

MARYLAND HEALTH AND HIGHER EDUCATIONAL FACILITIES AUTHORITY

A public meeting of the Maryland Health and Higher Educational Facilities Authority was convened at 10:00 a.m., Tuesday, January 6, 2026, with Mr. Arnold Williams, Chairman, presiding. This open meeting was held at 401 East Pratt Street (World Trade Center) in a conference room on the 26th Floor. This meeting was open to the public and available to the public remotely via an open conference and video line.

Present: Arnold Williams, Chairman
Granville Templeton III, Vice-Chairman
Rebecca Ruff, Chief Deputy Treasurer, Designee of Treasurer
Dr. Bisma Beg, Member
James Dugan, Member
Frederick W. Meier, Jr., Member
Arthur S. Varnado, Member
W. Daniel White, Member
Bart Savidge, Executive Director
Lynn Gorman-Lepson, Chief Financial Officer
David Gregory, Bond Counsel
William Taylor, Bond Counsel
Brian Carter, Financial Advisor
Lorraine McClaren, Financial Advisor

Absent: None.

Special Guests: See attached.

Mr. Arnold Williams, Chairman, convened the meeting. Mr. Savidge announced the names of the Members, staff, counsel, and advisors in attendance.

APPROVAL OF MINUTES

The minutes of the December 2, 2025, regular meeting of the Authority were unanimously approved.

MEDSTAR HEALTH, INC.

MedStar Health, Inc. has submitted an application to finance various capital projects, equipment and renovations and refund all or a portion of the Authority's, Series 2013A, 2013B and 2015 bonds and the District of Columbia's Series 1998A bonds.

Ms. Susan Nelson, Executive Vice President and Chief Financial Officer, provided an overview of MedStar Health, Inc., including the proposed capital projects, financing strategy, and anticipated timeline. MedStar Health is an integrated regional health system serving communities across Maryland, Washington, D.C., and Northern Virginia, offering a broad range of healthcare

services. Since 2010, the organization has emphasized expanding its distributed care delivery network to improve access and convenience for patients.

Ms. Nelson reported that MedStar's financial performance and overall financial condition remain stable, supporting the system's plan to issue new debt. The financing will fund key initiatives such as the implementation of the Epic electronic health record system, major renovations at Washington Hospital Center and Georgetown University Hospital, and the refinancing of certain outstanding bonds to achieve savings.

Questions were raised about whether the new debt aligns with the useful life of the related assets, the criteria for selecting which bonds are being refunded, the financial relationship with Georgetown University, and the size of MedStar's endowment.

Following the discussion, Mr. Arnold Williams asked the Members to entertain a motion for the acceptance of the application as well as the authorization to issue the Authority's revenue bonds in a principal amount of \$1.3 billion, on motion by Mr. Meier seconded by Mr. Dugan, adopted the following resolution (Affirmative – Williams, Templeton, Beg, Dugan, Meier, Ruff, Varnado, and White; Negative – none; Abstain – none).

**MEDSTAR HEALTH, INC.
BOND AUTHORIZING RESOLUTION**

A RESOLUTION AUTHORIZING THE ISSUANCE, SALE AND DELIVERY BY MARYLAND HEALTH AND HIGHER EDUCATIONAL FACILITIES AUTHORITY (THE "AUTHORITY") OF ITS REVENUE BONDS IN AN AGGREGATE PRINCIPAL AMOUNT (DETERMINED AS PROVIDED HEREIN) NOT EXCEEDING \$1,300,000,000 IN ORDER TO LEND THE PROCEEDS THEREOF TO MEDSTAR HEALTH, INC AND CERTAIN AFFILIATES FOR THE PURPOSE OF FINANCING AND REFINANCING CERTAIN CAPITAL PROJECTS AND REFUNDING PRIOR BONDS ISSUED FOR THE BENEFIT OF MEDSTAR HEALTH, INC. AND OTHER INDEBTEDNESS; AUTHORIZING ANY MEMBER OF THE AUTHORITY TO SPECIFY, PRESCRIBE, DETERMINE, PROVIDE FOR AND APPROVE CERTAIN MATTERS, DETAILS, FORMS, DOCUMENTS AND PROCEDURES PERTAINING TO THE AUTHORIZATION, SALE, ISSUANCE, DELIVERY AND PAYMENT OF AND FOR SUCH REVENUE BONDS; AND PROVIDING FOR AND DETERMINING VARIOUS MATTERS IN CONNECTION WITH THE FOREGOING.

