

**J.L. Hubbard**  
**INSURANCE and BONDS**  
*A Soy Capital Company*

1090 South Route 51, P.O. Box 14,  
Forsyth IL 62535-0014  
217-877-3344 (FAX: 217-877-0795)

Kevin J. Breheny  
President  
Randy S. Cannady  
First Vice President  
Linda Hopkins  
Secretary  
Ronald A. Koopman  
Treasurer  
Timothy R. Patton  
Vice President  
Gregory W. Nussbaum  
Vice President  
Curt Rassi  
Vice President

**SAMPLE BANK LETTER**

***THIS LETTER IS TO BE WRITTEN ON THE BANK'S LETTERHEAD***

TO: J.L. Hubbard Insurance and Bonds  
P.O. Box 14  
Forsyth IL 62535-0014

RE: *(Name of Contractor)*

Gentlemen:

We have known this contractor for the last \_\_\_\_\_ *(number of years)* and have known him to be reliable in his business, with unquestionable integrity.

We have extended an open line of credit to him in the amount of \$\_\_\_\_\_. He has always paid as agreed.

Based on real estate and secondary assets, we would consider a secured line of credit over and above the unsecured line of credit in the amount of \$\_\_\_\_\_. This line of credit should not be construed to be in the maximum or the minimum amount of credit we would entertain. This line of credit could vary depending on the contractor's ever-changing financial situation and work program.

This information is to be held in the strictest confidence.

Sincerely yours,

\_\_\_\_\_  
*(Name of Bank)*

\_\_\_\_\_  
*Signature*

Title

1090 South Route 51 ♦ P.O. Box 14 ♦ Forsyth IL 62535-0014  
Phone: 217-877-3344 ♦ Fax: 217-877-0795