

From: [Curtis Behrend](#)
To: [Fick, Mackinzey](#)
Cc: [Mike Oligschlaeger](#)
Subject: Re: CON 6103
Date: Monday, May 20, 2024 10:16:09 AM

Mackinzey,

Thank you for your time today and your help with getting the items you requested taken care of.

I am working with the bank to get you the updated letter of interest from them which will include the dollar amount of financing they are willing to provide.

For the other three items, here are our responses:

- The third-party documentation states \$25,000 was excluded for appliances. Please advise where that was placed within the project budget. **Response: \$25,000 of appliances was including in the \$55,000 of Other Equipment.**
- On the schematics I can only locate 16 beds, where would the remaining 1 bed be located? **Response: The architectural drawings you received were our original plans. However, after more research and conversations with other current ALF owners, we decided that the Spa was not going to bring benefit to the residents and would end up being a waste of resources and space. Therefore, we decided to change the spa into another bedroom and add another half bath next to it which will turn the property into a 17 bed ALF. Due to a circumstance that may result in us changing where we get our architectural drawings, we are unable to get this drawing updated before May 23rd. We plan on having the decision made on where we want to get our drawings moving forward around May 29th and therefore will be able to get an updated drawing not long after that date. We will forward that updated drawing as soon as we can once we have received it.**
- The financing letter from Nodaway Valley Bank shows interest in financing the project but does not list the \$ amount of financing they are willing to provide. Please provide this. **Response (as mentioned above, I should have this to you very soon)**
- Can you explain why there aren't any revenue deductions? **Response: Because our revenue is expected to be private pay from residents, there will be no revenue deductions. Gross charges will be billed and collected in full.**

Thank you again for your understanding, patience, and assistance in getting this project off the ground.

Curtis Behrend
Owner
OFB Properties
816-646-1673
ofbproperties@yahoo.com

On Monday, May 13, 2024 at 04:36:20 PM CDT, Fick, MackinzeY <mackinzeY.fick@health.mo.gov> wrote:

Curtis,

After reviewing your application, some additional information is needed.

- The third party documentation states \$25,000 was excluded for appliances. Please advise where that was placed within the project budget.
- On the schematics I can only locate 16 beds, where would the remaining 1 bed be located?
- The financing letter from LTC Properties, LLC shows interest in financing the project but does not list the \$ amount of financing they are willing to provide. Please provide this.
- Can you explain why there aren't any revenue deductions?

This information is needed by Thursday, May 23, 2024.

MackinzeY Fick (Name change from Lux to Fick)

Assistant Program Coordinator, Certificate of Need

Department of Health and Senior Services

920 Wildwood Drive, P.O. Box 570

Jefferson City, MO 65102

OFFICE: 573-751-6403

FAX: 573-751-7894

EMAIL: mackinzeY.fick@health.mo.gov

<http://health.mo.gov/information/boards/certificateofneed/index.php>



NODAWAY VALLEY BANK

April 22, 2024

To Whom It May Concern:

Please accept this letter as evidence that Nodaway Valley Bank has an interest in financing a new Assisted Living Facility to be opened in Smithville, MO under the ownership name OFB Property Group LLC. OFB Property Group LLC has applied to Nodaway Valley Bank for consideration of credit in the amount of \$2,480,000 or 80% of the total project cost and we are working with Curtis through the due diligence process.

This letter should not be construed as a commitment to lend on the project as that will be subject to full underwriting and approval by the bank's senior loan committee.

If you have any questions please contact me at the number below.

Sincerely,

Trent Nally
Assistant Vice President
Nodaway Valley Bank
(660) 562-7221

From: [Curtis Behrend](#)
To: [Fick, Mackinzey](#)
Subject: Re: CON 6103
Date: Wednesday, May 22, 2024 11:15:34 AM

I am not sure how the bank came up with that dollar amount. I know that they also explained to me that the 80% will likely be the limiting factor as they are only willing to loan up to 80% or up to the \$2,480,000.

Would it be better if I asked them to change the letter to show \$1,912,545 instead?

Curtis Behrend
Owner
OFB Properties
816-646-1673
ofbproperties@yahoo.com

On Wednesday, May 22, 2024 at 11:04:01 AM CDT, Fick, Mackinzey <mackinzey.fick@health.mo.gov> wrote:

Curtis,

Can you explain why the letter states the bank will finance \$2,480,000 when the application states \$1,912,545 is needed?

