

**SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

916A



FROM: TLMA - Transportation Department

SUBMITTAL DATE:
August 29, 2012

SUBJECT: Cahuilla Hills Resurfacing Project adjacent to and within the City of Palm Desert.

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve one Addendum to the specifications and plans, issued prior to the July 18, 2012 bid opening.
2. Accept the low bid of Panorama General Engineering, Inc. of Rancho Cucamonga, CA in the amount of \$370,074.
3. Award the contract to Panorama General Engineering, Inc. and authorize the Chairman of the Board to execute the contract documents.

Juan C. Perez
Director of Transportation and Land Management

JCP:jjr:rr
(Continued On Attached Pages)

FINANCIAL DATA	Current F.Y. Total Cost:	\$ 370,074	In Current Year Budget:	Yes
	Current F.Y. Net County Cost:	\$ 0	Budget Adjustment:	No
	Annual Net County Cost:	\$ 0	For Fiscal Year:	2012/2013

SOURCE OF FUNDS: ABX8 9 (Gas Tax March 2010) (81.8%), City of Palm Desert (18.2%)	Positions To Be Deleted Per A-30	<input type="checkbox"/>
	Requires 4/5 Vote	<input type="checkbox"/>

There are no General Funds used in this project.

C.E.O. RECOMMENDATION:

APPROVE

BY:

Tina Grande

County Executive Office Signature

FORM APPROVED COUNTY COUNSEL
BY: MARSHAL VICTOR 8/27/12 DATE

Departmental Concurrence

Dept't Recomm.: Consent Policy

Per Exec. Ofc.: Consent Policy

Prev. Agn. Ref. 6/19/12, Item 3.46 | **District:** 4/4 | **Agenda Number:**

ATTACHMENTS FILED
WITH THE CLERK OF THE BOARD

3.46

The Honorable Board of Supervisors

RE: Cahuilla Hills Resurfacing Project adjacent to and within the City of Palm Desert.

August 29, 2012

Page 2 of 2

BACKGROUND: By Minute Order dated June 19, 2012 (Agenda Item 3.46) the Board authorized the Clerk of the Board to advertise for the Cahuilla Hills Resurfacing project adjacent to the City of Palm Desert.

During the advertisement period, one addendum was issued to all registered plan holders as a supplement to the specifications and special provisions. Bidders are required to acknowledge and take into account all issued addenda on their Contractor's Proposal in order to be considered for award. The addendum was issued to clarify and modify the approved contract documents. The addendum is attached as Addendum No. 1.

Bids for the project were opened in the office of the Director of Transportation and Land Management at 2:00 PM, Wednesday, July 18, 2012. Seven bids were received, ranging from \$370,074 to \$440,042. The lowest responsive and responsible bid was submitted by Panorama General Engineering, Inc. of Rancho Cucamonga, CA in the amount of \$370,074, which is \$76,805 (17.2%) below the Engineer's Estimate. The project is expected to be completed within the existing budget as shown on Attachment 'A'.

Partial project funding is being provided through a cooperative agreement between the County and the City of Palm Desert for the road resurfacing within the City limits. This agreement is anticipated to be approved at the August 28, 2012 Board of Supervisors meeting.

Roadway resurfacing of five roads in the Cahuilla Hills area, adjacent to and within the City of Palm Desert as listed below, is needed due to deteriorated pavement conditions. The proposed road improvements will consist of grinding the existing pavement in place, re-grading the surface, and placing new AC pavement.

The proposed road locations to be improved are as follows:

<u>ROAD:</u>	<u>FROM:</u>	<u>TO:</u>
Cahuilla Way	Cat Canyon Road	State Highway 74
Cat Canyon Road	Cahuilla Way	Cholla Way
Cholla Way	Cat Canyon Road	2,650-feet West of Cat Canyon Road
Paisano Road	Cholla Way	Chuckawalla Way
Chuckawalla Way	Paisano Road	700-feet West of Paisano Road

The Contractor is qualified to perform the work as outlined in the bid.

The Contractor has executed the contract and has provided performance and payment bonds which meet the requirements of the contract.

Project Number: C2-0160

Attachment "A"

Riverside County Transportation Department

Project: **CAHUILLA HILLS COMMUNITY : RESURFACING PROJECT**

Project No.(s): **C2-0160**

Expenses as of: 7/30/12

Project Costs and Budget

Activity	Incurred Costs	Projected Costs	Total Costs	Existing Budget
Preliminary Survey				
Environmental	483		483	2,000
Design	35,523		35,523	48,000
Right-of-way				
Utilities				
Construction		370,074		
Construction Contingency 10.0%		37,007	407,082	496,000
Construction Engineering & Inspection		60,000	60,000	60,000
Construction Survey		15,000	15,000	15,000
Totals:	36,006	482,082	518,088	621,000

Project Funding

Code	Name	Existing Budget
221	ABX8 9 (Gas Tax March 2010)	508,000
717	City of Palm Desert	113,000
Totals		621,000

Comments

Form 11 Attachment

Contract/Lease/Purchase Summary Data

Contract (for Services)

- Approval/Renewal
- Sole Source
- Personal Services
- Independent Contractor
- Other than Low Bid
- Change Order
- Public Works

Lease

- Approval/Renewal
- Multi-Year Lease
- Equipment
- Real Property
- Change Order

Purchase (for Materials)

- Sole Source
- Other than Low Bid
- Change Order

Selection Committee Member Names (RFP's Only)

User Department:	Transportation Department
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N/A

Vendor/Lessor Name:	Panorama General Engineering, Inc.
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Minority Status:

M W DV None

Vendor/Lessor Location:	Rancho Cucamonga, CA
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Local Preference Applied: Yes No N/A

Local Preference Award Cost \$
(5% maximum preference)

Local Preference FYTD: Cost \$ _____ # of Orders _____

Applicable Board Policy #

Comments:

RFQ/RFP Process:

Date Mailed:
Response Date:
of Responses:
of Qualified Responses:

Bidding Process:

Bid Range: \$ 370,074.25 to \$ 440,042.35
Local Bid Range: N/A
Responsive and Responsible Bid Range: \$ 370,074.25 to \$ 440,042.35

