GREENWOOD SNF OPERATING COMPANY LLC
276 Green Avenue,
Lewistown, PA 17044.

A Licensed Continuing Care Retirement Community Providing
Independent Living
Nursing Care

DISCLOSURE STATEMENT

GREENWOOD CENTER FOR REHABILITATION AND NURSING
276 Green Avenue,
Lewistown, PA 17044

December 31, 2025

THE ISSUANCE OF CERTIFICATE OF AUTHORITY BY THE INSURANCE DEPARTMENT OF PENNSYLVANIA DOES NOT CONSTITUTE THAT DEPARTMENT'S APPROVAL, NOR IS IT EVIDENCE OF, NOR DOES IT ATTEST TO, THE ACCURACY OR COMPLETENESS OF THE INFORMATION SET FORTH IN THIS DISCLOSURE STATEMENT.

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I. INFORMATION SUMMARY

1.	**Facility**	Greenwood Center for Rehabilitation and Nursing	276 Green Avenue, Lewistown, PA 17044
3.	**Provider**	Greenwood SNF Operating Company LLC	276 Green Avenue, Lewistown, PA 17044

3. **Admissions Contact** – Please call (717) 242-1416 and ask to speak with the Administrator.

4. **Property** – Greenwood SNF Operating Company LLC (hereafter "Greenwood") offers independent living at the Independent Living Cottages at the Village of Greenwood with an option to age in place by also providing skilled nursing care for those who require it on the same campus. The Provider is located on 26 acres of property in beautiful rural Central Pennsylvania in Derry Township, Mifflin County. Independent Living is offered at the Village of Greenwood with 33 independent living cottage style units. Priority admission is offered to independent living residents at Greenwood Center for Rehabilitation and Nursing, the licensed and dually Medicaid and Medicare certified 134 bed skilled nursing facility. Our greatest asset is our staff, highly trained and eager to be of service, they are gentle and tactful in their approach. By balancing professionalism with warmth and caring, we encourage residents to reach their full potential.

5. **Admission Age -** The minimum age for admission to the independent living residences at the Village of Greenwood is sixty years of age.

6. **Affiliations** - Greenwood SNF Operating Company LLC is not affiliated with any not-for-profit entities.

7. **Resident Population-** Residents by type of accommodation are listed below.

	Units/Beds	**Residents**
Independent Living	33	31
Skilled Nursing Facility	134	113

8. **Sample of Fees**:

		Entrance Fee	**Monthly Fee**
A. Townhouse w/Deck (Classic Plan)	:	$85,000	$817

Please note: No entrance fee or any portion of any entrance fee will be collected prior to the date of occupancy.

II. DESCRIPTION OF FACILITY

The Provider is Greenwood SNF Operating Company LLC which is a Delaware Limited Liability Company registered to do business in Pennsylvania. The Skilled Nursing Facility is Greenwood Center for Rehabilitation and Nursing which is a fictitious name created in Pennsylvania owned by Greenwood SNF Operating Company LLC. Independent Living is offered in the 33 cottage style accommodations at the Village of Greenwood located on the same campus. Independent living residents enjoy priority admission to the skilled nursing facility. The cottages at the Village of Greenwood are operated by Greenwood IL Operating Company, LLC, a separate Delaware Limited Liability Company registered to do business in Pennsylvania. Greenwood's independent living resident agreements are not life care contracts. Should a resident be in need of skilled nursing, a resident must execute the then in effect per diem agreement. The Greenwood campus is located on approximately 26 bucolic acres of rural Central Pennsylvania in Derry Township, Mifflin County. The campus is beautifully landscaped and grocery stores, retail shops, restaurants and fitness centers are a short distance away from this convenient location. Within short driving distance is Harrisburg to the South and State College (the home of Penn State University) to the North with access to world-renowned lectures, theatre, art events and college sports. At Greenwood residents enjoy a beautiful new home with a carefree lifestyle and peace of mind for the future. There are 134 beds at the skilled nursing facility for residents that require that level of care.

Our greatest asset is our staff, highly trained and eager to be of service, they are gentle and tactful in their approach. By balancing professionalism with warmth and caring, we encourage residents to reach their full potential. Resident accommodations are cheerful, colorful, and designed for privacy in a pleasant, home-like atmosphere.

