



**City of Malden
May 2026
Malden River Works
Section 108 Loan Application**

**Alex Pratt, Director
Office of Strategic Planning & Community Development
City of Malden**

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I. Executive Summary and Community Development Objectives and Projected Use of the Guaranteed Loan Funds

The City of Malden is requesting a Section 108 Loan to support a second phase of construction for the Malden River Works (MRW) project. The second phase involves constructing a boat house and a salt shed at the site shared by the park and the Department of Public Works, located at 356 Commercial Street in Malden.

This construction is an eligible activity under 24 CFR 570.703 (I) as it involves the construction and installation of public facilities.

As Malden River Works is a citywide park, this project meets the National Objective (NO) criteria in 24 CFR Part 570.208 and benefits low and moderate income (LMI) persons, specifically the criteria outlined in Part Section 208(a)(1)(i) for area benefit activities.

II. Amount of Section 108 Request

The City of Malden will be requesting a Section 108 Loan in the amount of \$1,500,000. The City's borrowing authority is approximately \$3,200,000.

III. Project Description

The City of Malden is requesting financing under the Department of Housing and Urban Development Section 108 Loan program in the amount of \$1.5 million to support the renovation of Malden River Works Park, located at 356 Commercial Street, Malden, MA.

Malden River Works (MRW) is a waterfront park along the Malden River. The park will be situated at Malden's Department of Public Works (DPW) site and will help reduce flooding and heat in the area by implementing nature-based solutions such as green stormwater infrastructure, increased tree canopy, and an elevated greenway to act as a barrier against sea level rise. Additionally, the park will offer recreational opportunities including a flexible lawn area, waterfront paths, and a floating dock. The design is intended to be welcoming to all.

The design for this project was the result of 6 years of collaboration between the City, our project team, and our Steering Committee. In 2019, this team helped the Malden River Works project win the inaugural Leventhal City Prize from MIT's Leventhal Center for Advanced Urbanism. This prize focuses on encouraging innovative urban design. The award initiated a multi-year planning and fundraising campaign to create and finance the park, incorporating input from Malden residents.

The first phase of construction is currently underway. In parallel, the City has been exploring funding options to complete the second phase, which includes the construction of a boat house for crew team use and a salt shed to store road salt in the winter.

After carefully considering the wide range of public opinion and after giving thoughtful deliberation and having extensive discussion among the City's elected officials, department heads and the project team, the City is looking to pursue a Section 108 Loan to support completion of the second phase of the project. This will allow the full vision for the park, inceptioned by the community in 2019, to come to fruition, therefore fulfilling the promise of a riverfront park that will serve the immediate neighborhood, the greater Malden community, the Malden High School crew team, and visitors for many years to come.

Improvements to the park will include:

- Construction of a boathouse, including public restrooms
- Construction of a salt shed to properly house road salt and avoid salt run-off into the river

To date, the MRW project has engaged over 1,500 community members through 7 public meetings that have been attended by nearly 500 residents, 700 survey responses, and on-site activities that have reached over 550 people. Engagement on this project has been led by the Malden River Works Steering Committee, which was established at the start of the MRW project in 2019.

Assuming timely review and approval of the Section 108 Loan application by HUD, it is currently anticipated that the project can be advertised for public bids and a contract can be awarded to allow construction to start in summer 2026. Estimated completion date is June 2027.

The Environmental Review has been completed (HEROS ID 900000010433306) and will be updated consistent with remediation efforts and amended to reflect new funding sources as applicable.

IV. Form of Assistance

The City of Malden wishes to secure a Section 108 Project-Specific Loan for the Malden River Works project.

V. Description of Compliance with Eligible Activities and National Objectives

The construction, reconstruction, or installation of public facilities (including park improvements) are eligible activities under 24 CFR 570.703 (I).

The MRW park project meets the National Objective (NO) criteria in 24 CFR Part 570.208 and benefits low and moderate income (LMI) persons, specifically the criteria outlined in Part Section 208(a)(1)(i) for area benefit activities. Projects under this activity need to serve a low- and moderate-income geographic area (LMA) that is at least 51% LMI.

