

July 26, 2013

**VIA FEDEX**

Chairman Galassie  
Illinois Health Facilities and Services Review Board  
525 West Jefferson Street  
2nd Floor  
Springfield, IL 62761

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HEALTH FACILITIES &  
SERVICES REVIEW BOARD

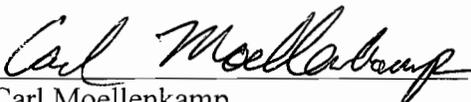
**Re: Project 13-018, Luther Oaks, Inc., Bloomington**  
**Applicants: Luther Oaks, Inc.**  
**Lutheran Life Ministries**

Dear Chairman Galassie,

The aforementioned applicants have received a loan commitment letter from the Mission Investment Fund of the Evangelical Lutheran Church in America ("MIF") dated June 27, 2013 in the amount of \$8,900,000 to finance Project 13-018, a copy of which has previously been provided to the Illinois Health Facilities and Services Review Board. As referenced in the applicants' application to the Illinois Health Facilities and Services Review Board for Project 13-018, the original anticipated amount of debt financing was \$9,100,000. If the applicants elect to move forward with the financing from MIF to finance the Project, Lutheran Life Ministries, the parent company of Luther Oaks, Inc. and co-applicant for Project 13-018, is committed to lending Luther Oaks, Inc. an additional \$200,000 to finance the project, so that the aggregate amount of debt financing available for Project 13-018 is \$9,100,000.

The terms of the \$200,000 loan from Lutheran Life Ministries to Luther Oaks, Inc. will be on substantially similar terms to the terms set forth in the MIF loan commitment letter, with the exception that the loan will be unsecured and there will be no guaranty.

If you have any additional questions, please do not hesitate to contact me directly.

  
Carl Moellenkamp  
Senior Vice-President Corporate Finance/CFO  
Lutheran Life Ministries

empowering vibrant, grace-filled living  
across all generations