Contract/Lease Renewals Only

Existing Agreement Items

Proposed Agreement Items

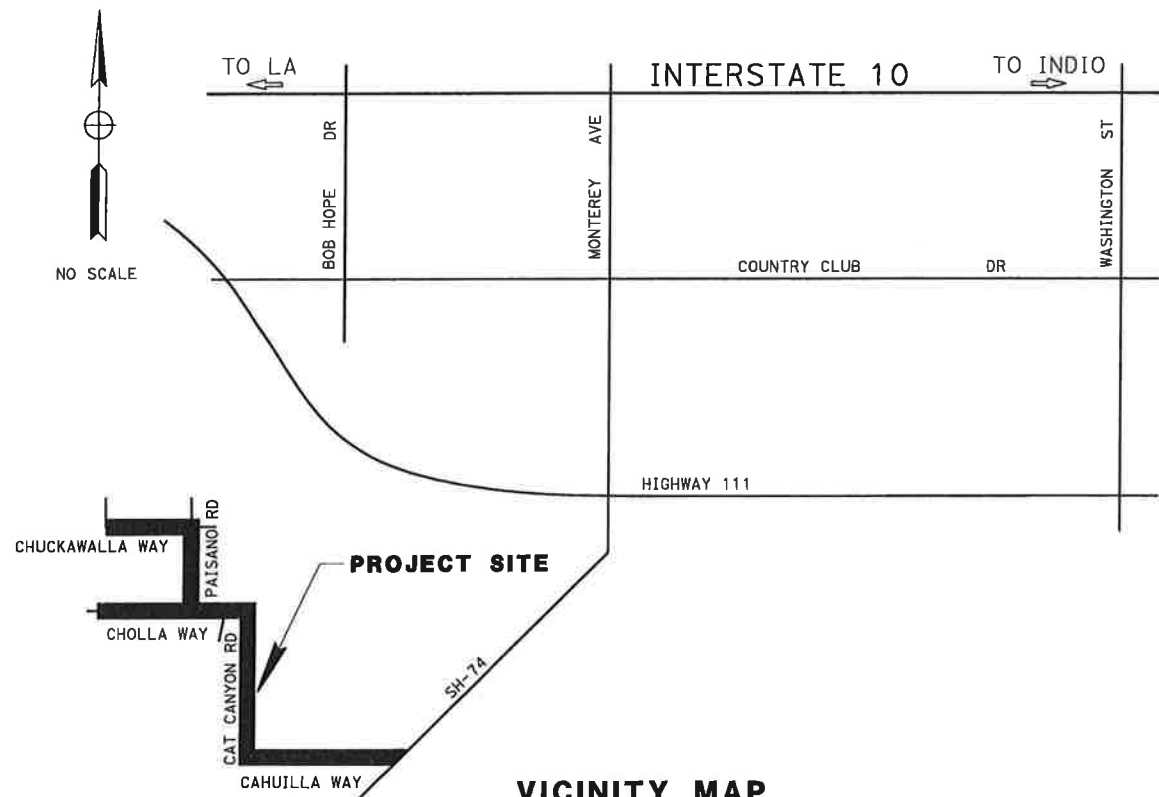
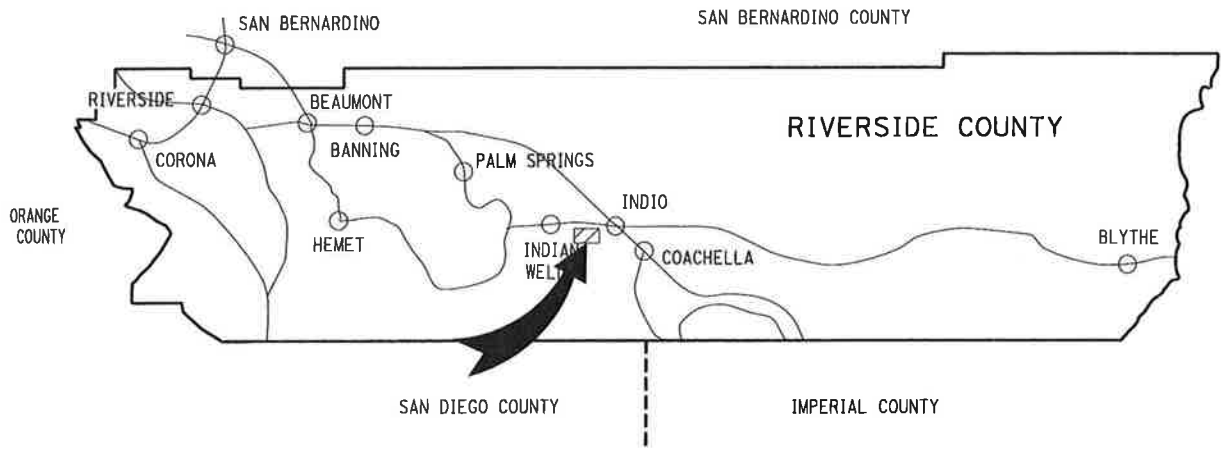
1. Rates
2. Terms
3. Conditions
4. Legal Issues
5. Accountability
6. Utilities

(continue on blank sheet if necessary)

NOTE: COMPETITIVELY BID PUBLIC WORKS CONTRACT

C O U N T Y O F R I V E R S I D E
D E P A R T M E N T O F T R A N S P O R T A T I O N

**CAHUILLA HILLS
RESURFACING PROJECT**



VICINITY MAP

PROJECT LENGTH = 5000
TOWNSHIP 5S SECTION 38 RANGE 5E
2009 THOMAS GUIDE PG 818, C-8



COUNTY OF RIVERSIDE TRANSPORTATION AND LAND MANAGEMENT AGENCY



Juan C. Perez, P.E., T.E.
Director of Transportation

Transportation Department

ADDENDUM NUMBER 1

Dated July 10, 2012

to the
Specifications and Contract Documents
for the construction of

**Cahuilla Hills
Resurfacing Project
Palm Desert Area**

Project No. C2-0160

Bids Due: (REVISED)
Wednesday, July 18, 2012; 2:00 PM
14th Street Transportation Annex
3525 14th Street; Riverside, CA 92501
(951) 955-6780

This Addendum is issued pursuant to the Instructions to Bidders, Item No. 8, of the Contract Documents for the reference project. This Addendum is issued as a supplement to the specification and special provisions for the referenced project. The revisions to the specifications shall become a part of the Contract Documents, and each bidder shall acknowledge receipt thereof on the Contractor's Proposal. Bidders are directed to sign this addendum as acknowledged, and attach the signed addendum to the contractor's submitted proposal.

