REFERRAL LETTER FROM: EMPLOYEE BENEFITS CONSULTING, LLC www.ebenefitsconsulting.com

February 21, 2014

Mr. Paul King President DoctorsManagement 10401 Kingston Pike Knoxville, TN 37922

Greetings Mr. King,

Please accept this letter in great appreciation for the consulting services rendered by DoctorsManagement (DM). This letter carries special acknowledgement to Ms. Valora Gurganious and her team of Professionals including Attorney Jesse Overbay, Ms. Ann Bachman, Mr. Philip Dickey and Ms. Kelly Ogle.

My business partner Dr. Nicol Pettway and I elicited services with Ms. Gurganious and Doctors Management eight months ago to open Summit Express Urgent Care, LLC. From inception, Ms. Gurganious has been professional, well informed, resourceful and available. As a business owner and starting a new business, we embraced Ms. Gurganious and her team being available at all times. We were able to call/email early mornings and late evenings and received immediate responses.

We would strongly recommend Doctors Management to Physicians or Entrepreneurs interested in opening a private practice or clinic. Doctors Management has been an asset from assisting us with writing a business plan, providing a feasibility study, choosing a location, assisting with lease negotiations, obtaining financing and contractors. Because we have in-house lab and digital X-ray, DM assisted with obtaining all of the required certifications in order to get us started on the right path. DM has assisted with our Policy and Procedure manuals as well as placing ads and prescreen interviewing for employees.

Doctors Management has taken the guesswork out of starting a medical practice for two successful professionals. Now, we are looking forward to making Summit Express Urgent Care, LLC a successful clinic with their continued services.

Sincerely,

Bruce Y. Pettway President

Nicol Pettway, MD Chief Medical Officer Chief Operating Officer