

December 3<sup>rd</sup>, 2019

Igor Lybarsky  
41 North Main LLC  
23 Hunting Lane  
Sherborn, Ma 01770

Re Development plans for 41-43 N. Main St., Sherborn, Ma

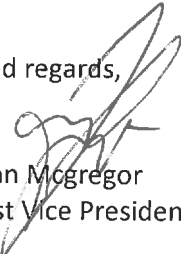
Dear Gary,

Pursuant to your request and in consideration of our four year, as-agreed relationship along with our existing financing on your Sherborn property, we are interested in financing the construction loan and the long term mortgage for your proposed 60-unit development at the above captioned address

Final approval will be subject to a satisfactory Bank appraisal, a clean environmental report and a favorable review by the Bank's credit committee. Once your project is approved we can begin discussions re the financing. The Bank is a member of the Federal Home Loan Bank and again, subject to Bank approval, would consider using the New England Fund program to finance the project.

Look forward to working with you on this project.

Kind regards,

  
John McGregor  
First Vice President