



June 16, 2017

City of Portland, ME  
Planning Board  
Attn: Barb Barhydt  
389 Congress Street  
Portland, ME 04101

Re: 48 Brown Street, Portland, ME  
Ocean Gate, LLC

To Whom It May Concern;

This letter is to verify that Edmund Gardner and his entity Ocean Gate, LLC has applied for commercial financing to develop the surface lot located at 48 Brown Street, Portland, ME into a 5-level steel frame parking garage.

While this letter is in no way to be construed as a commitment to lend funds, we firmly believe that Edmund Gardner and Ocean Gate, LLC has the financial capacity and expertise to successfully develop this property as proposed.

Mr. Gardner and his various entities have been clients of Norway Savings Bank since 2009 and all accounts have been handled as agreed.

I trust this letter complies with Section 3, subsection B3c of the Site Location law, but if you should need further information or clarification, please don't hesitate to contact me at [rflagg@norwaysavingsbank.com](mailto:rflagg@norwaysavingsbank.com) or (207) 482-7902.

Sincerely,



Richard R. Flagg  
Vice President, Commercial Lending