III. OWNERSHIP OF GREENWOOD SNF OPERATING COMPANY LLC

Mordechai Weisz is the sole Member of Greenwood SNF Operating Company LLC which is a Delaware Limited Liability Company registered to do business in Pennsylvania as Greenwood Center for Rehabilitation and Nursing. Mordechai Weisz is also the sole Member of Greenwood IL Operating Company, LLC, a separate Delaware Limited Liability Company registered to do business in Pennsylvania which operates the Village of Greenwood cottages.

The Medical Director of Greenwood Center for Rehabilitation and Nursing is Dr. Brandon Roscoe. The Administrator who is responsible for the day-to-day operations of the facility is Jared Baxter. Brief biographical descriptions of the Administrator and the Medical Director are attached hereto at **Tab B1**.

Unless disclosed herein, no officer, director, manager, or other person having 10% or greater beneficial or equity interest in the Provider, has 10% or greater interest in a professional service, firm, association, trust, partnership, or corporation which has or presently intends to provide goods, leases, or services to the facility of a value of $500 or more, within any year.

None of the individuals listed above, including those listed at **Tab B1**, have been convicted of a felony or pled *nolo contendere* to a felony charge or have been held liable or enjoined in a civil action by final judgement involving fraud, embezzlement, fraudulent conversion, or misappropriation of property. All have a business address of 276 Green Avenue, Lewistown, PA 17044.

IV. ADMINISTRATION

Mordechai Weisz is the Manager and 100% Member/Owner of the Provider Greenwood SNF Operating Company LLC. Mr. Weisz is a 2012 graduate of Beth Medrash Govoha in Lakewood New Jersey where he received his Bachelor of Talmudic Studies degree. In 2014 Mr. Weisz graduated from Fairleigh Dickinson University in Montville, New Jersey where he earned a Master of Science degree in Accounting. Mr. Weisz began his career in healthcare in 2015 as an Accountant/Controller for Concord Healthcare Group in Lakewood New Jersey where he expertly handled accounting functions in the management of 30 skilled nursing facilities for the New Jersey based Provider of Long-Term skilled nursing care. In 2017 became a Chief Financial Officer for Northwood Healthcare Group. Mr. Weisz brings these varied experiences providing executive level professional services to the Healthcare industry to the team at Greenwood.

V. AFFILIATIONS

Greenwood SNF Operating Company LLC has no affiliations with nonprofits.

VI. DESCRIPTION OF PROVIDER

The Ownership of Greenwood SNF Operating Company LLC is discussed above, in Section III. Greenwood SNF Operating Company LLC's real estate is owned by 276 Green Avenue LLC, which leases the property to both the Provider and Greenwood IL Operating Company, LLC.

VII. SERVICES

Greenwood offers its independent living residents a homelike environment. The friendly staff at Greenwood will also take care of daily tasks like lawn care/snow removal, trash removal, pest control, regularly scheduled transportation, a 24-hour call system, and annual preventive maintenance and exterior window washing. All these services are included as part of the monthly fees charged to independent residents. A detailed schedule of services provided as part of the monthly charges along with fees and other charges for Greenwood are attached hereto as **Tab B6**.

Greenwood 's resident agreements are not life-care contracts. Residents moving from independent living to skilled nursing care are responsible for paying the per-diem rates at the skilled nursing center. While residents who move from independent living to the skilled nursing facility are responsible for the per diem charges at the skilled nursing facility, they are provided priority admission to the skilled nursing facility as part of their independent living resident agreements. *See*, Greenwood SNF Operator LLC's Independent Living Resident Agreement attached hereto as **Tab B2**.

VIII. FEES AND CHARGES - as of December 31, 2025

Please note: No entrance fee or any portion of any entrance fee will be accepted prior to the date of occupancy.

