
Section E

Financial Capacity



October 3, 2017

RE: Walter and Kelly Williams

RE: 24 St. Lawrence Street, Portland

To Whom It May Concern,

Walter and Kelly Williams have been commercial customers here at Gorham Savings Bank since 2005. All their loans have been handled as agreed.

Final approvals are subject to complete a complete application and underwriting of the construction budget, plans and specs. A commitment, subject to all approvals would be issued in writing.

If you have any further questions, I can be reached at 207-222-1495.

Sincerely,

A handwritten signature in dark ink, appearing to read "Julie L. Viola", with a stylized flourish at the end.

Julie L. Viola
Vice President