



November 8, 2021

Town of Windham, Maine
Planning Department
8 School Road
Windham, ME 04062

Re: Mr. James E. Cummings – Financial Capacity Letter – Splitting of lot at 11
Androscoggin Street, Windham, ME 04062

To Whom It May Concern:

While this letter is in no way to be construed as a commitment to lend funds, Mr. James E. Cummings has been a customer with Norway Savings Bank for many years and I have worked successfully with him on many projects in the past. I am confident in his abilities and feel he is financially capable of completing the subject project. I consider him to be an excellent client of the bank.

I hope this letter meets your needs and expectations, but should you require any additional information, please don't hesitate to contact me at (207) 482-7921 with any additional questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "R. C. Harville", is written over a faint, light blue circular watermark.

Robert C. Harville
Vice President / Commercial Lender