

Jamaica Business Resource Center

90-33 160th Street
Jamaica, NY 11432
(718) 206-2255
(718) 206-3693 • Fax

October 9, 2009

Dear Entrepreneurs:

We are pleased to inform you that the Port Authority of New York and New Jersey (PANYNJ) has extended their bonding and access to capital program to their New Jersey based DBE/WBE/MBE certified firms. Because many New Jersey based firms are also certified by the PANYNJ, your firm has been identified to be a candidate to participate in this exciting new Bonding and Access to Capital Initiative.

As you know, both the State of New York, the Port Authority of New York and New Jersey, the State of New Jersey and NJ TRANSIT will be embarking upon major construction projects over the next few years. The Jamaica Business Resource Center has partnered with the Port Authority of New York and New Jersey and the Empire State Development Corporation to sponsor the New York State Bonding and Financing Institute for New York State Certified M/WBE firms. As mentioned above, this program is also being made available to New Jersey based firms.

Because of this, you are being invited to participate in a special four-week Bonding Institute that is being presented exclusively for Port Authority certified firms based in New Jersey. This four-week training program will be followed up by in-depth, one-on-one technical assistance with Surety industry professionals and JBRC's professional Business Advisors.

In addition to providing training in all aspects of the bonding process, our goal is to provide specific bonding and/or financing solutions for every participant upon the completion of the Institute. This will include new bonding and/or increased bonding capacity, and/or access to capital.

To begin the process, we ask that you please complete the enclosed JBRC Client Application and return it by Fax to Mr. Lionel James at (718) 206-3693 by Friday, October 23, 2009. A total of twenty-five (25) DBE/MBE/WBE firms will be selected for this special program.

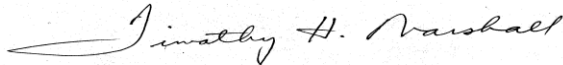
Representatives of New Jersey Transit or a JBRC Professional Business Advisor will give you a call to follow-up on your application and to inform you of your selection for the program.

The four consecutive workshops will be held at NJ TRANSIT's Maplewood office in Maplewood at 180 Boyden Avenue. Boyden is off of Springfield Ave. in Maplewood, New Jersey 07105-2246. These sessions will commence Tuesday, October 27, 2009 and will continue on the following dates: Tuesday, November 3, 2009, Tuesday, November 10, 2009 and Monday, November 16, 2009.

We very much look forward to your joining us for what will be an exciting, positive and productive journey together. In the interim, should you have any questions, please do not hesitate to contact Mr. James at (718) 206-2255.

With kindest best wishes and personal regards.

Sincerely,

A handwritten signature in cursive script that reads "Timothy H. Marshall". The signature is written in black ink and is positioned above the typed name and title.

Timothy H. Marshall
President & CEO

THM:jc