January 25, 2017

City of Portland
389 Congress Street
Portland, ME 04101

RE: CSH 123, LLC

To Whom It May Concern:

On behalf of Bangor Savings Bank I am pleased to provide this letter in support of Jeremy Harris and CSH 123, LLC for the project at 123 Washington Avenue in Portland. Based on our prior experience with Mr. Harris on similar development projects and a review of the financial elements of the proposal for the 123 Washington Avenue site, we believe that the applicant has the ability to finance projected costs and develop the project as planned from a fiscal perspective.

Bangor Savings Bank has worked with Mr. Harris on multiple projects for related entities and he and his team possess the management skill and development expertise to successfully complete the proposed project on time and on budget.

While this letter of support is not a commitment to lend, Bangor Savings Bank would welcome the opportunity to be a resource to CSH 123, LLC for financing in connection with this project. Please feel free to call me with any questions.

Sincerely,

Michael P. O'Reilly
Senior Vice President
Commercial Lending