

EXHIBIT 4

TECHNICAL AND FINANCIAL CAPACITY

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The applicant has assembled a highly qualified team of professionals to plan, permit, and develop construction documents for the project. The Team is working under the direction of Mr. Jonathan Cox, The Federated Companies as Project Developer.

The Team services will be provided by the following companies and their respective team leaders:

CONSULTANT TEAM

<i>Agent</i>	Stephen B. Bushey, P.E. Fay, Spofford & Thorndike 778 Main Street, Suite 8 South Portland, ME 04106 (207) 775-1121 – Work (207) 879-0896 – Fax (207) 756-9359 – Cell sbushey@fstinc.com
<i>Civil Engineer</i>	Bo E. Kennedy, P.E. Fay, Spofford & Thorndike 778 Main Street, Suite 8 South Portland, ME 04106 (207) 775-1121 – Work (207) 879-0896 – Fax (207) 318-8364 – Cell bkennedy@fstinc.com
<i>Architect</i>	David Hancock AIA LEED CBT Architects 110 Canal Street Boston, MA 02114 (617) 646-5353– Work Hancock@cbtarchitects.com
<i>Surveyor</i>	Ellen Brewer Owen Haskell, Inc. 390 US Route 1, Unit 10 Falmouth, Maine 04105 (207) 774-0424 – Work (207) 774-0511 – Fax ebrewer@owenhaskell.com
<i>Landscape Architect</i>	Robert Metcalf, RLA Mitchell & Associates 70 Center Street Portland, Maine 04101 (207) 774-4427 rmetcalf@mitchellassociates.biz

EXPERIENCE OF PROJECT TEAM

The team of consultants retained by developer has expertise and experience in the design of similar commercial projects. Resumes of key personnel for development team can be provided upon request.

The applicant also has significant experience in the development and management of large commercial projects. A listing of the additional real estate projects for which the Applicant's development team has been involved can be provided upon request.

FINANCIAL CAPACITY

The applicant has the means at its disposal for financing the proposed midtown project. A Financial Capacity letter is included at the end of this attachment.

HFF

Jonathan Cox
PO Box 370008
Miami, FL 33137-4110
Sent via e-mail: j_cox@federatedcompanies.com

November 3, 2014

Re: Letter Regarding Federated Companies

Dear Mr. Cox,

The following memorandum confirms HFF's long standing relationship with the Federated Companies, the proposed borrower for your loan. HFF confirms that and the borrower has the financial capacity and relevant experience to acquire financing for the "midtown" project in Portland, ME, as revised, the estimated cost of which is +/- \$85M. Our firm has worked closely with the Federated Companies on a number of recent transactions including arranging financing for a variety of multi-housing and retail properties.

HFF is a leading mortgage banker in the U.S. whose extraordinary transaction volume provides the unparalleled capital markets knowledge necessary to develop the creative financing strategies, meeting and exceeding client expectations. Our long established relationships with insurance companies, investment banks, foreign and domestic banks, a Fannie Mae lender, Freddie Mac, and pension funds have allowed us to provide our clients with the most competitive terms and most reliable executions in the market.

Should you have any questions feel free to contact us at the address below.

Sincerely,



Scott Wadler

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