The project meets the requirements of Section 208(a)(1)(i) because the project benefits a citywide park, which means the LMA for this project is the entire city. HUD releases Low-

215 Pleasant Street, Malden, MA 02148 | Phone: 781-397-7000 | info@cityofmalden.org

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Moderate Income Summary Data (LMISD) to assist grantees in determining LMA benefit. HUD's most recently released LMISD is for federal FY 2024 and is based on the (According to this data, the City of Malden is 57% LMI.

VI. Appropriateness Determination

The City of Malden is pursuing this Section 108 loan consistent with the overarching goals of its 2025-2029 Consolidated Plan, including Improving Parks, Public Facilities, and Infrastructure. The City of Malden has determined that this project will benefit low- and moderate-income residents and is an eligible activity under the CDBG program. The City is pursuing the Section 108 loan to allow it to move forward with funding the project, which it would not be able to do using the annual CDBG entitlement amount alone. This project meets relevant appropriateness standards and complies with HUD requirements.

VII. Information on Organizational Arrangements

The City of Malden is submitting this application as the eligible applicant as a recipient of federal Community Development Block Grant (CDBG) entitlement funding. The Office of Strategic Planning and Community Development (OSPCD) administers CDBG funds that the City of Malden receives on an annual basis from the US Department of Housing and Urban Development (HUD). Regardless of the funding source(s), the OSPCD is administering the Malden River Works project on behalf of the City. With the assistance of the contracted design team on this project, contract documents including the bid documents, technical specifications, construction plans and details are being prepared, and, upon their completion, a qualified contractor will be publicly procured in accordance with Massachusetts General Laws c. 30 §39M to construct the second phase of improvements to this park.

The Malden Redevelopment Authority (MRA) owns this property. The MRA is fully in support of the proposed project, and the MRA Board of Directors is actively supporting and cooperating with the City to ensure this project is successfully completed. The City will borrow loan funds to undertake this project and financing will be in the form of this requested Section 108 loan, a XXX, and a donation from a private foundation.

VIII. Information for Financial Underwriting

The estimated total project cost based on the design is \$4.15M. This includes construction, soft costs and contingencies. A copy of the current construction estimate is included in Section XIII.

The funding sources are as follows:

Funding Source	Funding Use	Amount	Comment
Gateway Parks	Construction	\$1,140,000	Approved
Adelaide Breed Bayrd Foundation Grant	Construction	\$500,000	Pending
Section 108 Loan	Construction	\$1,500,000	Subject to HUD approval
Additional Public and Private Funding	Construction	\$1,010,000	Anticipated
Total Funding		\$4,150,000	

Apart from the underlying pledge of the CDBG entitlement, the Section 108 program requires that each loan be collateralized. The City will borrow loan funds to undertake the project and offer a full faith and credit and general taxing power of the City as pledge. The assets will be owned by the City of Malden. (Please refer to Section XIII for City Council Resolution.)

IX. Proposed Repayment Schedule

The City is requesting a HUD 108 loan of \$1,500,000. Repayment will be made solely from the City's future CDBG annual entitlements. A 20-year repayment schedule with approximately equal annual payments (principal and interest) is requested. It is estimated that this will require a payment of about \$75,000 per year.

Year Principal

1	75,000
2	75,000
3	75,000
4	75,000
5	75,000
6	75,000
7	75,000
8	75,000

9	75,000
10	75,000
11	75,000
12	75,000
13	75,000
14	75,000
15	75,000
16	75,000
17	75,000
18	75,000
19	75,000
20	75,000
	\$1,500,000

(Please note that included in the \$1,500,000 loan is a credit subsidy fee to cover the long-term cost to the Federal Government of a Section 108 loan Guarantee. For loans approved in Program Year 2025, this fee is 0.58 percent of the principal amount of the guaranteed loan, which is \$8,700 (per the Federal Register page 51992, Vol. 90 No. 221 dated November 19, 2025). This fee paid for with the loan proceeds, will be part of the loan balance from which interest will be paid over the life of the loan.)