Note: During the advertisement period of this project, this document and attachments (if any) are available upon request at the office of the Transportation Department, and are available as a free download at the Transportation Department's website:

http://www.rctlma.org/trans/con_bid_advertisements.html

MODIFICATIONS / CLARIFICATIONS TO SPECIAL PROVISIONS:

Item 1: The new designated date and time for the receipt and opening of bids is revised as follows:

Wednesday, July 18, 2012; 2:00 PM
14th Street Transportation Annex
3525 14th Street; Riverside, CA 92501
(951) 955-6780

Item 2: Hot Mix Asphalt revision: Refer to section "HOT MIX ASPHALT" on pages 59 through 66.

On page 59, delete the second and third paragraphs, the asphalt lift thickness table, and table footnotes 'a' and 'b', and replace with the following provisions:

"Aggregate grading shall be three-quarter inch (3/4") maximum, medium.

The asphalt concrete shall be placed in one lift of 0.25 foot thickness."

On page 62, delete the following sentence:

The grade of asphalt binder shall be 64-10.

And replace with the following sentence:

"The grade of asphalt binder shall be 70-10"

Item 3: Clarification of General Criteria For Profiling. Refer to sub-section "General Criteria For Profiling", of section "HOT MIX ASPHALT" on pages 64 through 66.

The California Profilograph or equivalent will not be required for areas of the pavement surface placed in a single lift when required by the Special Provisions, but shall conform to the straightedge requirements in Section 39-6.03, "Compacting" of the Standard Specifications.

**Riverside County Transportation Department
Summary of Bids**

**PROJECT: Cahuilla Hills
Resurfacing Project
Palm Desert Area**

Advertised: June 19, 2012 (Agenda Item: 3.46)
Addenda: 1 (July 10, 2012)
Bids Open: 2 pm Date: Wednesday, July 18, 2012

PROJECT No. C2-0160

Base Bid ITEM NO.	ITEM CODE	CONTRACT ITEM	UNITS	QUANTITY	COUNTY'S ESTIMATE			Panorama General Engineering, Inc. Rancho Cucamonga, CA 91730
					UNIT PRICE	ENG ESTIMATE	BID UNIT PRICE	
1	066102	DUST ABATEMENT	LS	1	5,000.00	5,000.00	2,000.00	2,000.00
2	074020	WATER POLLUTION CONTROL	LS	1	10,000.00	10,000.00	4,000.00	4,000.00
3	120100	TRAFFIC CONTROL SYSTEM	LS	1	10,000.00	10,000.00	10,500.00	10,500.00
4	011505	GRINDING ASPHALT CONCRETE IN PLACE	SQYD	22,000	2.00	44,000.00	1.30	28,600.00
5	170101	DEVELOP WATER SUPPLY	LS	1	5,000.00	5,000.00	1,000.00	1,000.00
6	190185	SHOULDER BACKING [INCLUDING DRIVEWAY GRADING]	LF	11,000	1.00	11,000.00	1.25	13,750.00
7	013903	PLACE ASPHALT CONCRETE DIKE (CRS 212) (6")	LF	120	10.00	1,200.00	3.00	360.00
8	013904	PLACE ASPHALT CONCRETE DIKE (CRS 212) (8")	LF	800	10.00	8,000.00	3.00	2,400.00
9	390132	HOT MIX ASPHALT (TYPE A)	TON	3,750	90.00	337,500.00	80.00	300,000.00
10	394002	PLACE ASPHALT CONCRETE (MISCELLANEOUS AREA) [FOR DRIVEWAYS]	SQYD	600	15.00	9,000.00	4.25	2,550.00
11	566011	ROADSIDE SIGN - ONE POST	EA	4	300.00	1,200.00	275.00	1,100.00
12	840656	PAINT TRAFFIC STRIPE (2-COAT)	LF	3,100	1.00	3,100.00	0.70	2,170.00
13	840660	PAINT PAVEMENT MARKING	SQFT	205	4.00	820.00	2.85	584.25
14	850102	PAVEMENT MARKER (REFLECTIVE)	EA	265	4.00	1,060.00	4.00	1,060.00
PROJECT TOTAL						446,880.00		370,074.25
ITEMS 1 - 14								

**Riverside County Transportation Department
Summary of Bids**

**PROJECT: Cahuilla Hills
Resurfacing Project
Palm Desert Area**

Advertised: June 19, 2012 (Agenda Item: 3.46)
Addenda: 1 (July 10, 2012)

Bids Open: 2 pm Date: Wednesday, July 18, 2012

PROJECT No. C2-0160

Base Bid ITEM NO.	ITEM CODE	CONTRACT ITEM	UNITS	QUANTITY	2		3	
					BID UNIT PRICE	BID ESTIMATE	BID UNIT PRICE	BID ESTIMATE
1	066102	DUST ABATEMENT	LS	1	4,500.00	4,500.00	5,475.00	5,475.00
2	074020	WATER POLLUTION CONTROL	LS	1	4,200.00	4,200.00	3,000.00	3,000.00
3	120100	TRAFFIC CONTROL SYSTEM	LS	1	15,800.00	15,800.00	20,200.00	20,200.00
4	011505	GRINDING ASPHALT CONCRETE IN PLACE	SQYD	22,000	2.36	51,920.00	2.00	44,000.00
5	170101	DEVELOP WATER SUPPLY	LS	1	2,700.00	2,700.00	30,000.00	30,000.00
6	190185	SHOULDER BACKING [INCLUDING DRIVEWAY GRADING]	LF	11,000	1.04	11,440.00	1.00	11,000.00
7	013903	PLACE ASPHALT CONCRETE DIKE (CRS 212) (6")	LF	120	6.00	720.00	7.00	840.00
8	013904	PLACE ASPHALT CONCRETE DIKE (CRS 212) (8")	LF	800	5.00	4,000.00	7.00	5,600.00
9	390132	HOT MIX ASPHALT (TYPE A)	TON	3,750	73.00	273,750.00	71.00	266,250.00
10	394002	PLACE ASPHALT CONCRETE (MISCELLANEOUS AREA) [FOR DRIVEWAYS]	SQYD	600	10.32	6,192.00	7.00	4,200.00
11	566011	ROADSIDE SIGN - ONE POST	EA	4	368.00	1,472.00	400.00	1,600.00
12	840656	PAINT TRAFFIC STRIPE (2-COAT)	LF	3,100	0.64	1,984.00	1.00	3,100.00
13	840660	PAINT PAVEMENT MARKING	SQFT	205	2.80	574.00	2.00	410.00
14	850102	PAVEMENT MARKER (REFLECTIVE)	EA	265	4.00	1,060.00	5.00	1,325.00
PROJECT TOTAL ITEMS 1 - 14						380,312.00		397,000.00

