

May 26, 2016

Bill Hopkins Archetype 48 Union Wharf Portland, ME 04101

Re: 167 Fore Street, LLC

Mr. Hopkins,

Jonathan S. Cohen is an existing client and in good standing with all of his obligations to the Bank. I have personally worked with Mr. Cohen on multiple real estate projects, including the acquisition of the Ocean Gateway Garage in November of 2015.

The Bank is in receipt of information submitted by 167 Fore Street LLC regarding his proposed addition to the property. Based on the information provided, my relationship with Mr. Cohen and his personal financial capacity; the Bank has significant interest in financing this project.

I am aware of Mr. Cohen's personal financial capacity and it is adequate to execute the proposed addition.

If you have any questions, please do not hesitate to contact me directly.

Best regards,

Eric Beauregard
Commercial Banker
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