Independent Living on a Fee-For-Service basis

		Classic Plan 0% refund	**Classic Plan 50% refund**	**Estate Preservation 70% refund**	**Monthly Fee**
Approx. Sq. Ft.	**Unit**	**Entrance Fee Starting at…**	**Entrance Fee Starting at…**	**Entrance Fee Starting at…**	
960	Townhouse w/Deck	$85,000	$127,000	$144,500	$817
960	Townhouse w/Enclosed Porch	$95,000	$142,500	$161,500	$844
1060	Townhouse w/Sunroom	$99,000	$148,500	$161,300	$876
960	Duplex w/ Garage & Patio	$120,000	$180,000	$204,000	$887
1,060	Duplex w/ Garage & Sunroom	$130,000	$195,000	$221,000	$973
1,260	Ashford w/ 10' x 10' Sunroom	$180,000	$270,000	$306,000	$1,086
1360	Ashford w/ 10' x 20' Sunroom	$190,000	$285,000	$323,000	$1,118
1,720	Belmont w/ 10' x 20' Sunroom	$235,000	$352,000	$399,500	$1,290

Second Person (Companion) Entrance Fee for all Plans: $10,000

Skilled Nursing Facility

$353/day

Dollar Increases in Rates Over the Last 5 Years
(Began Operating Under Current Ownership in 2021)

	2021	2022	2023	2024	2025
SNF	0	25	0	0	0
IL	0	57	0	0	0

IX. RESERVE FUNDING

Greenwood SNF Operating Company LLC will maintain such liquid reserves as are required by the Continuing Care Provider Registration and Disclosure Act (hereinafter "Act"). These funds are invested in financial instruments that are easily converted to cash such as Certificates of Deposit insured by insurance financial institutions, money market funds issued by a regulated investment company, other acceptable securities, and commercial paper to assure liquidity. Mordechai Weisz is responsible for investing these funds. The investments are reviewed at least annually by the remaining owners.

X. CERTIFIED FINANCIAL STATEMENT

The Audited Financial Statements are attached hereto at **Tab B3**.

In addition, a spreadsheet comparing the 2025 budget to the actual results for 2025 is attached hereto at **Tab B4**. The spreadsheet includes a narrative statement highlighting the material differences between the 2025 budget to the actual results for 2025. Finally, this spreadsheet contains Greenwood's budget for 2026.

XI. RIGHT TO RESCIND

Prospective residents have the right to cancel the occupancy agreement by following the terms outlined in the notice attached as **Tab B5**.

XII. ADMISSIONS AGREEMENT

A copy of Greenwood SNF Operating Company LLC's Independent Living Resident Agreement is attached hereto as **Tab B2**.

XIII. ESCALATION OF RENTS

Charges that are paid in one lump sum shall not be increased or changed during the duration of the agreed upon care, except for changes by State or Federal assistance programs.

RECEIPT

The undersigned hereby acknowledges delivery and receipt of Greenwood Center for Rehabilitation and Nursing Disclosure Statement dated ____________________ and all attachments including a copy of the Independent Living Resident Agreement and the Notice of Right to Rescind.

____
Signature of Resident

____
Signature of Co-Resident (if applicable)

____
Signature of Responsible Party / Family Member (if applicable)

____
Date

TAB B1

BIOGRAPHICAL DESCRIPTIONS OF THE ADMINISTRATOR AND MEDICAL DIRECTOR OF GREENWOOD SNF OPERATING COMPANY LLC

The Administrator and Executive Director of Greenwood Center for Rehabilitation and Nursing is Jared Baxter. Jared graduated from Mount Aloysius College in Cresson, Pennsylvania with a Bachelor of Science Degree in 2012. He graduated with his master's degree in business administration with a concentration in healthcare from Mount Aloysius College in 2013. Mr. Baxter obtained his Nursing Home Administrator License from the Commonwealth of Pennsylvania Department of State in Harrisburg, PA in 2014. Mr. Baxter has accumulated over a decade of experience as a Nursing Home Administrator in the healthcare industry. His employment record includes Personal Care Home Administrator at Harmony House Manor, Nursing Home Administrator at Aedos IV Health Services, Executive Director at Guardian Elder Care, Executive Director at Premier Healthcare, Executive Director at Genesis Healthcare, and Executive Director at Greenwood Village.

The Medical Director of Greenwood Center for Rehabilitation and Nursing is Dr. Brandon Roscoe. Dr. Roscoe received his undergraduate degree from Duquesne University where he graduated with a bachelor's degree in 1996. He received his MD from the American University of the Caribbean in Coral Gables Florida in 2002 and went to complete his residency and Board Certification in Beaver Pennsylvania. Dr. Roscoe has served as Medical Director to multiple area Senior Living Communities from 2017 to the present. He has also maintained his own practice as President and CEO of Clearfield-Jefferson Primary Care Associates in DuBois, PA from 2012 to the present. Dr. Roscoe joined the team at Greenwood in June of 2021.

