



To whom it may concern,

I am writing this letter of recommendation for Healthcare Development Solutions. Mid-Atlantic Family Practice (MAFP) first became aware and involved with Healthcare Development Solutions in 2019 through MT Fiore & Associates (MTFA) and Mike Fiore. Mike Fiore, a Principal at Healthcare Development Solutions approached our Board regarding the size of the Millsboro, Delaware office and inquired if we had ever considered any development opportunities. We had discussed developing the property for several years. Sadly, we did not make any progress until we engaged with Health Development Solutions (HCDS). Within six months, HCDS was able to work with our accountants and attorneys to subdivide our land, which resulted in a two-acre parcel for the existing Practice and a separate four-acre parcel for development. In the following six months, HCDS brought in their construction Partner, Lighthouse Construction. Together, they were able to negotiate with the residential development directly behind us to facilitate an easement and bring infrastructure to our parcel. By the end of the first year, we had the following:

- Subdivided the exiting six-acre property
- A new property entity created to hold the four-acre development parcel
- Easement and infrastructure negotiated to bring utilities to our parcel
- Two interested parties to develop buildings on the parcel
- Lighthouse Construction attached to the project and developing drawings for zoning and conditional use

Within twelve months, HCDS exceeded our goals in not only turning a piece of raw land into a revenue producing parcel but developed a plan for us to remain property and building owners in the new development with no real costs other than professional services fees from the accountant and attorney. Furthermore, HCDS developed a parent company that keeps us a majority owner, a seat on the Board, and clear involvement and financial benefits in a path forward for development.

At present, we are starting the building process for a single twenty thousand sq ft. and two ten thousand sq ft. buildings that will yield significant equity and passive income for our partners. Along with Lighthouse Construction, HCDS developed proformas for the entire project so we could gather a better understanding of out-of-pocket costs and earning potential. As our property holding company moves forward into the developmental phase, I expect HCDS will continue to cultivate our project with the same attention to detail and deliver relevant solutions.

It is evident that Mike Fiore & HCDS not only possesses a wealth of knowledge in the field of medical consulting thru MTFA, but in the full spectrum of business development for creating ancillary revenue streams. Additionally, Mike has been working with other physician practices and healthcare systems in Sussex County Delaware over the years to get people together, plan, and build from the ground up. Mike is a thinker. Mike is a problem solver. I believe it is his experience, along with his business acumen and knowledge of the local area and key players in the space that ensures his success in getting the right people together to get the job done.

In summary, I am happy to recommend him, and Healthcare Development Solutions given our positive results and experiences. Please feel free to call me at 610-312-9902 or email me at: cdisalvomd@gmail.com with any questions.

Respectfully,

A handwritten signature in black ink, appearing to be 'CD' or similar initials, written in a cursive style.

Carmelo DiSalvo, MD, FAAFP
CFO, Mid-Atlantic Family Practice