



June 13, 2013

Gorrill-Palmer Consulting Engineers, Inc.
15 Shaker Road
Gray, ME 04039

RE: Project at Hillcrest Avenue, Portland


To Whom It May Concern,

Tim Higgins of 48 Ocean Street SP LLC has an established relationship with Gorham Savings Bank and has been a paid as agreed customer. Based on the information provided to the Bank, he has the financial capacity to complete the project at Hillside Avenue in Portland. A commitment if issued would be subject to full underwriting of the request.

If you have any further questions, I can be reached at 207-222-1499.

Sincerely,

A handwritten signature in cursive script that reads "Kimberly A. Donnelly".

Kimberly A. Donnelly 
VP, Director of Business Banking