



September 09, 2022

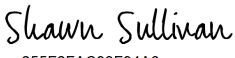
Mr. Mario Covino
4 Dix Terrace
Winchester, MA 01890

RE: 87 Cross Street, Winchester, MA- Proposed 9 unit Townhouse Development

Dear Mario,

Based on our preliminary review of the information provided to date, the bank would be very interested in providing construction and long term financing for this development. This letter does not constitute an approval to lend nor a loan commitment. Any future financing commitment would be subject to approval by the Bank's Loan Committee and Board of Directors. Please note that Hingham Institution for Savings is a member of the Federal Home Bank of Boston and has financed other Chapter 40 B projects in the past.

Very truly yours,

DocuSigned by:

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Shawn I. Sullivan
Vice President