



November 16, 2016

RE: Caleb Johnson Construction, 221 Congress Street Project - Financial Capability Support Letter

To Whom It May Concern:

On behalf of Bangor Savings Bank I am pleased to provide this letter of support for Caleb Johnson Construction (CJC) for its development project at 221 Congress Street in Portland. Based on our experience with CJC, we believe that they have the experience and financial wherewithal to successfully redevelop commercial real estate in Maine.

While this letter of support is not a commitment to lend, Bangor Savings Bank would welcome the opportunity to be a resource to CJC for financing necessary in connection with the 221 Congress Street project. Caleb Johnson Construction is a highly valued client of Bangor Savings Bank. All accounts are in good standing and being handled in a professional and satisfactory manner.

Please feel free to call me (207-571-2127) if I can be of assistance in any way.

Yours truly,

A handwritten signature in black ink that reads "Laura Huddy". The signature is written in a cursive, flowing style.

Laura Huddy
Vice President