TAB B2

GREENWOOD SNF OPERATING COMPANY LLC
D/B/A GREENWOOD CENTER FOR
REHABILITATION AND NURSING
RESIDENT AGREEMENT

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DEFINITIONS OF WORDS AND PHRASES

SECTION A

ADDITIONAL OCCUPANT: An individual who, after Resident takes occupancy applies and is accepted for admission to the Community to occupy as a Co-Resident the residence.

ASSIGNMENT OF INSURANCE: The granting of authority to the Community to apply for and collect insurance benefits from Resident's insurance carrier(s) for services furnished to Resident or on Resident's behalf by Community.

CONTINUED CARE: The provision by The Community of living accommodations and care for Resident in a Residence and, if available, in the Health Center, until termination of this Agreement.

CO-RESIDENT: One of two individuals who signs as Resident to occupy initially one residence.

DAILY ROOM AND BOARD RATE: The daily charge for routine health care services. It does not include charges for ancillary or miscellaneous services. Routine health care services are in semi-private accommodations. There is an additional charge for private accommodations.

DESIGNATED OCCUPANCY DATE: The date designed by The Community on which Resident must accept occupancy of the residence.

DOUBLE OCCUPANCY: Two individuals initially residing in a residence as co-Residents.

DOUBLE OCCUPANCY FEE: The additional fee for a second occupant of the residence. This charge is included in the Monthly Fee.

ENTRANCE FEE: The charge for admission to The Community. The amount of the Entrance Fee is based on the type of the Residence.

EXECUTIVE DIRECTOR The individual responsible for the day-to-day operations of The Community.

HEALTH CENTER: The licensed nursing care facility of the Community known as Greenwood Center for Rehabilitation and Nursing.

LIVING ACCOMMODATION: The Residence or nursing care bed provided for occupancy by Resident.

MEDICAL DIRECTOR: The physician designed by The Community to supervise the medical affairs of the Community and residents.

MONTHLY FEE: The monthly charge for occupancy of a Residence. The amount of the Monthly Fee is based on the number of occupants and the size of the residence. In situations of double occupancy, it includes the Double Occupancy Fee.

OCCUPANCY: The right to possession and use of the living accommodation.

RATE SCHEDULE: The Community publication reflecting current charges for services rendered by Community.

REFURBISHMENT FEE: The charge for transferring and moving from the residence designated under this Agreement to another residence.

RESERVATION FEE: The fee paid for placement of applicant's name on the Waiting List which assures priority access to the designated Residence over other applicants.

RESIDENCE: An Apartment or Cottage in the Community provided for occupancy by Resident that does not include nursing facility or Personal Care services.

RESIDENT HANDBOOK: The Community publication reflecting the rules, regulations, policies and administrative procedures of the Community. Resident is obligated to comply with the Community's rules, regulations, policies and procedures reflected in this publication. The Resident Handbook should not be construed as a contract. It does not grant any contractual rights, and it is subject to change from time to time.

SINGLE OCCUPANCY: One individual initially residing in the residence.

SURRENDER: To cease to occupy a living accommodation, to remove all possessions from it, and to return all keys for it.

THE COMMUNITY
RESIDENCY AGREEMENT

THIS RESIDENCY AGREEMENT (called "Agreement"), made this _______________, 20__ between Greenwood SNF Operating Company LLC d/b/a Greenwood Center for Rehabilitation and Nursing (also called " The Community") and ____ (called "Resident", and when two individuals sign this Agreement for double occupancy, they are called collectively "Resident: where the context permits, and individually "Co-Resident) for admission of Resident to the Community for occupancy.

RECITALS

The Community consisting of a licensed and Medicare/Medicaid dually certified nursing facility and independent residences for residents who do not require nursing facility or personal care services; and,

Resident has applied for admission to the Community, and,

The Community has reviewed and accepted Resident's application subject to the execution of this Agreement.

In consideration of the mutual promises contained in this Agreement, and intending to be legally bound, the Community and Resident agree as follows:

SECTION 1: LIVING ACCOMMODATIONS AND FACILITIES

1.1 Living Accommodations and Term.

The Community shall provide Resident with the Residence, specifically unit number _______ at the independent living facility commonly known as the Village of Greenwood, with a mailing address of ____, (hereinafter "Residence") and common facilities and services specified in this Agreement, beginning on the Designated Occupancy Date or actual date of occupancy, whichever is earlier, and continuing until the termination of this Agreement.