**Riverside County Transportation Department
Summary of Bids**

**PROJECT: Cahuilla Hills
Resurfacing Project
Palm Desert Area**

Advertised: June 19, 2012 (Agenda Item: 3.46)
Addenda: 1 (July 10, 2012)
Bids Open: 2 pm Date: Wednesday, July 18, 2012

PROJECT No. C2-0160

Base Bid ITEM NO.	ITEM CODE	CONTRACT ITEM	UNITS	QUANTITY	4		5		
					BID UNIT PRICE	BID ESTIMATE	BID UNIT PRICE	BID ESTIMATE	
						Hardy & Harper, Inc. Santa Ana, CA 92705		Skanska USA Civil West Riverside, CA 92509	
1	066102	DUST ABATEMENT	LS	1	21,033.00	21,033.00	21,000.00	21,000.00	
2	074020	WATER POLLUTION CONTROL	LS	1	3,000.00	3,000.00	11,000.00	11,000.00	
3	120100	TRAFFIC CONTROL SYSTEM	LS	1	30,000.00	30,000.00	12,800.00	12,800.00	
4	011505	GRINDING ASPHALT CONCRETE IN PLACE	SQYD	22,000	1.30	28,600.00	2.00	44,000.00	
5	170101	DEVELOP WATER SUPPLY	LS	1	1,000.00	1,000.00	1,500.00	1,500.00	
6	190185	SHOULDER BACKING [INCLUDING DRIVEWAY GRADING]	LF	11,000	1.30	14,300.00	1.50	16,500.00	
7	013903	PLACE ASPHALT CONCRETE DIKE (CRS 212) (6")	LF	120	5.00	600.00	10.00	1,200.00	
8	013904	PLACE ASPHALT CONCRETE DIKE (CRS 212) (8")	LF	800	6.50	5,200.00	7.00	5,600.00	
9	390132	HOT MIX ASPHALT (TYPE A)	TON	3,750	74.00	277,500.00	76.00	285,000.00	
10	394002	PLACE ASPHALT CONCRETE (MISCELLANEOUS AREA) [FOR DRIVEWAYS]	SQYD	600	29.00	17,400.00	8.00	4,800.00	
11	566011	ROADSIDE SIGN - ONE POST	EA	4	275.00	1,100.00	350.00	1,400.00	
12	840656	PAINT TRAFFIC STRIPE (2-COAT)	LF	3,100	0.77	2,387.00	0.75	2,325.00	
13	840660	PAINT PAVEMENT MARKING	SQFT	205	4.00	820.00	6.00	1,230.00	
14	850102	PAVEMENT MARKER (REFLECTIVE)	EA	265	4.00	1,060.00	4.00	1,060.00	
PROJECT TOTAL						404,000.00		409,415.00	
ITEMS 1 - 14									

**Riverside County Transportation Department
Summary of Bids**

**PROJECT: Cahuilla Hills
Resurfacing Project
Palm Desert Area**

Advised: June 19, 2012 (Agenda Item: 3.46)
Addenda: 1 (July 10, 2012)
Bids Open: 2 pm Date: Wednesday, July 18, 2012

PROJECT No. C2-0160

Base Bid ITEM NO.	ITEM CODE	CONTRACT ITEM	UNITS	QUANTITY	6		7	
					BID UNIT PRICE	BID ESTIMATE	BID UNIT PRICE	BID ESTIMATE
1	066102	DUST ABATEMENT	LS	1	3,000.00	3,000.00	2,500.00	2,500.00
2	074020	WATER POLLUTION CONTROL	LS	1	500.00	500.00	1,800.00	1,800.00
3	120100	TRAFFIC CONTROL SYSTEM	LS	1	35,517.00	35,517.00	2,850.00	2,850.00
4	011505	GRINDING ASPHALT CONCRETE IN PLACE	SQYD	22,000	2.40	52,800.00	0.664	14,608.00
5	170101	DEVELOP WATER SUPPLY	LS	1	1,500.00	1,500.00	2,100.00	2,100.00
6	190185	SHOULDER BACKING [INCLUDING DRIVEWAY GRADING]	LF	11,000	1.50	16,500.00	0.54	5,940.00
7	013903	PLACE ASPHALT CONCRETE DIKE (CRS 212) (6")	LF	120	4.00	480.00	7.15	858.00
8	013904	PLACE ASPHALT CONCRETE DIKE (CRS 212) (8")	LF	800	4.00	3,200.00	8.35	6,680.00
9	390132	HOT MIX ASPHALT (TYPE A)	TON	3,750	80.00	300,000.00	104.794	392,977.50
10	394002	PLACE ASPHALT CONCRETE (MISCELLANEOUS AREA) [FOR DRIVEWAYS]	SQYD	600	12.00	7,200.00	7.50	4,500.00
11	566011	ROADSIDE SIGN - ONE POST	EA	4	250.00	1,000.00	289.75	1,159.00
12	840656	PAINT TRAFFIC STRIPE (2-COAT)	LF	3,100	0.60	1,860.00	0.579	1,794.90
13	840660	PAINT PAVEMENT MARKING	SQFT	205	2.50	512.50	3.751	768.96
14	850102	PAVEMENT MARKER (REFLECTIVE)	EA	265	3.50	927.50	5.683	1,506.00
PROJECT TOTAL ITEMS 1 - 14						424,997.00		440,042.35

AGREEMENT

THIS AGREEMENT is entered into at Riverside, California as of the date set forth below is between County of Riverside hereafter called "County" and **PANORAMA GENERAL ENGINEERING, INC.** hereafter called "Contractor".