RECITALS

At its meeting on January 6, 2026, Maryland Health and Higher Educational Facilities Authority (the "Authority") accepted an application from MedStar Health, Inc., a nonprofit corporation formed under the laws of the State of Maryland (the "Corporation"), for the (a) financing of a portion of the costs of acquisition, construction and equipping of certain capital projects (collectively, the "2026 Project") of the Corporation and certain of its affiliates (collectively, the "System") and (b) refunding all or a portion of the Authority's Revenue Bonds, MedStar Health Issue, Series 2013A, Series 2013B and Series 2015 and the District of Columbia

Multimodal Revenue Bonds, Medlantic/Helix Issue, Series 1998A Tranche I, Tranche II and Tranche III. (collectively, the Refunded Bonds”) pursuant to the Maryland Health and Higher Educational Facilities Authority Act, Sections 10-301 through 10-356, inclusive, of the Economic Development Article of the Annotated Code of Maryland, as amended (the “Act”). The Project includes the 2026 Project and the projects refinanced by the refunding of the Refunded Bonds.

The 2026 Project includes (without limitation) (i) major renovations at MedStar Washington Hospital Center and MedStar Georgetown University Hospital, (ii) major capital projects for other System users, and (iii) installation costs of the Epic Electronic Health Record and Revenue Cycle Management System.

At the request of the Corporation, the Authority has determined to authorize the issuance of revenue bonds under the Act for the purpose of financing the Project.

NOW, THEREFORE, BE IT RESOLVED BY MARYLAND HEALTH AND HIGHER EDUCATIONAL FACILITIES AUTHORITY THAT:

SECTION 1. The Authority is hereby authorized to issue, sell and deliver its revenue bonds (the “2026 Bonds”) in an aggregate principal amount not to exceed \$1,300,000,000. Each series of the 2026 Bonds shall be issued pursuant to one or more indentures, as supplemented and amended, to be adopted or executed by the Authorized Member (hereinafter defined) on behalf of the Authority (collectively, the “Indentures”), which shall contain such terms, provisions and conditions as shall be approved by the Authorized Member. The 2026 Bonds may be issued in one or more series. In determining the principal amount of 2026 Bonds issued pursuant to this resolution, each 2026 Bond issued at a discount from the stated amount thereof due at maturity shall be deemed to be issued in a principal amount equal to the gross proceeds realized from the sale of such 2026 Bond. Accordingly, it is expressly contemplated that the face amount of the 2026 Bonds may exceed the maximum aggregate principal amount of 2026 Bonds authorized hereby.

The proceeds of the 2026 Bonds shall be loaned to the Corporation or its affiliates pursuant to one or more loan agreements, as supplemented and amended (collectively, the “Loan Agreements”), between the Authority and the Corporation, which shall contain such terms, provisions and conditions as shall be approved by the Authorized Member, for the public purpose of financing the Project, including (without limitation) reimbursing expenditures with the proceeds of the 2026 Bonds, in order to enable the System to provide, and to finance and refinance at the least cost to the users thereof, the Project, for the benefit of the people of the State of Maryland, the increase of their commerce, welfare and prosperity and the improvement of their health and living conditions.

SECTION 2. As permitted by the Act, one or more series of the 2026 Bonds shall be sold at private (negotiated) sale to J.P. Morgan Securities LLC, BofA Securities, Inc., PNC Capital Markets LLC, TD Financial Products LLC and Wells Fargo Bank, National Association (collectively, the “Underwriters”) pursuant to one or more bond purchase agreements at a price or prices at, above or below par and upon such terms as the Authorized Member deems to be in the best interest of the Authority.

