



COLEY, EUBANK & COMPANY, P.C.
CERTIFIED PUBLIC ACCOUNTANTS

System Review Report

To the Owners,
SKMB, P.A., and
The Peer Review Committee,
Maryland Association of Certified Public Accountants

We have reviewed the system of quality control for the accounting and auditing practice of SKMB, P.A. (the "Firm") in effect for the year ended December 31, 2014. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews (the "Standards") established by the Peer Review Board of the American Institute of Certified Public Accountants. During the performance of our review, we considered the results of any reviews by regulatory entities of which we became aware in determining the nature and extent of our peer review procedures. The Firm is responsible for designing a system of quality control and complying with it to provide the Firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Our responsibility is to express an opinion on the design of the system of quality control and the Firm's compliance therewith based on our review. The nature, objectives, scope, and limitations of a system review, along with the procedures performed, as described in the Standards, are presented at www.aicpa.org/prsummary.

As required by the Standards, engagements selected for review included an audit of an employee benefit plan.

In our opinion, the system of quality control for the accounting and auditing practice of SKMB, P.A. in effect for the year ended December 31, 2014, has been suitably designed and complied with to provide the Firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a peer review rating of *pass*, *pass with deficiency(ies)*, or *fail*. SKMB, P.A. has received a peer review rating of *pass*.

Coley, Eubank & Company, P.C.

Lynchburg, Virginia
June 19, 2015