W I T N E S S E T H

RECITALS:

1. Contractor has submitted to County his Contractor's Proposal for the construction of County Project, **Cahuilla Hills Resurfacing Project, Palm Desert Area, Project No. C2-0160**, in strict accordance with the Contract Documents identified below and County has accepted said Proposal.
2. Contractor states that he has reexamined his Contractor's Proposal and found it to be correct, has ascertained that his subcontractors are properly licensed and possess the requisite skill and forces, has reexamined the site and Contract Documents and is of the opinion that he can presently do the work in accordance with the Contract Documents for the money set forth in his Proposal to be paid as provided in the Contract Documents.

AGREEMENT:

IT IS AGREED BY THE PARTIES AS FOLLOWS:

1. Contract Documents. The entire contract consists of the following: (a) The Agreement. (b) The Notice Inviting Bids. (c) The Instruction to Bidders. (d) The Contractor's Proposal. (e) The Bid Bond. (f) The Payment Bond. (g) The Performance Bond. (h) The General Conditions. (i) The Special Provisions. (j) The Standard Specifications of the State of California Department of Transportation edition of May 2006 as modified in other portions of the Contract Documents. (k) The Standard Plans of the Department of Transportation identified on the plans or in the Special Provisions. (l) The Plans. (m) Addenda No. **(One)**. (n) The Determination of Prevailing Wage Rates for Public Work. (o) Any Change Orders issued. (p) Any additional or supplemental specifications, notice, instructions and drawings issued in accordance with the provisions of the Contract Documents. All of said Documents presently in existence are by this reference incorporated herein with like effect as if here set forth in full and upon the proper issuance of other documents they shall likewise be deemed incorporated. The Bid Bond is exonerated upon execution of this Agreement and the Payment Bond and Faithful Performance Bond.
2. The Work. Contractor shall do all things necessary to construct the work generally described in Recital No. 1 in accordance with the Contract Documents.

3. Liquidated Damages and Time of Completion. Attention is directed to the provisions in Section 8-1.06, "Time of Completion", and in Section 8-1.07, "Liquidated Damages", of the Standard Specifications and these Special Provisions.

The Contractor shall begin work within 15 days of the date stated within the written "Notice to Proceed".

The Contractor shall notify the Engineer, in writing, of his intent to begin work at least 72 hours before work is begun. The notice shall be delivered to the Transportation Department's Construction Engineer and shall specify the date the Contractor intends to start. If the project has more than one location of work, a separate notice shall be given for each location.

Should the Contractor begin work in advance of receiving a written "Notice to Proceed", any work performed by him in advance of the date stated in the "Notice to Proceed" shall be considered as having been done by him at his own risk and as a volunteer and subject to the following:

- (1) The Contractor shall, on commencing operations, take all precautions required for public safety and shall observe all the provisions in the Specifications and the Special Provisions.
- (2) All work done according to the contract prior to the issuance of the "Notice to Proceed", will be considered authorized work and will be paid for as provided in the contract.
- (3) The Contractor shall not be entitled to any additional compensation or an extension of time for any delay, hindrance or interference caused by or attributable to commencement of work prior to the issuance of the "Notice to Proceed".

4. Compensation. Contractor shall be paid in the manner set forth in the Contract Documents the amount of his Proposal as accepted by County, the above rates, subject to additions and deductions as provided in the Contract Documents. Said Proposal is on file in the Office of the Clerk of the Board of Supervisors of County.

**CAHUILLA HILLS RESURFACING PROJECT
PALM DESERT AREA**

PROJECT No. C2-0160

AGREEMENT

ITEM No.	ITEM CODE	ITEM	UNIT	ESTIMATED QUANTITY	ITEM PRICE (IN FIGURES)	TOTAL (IN FIGURES)
BASE BID:						
1	066102	DUST ABATEMENT	LS	1	2,000.00	2,000.00
2	074020	WATER POLLUTION CONTROL	LS	1	4,000.00	4,000.00
3	120100	TRAFFIC CONTROL SYSTEM	LS	1	10,500.00	10,500.00
4	011505	GRINDING ASPHALT CONCRETE IN PLACE	SQYD	22,000	1.30	28,600.00
5	170101	DEVELOP WATER SUPPLY	LS	1	1,000.00	1,000.00
6	190185	SHOULDER BACKING [INCLUDING DRIVEWAY GRADING]	LF	11,000	1.25	13,750.00
7	013903	PLACE ASPHALT CONCRETE DIKE (CRS 212) (6")	LF	120	3.00	360.00
8	013904	PLACE ASPHALT CONCRETE DIKE (CRS 212) (8")	LF	800	3.00	2,400.00
9	390132	HOT MIX ASPHALT (TYPE A)	TON	3,750	80.00	300,000.00
10	394002	PLACE ASPHALT CONCRETE (MISCELLANEOUS AREA) [FOR DRIVEWAYS]	SQYD	600	4.25	2,550.00
11	566011	ROADSIDE SIGN - ONE POST	EA	4	275.00	1,100.00
12	840656	PAINT TRAFFIC STRIPE (2-COAT)	LF	3,100	0.70	2,170.00
13	840660	PAINT PAVEMENT MARKING	SQFT	205	2.85	584.25
14	850102	PAVEMENT MARKER (REFLECTIVE)	EA	265	4.00	1,060.00

PROJECT TOTAL: Three hundred seventy thousand, seventy four dollars and twenty five cents **\$370,074.25**

ITEMS 1-14 "WORDS"

IN WITNESS WHEREOF the parties hereto have executed this agreement as of the date set forth below.

COUNTY OF RIVERSIDE

PANORAMA GENERAL ENGINEERING, INC.

