

PORTLAND MAINE

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Penny St. Louis Littell-Director of Planning and Urban Development Marge Schmuckal, Zoning Administrator

December 1, 2009

Bernstein Shur Monument Ttle Company Andoroscoggin Bank Bangor Savings Bank TD Bank, N.A. Norway Savings Bank

C/O Bernstein Shur 100 Middle Street PO Box 9729 Portland, Maine 04104-5029

Attn: Susan Osborne

RE: 44 Exchange Street – 423-445 Fore Street and 27-31 & 45 Union Street –

32-I-40 (the "Property") – B-3 Zone – PAD Overlay

Dear Ms. Osborne.

I am in receipt of your request for a determination letter concerning the Property.

The Property is located within the B-3 Downtown Business Zone with a Pedestrian Activities District (PAD) Overlay along Fore and Exchange Streets. The PAD limits first floor uses in the Ordinance. To the best of my knowledge, the Property is in compliance with applicable zoning codes, regulations and related ordinances. I have enclosed copies of a permit and site plan review documentation.

Please note that this letter is not intended to address any issues related to subdivision reviews. The Assessor's office usually attaches separate chart-block-lot (C-B-L) numbers to lots that are described separately. The individual C-B-Ls do not indicate approved property subdivisions. The Assessor's offices are guided by State and City assessment regulations.

If you have any questions regarding this issue, please do not hesitate to contact me at (207) 874-8695.

Very truly yours,

Marge Schmuckal Zoning Administrator

Enclosures

Cc: file