



April 13, 2017

Mr. Bernie Saulnier
BD Sheridan, LLC
1266 Furnace Brook Parkway
Quincy, MA 02169

Dear Mr. Saulnier,

This letter is to inform you that Northern Bank & Trust Company has reviewed your initial credit request associated with the redevelopment of 155 Sheridan Street located in Portland, ME. Based on our previous experience with you and your partners, Northern Bank & Trust Company believes that the project applicant has the financial capacity and development expertise to successfully execute the project.

Northern Bank and Trust Company looks forward to providing terms and conditions of said approval upon completion of your permitting process.

Please note that this is not a legally binding commitment to lend as any extension of credit is subject to satisfactory completion of underwriting due diligence, credit committee approval and satisfactory review of documentation and such other terms and conditions as determined by the Bank and its counsel in their sole discretion.

Should you have any questions, please call me at 617 835 1419.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'Justin Thomas', is written over a light blue horizontal line.

Justin Thomas
Commercial Loan Officer