BY _____
Chairman, Board of Supervisors

BY [Signature]

Dated _____

TITLE: PRESIDENT
(If Corporation, Affix Seal)

ATTEST:
Kecia Harper-Ihem, Clerk of the Board

ATTEST:
[Signature]

BY _____
Deputy

TITLE: VICE PRESIDENT

Licensed in accordance with an act providing for the registration of Contractors,

License No. 937187

Federal Employer Identification Number:

26-4812076

BY _____
"County"
(Seal)

"Corporation"
(Seal)

FORM APPROVED COUNTY COUNSEL
BY: [Signature] 8/27/12
MARSHAL L. VICTOR DATE

November 3, 2009

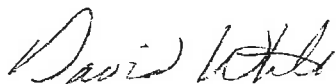
Certificate of Corporate Resolution

I, David L. White, Secretary of Panorama General Engineering, Inc do hereby certify that at a duly constituted meeting of the board of directors and shareholders of the corporation held at 1943 N. Campus Ave, Suite B 466 Upland, CA 91784 on November 02, 2009, it was upon motion and duly made and seconded, that it be voted:

Robert W. Dye, Jr. President/CEO and David L. White Secretary/CFO of the Corporation be empowered to sign and execute any documentation and contracts as a single individual signer as his discretion deems to be in the best interest of the Corporation.

I further certify that the foregoing votes are in full force without rescission, as modification or amendment.

Sincerely,

A handwritten signature in cursive script, appearing to read "David L. White".

David L. White
Secretary/CFO
Panorama General Engineering, Inc.

PERFORMANCE BOND

Recitals:

1. **PANORAMA GENERAL ENGINEERING, INC.** (Contractor) has entered into an Agreement with COUNTY OF RIVERSIDE (County) for construction of public work known as **Cahuilla Hills Resurfacing Project, Palm Desert Area, Project No. C2-0160.**
2. _____, a _____ corporation (Surety), is the Surety under this Bond.

Agreement:

We, Contractor, as Principal, and Surety, as Surety, jointly and severally agree, state, and are bound unto County, as obligee, as follows:

1. The amount of the obligation of this Bond is 100% of the estimated contract price for the Project of \$ **370,074.25 (Three hundred seventy thousand, seventy four dollars and twenty five cents)**, and inures to the benefit of County.
2. This Bond is exonerated by Contractor doing all things to be kept and performed by it in strict conformance with the Contract Documents for the Project, otherwise it remains in full force and effect for the recovery of loss, damage and expense of County resulting from failure of Contractor to so act. All of said Contract Documents are incorporated herein.
3. This obligation is binding on our successors and assigns.
4. For value received, Surety stipulates and agrees that no change, time extension, prepayment to Contractor, alteration or addition to the terms and requirements of the Contract Documents or the work to be performed thereunder shall affect its obligations hereunder and waives notice as to such matters, except the total contract price cannot be increased by more than 10% without approval of Surety.

THIS BOND is executed as of _____.

By _____

By _____

By _____

Type Name _____

Its Attorney in Fact
"Surety"

Title _____

"Contractor"

(Corporate Seal)

(Corporate Seal)

NOTE: This Bond must be executed by both parties with corporate seal affixed. All signatures must be acknowledged. (Attach acknowledgements).

PAYMENT BOND

(Public Work - Civil Code 3247 et seq.)

The makers of this Bond are **PANORAMA GENERAL ENGINEERING, INC.**, as Principal and Original Contractor and _____, a corporation, authorized to issue Surety Bonds in California, as Surety, and this Bond is issued in conjunction with that certain public works contract to be executed between Principal and **COUNTY OF RIVERSIDE** a public entity, as Owner, for **\$370,074.25 (Three hundred seventy thousand, seventy four dollars and twenty five cents)**, the total amount payable. THE AMOUNT OF THIS BOND IS ONE HUNDRED PERCENT OF SAID SUM. Said contract is for public work generally consisting of **Cahuilla Hills Resurfacing Project, Palm Desert Area, Project No. C2-0160.**

The beneficiaries of this Bond are as is stated in 3248 of the Civil Code and requirements and conditions of this Bond are as is set forth in 3248, 3249, 3250 and 3252 of said code. Without notice, Surety consents to extension of time for performance, change in requirements, amount of compensation, or prepayment under said contract.

DATED: _____

Original Contractor - Principal

Surety

By _____

By _____
Its Attorney In Fact

Title _____

(Corporate Seal)

(If corporation, affix seal)

(Corporate Seal)

STATE OF CALIFORNIA
COUNTY OF _____

} ss. SURETY'S ACKNOWLEDGEMENT

On _____ before me, _____ personally appeared, _____, known to me, or proved to me on the basis of satisfactory evidence, to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacities, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary Public

Notary Public (Seal)

NOTE: This Bond must be executed by both parties with corporate seal affixed. All signatures must be acknowledged. (Attach acknowledgements).

PERFORMANCE BOND

Recitals:

1. **PANORAMA GENERAL ENGINEERING, INC.** (Contractor) has entered into an Agreement with COUNTY OF RIVERSIDE (County) for construction of public work known as **Cahuilla Hills Resurfacing Project, Palm Desert Area, Project No. C2-0160.**
2. Developers Surety and Indemnity Company, an Iowa corporation (Surety), is the Surety under this Bond.

Agreement:


We, Contractor, as Principal, and Surety, as Surety, jointly and severally agree, state, and are bound unto County, as obligee, as follows:

1. The amount of the obligation of this Bond is 100% of the estimated contract price for the Project of \$ **370,074.25 (Three hundred seventy thousand, seventy four dollars and twenty five cents)**, and inures to the benefit of County.
2. This Bond is exonerated by Contractor doing all things to be kept and performed by it in strict conformance with the Contract Documents for the Project, otherwise it remains in full force and effect for the recovery of loss, damage and expense of County resulting from failure of Contractor to so act. All of said Contract Documents are incorporated herein.
3. This obligation is binding on our successors and assigns.
4. For value received, Surety stipulates and agrees that no change, time extension, prepayment to Contractor, alteration or addition to the terms and requirements of the Contract Documents or the work to be performed thereunder shall affect its obligations hereunder and waives notice as to such matters, except the total contract price cannot be increased by more than 10% without approval of Surety.

THIS BOND is executed as of August 1, 2012

By _____

By  _____

By  _____
Robert W. Dye, Jr.