X. Expected Sources of Repayment and Loan Fee

Repayment will be made solely from the City's future CDBG annual entitlements.

XI. Statutory and Proposed Additional Security

The Malden City Council has pledged the full faith and credit of the City, in addition to future CDBG entitlement funds, as collateral for the loan.

XII. Citizen Participation Plan

Federal funds received by the City from HUD include the CDBG program, and the HOME Investment Partnerships (HOME) program. Regulations found at 24 CFR Part 91 governing the City's use of the funds require preparation of a five-year Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports. The regulations also

require that the City prepare and follow a Citizen Participation Plan in the development and approval of these documents. Since the application of these funds is taken in the middle of a program year, and was not a part of the strategic five year Consolidated Plan, this requires a Substantial Amendment to the submitted Program Year 2025 Annual Action Plan and the Program Years 2025 - 2029 Consolidated Plan. This document, consisting of a narrative as well as required attachments, constitutes the formal Substantial Amendment to HUD.

The City of Malden is proposing \$1,500,000, in the form of a Section 108 loan, be used to support the construction of improvements to Malden River Works park. The Malden City Council has additionally pledged the full faith and credit of the City, in addition to future CDBG entitlement funds, as collateral for the loan. Additionally, this activity will not generate program income.

As required by HUD rules and regulations, the City complies with 24 CFR 91.105, Citizen Participation Plan for local governments as outlined. The components of Malden's citizen participation plan have been designed with the explicit intention of accommodating and encouraging participation by low- and moderate-income residents, residents of low- and moderate-income neighborhoods, members of minority groups, and persons with disabilities.

Substantial Amendments require a thirty (30) day public review and comment period with a formal notice published in a newspaper of general circulation. The public review ends with the conclusion of the 30-day public comment period. A complete draft of the Substantial Amendment will be made available for a 30-day public comment period beginning XXX. An announcement on the availability of the Draft Substantial Amendment will be made in the local newspaper, the Malden Advocate, and on the City's website. The Draft Substantial Amendment and supporting materials will be available for the duration of the 30-day public comment period on the City's website. A presentation will be given on the Substantial Amendment at a public hearing on April 14, 2026 to solicit feedback and suggestions. Copies of the presentation will also be available online. Members of the public wishing to attend and needing reasonable accessibility accommodations should contact the City at least seven days before the hearing to request such accommodation. See the table below for the citizen participation schedule:

Substantial Amendment Citizen Participation Schedule

DATE	ACTION
April 3, 2026	Draft of Substantial Amendment and supporting materials available for public review on cityofmalden.org. Notice of 30-Day Public Comment Period published in Malden Advocate. City notifies interested parties of Public Comment Period.
April 4, 2026	30-Day Public Comment Period begins.

April 14, 2026 at 6:00 pm	Public Hearing is held, including a presentation on the Substantial Amendment and an opportunity for public comment.
May 3, 2026	30-Day Public Comment Period ends, after which City will consider public comments received and incorporate responses into the Substantial Amendment.
Mid-May of 2026	Finalized Substantial Amendment made available to the public and submitted to HUD for review.

Addendum to plans: The following Sections of Malden’s Consolidated Plan and Action Plan will be updated following the public comment period:

1. PR-15
2. AP-15
3. AP-20
4. AP-35

XIII. Contact Information

City of Malden:

Alex Pratt, Director
The Office of Strategic Planning & Community Development
City of Malden
215 Pleasant St., Room 350
Malden, MA 02148
781-324-5720 ext. 5725
apratt@cityofmalden.org

Field Office:

Boston Regional Office
10 Causeway Street
3rd Floor
Boston, MA 02222
(617) 994-8200

CPD Representative:

Ed Soares
Boston Regional Office
10 Causeway Street
3rd Floor
Boston, MA 02222

215 Pleasant Street, Malden, MA 02148 | Phone: 781-397-7000 | info@cityofmalden.org

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Edward.G.Soares@hud.gov

Congressional Delegation:

Representative Katherine Clark
157 Pleasant Street #4
Malden, MA 02148
<https://katherineclark.house.gov/email-me>

Senators Elizabeth Warren & Ed Markey
JFK Federal Building
15 New Sudbury Street
Boston, MA 02203
Senator Warren Phone: (617) 565-3170
Senator Markey Phone: (617) 565-8519

XIV. Certifications

Council Order, Site Plan, Entitlement Public Entity Certifications, Certification Regarding Lobbying



Malden, Massachusetts

Date: January 15, 2026

His Honor the Mayor has approved Paper 364 Series of 2025

Below is a true attest copy of same:

Order: Authorizing the City of Malden to borrow \$1,500,000 from the United States Department of Housing and Urban Development, or any other entity associated therewith, to support a second phase of construction for the Malden River Works Project.

WHEREAS, the City of Malden (the "City") is an entitlement community receiving Community Development Block Grant (CDBG) funding from the Secretary of the Department of Housing and Urban Development ("HUD");

NOW, THEREFORE, be it Ordered by the City Council of Malden that:

It hereby is, authorized (i) to enter into the Amendment to the CDBG Grant for PY2025, (ii) to appropriate \$1,500,000 to pay costs of a second phase of the Malden Riverworks Project, including the payment of all costs incidental and related thereto; (iii) that to meet the aforesaid appropriation, the City Treasurer, with the approval of the Mayor, is authorized to borrow \$1,500,000 under and pursuant to G.L. c. 44, §7(1) or any other enabling authority and to issue general obligation bonds or notes of the City, which shall constitute a pledge of the City's full faith and credit, therefor; all or any portion of the amount authorized to be borrowed pursuant to this Order may be obtained pursuant to the HUD Section 108 Program; (iv) that the Mayor and any other appropriate official of the City are authorized to enter into such agreements and to take such other action as may be deemed necessary or appropriate in connection with the consummation of the transactions contemplated by this Order, and to execute and deliver all grant agreement amendments, loan or other agreements and any other documents that may be required by HUD to evidence the loan authorized by this Order; and that the Mayor be and hereby is, authorized to sign, seal, execute and deliver the Amendment to the CDBG Grant, and the application for the loan under the HUD Section 108 Program, including all understandings and assurances contained therein with the pledge of any grants under HUD's Community Development Block Grant Program for which the City may become eligible as collateral for the loan through HUD authorized by this Order, in the name and on behalf of the City, and to sign, seal, execute and deliver any other documents, statements or

instruments, and to take any and all other actions which the Mayor deems necessary or appropriate in connection therewith; and that the execution and delivery of said agreements and other documents required by HUD to evidence the loan authorized by this Order by Mayor shall be conclusive evidence that such was authorized by this Order.

Sponsored by Carey McDonald

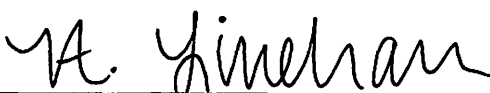
Paper # 364 Series of 2025, of which the above is a true copy

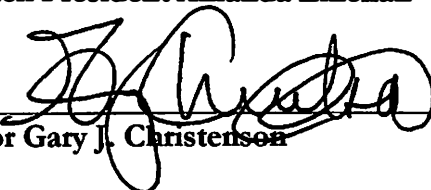
Adopted, by the City Council, by eleven (11) yea and zero (0) nay votes, the City Council consisting of eleven members at their January 13, 2026 meeting.

