

Barry J. Rourke
First Vice President
Special Credits Group

March 13, 2014

John D. Staran, Esq.
Hafeli Staran & Christ, PC
2055 Orchard Lake Road
Sylvan Lake, MI 48320

Re: Reorganization of Golf Concepts, Inc.

Dear Mr. Staran:

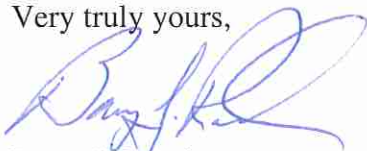
I understand you represent the City of Rochester Hills, and that you have asked for assurances from Mike Bylen with regard to the reorganization of Golf Concepts, Inc. and the establishment of a new operating entity, Bylen Golf Company, LLC, to operate the Pine Trace golf course.

Chase Bank is currently Golf Concepts' commercial lender. Mr. Bylen has approached the bank about his plan to buy out the other three shareholders of Golf Concepts.

The bank has reviewed Mr. Bylen's plan as presented, and intends to continue financing Pine Trace Golf Club. We understand that the other three shareholders will be bought out, and Mike Bylen will become the sole owner of Bylen Golf Company (which will then operate the Pine Trace golf course). Once the buyout is completed, Chase Bank and Bylen Golf Company will negotiate the terms of a new credit facility for the financing of the new business entity. The terms of the new credit facility will, of course, replace the existing facility to Pine Trace Golf Club.

If I can be of any further assistance to you or the City, please do not hesitate to contact me.

Very truly yours,



Barry J. Rourke

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