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Bank of America
Merrill Lynch

Sean K. Mitchell
Vice President - Small Business Banker
Small Business Lending - Capitol Region
Small Business Banking/Client Development Group

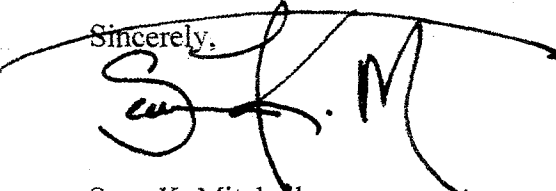
November 18, 2013

Richard S. Nero, J.R.
Deputy Director of Office of Zoning
District of Columbia Government
441 4th Street, N.W.
Washington, D.C. 20001

Dear Mr. Nero:

Dr. Enrique Matabar has been approved by Bank of America's Practice Solutions division to receive financing for both the practice and real estate currently owned by Dr. Saint Elmo Crawford located at 45 Franklin Street NW, Washington D.C.; or Square 3500 and Lot 0124. The Bank requires a use variance to proceed with the loan request as we can't do loans for residential properties that actually have a business use. Kindly be advised that settlement on this transaction has been scheduled for December 11, 2013.

Sincerely,


Sean K. Mitchell
Vice President, Small Business Banking

BOARD OF ZONING ADJUSTMENT
District of Columbia

CASE NO.

18667

EXHIBIT NO.

23

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