Approved, January 15, 2026 by His Honor, Mayor Gary J. Christenson

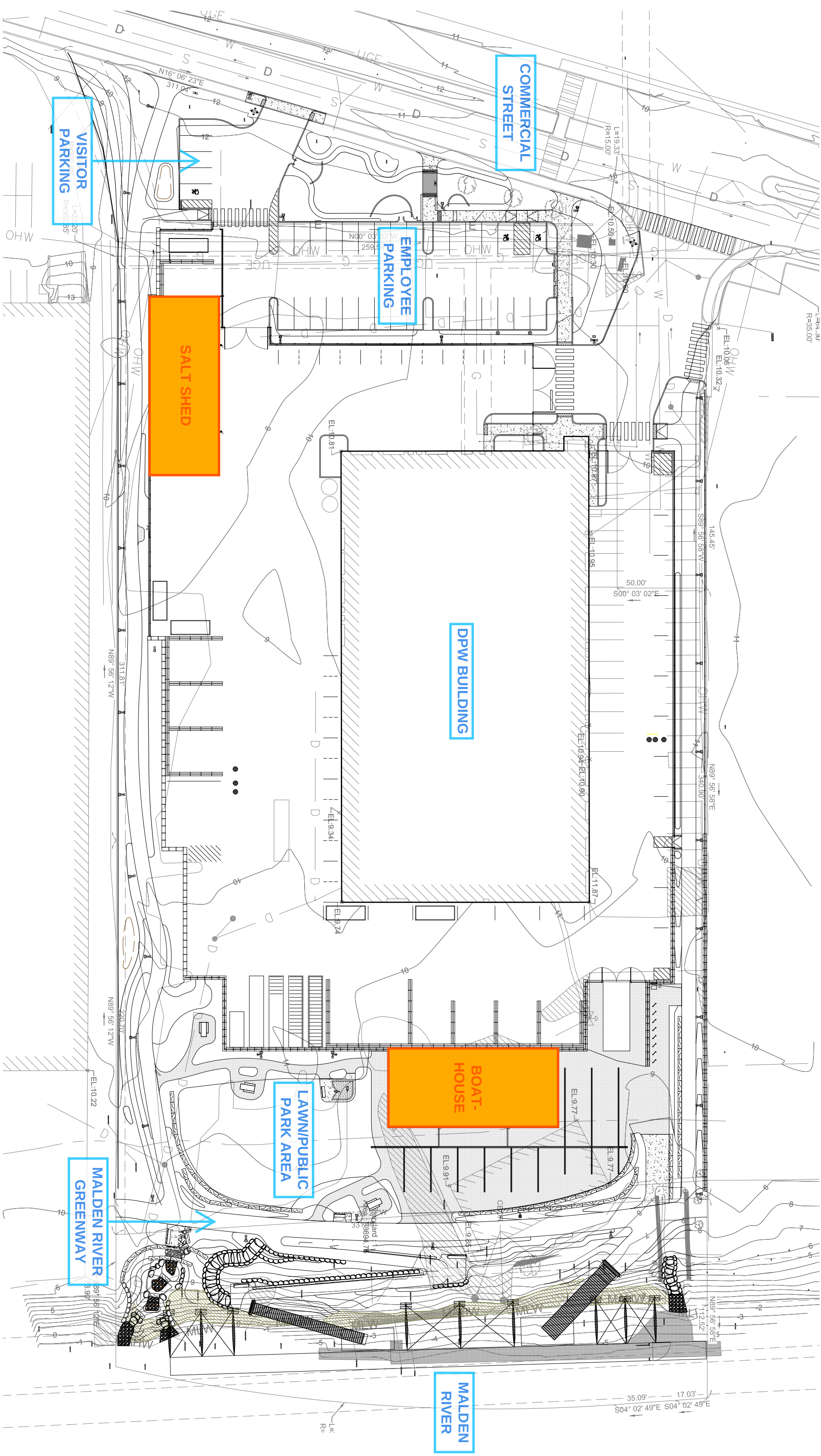
Attest:



City Clerk Carol Ann T. Desiderio

Council President Amanda Linehan

Mayor Gary J. Christenson



Certifications to Accompany HUD Section 108 Loan Guarantee Program Applications for Entitlement Public Entities

ENTITLEMENT PUBLIC ENTITY CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing Section 108 application submission requirements, the undersigned certifies, on behalf of the entitlement public entity and to the best of his or her knowledge and belief, that:

1. It possesses the legal authority to make the pledge of grants required under 24 CFR 570.705(b)(2);
2. It has made efforts to obtain financing for activities described in the application without the use of the loan guarantee, it will maintain documentation of such efforts for the term of the loan guarantee, and it cannot complete such financing consistent with the timely execution of the program plans without such guarantee;
3. It possesses the legal authority to submit the application for assistance under 24 CFR Part 570, Subpart M and to use the guaranteed loan funds in accordance with the requirements of Subpart M;
4. Its governing body has duly adopted or passed as an official act a resolution, motion or similar official action:
 - (a) Authorizing the person identified as the official representative of the public entity to submit the application and amendments thereto and all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the public entity to act in connection with the application to provide such additional information as may be required; and
 - (b) Authorizing such official representative to execute such documents as may be required in order to implement the application and issue debt obligations pursuant thereto (provided that the authorization required by this paragraph may be given by the local governing body after submission of the application but prior to execution of the contract required by §570.705(b));
5. Before the submission of its application to HUD, it has:
 - (a) furnished citizens with information required by 24 CFR 570.704(a)(2)(i);
 - (b) held at least one public hearing to obtain the views of citizens on community development and housing needs;
 - (c) prepared its application in accordance with the citizen participation requirements and made the application available to the public;
6. It is following a detailed citizen participation plan that meets the requirements described in 570.704(a)(2);
7. It will affirmatively further fair housing, and the guaranteed loan funds will be administered in compliance with:
 - (a) Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.); and
 - (b) The Fair Housing Act (42 U.S.C. 3601-3619);
8. In the aggregate, at least 70 percent of all CDBG funds, as defined at §570.3, to be expended during the one, two, or three consecutive years specified by the public entity for its CDBG program will be for

Certifications to Accompany HUD Section 108 Loan Guarantee Program Applications for Entitlement Public Entities

activities which benefit low- and moderate-income persons, as described in criteria at §570.208(a);

9. It will comply with the requirements governing displacement, relocation, real property acquisition, and the replacement of low- and moderate-income housing described in §570.606;
10. It will comply with the requirements of 24 CFR 570.200(c)(2) with regard to the use of special assessments to recover the capital costs of activities assisted with guaranteed loan funds;
11. ~~(Where applicable, the public entity may also include the following additional certification.)~~
~~It lacks sufficient resources from funds provided under this subpart or program income to allow it to~~
N/A ~~comply with the provisions of 24 CFR 570.200(c)(2), and it must therefore assess properties owned and~~
~~occupied by moderate income persons, to recover the non-guaranteed loan funded portion of the capital~~
~~cost without paying such assessments in their behalf from guaranteed loan funds;~~
12. It will comply with the other provisions of title I of the Housing and Community Development Act of 1974 as amended (42 U.S.C. 5301 et seq.) and with other applicable laws.

City of Malden

(Entitlement Public Entity)


 (Signature of Authorized Official)


 (Date)

Gary Christenson, Mayor
 (Typed Name and Title of Authorized Official)

Certifications to Accompany HUD Section 108 Loan Guarantee Program Applications for Entitlement Public Entities

SECTION 108 LOAN GUARANTEE PROGRAM

Certification Regarding Lobbying

Certification for Contracts, Grants, Loans, and Cooperative Agreements

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

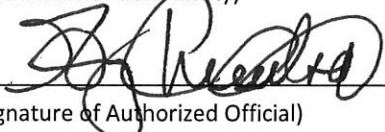
(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

City of Malden

(Entitlement Public Entity)


(Signature of Authorized Official)

Gary Christenson, Mayor

(Typed Name and Title of Authorized Official)

03/24/2026
(Date)

Certifications to Accompany HUD Section 108 Loan Guarantee Program Applications for Entitlement
Public Entities

SECTION 108 LOAN GUARANTEE PROGRAM

Statement for Loan Guarantees and Loan Insurance

The undersigned states, to the best of his or her knowledge and belief, that:

If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

Submission of this statement is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required statement shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

City of Malden

(Entitlement Public Entity)


(Signature of Authorized Official)

Gary Christenson, Mayor

(Typed Name and Title of Authorized Official)

03/24/2026
(Date)

April 14, 2026

During the public meeting, a resident asked for details about how the Section 108 Loan works: how much of our yearly CDBG funding is used to pay this off, what is left from CDBG funding for other things? We explained these details and gave a rough estimate of the numbers and payments for next year, as an example, and she was satisfied with that information.



