



Date: April 1, 2009
VIA FAX

Dear Provider,

Capital One has made the decision to exit the Healthcare Finance market. We appreciate your business and are working to ensure a smooth transition for you and your patients. Please note: This letter is also being sent to your office via U.S. Post Office first-class mail.

We have highlighted key information, below, as well as the steps your office will need to take as a result of Capital One's exit from the market. Please note that this letter serves as official notice as provided in the terms and conditions of the Agreement you signed, which state that "Either party may terminate this Agreement at any time upon written notice to the other party."

Important Information:

- After April 10, 2009, Capital One Healthcare Finance loans cannot be offered to applicants as an option for paying for new or additional treatment. Therefore, we cannot accept any new applications or modify any existing loans after April 10.
- Any applicants already approved for a loan but not yet funded by April 10 should not be adversely impacted; the loan approval will remain valid and will be honored as specified in the loan agreement.
- All loans that already have been funded will remain valid.
- All administrative-fee rebate programs, including Robate Rewards and Staff Appreciation Program, are ending effective April 1, 2009. If you have accrued benefits under these programs, you should receive payment no later than April 30, 2009.

What You Need to Do by April 10:

- Please be sure to remove and dispose of all Capital One Healthcare Finance promotional materials and loan applications.
- Remove any links from your website to the Capital One Healthcare Finance website.
- Continue to direct any existing Healthcare Finance patients to Capital One if they have any questions.

What You Need to Do as of April 10:

- Provide your patients with the services for which the Capital One loan was intended.
- If the scope or cost of your work has decreased since the loan was made, you should refund any excess money from the loan to Capital One.
- Your practice should continue to retain signed consumer loan application consent forms for all previously submitted "staff apply" applications, per the terms and conditions of your agreement with Capital One.

Should you have any questions, please contact Capital One Healthcare Finance at 1-877-559-5050. Please note that we expect higher than normal call volumes as a result of this announcement, so wait times may be high for the next several days.

Thank you for your cooperation as we wind down the Healthcare Finance business. We appreciate having had the opportunity to work with you and wish you the best in the future.

Sincerely,