

early repayment

	Rate	Payoff	Interest saved	
Refunding Bond (after 2/26)	3-5%	\$ 1,530,000	\$ 155,500	10.2%
Help II	2.0%	\$ 946,550	\$ 59,446	6.3%
UHC	3.25%	\$ 420,000	\$ 20,475	4.9%
		\$ 2,896,550	\$ 235,421	
Return compared to bank				8.1%

Redemption

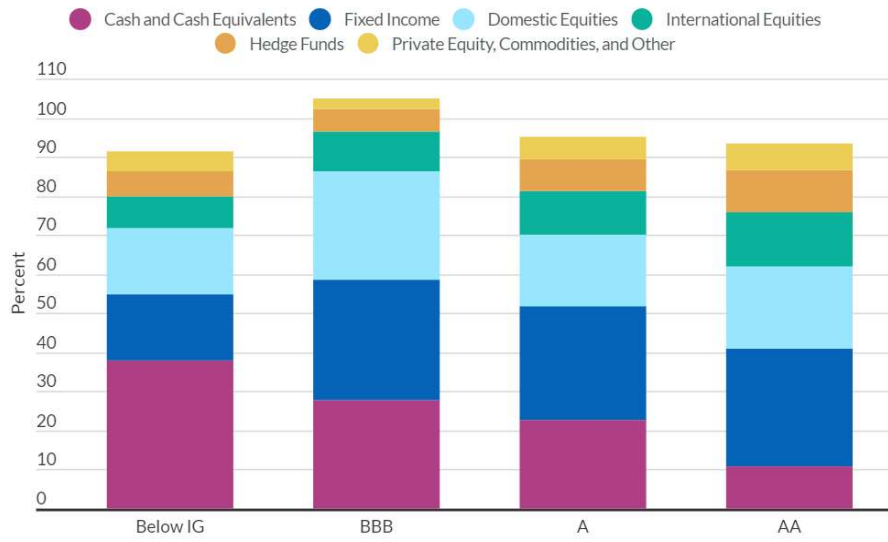
Optional Redemption of the Series 2016 Bonds. The Series 2016 Bonds maturing on or after February 1, 2027, are subject to redemption prior to their respective stated maturities, at the option of the District, in whole or in part on or after February 1, 2026 (in such maturities as are designated by the District or, if the District fails to designate such maturities, in inverse order of maturity, and by lot within a maturity), upon at least forty-five (45) days' prior written notice to the Trustee, from money deposited in the Optional Redemption Account or from any other source of available funds, at the principal amount of the Series 2016 Bonds called for redemption, together with interest accrued thereon to the date fixed for redemption, without premium.

Extraordinary Optional Redemption of the Series 2016 Bonds. The Series 2016 Bonds are subject to redemption prior to their respective stated maturities, at the option of the District, as a whole or in part (in such maturities as are designated by the District or, if the District fails to designate such maturities, in inverse order of maturity, and by lot within a maturity), on any date from certain insurance or condemnation proceeds required to be deposited in the Special Redemption Account with respect to the Facilities, in each case under the circumstances prescribed and as provided in the Regulatory Agreement, at the principal amount thereof, together with interest accrued thereon to the date fixed for redemption, without premium.

Notice of Redemption; Effect of Redemption. Notice of redemption will be mailed by first-class mail by the Trustee, not less than twenty (20) days nor more than sixty (60) days prior to the redemption date, to the Holders of any Series 2016 Bonds designated for redemption at their addresses appearing on the bond registration books of the Trustee, and to DTC and certain information services. Failure by the Trustee to give notice to a Bondholder or any defect in such notice shall not affect the validity of the redemption of any other Series 2016 Bonds. Failure of the Trustee to give notice to any one or more Information Services or Securities Depositories, or the insufficiency of such notice, shall not affect the sufficiency of the proceedings for redemption. Notice of redemption having been duly given and money for payment of the Redemption Price of, together with interest accrued to the redemption date on the Series 2016 Bonds so called for redemption being held by the Trustee on the redemption date designated

in such notice, the Series 2016 Bonds so called for redemption shall become due and payable at the Redemption Price (together with interest accrued thereon, if any) specified in such notice; interest on such Series 2016 Bonds so called for redemption shall cease to accrue from and after the redemption date; said Series 2016 Bonds (or portions thereof) shall cease to be entitled to any benefit or security under the Indenture; and the Holders of said Series 2016 Bonds shall have no rights in respect thereof except to receive payment of said redemption price and accrued interest to the date fixed for redemption from funds held by the Trustee for such payment. Neither the District nor the Trustee shall have any responsibility for any defect in the CUSIP number that appears on any Bond or in any redemption notice with respect thereto.

Not-for-Profit Hospital Median Asset Allocation



Source: Fitch Ratings

Fitch Ratings

[link to source](#)

Hospital Financing Loan Products

Loan Type	Min Loan Amount	Max LTV	Term Length	Amortization	Rates
Conventional	\$1,000,000	75%	3-15 Years	15-30 Years	4.18% - 8.09%
FHA / HUD	\$3,000,000	83.3%	35-40 Years	35-40 Years	4.563% - 4.963%
USDA	\$1,000,000	85%	5-15 Years	15-30 Years	4.00% - 7.00%
SBA	\$1,000,000	85-90%	10-20 Years	15-30 Years	4.92% - 5.20%

[link to source](#)