SECTION 3. Any Member of the Authority (the “Authorized Member”) is hereby authorized to specify, prescribe, determine, provide for or approve, all within the limitations of this resolution and the Act, all matters, details, forms, documents and procedures pertaining to the sale, security, issuance, delivery and payment of or for the 2026 Bonds, including (without limitation):

(a) the principal amount of the 2026 Bonds issued at any one time or from time to time;

(b) the purchase price or prices to be paid to the Authority by the Underwriters for the 2026 Bonds issued at any one time or from time to time;

(c) the rate or rates of interest payable on the 2026 Bonds, or the method of determining the same;

(d) with respect to the 2026 Bonds issued at any one time or from time to time that are offered to the public at a premium or discount from their stated principal amount due at maturity, the price or prices at which such 2026 Bonds are offered initially to the public;

(e) the date or dates of maturity of the 2026 Bonds issued at any one time or from time to time, the payment provisions therefor, the mandatory tender and purchase provisions thereof, optional and mandatory redemption provisions thereof, including (without limitation) the mandatory sinking fund installments (if any) for such 2026 Bonds, the designation or designations of the 2026 Bonds and the date of issuance thereof;

(f) the form, tenor, terms and conditions of the 2026 Bonds, and provisions for the registration and transfer of the 2026 Bonds;

(g) the form and contents of, and provisions for the execution and delivery of, such documents as the Authorized Member shall deem necessary or desirable to evidence, secure or effectuate the issuance, sale and delivery of the 2026 Bonds issued at any one time or from time to time, the loan of the proceeds thereof to the Corporation, and the financing and refinancing of the Project, including (without limitation) the Indentures, the Loan Agreements and any security agreements, letters of credit, bond insurance policies or other credit or liquidity support securing the 2026 Bonds, financing agreements and other similar agreements;

(h) provision for the administration of the 2026 Bonds, including (without limitation) the appointment of a trustee or other fiscal agent under the Indentures, and the appointment of any remarketing agents, paying agents, registrars, escrow agents or other agents as the Authorized Member shall deem necessary or desirable to effectuate the transactions authorized hereby;

(i) the preparation and distribution, in conjunction with representatives of the Corporation and the Underwriters, of one or more preliminary official statements and final official statements in connection with the sale of one or more series of the 2026 Bonds;

(j) the form and contents of, and provisions for the execution and delivery of, a contract or contracts for the purchase and sale of one or more series of the 2026 Bonds;

(k) the creation of security for the 2026 Bonds, which may include (without limitation) provisions for securing any indebtedness incurred in connection with the issuance of the 2026 Bonds on parity with outstanding revenue bonds previously issued by the Authority pursuant to any resolution or trust agreement executed and delivered by the Authority, the execution and delivery by an Authorized Member of any supplemental resolution or trust agreement providing therefor to constitute conclusive evidence of the determination by the Authority that all of the conditions to the issuance of parity debt under such resolution or trust agreement have been met to the satisfaction of the Authority;

(l) procedures for the approval of change orders and substitutions for the construction, renovations, equipment and other improvements included within the 2026 Project by an authorized officer on behalf of the Authority; and

(m) such other matters in connection with the authorization, issuance, execution, sale, delivery and payment of the 2026 Bonds and the security for the 2026 Bonds and the consummation of the transactions contemplated by this resolution as may be deemed appropriate and approved by the Authorized Member, including (without limitation) the establishment of procedures for the execution, acknowledgment, sealing and delivery of such other and further agreements, documents and instruments as are or may be necessary or appropriate to consummate the transactions contemplated by this resolution in accordance with the Act and this resolution.

SECTION 4. The Authorized Member and the Executive Director of the Authority are hereby authorized from time to time after the issuance of the 2026 Bonds to take any action required or permitted to be taken by or on behalf of the Authority under the Act, any Indenture, any Loan Agreement or other document or instrument executed and delivered in connection therewith, including (without limitation) providing any consent, approval or direction required or permitted thereunder, entering into any amendment of or supplement to any of the foregoing and entering into any agreement providing for the replacement of, substitution for or addition of (as the case may be) any credit or liquidity facility, remarketing agent, trustee or other agent subject to the requirements of the Act and any other agreement by which the Authority is bound.

SECTION 5. This resolution shall take effect immediately.

BISHOP MCNAMARA HIGH SCHOOL

Bishop McNamara High School has submitted an application to refund all of the Authority's Series 2016 and 2019A&B bonds and to finance the renovation of its instructional and administrative space. The proposed plan of finance includes the issuance of tax-exempt bank direct placement bonds that will be purchased by WesBanco.

Dr. John Barnhardt, Head of School and Ms. Candice Lyons, Business Manager provided an overview of Bishop McNamara and the proposed project. Bishop McNamara High School is a nationally recognized, independent, Catholic, Holy Cross college preparatory school located in Prince George's County, Maryland.

