HILLSDALE COMMUNITY HEALTH CENTER

168 South Howell Street
Hillsdale, MI 49242

OFFICER'S CERTIFICATE

DATED: OCTOBER 31, 2008

Pursuant to Section 5.6(b)(i) of the Loan Agreement dated as of June 15, 1998 between the City of Hillsdale Hospital Finance Authority and Hillsdale Community Health Center, the undersigned hereby certifies that, to the best of my knowledge, no Event of Default under the Loan Agreement exists, nor has any event occurred which, with notice and/or passage of time, would constitute such an Event of Default. All capitalized terms used herein are defined in such Loan Agreement.

The calculation of the Debt Service Coverage Ratio for FY2008 is tabulated below:

Debt Service Coverage Ratio Calculation, FY2008		
Excess of Revenue over Expenses		1,119,396
Plus:	Interest	720,344
Plus:	Depreciation	2,760,357
Net Income Available for Debt Service		4,600,097
Debt Service Requirements for FY2008		1,940,908
Debt Service Coverage Ratio		2.37

Included in this Municipal Secondary Market Disclosure filing are the following documents:

1. Audited financial statements prepared in accordance with GAAP by an Independent Public Accountant, in compliance with Section 5.6(a)(i) of the Loan Agreement; and

2. The Annual Report referred to in the Continuing Disclosure Agreement dated as of June 15, 1998, in accordance with Rule 15c2-12 of the Securities Exchange Commission.

The Corporation hereby appoints First River Advisory L.L.C. as the Dissemination Agent pursuant to Section 7 of the Continuing Disclosure Agreement.

Valerie Fetters

by: Valerie Fetters
Chief Financial Officer