

December 3rd, 2019

Igor Lybarsky
31 Hunting Lane LLC
23 Hunting Lane
Sherborn, Ma 01770

Re Development plans for 31 Hunting Lane., Sherborn, Ma.

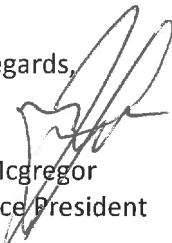
Dear Gary,

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 for your proposed 27-unit condominium 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