The proposed financing includes a new-money component to support a strategic renovation of the School's original academic facilities. This investment represents a significant commitment to the future of Bishop McNamara, enabling expanded enrollment capacity and enhanced academic and program offerings. The plan also includes the refinancing of existing debt at more favorable rates and providing the School with increased financial flexibility.

Questions were raised regarding the Archdiocese's approval of the project, trends in enrollment and admissions, and the charter school-related strategies the School has incorporated.

Following the discussion, Mr. Arnold Williams asked the Members to entertain a motion for the acceptance of the application as well as the authorization to issue the Authority's revenue bonds in a principal amount of \$34.8 million, on motion by Mr. Templeton, seconded by Mr. White, adopted the following resolution (Affirmative – Williams, Templeton, Beg, Dugan, Meier, Ruff, Varnado, and White; Negative – none; Abstain – none).

BISHOP MCNAMARA HIGH SCHOOL BOND AUTHORIZING RESOLUTION

A RESOLUTION AUTHORIZING THE ISSUANCE, SALE AND DELIVERY BY MARYLAND HEALTH AND HIGHER EDUCATIONAL FACILITIES AUTHORITY (THE "AUTHORITY") OF ITS REVENUE BONDS IN AN AGGREGATE PRINCIPAL AMOUNT (DETERMINED AS PROVIDED HEREIN) NOT EXCEEDING \$34,800,000 IN ORDER TO LEND THE PROCEEDS THEREOF TO BISHOP MCNAMARA HIGH SCHOOL, INC. (THE "INSTITUTION"), FOR THE PURPOSE OF FINANCING AND REFINANCING CERTAIN CAPITAL PROJECTS OF THE INSTITUTION AND REFUNDING CERTAIN REVENUE BONDS PREVIOUSLY ISSUED ON BEHALF OF THE AUTHORITY FOR THE INSTITUTION; AUTHORIZING ANY MEMBER OF THE AUTHORITY TO SPECIFY, PRESCRIBE, DETERMINE, PROVIDE FOR AND APPROVE CERTAIN MATTERS, DETAILS, FORMS, DOCUMENTS AND PROCEDURES PERTAINING TO THE AUTHORIZATION, SALE, ISSUANCE, DELIVERY AND PAYMENT OF AND FOR SUCH REVENUE BONDS; AND PROVIDING FOR AND DETERMINING VARIOUS MATTERS IN CONNECTION WITH THE FOREGOING.

RECITALS

At its meeting on January 6, 2026, Maryland Health and Higher Educational Facilities Authority (the "Authority") accepted an application from Bishop McNamara High School, Inc., a nonprofit corporation formed under the laws of the State of Maryland (the "Institution"), for the (a) financing of a portion of costs of acquisition, construction and equipping of certain capital projects (collectively, the "2026 Project," as described below) of the Institution and (b) refunding of all or a portion of the Authority's Revenue Bond, Bishop McNamara High School Issue (2016), the Authority's Revenue Bond, Bishop McNamara High School Issue (2019A) and the Authority's Revenue Bond, Bishop McNamara High School Issue (2019B) (collectively, the "Refunded Bonds"), pursuant to the Maryland Health and Higher Educational Facilities Authority Act, Sections 13-301 through 10-356, inclusive, of the Economic Development Article of the Annotated Code of Maryland (the "Act").

The 2026 Project consists of the renovation, construction and equipping of the Institution's instructional and administrative space, counseling offices and key administrative areas, including (without limitation) (a) an expansion of an existing facility that will house a new stairwell and elevator, (b) the installation of new flooring, walls, ceilings and windows; and (c) a new HVAC, electrical and mechanical system; and (d) various ADA compliance improvements.

The Authority has determined to authorize the issuance of such revenue bonds under the Act for such purposes.

NOW, THEREFORE, BE IT RESOLVED BY MARYLAND HEALTH AND HIGHER EDUCATIONAL FACILITIES AUTHORITY THAT:

SECTION 1. The Authority is hereby authorized to issue, sell and deliver its revenue bonds (the "2026 Bonds") in an aggregate principal amount not to exceed \$34,800,000. The 2026 Bonds shall be issued and the proceeds thereof loaned to the Institution pursuant to a financing agreement (the "Financing Agreement") among the Authority, the Institution, WesBanco Bank, Inc. or any of its affiliates (the "Purchaser") and a trustee, which shall contain such terms, provisions and conditions as shall be approved by the Authorized Member (defined herein). The 2026 Bonds may be issued in one or more series. The proceeds of the 2026 Bonds shall be loaned to the Institution pursuant to the Financing Agreement for the public purpose of financing and refinancing the 2026 Project and refunding the Refunded Bonds, including (without limitation) reimbursing expenditures with the proceeds of the 2026 Bonds, in order to enable the Institution to provide, and to finance and refinance at the least cost to the users thereof, the facilities financed and refinanced with the proceeds of the 2026 Bonds and the Refunded Bonds (collectively, the "Project") for the benefit of the people of the State of Maryland, the increase of their commerce, welfare and prosperity and the improvement of their health and living conditions.

