July 20, 2020

Birth Partners, Inc.

RE: Loan Proposal

Dr. Dele Ogunleye:

b1Bank ("Bank") is pleased to extend the following proposal to finance the credit facility below:

Borrower:	Birth Partners, Inc.
Loan Amount:	$480,000.00 or 80% loan to cost
Loan Type:	Mini-Construction Permanent Loan (loan draw period)
Pricing:	4.0% Fixed
Fees:	1.00% Origination Fee
Purpose:	Finish-Out Medical Office and Finance Equipment and Furniture located at 3832 N Lincoln Avenue, Chicago, IL 60613
Terms:	12 months Interest Only followed by 72 months Principal and Interest payments which are fully amortized
Collateral:	All business assets
Guarantors:	Dr. Bamidele A. Ogunleye
Conditions for Funding:	1) Deposit relationship with b1Bank of at least $600,000.00 that can consist of operating accounts, real estate holding account, savings and or personal accounts 2) Funding for construction finish out work to occur after 3rd party examination of work by a certified engineering firm 3) Subject to review of construction budget where finish out loan not to exceed 80% of expenses

Reporting Requirements: Standard, ongoing reporting requirements for a loan relationship of this nature will be required once the loan is originated.

If the contemplated relationship is established, all loan agreements and documentation customary for a credit relationship will supersede this proposal letter.

We appreciate your consideration of b1Bank for your financing requirements. Please contact me to further discuss acceptance of this proposal. I look forward to hearing from you.

Sincerely,

Obi I. Chukwumah Sr.
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