Friends of the Malden River

friendsofthemaldenriver@gmail.com

323 Forest Street, Malden MA 02148

April 28, 2026

To Whom It Concerns,

The Friends of the Malden River strongly support the City of Malden's request of financing the second phase of the Malden River Works Park, located at 356 Commercial Street in Malden, Massachusetts. This seven-year project is nearly complete except for the vertical structures of a public boathouse and a much needed salt pile shed for proper storage of road salt.

The Friends of the Malden River is a citizens group formed in 2012 by and including community organizations, the former Tri-City Community Action Program, the Mystic River Watershed Association, environmental and urban justice advocates, and Tufts University's interdisciplinary graduate program, Water: System, Science & Society. The Malden River Works Park is a fruition of our mission: creating a resilient, equitable, and attractive open space with river access for all residents.

The Malden River Works project addresses the lack of public open space and recreational opportunities on the Malden River while building a climate resilient department of public works, our second responders to natural disasters. The Malden River Works project ensures public safety, public health and environmental protection in one package.

The second phase of the project includes a public boathouse to replace the decrepit boat tent that housed the Malden High School Rowing Team. The new boathouse will provide important amenities for the public in addition to hosting the Malden High School Rowing Team. The salt shed is a much-needed building to properly contain the road salt needed for public road safety.

Regional residents are eager to use this public park, public boating, and a safer and accessible City Yard.

Thank you in advance for approving this Community Block Development Grant Section 108 loan in the amount of \$1,500,000.00 from the U.S. Department of Housing Development for improvements at the Malden River Works Park.

Sincerely,

Karen Buck

, President

On behalf of the Friends of the Malden River

Mission of The Friends of Malden River: The Friends of the Malden River seeks to promote awareness of and interest in the Malden River, improve its water quality, and increase access for public enjoyment.

April 9, 2026



Ms. Jane Ventrone
Deputy Director of Housing and Community Development
City of Malden
215 Pleasant Street
Malden, MA 02148

Dear Ms. Ventrone,

I'm writing on behalf of the Mystic River Watershed Association (MyRWA), whose mission is to protect and restore the Mystic River and its tributaries. Our vision is a healthy, vibrant, and resilient Mystic River Watershed for the benefit of all our community members. MyRWA works with Malden residents to protect water quality, restore important habitats, build climate resilience, transform parks and paths, inspire youth and grow community. Our [Mystic Greenways](#) vision, of which the Malden River is a part, is bringing to reality a 25-mile, high-quality network of greenways for active transportation and recreation, enhanced climate resiliency, and improved physical and mental health outcomes for residents of our watershed and Commonwealth.

Please accept this letter as indication of our strong support for the City of Malden's Section 108 application for the Malden River Works project. MyRWA is thrilled to see the Malden River Works come to fruition, as we have served for six years as dedicated members of the project team. We have seen the project start as a community vision to transform the eastern third of Malden's Department of Public Works (DPW) yard into a climate-resilient public park on the Malden River. With one phase of the project finally under construction, it's amazing to officially say that this park will be the first City park co-created with Malden's environmental justice communities, and the public's first true access to the Malden River.

MyRWA knows a project of this scale and complexity is costly. We are impressed by the City's ability to have raised millions in funds to-date via state, federal and private funding. However, we know that they are still pushing to see the entire vision of this project realized.

The outcomes embedded in this project remain core to the north stars of our organization. Thank you so much for your consideration of this application. If you have any questions, you can reach me at patrick.herron@mysticriver.org.

Sincerely,

A handwritten signature in black ink that reads "Patrick Herron". The signature is written in a cursive, flowing style.

Patrick Herron
Executive Director