

Municipal Secondary Market Disclosure Information Cover Sheet

This cover sheet should be sent with all submissions made to the Municipal Securities Rulemaking Board, Nationally Recognized Municipal Securities Information Repositories, and any applicable State Information Depository, whether the filing is voluntary or made pursuant to Securities and Exchange Commission rule 15c2-12 or any analogous state statute.

See www.sec.gov/info/municipal/nrmsir.htm for list of current NRMSIRs and SIDs

IF THIS FILING RELATES TO A SINGLE BOND ISSUE:

Provide name of bond issue exactly as it appears on the cover of the Official Statement
(please include name of state where issuer is located):

\$17,860,000

Gaylord Hospital Finance Authority

Hospital Revenue and Refunding Bonds, Series 2004

Otsego Memorial Hospital Association Obligated Group

Provide nine-digit CUSIP* numbers if available, to which the information relates:

368177AB7

368177AC5

368177AD3

IF THIS FILING RELATES TO ALL SECURITIES ISSUED BY THE ISSUER OR ALL SECURITIES OF A SPECIFIC CREDIT OR ISSUED UNDER A SINGLE INDENTURE:

Issuer's Name (please include name of state where Issuer is located): _____

Other Obligated Person's Name (if any): _____

(Exactly as it appears on the Official Statement Cover)

Provide six-digit CUSIP* number(s), if available, of Issuer: _____

*(Contact CUSIP's Municipal Disclosure Assistance Line at 212.438.6518 for assistance with obtaining the proper CUSIP numbers.)

TYPE OF FILING:

Electronic (number of pages attached) 2 Paper (number of pages attached) _____

If information is also available on the Internet, give URL: www.firstriver.com

WHAT TYPE OF INFORMATION ARE YOU PROVIDING? (Check all that apply)

A. Annual Financial Information and Operating Data pursuant to Rule 15c2-12
(Financial information and operating data should not be filed with the MSRB.)

Fiscal Period Covered: _____

B. Audited Financial Statements or CAFR pursuant to Rule 15c2-12

Fiscal Period Covered: _____

C. Notice of a Material Event pursuant to Rule 15c2-12 (Check as appropriate)

- | | |
|--|--|
| 1. <input type="checkbox"/> Principal and interest payment delinquencies | 6. <input type="checkbox"/> Adverse tax opinions or events affecting the tax-exempt status of the security |
| 2. <input type="checkbox"/> Non-payment related defaults | 7. <input type="checkbox"/> Modifications to the rights of security holders |
| 3. <input type="checkbox"/> Unscheduled draws on debt service reserves reflecting financial difficulties | 8. <input type="checkbox"/> Bond calls |
| 4. <input type="checkbox"/> Unscheduled draws on credit enhancements reflecting financial difficulties | 9. <input type="checkbox"/> Defeasances |
| 5. <input type="checkbox"/> Substitution of credit or liquidity providers, or their failure to perform | 10. <input type="checkbox"/> Release, substitution, or sale of property securing repayment of the securities |
| | 11. <input type="checkbox"/> Rating changes |

D. Notice of Failure to Provide Annual Financial Information as Required

E. Quarterly or Monthly Financial Information and Operating Data
(Financial information and operating data should not be filed with the MSRB.)

F. Other Secondary Market Information (Specify): 13-Week Cash Flow Forecast and Assumptions as of August 22, 2010

I hereby represent that I am authorized by the issuer or obligor or its agent to distribute this information publicly:

Issuer Contact:

Name _____ Title _____
Employer _____
Address _____ City _____ State _____ Zip Code _____
Telephone _____ Fax _____
Email Address _____ Issuer Web Site Address _____

Dissemination Agent Contact, if any:

Name Shelley J. Aronson Title President
Employer First River Advisory L.L.C.
Address 2640 Override Drive City Ann Arbor State MI Zip Code 48104
Telephone (734) 761-3624 Fax (734) 761-3614
Email Address aronson@firstriver.com Relationship to Issuer Dissemination Agent

