

IFC CREDIT CORPORATION Beth Anne Alcantar, Senior Litigation Attorney 8700 Waukegan Road, Suite 100, Morton Grove, IL 60053 ◆ Ph. 847-663-6700 ◆ Fax 847-663-6701

January 7, 2009

Marilyn Cates

Via Email: mcates@gotmd.com

Dear Ms. Cates:

FirstCorp is in receipt of your voicemail to Dave Farber wherein you discuss the unpaid invoice from Texas Medical to FirstCorp. It is FirstCorp's intention to fulfill its responsibility and pay Texas Medical in as timely a manner as possible.

Unfortunately, FirstCorp is not able to do that immediately. As you no doubt are aware, as a consequence of the economic downturn, many banks closed down for lending for the rest of the calendar year. FirstCorp's banks, as well, did not lend for the rest of 2008. FirstCorp is as finstrated by this situation as you.

FirstCorp has been advised by its banks that they intend to resume lending this month. Accordingly, FirstCorp seeks Texas Medical's patience until late-January, after which time FirstCorp believes it will be able to address the issue of Texas Medical's payables.

FirstCorp appreciates the relationship it has with you and appreciates your patience in this time.

Sincerely,

IFC CREDIT CORPORATION, Legal Department

By: Beth Anne Alcantar

Senior Litigation Attorney