



RBC Royal Bank®

**C.A. (Christine) Sposato**  
Sr Account Manager, Commercial Financial Services

**Royal Bank of Canada**  
Business Banking Centre  
201-1665 Ellis Street  
Kelowna BC  
(250) 868-4188 FAX #: (250) 763-8558

July 11, 2011

Harmony Co-ordination Services Ltd.

TO WHOM IT MAY CONCERN

The Royal Bank of Canada is proud to acknowledge our solid relationship with Harmony Co-ordination Services Ltd. and it's whole team. They have been RBC clients for 34 years and all dealings have been handled in an excellent manner.

As the Senior Account Manager for Harmony Co-ordination Services Ltd., I am familiar with their operations and acknowledge they are an award winning builder. The financial history is strong and all account are managed in an exemplary manner.

In closing, we value our partnership with Harmony Co-ordination Services Ltd. and anticipate a long and mutually beneficial business relationship.

Sincerely,

A handwritten signature in black ink, appearing to be "C.A. Sposato".

C.A. (Christine) Sposato  
Sr Account Manager



Home Warranty  
Tel: 604.682.3095  
Toll Free: 800.555.9431  
Fax: 604.682.3096

Travelers Guarantee Company of Canada  
650 West Georgia Street, Suite 2500  
P.O. Box 11542  
Vancouver, British Columbia V6B 4N7  
[www.travelersguarantee.com](http://www.travelersguarantee.com)

January 7, 2008

RE: Harmony Co-Ordination Services Ltd., Kelowna

To Whom it May Concern:

Travelers Guarantee Company of Canada (formerly St. Paul Guarantee Insurance Company) thoroughly reviews all Builder applicants with respect to their track record, technical expertise, financial capacity, and after sales service. Travelers Guarantee takes pride in the fact that we endorse some of the best Builders in British Columbia, supporting them in the goal to deliver the best residential product available in the market.

I am pleased to advise that Harmony Co-Ordination Services Ltd. ("Harmony Homes") has met out stringent underwriting criteria and is presently an accepted builder in good standing with Travelers Guarantee. We have been providing home warranty coverage on single-family homes built by Harmony Homes since June 1999. To date, Harmony Homes has performed as expected with no warranty claims.

Over the last 8 years, we have become very familiar with Harmony Homes and their ability to deliver quality homes throughout British Columbia. Harmony Homes is an award winning builder with a track record in residential construction that spans over 32 years. Furthermore, they have an excellent reputation amongst their peers within the residential construction industry.

We consider Harmony Homes as a leader in the new home building market. We value the partnership with Mr. M.L.(Mick) Webb, President and Operations manager, as his capable staff. I anticipate a long and prosperous business relationship with Harmony Homes in the future.

Sincerely,

Kerry K. Nagy  
Manager – Underwriting  
Warranty