


DYNACARE LABORATORIES

Affiliated  With Froedtert & Medical College

January 24, 2002

Carol Lightsey
MLK – Heritage
2555 N Martin Luther King Drive
Milwaukee, WI 53212

Dear Carol:

Enclosed herewith are copies of the December statements for the three accounts (4181) MLK Heritage, (474) Isaac Coggs Saturday Clinic and (4263) Isaac Coggs Health Center. The ending balances as of December 31, 2001 are \$174,604.36, \$10,875.61 and \$110,333.58, respectively, for a total combined balance of \$295,813.55.

As agreed to in the letter dated December 14, 2001 and acknowledged December 18, 2001, the total amount due as shown on these combined invoices will be discounted \$60,000.00 based on paying off the remaining balance over 15 equal monthly installments, and remaining on a current payment schedule on your accounts for January 2002 and thereafter. Services for January 2002 and thereafter are due on a net 45 days basis.

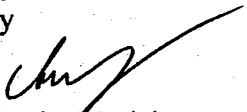
Based on the agreement, the amount of each installment is \$15,721.00. Installment payments are due monthly in January 2002 through March 2003. Your January 2002 bill for January services will be due in full in March 2002.

The attached payment schedule has been established for your convenience in making the monthly payments for both the current monthly charges and the December 31st balance over 15 pmts.

The discount of \$60,000 is based on the payment schedule being met through March 2003, upon which time the discount will be applied to your accounts if all payments are made when due.

Very truly yours,

Dynacare Laboratories,
By



Charles Musial
Chief Financial Officer

Cc: Joe McGann, Vice President & General Manager