SECTION 2. As permitted by the Act, one or more series of the 2026 Bonds shall be sold at private (negotiated) sale to the Purchaser at a price or prices at, above or below par and upon such terms as the Authorized Member deems to be in the best interest of the Authority.

SECTION 3. Any Member of the Authority (the "Authorized Member") is hereby authorized to specify, prescribe, determine, provide for or approve, all within the limitations of this resolution and the Act, all matters, details, forms, documents and procedures pertaining to the

sale, security, issuance, delivery and payment of or for the 2026 Bonds, including (without limitation):

- (a) the principal amount of 2026 Bonds;
- (b) the purchase price or prices to be paid to the Authority for the 2026 Bonds;
- (c) the rate or rates of interest payable on the 2026 Bonds, or the method of determining the same;
- (d) the date or dates of maturity of the 2026 Bonds, the payment provisions therefor, the optional and mandatory redemption provisions thereof, including (without limitation) the mandatory sinking fund installments (if any) for the 2026 Bonds, the designation or designations of the 2026 Bonds and the date of issuance thereof;
- (e) the form, tenor, terms and conditions of the 2026 Bonds, and provisions for the registration and transfer of the 2026 Bonds;
- (f) the form and contents of, and provisions for the execution and delivery of, such documents as the Authorized Member shall deem necessary or desirable to evidence, secure or effectuate the issuance, sale and delivery of the 2026 Bonds issued at any one time or from time to time, the loan of the proceeds of such 2026 Bonds to the Institution, and the financing and refinancing of the Project, including (without limitation) the Financing Agreement and any security agreements, letters of credit, bond insurance policies or other credit or liquidity facilities supporting the 2026 Bonds, financing agreements and other similar agreements;
- (g) provision for the administration of the 2026 Bonds, including (without limitation) the appointment of a trustee under the Financing Agreement and any remarketing agents, paying agents, registrars, escrow agents or other agents as the Authorized Member shall deem necessary or desirable to effectuate the transactions authorized hereby;
- (h) the form and contents of, and provisions for the execution and delivery of, a contract or contracts for the purchase and sale of the 2026 Bonds;
- (i) procedures for the approval of change orders and substitutions for the construction, renovation, equipping and other improvements included within the 2026 Project by an authorized officer on behalf of the Authority;
- (j) the creation of security for the 2026 Bonds, which may include (without limitation) provisions for securing any indebtedness or other obligations incurred in connection with the issuance of the 2026 Bonds, including (without limitation) any interest rate swap agreement, on parity with any outstanding revenue bonds previously issued by the Authority pursuant to any resolution or trust

agreement executed and delivered by the Authority, the execution and delivery by an Authorized Member of any supplemental resolution or trust agreement providing therefor to constitute conclusive evidence of the determination by the Authority that all of the conditions to the issuance of parity debt under such resolution or trust agreement have been met to the satisfaction of the Authority; and

(k) such other matters in connection with the authorization, issuance, execution, sale, delivery and payment of the 2026 Bonds and the security for the 2026 Bonds and the consummation of the transactions contemplated by this resolution as may be deemed appropriate and approved by the Authorized Member, including (without limitation) the establishment of procedures for the execution, acknowledgment, sealing and delivery of such other and further agreements, documents and instruments as are or may be necessary or appropriate to consummate the transactions contemplated by this resolution in accordance with the Act and this resolution.

SECTION 4. The Authorized Member and the Executive Director of the Authority are hereby authorized from time to time after the issuance of the 2026 Bonds to take any action required or permitted to be taken by or on behalf of the Authority under the Act, the Financing Agreement or other document or instrument executed and delivered in connection therewith, including (without limitation) providing any consent, approval or direction required or permitted thereunder, entering into any amendment of or supplement to any of the foregoing and entering into any agreement providing for the replacement of, substitution for or addition of (as the case may be) any credit or liquidity facility, remarketing agent, trustee or other agent, subject to the requirements of the Act and any other agreement by which the Authority is bound.

