



February 25, 2016

City of Portland Planning Authority
389 Congress Street
Portland, ME 04101

Re: Delta Realty LLC / 400 Riverside Street, Portland Project

To whom it may concern:

Please be advised that Delta Realty LLC has maintained a banking relationship with Norway Savings Bank for several years. Historically, the relationship has included both deposit accounts and commercial loans both of which have been handled as agreed. We consider the subject company and its owner Art Girard valued clients and hold them in the highest regard.

We understand that Delta Realty LLC intends to construct a building at 400 Riverside Street, Portland. We feel that the subject company and its owner have the financial capacity including credit availability on a commercial basis to complete this \$800,000 project as presented.

I trust that this reference will satisfy the requirements of the Portland Permitting Authority that the applicant demonstrates its financial capacity to undertake the project. If you have any further questions regarding our client's financial capacity please feel free to contact me at 284-8355 or ngraydon@norwaysavingsbank.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Noel B. Graydon', is written over a horizontal line.

Noel B. Graydon
Regional Vice President