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**FREMONT
BANK**

Success through Partnership

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October 25, 2017



Liz Gonzales
Associate Planner
Monterey County Resource Management Agency
Land Use and Community Development
1441 Schilling Place – South
2nd Floor
Salinas, CA 93901

Re: Project File PLN160815 / 4033 Los Altos Drive, Pebble Beach

Dear Ms. Gonzales:

Fremont Bank, the owner of the single family residences at 4029 Los Altos Drive (next to the proposed Project) and at 4036 Sunset Lane (above the proposed project) is not able to condone the project at this time as certain substantive issues can already be identified and further issues may come to light as the matter is researched. This letter constitutes Fremont Bank's written objection to the Notice of Pending Coastal Administrative Permit as posted at the 4033 Los Altos Drive address.

As a result of the proposed project, Fremont Bank requests an extension of time until at least December 1, 2017 to present its full list of concerns before the Monterey County Resource Management Agency gives any consideration to the proposed Project File PLN160815 at 4033 Los Altos Drive, Pebble Beach. The Bank needs this time to investigate the proposed Project, complete new surveys of its properties, and determine what additional substantive issues exist with respect to the project. Without limiting its rights to add additional substantive concerns at a later date, Fremont Bank notes the following preliminary list of substantive issues:

- The proposal contemplates the construction of a sizeable three story single family residence (with a roof deck on top of that), a large car porch, and additional patio space. The height of the project may block the views from the Sunset Lane property and block substantial natural light to the Los Altos property.
- The project contemplates the construction of retaining walls which may affect both Fremont Bank parcels.
- The need for a retaining wall and the obvious natural slope on the subject property raises concerns over potential drainage issues which might affect either or both of the Bank's parcels.
- The Bank needs additional time to complete up to date surveys of its properties.

- The project evidently involves an access easement across the driveway to Fremont Bank's Los Altos property. The requirements and limitations of this easement require further review. What are the parties required or allowed to do?
- There is limited parking space at the Bank's Los Altos property and there may not be room to allow access to additional vehicles using the driveway. The traffic impact needs to be studied.
- What alternative forms of access not relying on an easement have been considered?

As a result of the foregoing initial list of substantive concerns with the proposed project and Fremont Bank's need to study the situation further, and pursuant to the Notice of Pending Costal Administrative Permit posted on the property the Bank submits this written objection to the proposed project approval currently scheduled for November 1, 2017 and asks for an extension of time of at least 30 days to allow it to present additional substantive concerns for the Resource Management Agency's review. Should you have any questions concerning this letter please contact Chris Chenoweth, Fremont Bank's SVP and Chief Administrative Officer, at 510-795-5753 or Chris.chenoweth@fremontbank.com.

Thank you for your attention to this matter.

Very truly yours,



Fremont Bank