1.2 Residence

Resident has exclusive right to occupy, use and enjoy the Residence described in Schedule A, attached.

1.3 Furnishings in Your Living Residence

The Community shall provide each Residence with floor coverings appliances and other permanent fixtures as described on Schedule B, attached. Resident may furnish Residence with such household items and furnishings as desired by Resident. All such household items and furnishings shall remain property of Resident. Community shall not be responsible for loss or damage to Resident personal property.

1.4 Common Facilities.

Resident may use in common with others the social and recreational facilities, grounds, and other facilities provided by the Community for all residents.

1.5 Health Care Center

The Community shall operate a skilled nursing facility at the Community for the delivery of health care services, which shall be available on a priority access basis to Residents whose care needs meet licensure requirements for this level of care as determined by the Community subject to State and Federal review (hereinafter "Health Center").

1.6 Designated Occupancy Date.

The Community expects that a placement will be available for the resident's occupancy ______ (the "Designated Occupancy Date"). The obligation to pay the Monthly Fee shall begin on the Designated Occupancy Date or upon occupancy, whichever is earlier, and the Entrance Fee is not due until the date of occupancy.

SECTION 2: SERVICES AND AMENITIES

2.1 Utilities.

The Community shall provide hot and cold water, heat, air-conditioning, electricity, sewer and weekly garbage and trash collection at a designated location. These services are included in the Monthly Fee.

The Community reserves the right to establish maximum usage levels on utilities, and to charge Resident for any excessive or unreasonable usage.

2.2 Cable Television.

Basic cable television is not included as part of the Monthly Fee. The Community shall provide residents with access to cable television connection(s) with basic cable service as disclosed in the Community's annual Disclosure Statement filed with the Department of Insurance and a copy of which was provided and is available to any continuing care resident upon request.

2.3 Maintenance and Repair of Equipment.

The Community shall provide necessary repairs, maintenance and replacement of the Community's property, equipment and appliances. Repairs, maintenance, and replacement of resident's property and furnishings shall be the responsibility of Resident and are not included in the Monthly Fee. Redecoration will be at the discretion of The Community and will be implemented as part of the Community's preventive maintenance program and is included in the Monthly Fee.

2.4 Maintenance of Grounds.

The Community shall provide grounds keeping, lawn care, snow removal and grounds lighting. These services are included in the Monthly Fee.

2.5 Insurance.

The Community shall provide insurance on the Community's property only. Resident is responsible to insure personal property and for the cost of such insurance.

2.6 Administration.

The Community shall provide administrative support services to implement the provisions of this Agreement. Administrative services are included in the Monthly Fee.

2.7 Housekeeping.

The Community shall provide annual cleaning in the Residence as disclosed in the Community's annual Disclosure Statement filed with the Department of Insurance a copy of which was provided and is available to any continuing care resident upon request.

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2.8 Transportation.

The Community shall provide regularly scheduled transportation for group outings as disclosed in the Community's annual Disclosure Statement filed with the Department of Insurance a copy of which was provided and is available to any continuing care resident upon request. Transportation for personal or special group trips may be available for an extra fee.

2.9 Additional Miscellaneous Services.

Other miscellaneous services are available as part of the Monthly Fee or at an additional charge as provided for in the Community's annual Disclosure Statement filed with the Department of Insurance a copy of which was provided and is available to any continuing care resident upon request. A schedule of all Items and Services currently included in the monthly fee is attached as Schedule B.

2.10 Changes in Service.

The Community reserves the right to alter services and will provide thirty (30) days advance notice of any changes in services.

SECTION 3: HEALTH AND PERSONAL CARE SERVICES

3.1 The Health Center

The Community shall operate the Health Center and shall make available on a priority access basis and at an additional charge routine health care for temporary or permanent illnesses. Resident shall sign an Admission Agreement upon transfer to the Health Center and be responsible for all nursing care charges. There is no guarantee that space will be available in the Community's Health Center at such time as resident may require personal or nursing care services.

