



Stephen Kling
VP/Relationship Manager
Business Banking

October 7, 2013

Re: Nocturnal Dialysis Spa LLC

Illinois Health Facilities and Services Review Board,

Dr. Hamid Humayun has been a customer of Chase Bank , NA through his businesses, Humayuns SC since May 1991 and Maple Avenue Kidney Center/Oak Park Kidney Center LLC since December 2001.

All accounts have been handled in a most satisfactory manner. Prior and current loans with Chase Bank have also been handled appropriately and paid as agreed. Chase Bank considers Maple Avenue Kidney Center/Oak Park Kidney Center LLC and Humayuns SC as very satisfactory account relationships.

Dr. Humayun currently has a \$250,000 line of credit facility for Humayun's SC and the entire balance is currently available (\$0 balance outstanding). Dr. Humayun and Dr. Qureshi currently have a \$200,000 line of credit facility for Oak Park Kidney Center, LLC and the entire balance is currently available (\$0 balance outstanding).

In addition, through a Trust established by Dr. Humayun, the Humayun's purchased the building in which they intend to operate the Nocturnal Dialysis Spa at 1634 S Ardmore Ave. in Villa Park, IL. 60181. The original principal balance on this loan was \$980,000 on 5/19/2009 and they have made both regular payments and additional principal pay downs to bring this outstanding balance to \$103,547 and, as a result increased their equity in the property by \$876,453.

Should you need further confirmation, please feel free to contact me at 708-579-4476.

A handwritten signature in black ink, appearing to read "Stephen Kling".

Stephen Kling

Relationship Manager/Vice President

708-579-4476

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