



March 9, 2017

City of Portland  
389 Congress Street  
Portland, ME 04101

RE: Wait, LLC - project at 197 Spring Street, Portland

To Whom It May Concern:

I'm writing to inform you that Gorham Savings Bank has been providing financing to Stephen Morrison for over 10 years and he is a valued client of the Bank.

Mr. Morrison forwarded me information for Wait, LLC's proposed renovations for the 197 Spring Street property, which they are now presenting to you. Given Gorham Savings Bank's history with Mr. Morrison, the bank would consider financing the renovation project, provided the property meets our underwriting standards.

If you should need further information or clarification, please contact me at (207) 222-1494.

Sincerely,

A handwritten signature in blue ink that reads "Todd Abbotoni".

Todd Abbotoni  
Vice President  
Commercial Services Group