



July 23, 2020

David Grossman  
TCGI Emnaca LLC  
C/O The Grossman Companies  
One Adams Place  
859 Willard St, Suite 501  
Quincy, MA 02169

RE: "Settler's Glen" development

Dear David,

Pursuant to your request and in consideration of our satisfactory, long-standing banking relationship, Dedham Savings would be pleased to consider financing the proposed 20-unit development known as "Settler's Glen" in Wareham, MA.

Final approval will be subject to a satisfactory Bank appraisal, clean environmental report, and subject to all of the Bank's standard underwriting guidelines and policies.

The Bank is a member of the Federal Home Loan Bank and, subject to internal Bank approval, we would consider using the New England Fund program to finance the project.

Looking forward to working with you on this development.

Regards,

Alex Cavallini  
Vice President