Type Name Scott Edward Pulido
Its Attorney in Fact
"Surety"

Title President
"Contractor"

(Corporate Seal)

(Corporate Seal)

NOTE: This Bond must be executed by both parties with corporate seal affixed. All signatures must be acknowledged. (Attach acknowledgements).

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of San Bernardino

On Aug. 1, 2012 before me, Karla Y. Borilla Falcon, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Robert W. Dye, Jr.
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Karla Y. Borilla Falcon
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

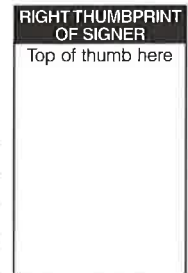
Signer Is Representing: _____



Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of San Bernardino

}

On Aug. 1, 2012 before me, Karla Y. Bonilla Falcon, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Vott Edward Pulido
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Karla Y. Bonilla Falcon
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

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- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

POWER OF ATTORNEY FOR
DEVELOPERS SURETY AND INDEMNITY COMPANY
INDEMNITY COMPANY OF CALIFORNIA
PO Box 19725, IRVINE, CA 92623 (949) 283-3300

KNOW ALL BY THESE PRESENTS that except as expressly limited, DEVELOPERS SURETY AND INDEMNITY COMPANY and INDEMNITY COMPANY OF CALIFORNIA, do each hereby make, constitute and appoint: ***Scott Edward Pulido***

as their true and lawful Attorney(s)-in-Fact, to make, execute, deliver and acknowledge, for and on behalf of said corporations, as sureties, bonds, undertakings and contracts of suretyship giving and granting unto said Attorney(s)-in-Fact full power and authority to do and to perform every act necessary, requisite or proper to be done in connection therewith as each of said corporations could do, but reserving to each of said corporations full power of substitution and revocation, and all of the acts of said Attorney(s)-in-Fact, pursuant to these presents, are hereby ratified and confirmed.

This Power of Attorney is granted and is signed by facsimile under and by authority of the following resolutions adopted by the respective Boards of Directors of DEVELOPERS SURETY AND INDEMNITY COMPANY and INDEMNITY COMPANY OF CALIFORNIA, effective as of January 1st, 2008.

RESOLVED, that a combination of any two of the Chairman of the Board, the President, Executive Vice-President, Senior Vice-President or any Vice President of the corporations be, and that each of them hereby is, authorized to execute this Power of Attorney, qualifying the attorney(s) named in the Power of Attorney to execute, on behalf of the corporations, bonds, undertakings and contracts of suretyship; and that the Secretary or any Assistant Secretary of either of the corporations be, and each of them hereby is, authorized to attest the execution of any such Power of Attorney;

RESOLVED, FURTHER, that the signatures of such officers may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures shall be valid and binding upon the corporations when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached.

IN WITNESS WHEREOF, DEVELOPERS SURETY AND INDEMNITY COMPANY and INDEMNITY COMPANY OF CALIFORNIA have severally caused these presents to be signed by their respective officers and attested by their respective Secretary or Assistant Secretary this October 4th, 2011.

By: Daniel Young
Daniel Young, Senior Vice-President

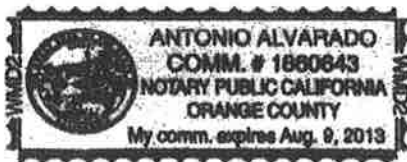
By: Steve A. Tvedt
Steve A. Tvedt, Vice-President



State of California
County of Orange

On October 4, 2011 before me, Antonio Alvarado, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Daniel Young and Steve A. Tvedt
Name(s) of Signer(s)



Place Notary Seal Above

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Antonio Alvarado
Antonio Alvarado, Notary Public

CERTIFICATE

The undersigned, as Secretary or Assistant Secretary of DEVELOPERS SURETY AND INDEMNITY COMPANY or INDEMNITY COMPANY OF CALIFORNIA, does hereby certify that the foregoing Power of Attorney remains in full force and has not been revoked and, furthermore, that the provisions of the resolutions of the respective Boards of Directors of said corporations set forth in the Power of Attorney are in force as of the date of this Certificate.

This Certificate is executed in the City of Irvine, California, this _____ day of _____

By: Gregg Okura
Gregg Okura, Assistant Secretary

Company Profile

DEVELOPERS SURETY AND INDEMNITY COMPANY

17771 COWAN, SUITE 100
IRVINE, CA 92614

Agent for Service of Process
SUSAN M. MOORE, 17771 COWAN SUITE 100 IRVINE, CA 92614
Unable to Locate the Agent for Service of Process?

Reference Information

NAIC #:	12718
NAIC Group #:	<u>0075</u>
California Company ID #:	4606-0
Date authorized in California:	August 30, 1999
License Status:	UNLIMITED-NORMAL
Company Type:	Property & Casualty
State of Domicile:	IOWA

Lines of Insurance Authorized to Transact

The company is authorized to transact business within these lines of insurance. For an explanation of any of these terms, please refer to the glossary.

AUTOMOBILE
BOILER AND MACHINERY
BURGLARY
FIRE
LEGAL INSURANCE
LIABILITY
MARINE
MISCELLANEOUS
PLATE GLASS
SPRINKLER
SURETY

Company Complaint Information

[Company Enforcement Action Documents](#)
[Company Performance & Comparison Data](#)
[Composite Complaint Studies](#)

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Last Revised - June 05, 2012 12:07 PM
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THIS BOND WAS EXECUTED
IN TWO IDENTICAL COUNTERPARTS

PAYMENT BOND

PREMIUM INCLUDED IN
PERFORMANCE BOND
BOND NO. 351642p

(Public Work - Civil Code 3247 et seq.)

The makers of this Bond are **PANORAMA GENERAL ENGINEERING, INC.**, as Principal and Original Contractor and Developers Surety and Indemnity Company, a corporation, authorized to issue Surety Bonds in California, as Surety, and this Bond is issued in conjunction with that certain public works contract to be executed between Principal and COUNTY OF RIVERSIDE a public entity, as Owner, for **\$370,074.25 (Three hundred seventy thousand, seventy four dollars and twenty five cents)**, the total amount payable. THE AMOUNT OF THIS BOND IS ONE HUNDRED PERCENT OF SAID SUM. Said contract is for public work generally consisting of Cahuilla Hills Resurfacing Project, Palm Desert Area, Project No. C2-0160.