3.2 Costs in the Health Center.

(a) Exclusions (not covered by the Monthly Fee). There will be an additional charge for all personal, medical, health and nursing care services. The cost of nursing care services are not included in the Monthly Fee, and Resident shall be responsible to pay the charges and costs for all health and related services, including, but not limited to routine nursing care services in the Health Center, therapist, or rehabilitation services, physician services, diagnostic services, dental services, drugs and medications, private duty nurses or companions, care for psychiatric conditions, podiatry, refractions, eyeglasses, hearing aids, orthopedic appliances, incontinence supplies, specialized treatment or any other health or medical service not provided under this Agreement.

(b) Ancillary Services. All miscellaneous charges and fees for ancillary services not covered or included in the Daily Room and Board Rate are an additional charge and shall be paid by resident.

(i) Temporary Transfer.

(A) Single Occupancy. During any period of temporary transfer to the Health Center resident shall be charged and shall pay the Daily Room and Board Rate for routine care at the Health Center and any other additional charges for ancillary or miscellaneous services, and shall continue to pay the then current applicable Monthly Fee for the Residence. There will be no reduction in the Monthly Fee upon temporary transfer to the Health Center. The Community reserves the right to declare the transfer permanent at any time in accordance with Section 8.2 of this Agreement.

(B) Double Occupancy. During the period of temporary transfer, the Co-resident in the Health Center shall be charged and shall pay the then current Daily Room and Board Rate for routine the Health Center or Personal Care Home, and any other additional charges for ancillary or miscellaneous services. The Co-Resident remaining in the residence shall be charged and shall pay the Monthly Fee for Single Occupancy. In the event both Co-residents are temporarily transferred, each Co-resident shall be charged and shall pay the Daily Room and Board Rate for nursing care services at the Health Center and any additional charges for ancillary or miscellaneous services, and collectively shall be charged and shall pay the then current Monthly Fee for Single Occupancy. Each Co- resident remains jointly and severally liable for each other's charges. The Community reserves the right to declare any transfer permanent at any time in accordance with Section 8.2 of this Agreement.

(ii) Permanent Transfer.

(A) Single Occupancy. Upon the permanent transfer of Resident to the Health Center, and subsequent surrender of the Residence, the obligation to pay the Monthly Fee shall cease, and the Resident shall pay only the Daily Room and Board Rate for nursing care services.

(B) Double Occupancy. At the time one Co-Resident is permanently transferred to the Health Center, the Monthly Fee for the residence shall be reduced to the Monthly Fee for Single Occupancy. The Co-resident in the Health Center shall be charged and shall pay the applicable Daily Room and Board Rate for routine nursing care and any additional charges for ancillary or miscellaneous services, and the Co-Resident remaining in the Residence shall be charged and shall pay the Monthly Fee for Single Occupancy. In the event both Co-Residents are permanently transferred to the Health Center, each Co-Resident shall be charged and shall pay the Daily Room and Board Rate for nursing care services and any other additional charges for ancillary or miscellaneous services. Each obligation to pay the Monthly Fee shall cease upon permanent transfer of both Co-residents and surrender of the Residence. When both Co-Residents permanently transfer either to the Health Center, the remaining entrance fee shall be promptly refunded.

SECTION 4: FEES

4.1 Entrance Fees.

(a) Entrance Fee. Resident shall pay an Entrance Fee for the use of Residence and common amenities, services and programs offered by The Community. The amount of the Entrance Fee is based on the type of Residence selected and Entrance Fee Plan chosen. Resident shall pay to The Community the sum of $__________________as an Entrance Fee. The Entrance Fee or any portion of the Entrance Fee will not be accepted prior to the date of occupancy by the resident even though this Agreement may have been executed in advance of that date.

(b) Choice of Entrance Fee Plan. Resident may choose one of three available Entrance Fee Plans: Classic, Classic Plus or Estate Preservation. The choice of Entrance Fee Plan will be made at the time Resident executes this Agreement and will be indicated on Schedule A attached. Entrance Fee Plans are:

(i) Classic Plan: Resident pays the lowest entrance fee with the amount of the eligible refund declining each month over the first 49 months of occupancy until the Resident is entitled to 0% refund of the entrance fee paid.

(ii) Classic Plus Plan: Resident pays a mid-range entrance fee higher than the Classic Plan with the amount of the eligible refund declining each month over the first 46 months of occupancy until the Resident is entitled to a 50% refund of the entrance fee paid.

