

SMK Information Services

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OFFER TO PURCHASE Oklahoma Development Finance Authority Rev Continuing Care Retirement-A Cusip #: 678908VC5

11/5/2003

Attention: Oklahoma Development Finance Authority Rev
Continuing Care Retirement-A Bondholders

SMK Information Service is pleased to announce an offer to purchase Oklahoma Development Finance Authority Rev Continuing Care Retirement-A bonds where bondholders may conveniently sell their bonds.

To take part in this offer, please contact SMK Information Services at 305-986-1331 and inform us of your decision to sell through this special offer.

If you have any further questions concerning this program contact SMK at 305-986-1331, or if you would like public information about Oklahoma Development Finance Authority Rev Continuing Care Retirement-A bonds, contact your broker or account representative.

***** OFFER TO PURCHASE *****

SMK Information Service is offering to purchase Oklahoma Development Finance Authority Rev Continuing Care Retirement-A bonds (Cusip # 678908VC5) from holders as of the record date 11/5/2003.

TERMS: Holders will receive a mutually negotiated price per bond, which will include all of the interest accrued up to the date of sale.

This offer will expire on 1/9/2004 (5:00 PM EST). There is no protect period or withdrawal privilege available.

SMK Information Services reserves the rights to extend, amend, and/or terminate the program at any time with or without notice, as well as the right to reject or waive any irregularities of any transmittal not in proper order.

SMK Information Services reserves the rights to extend, amend, and/or terminate the program at any time with or without notice, as well as the right to reject or waive any irregularities of any transmittal not in proper order. The offer is only being made to holders of Oklahoma Development Finance Authority Rev Continuing Care Retirement-A bonds as of 11/5/2003. The program is not being made to, nor will tenders be accepted from, any bondholder in any jurisdiction in which the program would not comply with the laws of such jurisdiction. SMK Information Services does not make any recommendation as to your participation in this program. Bonds held in any Oklahoma Development Finance Authority Rev Continuing Care Retirement-A sponsored employee benefit plan are excluded from this program.

**TO PARTICIPATE, PLEASE CALL SMK INFORMATION SERVICES OR
YOUR BROKER ACCOUNT REPRESENTATIVE**