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April 23, 2024

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Oneida County Industrial Development Agency
584 Phoenix Drive
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Re: Baggs Square Partners LLC, 310 Broad Street, Utica

Dear Sir or Madam:

We represent Baggs Square Partners LLC in connection with the above-referenced project. In or about June 2019, Baggs Square entered into a Lease and Agency agreement. Baggs Square is seeking to extend the term of its construction loan with M&T Bank and respectfully requests that OCIDA join in this extension. Robert Poyer, Esq., is representing the lender, M&T Bank. Mr. Poyer indicated to me that while this is just an extension of the existing loan, there is the possibility that "new" money will be extended – however Mr. Poyer indicated that new money will be limited solely to the closing costs associated with the extension. Feel free to verify this information with him. His direct line is (315) 565-4548.

Please contact me should you wish to discuss.

Very truly yours,

LYNN D'ELIA TEMES & STANCZYK

Anthony J. D'Elia

AJD/sas