

February 27, 2002

Donna F. Jarmusz President The IBIS Group 1275 West Roosevelt Road Suite 102 West Chicago, IL 60185

Dear Donna:

Thank you for utilizing The IBIS Group's experience and expertise in developing the Duneland Health & Wellness Institute. This 53,000 square foot facility featuring 33,000 square feet of fitness and wellness areas and 20,000 square feet of medical and diagnostic space will certainly serve as a community asset for Chesterton, Indiana and the surrounding communities.

This facility represents a partnership project with our sister hospital, Saint Margaret Mercy Healthcare Centers, Hammond-Dyer, Indiana and establishes a strong market presence for the Sisters of St. Francis Health System in a growing market.

We appreciate your hard work and commitment to this project. From the development of the comprehensive business plan, through the development phase, and to the grand opening, The IBIS Group kept this project on course through the entire process with timely reports and monthly status meetings. As a result of your attention to detail, our management team experienced a project that was completed on time and on budget.

I would recommend The IBIS Group to other healthcare providers who are interested in developing a medically based health and fitness center in their service areas.

I would be happy to serve as a reference for your future clients. Thanks again for your experience and best of luck with your future projects!

Sincerely,

Bruce E. Rampage

President/CEO

BER:lls

A Division of St. Francis Health Services, Inc.





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5454 Hohman Ave., Hammond, IN 46320 Phone: 219/932-2300 = 708/891-9305 U.S. Highway 30, Dyer, IN 46311 Phone: 219/865-2141 = 708/895-1650

February 28, 2002

Donna F. Jarmusz President The IBIS Group 1275 West Roosevelt Road Suite 102 West Chicago, IL 60185

Dear Donna:

As a result of your company's hard work and commitment, the Sisters of St. Francis Health System, in accordance with its mission and values, has accomplished one of its goals in meeting the healthcare needs of the residents in one of its Northeast Indiana markets.

Saint Margaret Mercy Healthcare Centers, Hammond & Dyer, Indiana and St. Anthony Memorial Health Center, Michigan City, Indiana worked together with The IBIS Group to develop a facility that combines medical offices, diagnostics, urgent care and medically based health & fitness to serve the needs of this community.

From the business plan phase through the development phase to the grand opening, The IBIS Group developed a successful partnership and project. Your attention to detail, excellent monthly status reports and the management of the schedule and the budget produced a successful on time and on budget facility.

Over 750 members of the community attended the Grand Opening Open House to celebrate this new facility. The success of the pre-opening marketing & membership campaign has resulted in over 800 memberships to date.

On behalf of the Sisters of St. Francis Health System, I would highly recommend The IBIS Group to develop similar projects for other communities and healthcare organizations.

Thank you again for your hard work and best wishes for many more successful projects!

Sincerely,

Gene Diamond

President & Chief Executive Officer

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February 27, 2002

Donna F. Jarmusz President The IBIS Group 1275 West Roosevelt Road, Suite 102 West Chicago, IL 60185

Dear Donna:

It has been a pleasure to work with The IBIS Group on the development of the Duneland Health & Wellness Institute. Thank you for developing this project with our hospital and with our sister hospital, Saint Margaret Mercy Healthcare Centers, Hammond-Dyer, Indiana.

As the Vice President, Finance, St. Anthony Memorial Health Centers and the senior administrator who worked closely with your company, I would like to commend you in the excellent service that your company provided to us on this project.

Your attention to maintaining the budget and the schedule throughout the development of this \$5.7 million facility certainly gives me the confidence to highly recommend your company to other healthcare organizations.

We appreciate your hard work in bringing the medically based health & fitness, clinical and medical office components together with this facility to strengthen our presence in an important growing service area for our healthcare system.

Thanks again and please have your future clients, especially the finance managers, contact me concerning the success of this center.

Sincerely,

Dennis Pluard

Vice President – Finance

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