SECTION 5. This resolution shall take effect immediately.

FINANCIAL ADVISOR'S REPORT

Mr. Bill Bass, Director at First Tryon Advisors, presented a bond sales report on the Johns Hopkins Health System, Series 2025A and Series 2025B, C, & D Bonds, which priced in December. He noted that municipal market conditions were favorable at the time, with no competing healthcare transactions and only a limited supply of Maryland bonds in the market. Mr. Bass also highlighted the strong pre-marketing efforts by the underwriting team, including a comprehensive investor presentation and extensive investor outreach. These efforts generated substantial demand and enabled favorable pricing adjustments, ultimately supporting a successful transaction that met financing objectives.

Mr. Brian Carter and Ms. Lorraine McClaren reported on the Kennedy Krieger Institute Series 2025A and 2025B (taxable) bond transactions, which priced in December. Market activity was elevated, with a full municipal calendar and a Federal Reserve rate cut announced the day before pricing. A coordinated and effective pre-marketing effort by the underwriting team and Kennedy Krieger leadership helped generate strong investor interest. Both bond series were oversubscribed, allowing for favorable pricing adjustments. Kennedy Krieger expressed satisfaction with the results and successfully met its financing objectives.

Brian Carter provided a market update and an overview of current economic conditions. He noted that the market was relatively quiet during the final weeks of the year and is now benefiting from the January effect as principal and interest payments are reinvested. While long-term interest rate expectations have risen slightly, overall support for municipal bond issuance remains favorable.

EXECUTIVE DIRECTOR'S REPORT

Mr. Savidge provided an update on recent closings. He also discussed the status of Sandy Springs Friends School and the potential impact of proposed changes to Maryland charter school funding.

EXECUTIVE SESSION

Upon motion by Mr. Meier, seconded by Mr. Dugan, the Authority voted unanimously to close the meeting pursuant to Section 3-305(b)(6) of the General Provisions Article of the Annotated Code of Maryland for the purpose of discussing the marketing of public securities (Affirmative – Williams, Templeton, Beg, Dugan, Meier, Ruff, Varnado, and White; Negative – none; Abstain – none).

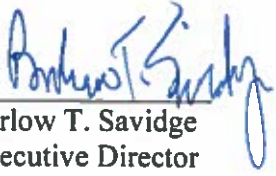
Subsequently, Mr. Williams resumed the public meeting of the Authority.

MEDSTAR HEALTH, INC. – APPOINTMENT OF UNDERWRITERS

Following discussion, the Authority, on motion by Mr. Meier, seconded by Mr. Templeton, appointed JP Morgan as the lead underwriter, Bank of America as co-senior manager, and TD Securities, Wells Fargo Securities, and PNC Capital Markets in the underwriting team on the proposed bond issues. (Affirmative – Williams, Templeton, Beg, Dugan, Meier, Ruff, Varnado, and White; Negative – none; Abstain – none).


With no further business, on motion by Mr. Meier, seconded by Mr. Dugan, the meeting was adjourned at approximately 11:25 a.m. (Affirmative – Williams, Templeton, Beg, Dugan, Meier, Ruff, Varnado, and White; Negative – none; Abstain – none).

The next meeting of the Authority is scheduled for Tuesday, March 3, 2026.



Barlow T. Savidge
Executive Director

Approved:


Arnold Williams
Chairman

March 3, 2026

**Authority Meeting
January 6, 2026
Guest List**

MedStar Health

Susan K. Nelson, Executive Vice President and Chief Financial Officer
Robert Jaeger, Managing Director, Kaufman Hall (Financial Advisor)
Christopher McCann, Managing Director, J.P. Morgan (Senior Underwriter)
Michael Schmidt, Executive Director, J.P. Morgan (Senior Underwriter)

Bishop McNamara High School

Dr. John Barnhardt, Head of School
Candice Lyons, Business Manager
Dwight Berg, Public Economics Inc. (Financial Advisor)
Carly Simard, Public Economic Inc. (Financial Advisor)

First Tryon Advisors

William Bass, Director (Financial Advisor to Johns Hopkins Health System)