The beneficiaries of this Bond are as is stated in 3248 of the Civil Code and requirements and conditions of this Bond are as is set forth in 3248, 3249, 3250 and 3252 of said code. Without notice, Surety consents to extension of time for performance, change in requirements, amount of compensation, or prepayment under said contract.

DATED: August 1, 2012

Panorama General Engineering, Inc.
Original Contractor - Principal

Developers Surety and Indemnity Company
Surety

By [Signature]

By [Signature]
Its Attorney In Fact
Scott Edward Pulido

Title Robert W. Dye, Jr. - President

(Corporate Seal)

(If corporation, affix seal)

(Corporate Seal)

STATE OF CALIFORNIA
COUNTY OF _____

} ss. SURETY'S ACKNOWLEDGEMENT

On _____ before me, _____ personally appeared, _____, known to me, or proved to me on the basis of satisfactory evidence, to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacities, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

SEE ATTACHED

Signature of Notary Public

Notary Public (Seal)

NOTE: This Bond must be executed by both parties with corporate seal affixed. All signatures must be acknowledged. (Attach acknowledgements).

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of San Bernardino

On Aug 1, 2012 before me, Karla Y. Bonilla Falcon, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Robert W. Dye, Jr.
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Karla Y. Bonilla Falcon
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of San Bernardino

On Aug. 1, 2012 before me, Karla Y. Bonilla Falcon, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Scott Edward Peltco
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Place Notary Seal Above

Signature Karla Y. Bonilla Falcon
Signature of Notary Public

OPTIONAL

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- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

**POWER OF ATTORNEY FOR
DEVELOPERS SURETY AND INDEMNITY COMPANY
INDEMNITY COMPANY OF CALIFORNIA
PO Box 19726, IRVINE, CA 92623 (949) 263-3300**

KNOW ALL BY THESE PRESENTS that except as expressly limited, DEVELOPERS SURETY AND INDEMNITY COMPANY and INDEMNITY COMPANY OF CALIFORNIA, do each hereby make, constitute and appoint: ***Scott Edward Pulido***

as their true and lawful Attorney(s)-in-Fact, to make, execute, deliver and acknowledge, for and on behalf of said corporations, as sureties, bonds, undertakings and contracts of suretyship giving and granting unto said Attorney(s)-in-Fact full power and authority to do and to perform every act necessary, requisite or proper to be done in connection therewith as each of said corporations could do, but reserving to each of said corporations full power of substitution and revocation, and all of the acts of said Attorney(s)-in-Fact, pursuant to these presents, are hereby ratified and confirmed.

This Power of Attorney is granted and is signed by facsimile under and by authority of the following resolutions adopted by the respective Boards of Directors of DEVELOPERS SURETY AND INDEMNITY COMPANY and INDEMNITY COMPANY OF CALIFORNIA, effective as of January 1st, 2008.

RESOLVED, that a combination of any two of the Chairman of the Board, the President, Executive Vice-President, Senior Vice-President or any Vice President of the corporations be, and that each of them hereby is, authorized to execute this Power of Attorney, qualifying the attorney(s) named in the Power of Attorney to execute, on behalf of the corporations, bonds, undertakings and contracts of suretyship; and that the Secretary or any Assistant Secretary of either of the corporations be, and each of them hereby is, authorized to attest the execution of any such Power of Attorney;

RESOLVED, FURTHER, that the signatures of such officers may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures shall be valid and binding upon the corporations when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached.

IN WITNESS WHEREOF, DEVELOPERS SURETY AND INDEMNITY COMPANY and INDEMNITY COMPANY OF CALIFORNIA have severally caused these presents to be signed by their respective officers and attested by their respective Secretary or Assistant Secretary this October 4th, 2011.

By: *Daniel Young*
Daniel Young, Senior Vice-President

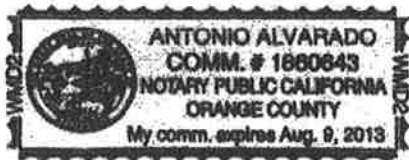
By: *Steve A. Tvedt*
Steve A. Tvedt, Vice-President



State of California
County of Orange

On October 4, 2011 before me, Antonio Alvarado, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Daniel Young and Steve A. Tvedt
Name(s) of Signer(s)



Place Notary Seal Above

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Antonio Alvarado*
Antonio Alvarado, Notary Public

CERTIFICATE

The undersigned, as Secretary or Assistant Secretary of DEVELOPERS SURETY AND INDEMNITY COMPANY or INDEMNITY COMPANY OF CALIFORNIA, does hereby certify that the foregoing Power of Attorney remains in full force and has not been revoked and, furthermore, that the provisions of the resolutions of the respective Boards of Directors of said corporations set forth in the Power of Attorney are in force as of the date of this Certificate.

This Certificate is executed in the City of Irvine, California, this _____ day of _____

By: *Gregg Okura*
Gregg Okura, Assistant Secretary

Company Profile

DEVELOPERS SURETY AND INDEMNITY COMPANY

17771 COWAN, SUITE 100
IRVINE, CA 92614

Agent for Service of Process

SUSAN M. MOORE, 17771 COWAN SUITE 100 IRVINE, CA 92614
Unable to Locate the Agent for Service of Process?

Reference Information

NAIC #:	12718
NAIC Group #:	<u>0075</u>
California Company ID #:	4606-0
Date authorized in California:	August 30, 1999
License Status:	UNLIMITED-NORMAL
Company Type:	Property & Casualty
State of Domicile:	IOWA

Lines of Insurance Authorized to Transact

The company is authorized to transact business within these lines of insurance. For an explanation of any of these terms, please refer to the [glossary](#).

AUTOMOBILE
BOILER AND MACHINERY
BURGLARY
FIRE
LEGAL INSURANCE
LIABILITY
MARINE
MISCELLANEOUS
PLATE GLASS
SPRINKLER
SURETY

Company Complaint Information

[Company Enforcement Action Documents](#)
[Company Performance & Comparison Data](#)
[Composite Complaint Studies](#)

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