

Ex. 4



Pentucket Bank

November 4, 2025

Stephen J. Baker, Manager & Member
North Shore Community, LLC
281A Broadway
Lawrence, MA 01841

Dear Stephen:

Regarding your request for current interest rates for real estate properties secured by a commercial real estate mortgage, please see the current rates:

- 1) Revolving line of credit- the interest rate would be floating at Prime (currently 7.00%) plus 2.00%, or a rate of 9.00%, interest only, monthly.
- 2) Commercial Real Estate Mortgage: the interest rate would be 7.00% fixed for 5 years with principal and interest payments, monthly.

Please let me know if you would like to finance any projects.

Sincerely,

Daniel F. Griffin

Daniel F. Griffin, CPA
Vice President
Cell: [REDACTED]
Email: Dgriffin@PentucketBank.com