[Date]

Kevin M. Baum

Hoefle, Phoenix, Gormley & Roberts, P.A.

127 Parrott Avenue

Portsmouth, New Hampshire 03801

Re: 11 Brown Street, Unit 1A

 Portion of CBL: 037/100/7001

Dear Sir or Madam:

Please accept this letter in response to your request concerning compliance with applicable regulations and ordinances of the City of Portland (the “City”) for the property and improvements at 11 Brown Street, Unit 1A, Portland, Maine (the “Property”), a portion of CBL: 037/100/7001. We understand that your request is made in connection with a loan from Kennebunk Savings Bank andKennebunk Savings Bank may rely on this letter.

The City Permitting and Inspections Department (the “Department”) is responsible for enforcement of building codes, zoning ordinances and similar codes or ordinances related to commercial development in the City.

Representatives of the Department have reviewed the Town’s records for the Property. The Property is located in the Downtown Business (“D-3”) Zoning District and Downtown Entertainment Overlay Zone (“DEO2”). Pursuant to the City Zoning Ordinance, restaurants and drinking establishments are permitted within the D-3 Zoning District and DEO2. To the best of our knowledge, the Property is in compliance with applicable zoning requirements and there are no outstanding zoning or building code violations.

Sincerely,

[Name]

[Title]