Obligor Contact, if any:

Name Thomas R. Lemon, FACHE Title Chief Executive Officer
Employer Otsego Memorial Hospital
Address 825 North Center Street City Gaylord State MI Zip Code 49735
Telephone (989) 731-2215 Fax (989) 731-2217
Email Address Tlemon@otsegomemorialhospital.org Obligor Web Site Address www.otsegomemorialhospital.org

Investor Relations Contact, if any:

Name _____ Title _____
Telephone _____ Email Address _____

Oisego Memorial Hospital & Foundation
 13 Week Cash Flow Forecast

Actual	1	2	3	4	5	6	7	8	9	10	11	12	13	Total
8/16/10	8/23/10	8/30/10	9/6/10	9/13/10	9/20/10	9/27/10	10/4/10	10/11/10	10/18/10	10/25/10	11/1/10	11/8/10	11/15/10	13 Week
Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending
571,542	1,075,234	411,508	1,112,511	0	486,331	0	828,533	80,480	538,908	0	1,002,501	219,801	1,076,386	1,075,234
234,900	234,900	234,900	234,900	234,900	234,900	234,900	234,900	234,900	234,900	234,900	234,900	234,900	237,100	3,055,900
206,174	206,174	206,174	206,174	206,174	206,174	206,174	206,174	206,174	206,174	206,174	206,174	206,174	0	2,237,044
62,555	62,555	62,555	62,555	62,555	62,555	62,555	62,555	62,555	62,555	62,555	62,555	62,555	0	375,300
1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	7,000
248,725	255,084	255,084	204,088	255,084	255,084	255,084	255,084	255,084	255,084	255,084	255,084	255,084	255,084	3,265,080
169,994	142,757	142,757	114,206	142,757	142,757	142,757	142,757	142,757	142,757	142,757	142,757	142,757	142,757	1,827,293
176,083	199,647	199,647	176,083	199,647	199,647	199,647	199,647	199,647	199,647	199,647	199,647	199,647	199,647	2,555,480
59,621	69,185	69,185	55,348	69,185	69,185	69,185	69,185	69,185	69,185	69,185	69,185	69,185	69,185	885,573
20,645	21,522	39,812	31,850	39,812	39,812	39,812	39,812	39,812	39,812	39,812	39,812	39,812	39,812	491,307
0	0	0	0	0	0	0	0	0	0	0	0	0	0	335,593
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171,840	38,858	38,858	34,326	38,858	47,658	47,658	47,658	47,658	47,658	47,658	47,658	47,658	47,658	734,824
40,895	962,954	1,248,973	844,438	1,248,973	1,146,215	1,293,439	950,044	1,257,773	1,062,699	1,338,439	1,035,044	1,367,034	1,012,244	15,023,273
1,391,233	962,954	1,248,973	844,438	1,248,973	1,146,215	1,293,439	950,044	1,257,773	1,062,699	1,338,439	1,035,044	1,367,034	1,012,244	15,023,273
34,798	17,052	17,052	17,052	17,052	17,052	17,052	17,052	17,052	17,052	17,052	17,052	17,052	17,052	221,676
144,866	231,462	136,462	231,462	136,462	231,462	136,462	231,462	136,462	231,462	136,462	231,462	136,462	231,462	2,439,006
79,886	41,038	41,038	41,038	41,038	41,038	41,038	41,038	41,038	41,038	41,038	41,038	41,038	41,038	533,484
4,049	10,774	10,774	10,774	10,774	10,774	10,774	10,774	10,774	10,774	10,774	10,774	10,774	10,774	160,062
37,687	82,527	82,527	82,527	82,527	82,527	82,527	82,527	82,527	82,527	82,527	82,527	82,527	82,527	1,047,878
0	74,734	147,053	0	14,991	0	14,991	0	14,991	0	14,991	0	14,991	0	354,301
68,999	22,912	22,912	22,912	22,912	22,912	22,912	22,912	22,912	22,912	22,912	22,912	22,912	22,912	297,856
0	1,164,680	0	1,171,255	0	1,171,255	0	1,171,255	0	1,171,255	0	1,171,255	0	1,171,255	8,192,210
0	0	23,414	0	0	0	23,414	0	0	0	0	23,414	0	0	70,242
0	0	84,347	0	0	0	84,347	0	0	0	0	84,347	0	0	252,663