(iii) Estate Preservation Plan: Resident pays the highest entrance fee with the amount of the eligible refund declining each month over the first 15 months of occupancy until the Resident is entitled to a 70% refund of the entrance fee paid

Fee for Optional/Additional Furnishings, Appliances or Custom Improvements. If applicable, the fee of $____________ for any optional or additional furnishings, appliances or custom improvements, must be paid on or before the Designated Occupancy Date or prior to occupancy.

4.2 Monthly Fee.

(a) Amount. Resident shall pay to The Community a Monthly Fee of $ _________________in advance each month for **SINGLE** occupancy of the Residence. The amount of the Monthly Fee is based the type of Residence chosen on Schedule A of this agreement and the number of occupants of the Residence. In situations of Double Occupancy, the Monthly Fee includes the Additional Occupant Fee. 30 days prior written notice shall be provided prior to an increase in the Monthly Fee.

(b) Payment and Due Date. Payment of the first Monthly Fee is due on the date Resident accepts occupancy or the Designated Occupancy Date, whichever is earlier. The Monthly Fee shall be pro-rated if Resident assumes occupancy after the first of the month. Resident shall receive a monthly invoice on or about the third day of each subsequent month. All subsequent Monthly Fee payments are due on the seventh day of each month thereafter. If subsequent Monthly Fee or other charges for care or for miscellaneous or ancillary services are not paid within thirty (30) days of the due date, then, subject to Section 5 of this Agreement or as it may be periodically revised, the Community may elect to exercise its available rights and remedies under this Agreement, including termination.

4.3 Other Charges.

The monthly invoice shall reflect all other charges for miscellaneous, ancillary or other services in addition to the Monthly Fee. Payment for all other charges also is due on or before the seventh day of the month of the receipt of the invoice.

4.4 Co-Resident's Fee Responsibility.

In situations of Double Occupancy, each Co-Resident, shall be jointly and severally liable for all payments due under this Agreement. If one Co-Resident dies or leaves the facility, the remaining Co-Resident shall be responsible for payment of the applicable Monthly Fee and any other charges.

4.5 Service Charge For Late Payment.

A service charge of one and one-quarter (1 ¼%) percent per month will be added to amounts past due in excess of thirty (30) days. Resident is obligated to pay all actual attorney's fees and costs relative to the collection of any amounts past due in excess of ninety (90) days.

4.6 Disclosure of Financial Information.

The Community reserves the right to require Resident upon request to update the financial information disclosed in the application for admission.

4.7 Comment RE: 40 P.S. Section 3214(a)(11)

Pursuant to 40 P.S. Section 3214(a)(11), to the extent this Agreement contains charges for care paid in one lump sum, they shall not be increased or changed during the duration of the agreed upon care, except for changes required by State or Federal assistance programs. In addition, The Community shall not seek to enter into any addendum to this Agreement which will seek to alter any lump sum payment for care made or which seeks to charge a lump sum payment for care.

SECTION 5: CIRCUMSTANCES UNDER WHICH RESIDENT WILL BE PERMITTED TO REMAIN IN UNIT IN THE EVENT OF FINANCIAL DIFFICULTIES

5.1 Inability to Pay, Deductions from any Unamortized Portion of the Entrance Fee.

If Resident's income and assets are no longer sufficient to pay the Monthly Fee and any other financial obligations under this Agreement, then the Community shall deduct from any funds otherwise due Resident as a refund, amounts necessary to fulfill all of Resident's financial obligations under this Agreement. Resident hereby authorizes such deductions from any unamortized portions of the Entrance Fee. The Community shall make such deductions from any refunds otherwise due under this Agreement at such time as any amounts due the Community under this Agreement have been unpaid for more than thirty (30) days from the payment due date. The Community shall continue to make such deductions from any amounts otherwise due as a refund under this Agreement on a monthly basis to offset any unpaid financial obligations of resident until all funds otherwise due Resident as a refund have been exhausted and paid to the Community. The Community offers no other financial assistance to the resident and reserves the right to terminate this Agreement should the resident exhaust all financial resources.

SECTION 6: MARRIAGE AND/OR ADDITIONAL OCCUPANTS AND CHANGE IN RESIDENCE IN THE COMMUNITY.

