

EXHIBIT M TO SARNACKI AFFIRMATION -
 WORKER'S COMPENSATION POLICY, ISSUED TO EAST COAST STUCCO &
 CONSTRUCTION [180-207]



RESERVER INSURANCE CO. ANY
 95 ROUTE 17 SOUTH PARAMUS, NJ 07653-0931
 WORKER'S COMPENSATION POLICY
 INFORMATION PAGE WC000001

POLICY NO. W29-3138394-02/000
 Renewal Of EAWC201100

ACCOUNT NUMBER: 29313839402

NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS

2961380

EAST COAST STUCCO & CONSTRUCTION
 INC.
 311 WASHINGTON STREET 24 Kessauith Pl
 CARLSTADT NJ 07072 Wayne NJ

CROFT WYNFIELD ASSOCS INC.
 855 VALLEY ROAD
 CLIFTON NJ 07013

07470

OTHER WORKPLACES NOT SHOWN ABOVE: See Schedule Attached

INTERSTATE ID :

INTRASTATE ID: 223758762

INSURED IS : CORPORATION

FED EMP ID: 223758762

BUREAU/RISK ID:

COMPANY #:

NCCI #:

ITEM 2. POLICY PERIOD is from 05/23/2002 to 05/23/2003 12:01 AM Standard Time at the Insured's mailing address.

ITEM 3. COVERAGE

A. Workers Compensation Insurance: Part One of the policy applies to the Workers
 Compensation Law of the states listed here: NEW JERSEY

B. Employers Liability Insurance: Part Two of the Policy applies to work in each state listed in item 3.A.
 The limits of our Liability under Part Two are: Bodily Injury by Accident \$ 100,000. each accident
 Bodily Injury by Disease \$ 100,000. each employee
 Bodily Injury by Disease \$ 500,000. policy limit

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:
 ALL STATES EXCEPT ND, OH, WA, WV, WY AND STATES DESIGNATED IN ITEM 3.A OF THE INFORMATION PAGE

D. This policy includes these endorsements and schedules:

WC000000A 4-92 WC290306A 1-01 WC290603 01-98 WC290410 01-96 WC290409A 0196 WC2904060 1-02
 WC000403 04-84

ITEM 4. PREMIUM

The premium for this policy will be determined by our manual of Rules, Classifications, Rates and Rating
 Plans. All information below is subject to verification and change by audit.

C L A S S I F I C A T I O N S

SEE SCHEDULE OF CLASSIFICATIONS ON FOLLOWING PAGE(S)

MINIMUM PREMIUM	DEPOSIT PREMIUM	TOTAL ESTIMATED PREMIUM	PREMIUM ADJUSTMENT PERIOD
\$ 850 Collected in NJ	\$10,638	\$10,638	ANNUAL

DIRECT BILL - NINE PAYMENTS