0	0	0	95,419	0	0	95,419	0	0	0	0	95,419	0	0	286,257
0	0	0	0	0	0	0	0	0	0	0	0	0	0	72,912
0	0	0	0	0	0	0	0	0	0	0	0	0	0	83,300
6,973	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	200,386
324,105	0	22,500	0	22,500	0	22,500	0	22,500	0	22,500	0	22,500	0	792,374
25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	325,000
0	0	0	0	0	0	0	0	0	0	0	0	0	0	50,000
167,078	0	0	67,000	0	0	67,000	0	0	0	0	67,000	0	0	388,752
0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,000
0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,000
0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,000
0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,985
893,541	1,626,660	547,970	1,956,948	762,842	1,632,547	484,906	1,738,097	799,345	1,621,608	335,938	1,817,745	710,449	1,905,792	15,920,668
497,892	(663,726)	701,004	(1,112,511)	486,331	(486,332)	828,533	(748,053)	458,428	(538,909)	1,002,502	(762,700)	856,586	(883,548)	(882,395)
1,075,234	411,508	1,112,511	0	486,331	0	828,533	80,480	538,908	0	1,002,501	219,801	1,076,386	182,838	182,838
317,386	317,386	326,286	354,514	354,514	198,343	198,343	243,343	243,343	150,688	150,688	242,868	279,838	279,838	2,798,838
1,392,620	728,894	1,438,798	954,515	840,846	198,343	1,026,876	323,823	782,252	150,688	1,153,190	462,389	1,356,225	462,677	462,677
1,008,669	1,033,669	1,058,669	1,083,669	1,108,669	1,133,669	1,158,669	1,183,669	1,208,669	1,233,669	1,258,669	1,283,669	1,308,669	1,333,669	1,333,669
272,820	272,820	284,820	287,820	297,820	307,820	307,820	312,820	312,820	317,820	327,820	327,820	332,820	337,820	337,820
956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950	956,950
2,238,439	2,268,439	2,298,439	2,328,439	2,358,439	2,388,439	2,418,439	2,448,439	2,478,439	2,508,439	2,538,439	2,568,439	2,598,439	2,628,439	2,628,439
3,631,059	2,997,333	3,737,237	2,662,954	3,199,285	2,586,782	3,445,315	2,772,262	3,260,691	2,659,127	3,691,629	3,030,828	3,954,664	3,091,116	3,091,116
3,631,059	2,997,333	3,737,237	2,662,954	3,199,285	2,586,782	3,445,315	2,772,262	3,260,691	2,659,127	3,691,629	3,030,828	3,954,664	3,091,116	3,091,116
175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944	175,944
223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632	223,632
3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891	3,854,891
1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666	1,298,666

Otsego Memorial Hospital & Foundation

13 Week Cash Flow Forecast

Assumptions and detailed additions/deletions
as of August 22, 2010

Cash Receipts:		
2009 Medicare RHC Settlement		A 2009 Medicare RHC tentative settlement of \$171,840 was received WE 8-22.
Medicare - PIP - Bi - Weekly		Revised bi-weekly PIP payment rate effective WE 8-29; a reduction of \$12,577 per payment is expected
Blue Cross Repayment of Advance		Repayment of BCBS advance is expected to be paid in full WE 11-16.
Miscellaneous		2009 charge capture review receipts in WE 8-22 total \$25,566. \$347,771 has been received to date.
Miscellaneous		Q4 2009, Q1 and Q2 2010 charge capture review receipts estimated at \$45,000/week beginning WE 10-31
Cash Disbursements:		
Blue Cross premiums		4th quarter monthly premiums are \$200,378 beginning October.