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**Business Finance & Development Offers Innovative Approach To
Comprehensive Healthcare Financing for Rural Oklahoma**

TULSA, Okla., Jan 05, 2006 — Using the USDA Community Facilities Program, the Community Health Centers, federally qualified Health Centers, and Critical Access Hospital Program, as well as other Federal and State governmental initiatives, Business Finance & Development has developed structured financing solutions for rural healthcare facilities. The company's goal is to provide Oklahoma's healthcare industry with expedient and cost effective access to the capital markets.

"By first developing a comprehensive understanding of the unique characteristics of each individual community, we identify and implement the most appropriate financing and grant strategies available," said Business Finance & Development Partner, Jim Holder.

Holder said Business Finance & Development is dedicated to assisting with the modernization of Oklahoma's healthcare infrastructure by providing access to the capital markets at affordable rates for healthcare facilities in rural communities.

"These communities have been all but abandoned by conventional lenders, and are experiencing significant difficulty securing much needed financing to replace aging facilities and equipment," said Holder. "That's where we can help."

As investment banking specialists, Business Finance & Development manages the entire process and serves as the liaison between the healthcare facility, the working group members, the USDA, financial institutions and other government health agencies. Business Finance & Development formulates financing and grant strategies using the USDA Community Facilities programs and commercial bank credit facilities.

Business Finance & Development is uniquely qualified to serve as the investment banker for healthcare facilities seeking financing, and offers several value added services that can reduce the costs and increase the efficiencies of the financing process.

Business Finance & Development was recently named as a Selected Business Partner with the Oklahoma Municipal Service Corporation, which is the business arm of the Oklahoma Municipal League. For more information about Business Finance & Development, log on to www.bfdusa.com.

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