Thank you!

Mackinzey Fick (Name change from Lux to Fick)

Assistant Program Coordinator, Certificate of Need
Department of Health and Senior Services
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<http://health.mo.gov/information/boards/certificateofneed/index.php>

From: Curtis Behrend <ofbproperties@yahoo.com>
Sent: Wednesday, May 22, 2024 10:17 AM
To: Fick, Mackinzey <Mackinzey.Fick@health.mo.gov>
Cc: Mike Oligschlaeger <olig1@yahoo.com>
Subject: Re: CON 6103

Mackinzey,

From: [Curtis Behrend](#)
To: [Fick, Mackinze](#)
Cc: [Mike Oligschlaeger](#)
Subject: Re: CON 6103
Date: Wednesday, June 5, 2024 12:21:28 PM

Mackinze,

Thank you for clarifying so well in your response. After reviewing your response, I agree with your findings.

Also, I have received an updated floor plan and an initial site plan drawing. I will be sending those in another email to hopefully keep things a bit cleaner.

Curtis Behrend
Owner
OFB Properties
816-646-1673
ofbproperties@yahoo.com

From: "Fick, Mackinze" <Mackinze.Fick@health.mo.gov>
To: "Curtis Behrend" <ofbproperties@yahoo.com>
Sent: Tue, Jun 4, 2024 at 11:24 AM
Subject: RE: CON 6103

Curtis,

That is not correct. The population instructions attached only compute the *population* within the service area. This process utilizes the 15-mile map you received. Regulation 19 CSR 60-50.430 (4)(D) E. Multiply the remaining zip code population (total population less the population centers) by the percentage determined in subparagraph (4)(D)2.D. (Due to numerous complexities, population centers will not be utilized to adjust overlapped zip code populations in Jackson, Clay, St. Louis, and St. Charles counties or St. Louis City; instead, the total population within the zip code will be considered uniform and multiplied by the percentage determined in subparagraph (4)(D)2.D.);

To find the bed need, we utilize google maps and the zip code excel worksheet to pull all the facilities within that zip code(s) and check the *distance* between the new facility and existing facility/facilities. These processes (although they tie together) are different and should be treated as such, therefore all facilities within the zip codes listed must be included IF the distance is 14.99 miles or below.

If you have any questions on this, please let me know.

As for the site plans, do you have an idea of when our office will receive this? Thanks!

Mackinzey Fick (Name change from Lux to Fick)

Assistant Program Coordinator, Certificate of Need

Department of Health and Senior Services

920 Wildwood Drive, P.O. Box 570

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<http://health.mo.gov/information/boards/certificateofneed/index.php>

From: Curtis Behrend <ofbproperties@yahoo.com>
Sent: Tuesday, June 4, 2024 10:27 AM
To: Fick, Mackinzey <Mackinzey.Fick@health.mo.gov>
Cc: Mike Oligschlaeger <olig1@yahoo.com>
Subject: Re: CON 6103

Mackinzey,

I hope all is well.

Per our review of the instructions (attached), we were to exclude any cities in Clay County from our computation of Beds Allowed. We therefore assumed that any existing facilities in Clay County should also be excluded from the deficit/surplus computation, in order to maintain consistency in the computation. Please clarify whether this is or isn't a correct assumption.

Also, I know you are still waiting on a site plan and updated floor plans showing 17 beds. I have someone working on those now and will get those to you as soon as they are completed.

Thank you for your patience and I look forward to hearing from you.

Curtis Behrend

Owner

OFB Properties

816-646-1673

ofbproperties@yahoo.com

On Wednesday, May 22, 2024 at 12:11:29 PM CDT, Fick, Mackinzey
<mackinzey.fick@health.mo.gov> wrote:

No, this explanation covers it! Thank you!

Please see below our response to the population and bed need information listed within the application.

We reviewed the population-based need calculation presented in the CON application and the population we arrived at is 37,004 (attached). We found 1,359 (269 CON Approved & 1,090

Licensed) ALF/RCF beds in the 15-mile radius (attached). Therefore, we calculated a bed surplus of 433 ALF/RCF beds within 15 miles of the site. Please let me know if you agree or disagree with our findings.

This information is needed by Thursday, May 30, 2024.

Mackinzey Fick (Name change from Lux to Fick)

Assistant Program Coordinator, Certificate of Need

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