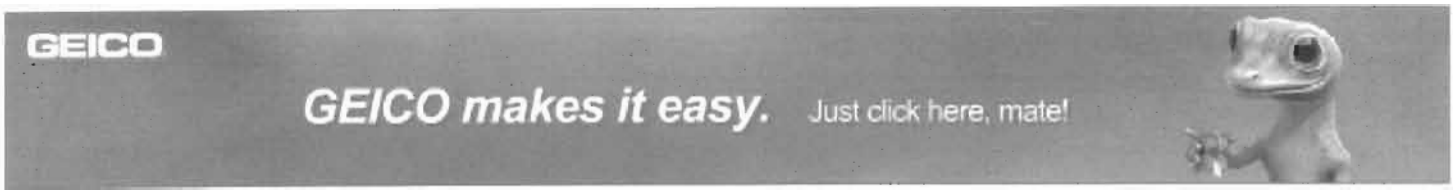
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Date: Wed, 27 Jun 2007 16:48:07 -0400

From: "Marc Fraga" <MFraga@pvmgroup.net> Add to Address Book Add Mobile Alert

Subject: OEC/JU Orthodontic Positions

To: [redacted]

Hi Dr. [redacted]

I enjoyed speaking with you today. OEC is available to work with you in helping facilitate your niece's acceptance into the JU program.

First, she should go to Jacksonville University 's orthodontic program website, http://www.ju.edu/future/majors/orthodontics_application.aspx, and review the program's application requirements. Note that they participate in the PASS in addition to their supplemental application requirement. If she has any questions about these requirements, she should contact the school directly at 904-256-7847.

Assuming she is a candidate, please see the attached terms about the OEC **slots**. Please review them carefully in order to completely understand the obligation. Feel free to call me with any questions or clarifications. My phone number is 904-567-1408. Note that OEC is currently offering a 10% discount to our development fee if you return the definitive agreement and send the deposit to the escrow agent by August 1, 2007.

If your niece is satisfied with these terms and conditions, please have her complete the term sheet (non-binding) and fax it to 904-273-6068, and I will prepare the definitive agreement.

I look forward to meeting her in the future.

June 2007

Terms and Conditions for OEC Sponsored Positions at Jacksonville University (JU)

Scholarship Development Fee: *Foreign trained dentists $150,000*
U.S. trained dentists $100,000

1) Must complete the JU application process, including the PASS application and JU's supplemental application.

2) OEC's application deadline is September 1. Note that this is earlier than JU's application deadline. JU must receive OEC's candidate list in enough time not to delay JU's pre-Match application/acceptance process.

3) Must provide OEC with a summary of your educational qualifications using the attached form and attest to their accuracy by signing the form.

4) Must complete the interview process and qualify for acceptance into an OEC sponsored position in the JU Orthodontic Residency Program.

5) Must pay OEC the applicable Development Fee (above) that applies to recovering the administration and capital cost of developing and maintaining the OEC Residency Program. The money is deposited and held in an escrow account of a licensed Florida attorney until acceptance letters are received. The fee is refunded if the candidate is not accepted. A $1,000 application processing fee is charged if candidate is not accepted into the JU program. Qualified candidates are recommended on a first come first serve basis.

   If qualified, OEC will finance the OEC Development Fee, with a co-signor, in one of two ways. However, regardless of which option you choose, a deposit of $10,000 must be made in order to be included on OEC's recommendation list. (1) The balance must be paid in full within 30 days of acceptance into the Orthodontic Residency Program. Interest at the rate of 7% per annum accrues on the balance from September 1, 2007 until 30 days after the acceptance letter is received or until payment in full is made, whichever occurs first, or (2) interest begins accruing at 10% per annum on September 1, 2007, no payments are due until August 31, 2010, the first twelve (12) payments are interest only and then principal and interest are repaid in the amount required to amortize the balance over the next sixty (60) consecutive months.

6) Per our agreement with JU, an amount equal to the tuition and fees charged by JU must be paid directly to OEC. OEC pays, on behalf of the student, the annual tuition and fees directly to JU (the "scholarship"). In addition, this payment is due on or before the commencement of classes for each academic year for each student participant in the OEC scholarship position. For credit worthy and otherwise qualified applicants, OEC will consider helping arrange broker financing for an amount equal to the tuition and fees.

7) Must contribute $2,500 per year to a charitable education trust for a period of twenty years commencing three years after graduation from the JU Orthodontic Residency Program. The contribution will be adjusted annually to reflect inflation as determined by the C.P.I. Index. The trust funds will be distributed to develop and support orthodontic and related health education programs.

8) Above terms #1 - #7, are listed all of the obligations of the candidate to OEC as a result of the agreement between OEC and the sponsored resident. During the two year program, and upon graduation, only the obligations described above are applicable. No other obligations between the parties exist. The parties agree to support and cooperate with one another during the educational residency period and subsequent career.

_____

Signature of Acknowledgement

Print Name: _____

June 2007

Summary of Educational Qualifications

Dental School: _____

Class Rank or Equivalent	
National Board Score Part 1	
National Board Score Part 2	
GPA or Equivalent	
Additional Education or Clinical Experience	

As of _____, 2007, I attest that the educational qualifications listed above are accurate.

_____

Dr. _____