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April 3, 2026

Todd Larson  
Planning Manager - City of Ramsey  
7550 Sunwood Dr. NW  
Ramsey, MN 55303

Dear Todd,

On behalf of 21<sup>st</sup> Century Bank and Northstar Truck & RV Parking, we are writing to formally request an extension for the development timeline associated with the construction project, located at 15861 Jarvis St. NW, Elk River, MN 55330.

As the primary lender and relationship manager for this project, we remain fully committed to its successful completion. Our Senior Leadership has an approved Credit facility capable of supporting the project costs in its entirety, an approved as complete appraisal as well as a clean Phase 1 Environmental Report. Due to the requirement for Letters of Credit with unknown amounts at this time, the Bank will need additional time to amend our Title work and draft Letters of Credit that will be acceptable to the City of Ramsey. In addition, due to the nature of the project, the unpredictable spring weather conditions could also cause additional delays.

Given these factors, we respectfully request an extension of 90 days, with a new project completion date of September 1<sup>st</sup>, 2026. This will allow for orderly continuation and completion of the development. We believe this additional time will ensure the project meets the City's standards and fulfill its intended economic and community benefit.

We appreciate the City of Ramsey's continued cooperation and support throughout this process. Please feel free to contact me directly if any additional documentation or information is needed to assist in your review of this request.

Thank you for your consideration.

Sincerely,

A blue ink handwritten signature of Josh DeBoer.

*Josh DeBoer*  
SVP Commercial Lending  
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