6.1 Non-Resident.

In the event that a single resident wishes to marry or have another person not admitted to The Community under a residency Agreement share Resident's residence as a Co-Resident, the proposed Additional Occupant must file an application for admission and meet all age, medical and other requirements for admission applicable to Residents of the residence. Admittance of an Additional Occupant shall be at the sole discretion of the Community. If the proposed Additional Occupant receives approval to occupy the residence, this Agreement will be amended and the Additional Occupant shall pay the Second-person entrance fee. In the event that the proposed Additional Occupant does not meet the requirements for admission, then the proposed Additional Occupant may request admission under such other terms and conditions as may be acceptable to the Community. If an agreement cannot be reached regarding the admission of the proposed Additional Occupant, Resident may exercise the option to terminate this Agreement in accordance with its termination provisions.

6.2 Other Resident.

In the event that Resident desires to marry another resident admitted under a separate residency Agreement, and, thereafter, occupy a single residence, resident first must select and designate in writing at least sixty (60) days in advance of the proposed move, which one of the Residences occupied by each resident, shall be thereafter occupied jointly. The Residence not designated for joint occupancy must be surrendered on or before the date of the proposed move to the designated Residence. Upon transfer, the Monthly Fee for double Occupancy of the designated or alternative residence shall be paid. The residency Agreements shall be amended to reflect the change in the Residence, the change in the Monthly Fee, and any other matters reasonably necessary for the transfer of the resident to the designated or alternative Residence. Upon transfer to the designated or alternative Residence the refund due under Section 9 of this agreement shall be subject to refund within thirty (30) days of The Community's receipt of the replacement entrance fee for the designated Residence.

6.3 Resident Requested Change in Residence

Resident may request a change in residence at any time. The Community will carefully consider factors such as the Resident's health, finances, availability of requested residence, waiting lists, etc. Lateral moves are not allowed.

(a) Move to a Smaller Residence. Should Resident be approved to move to a smaller residence, Resident shall pay the Monthly Fee associated with the smaller residence. No refunds will be made at the time of Resident's move for any difference between the Entrance Fee for the original residence and the current entrance fee for the smaller residence.

(b) Move to a Larger Residence. Should Resident be approved to move to a larger residence, Resident shall pay the Monthly Fee associated with the larger residence and shall pay the difference between the Entrance Fee for original residence and the current entrance fee for the larger residence. The additional payment shall be amortized over the remaining amortization term of this Agreement, if any term remains. If no term remains the additional payment shall be amortized immediately and earned inf full by The Community. Upon termination of this Agreement the refund of the additional payment shall be governed by the Entrance Fee Plan chosen in Schedule A.

SECTION 7: TERMINATION OF AGREEMENT

7.1 Termination by Resident

(a) Rescission Period. Resident may terminate this Agreement within seven (7) days of execution by signing the attached Notice of Right to Rescind and delivering it to The Community. In addition, in the event Resident dies before the Designated Occupancy Date, or through illness, injury, or incapacity is precluded from becoming a resident under the terms of this Agreement, this agreement is automatically rescinded and a full refund shall issue to Resident, Resident's legal representative, or Resident's estate as the case may be as per the terms of 40 P.S. § 3214(c).

(b) Prior to Occupancy. After the lapse of the seven (7) day rescission period, but prior to the Designated Occupancy Date, Resident may terminate this Agreement by delivering written notice to The Community prior to occupancy. In such event, this agreement is automatically rescinded and a full refund shall issue to Resident, Resident's legal representative, or Resident's estate as the case may be as per the terms of 40 P.S. § 3214(c).

(c) After Occupancy. After occupancy, Resident may terminate this Agreement by delivery of written notice to The Community at least thirty (30) days prior to termination, and by the surrender of the living accommodation. Termination shall be effective after the lapse of the thirty (30) day notice period and surrender of the Residence. The remaining Entrance Fee, as described in Section 4, above, shall be refunded to the Resident.

(d) Inability to Occupy Due to Illness or Death. This Agreement will be automatically rescinded if the Resident dies before occupancy date, or through illness, injury or incapacity is precluded from becoming a resident under the terms of this Agreement and the Resident or his legal representative shall receive a full refund of all moneys paid to the facility, except those costs specifically incurred by the facility at the request of the resident.

7.2 Termination by Community

(a) Prior to Occupancy. The Community may terminate this Agreement at any time prior to occupancy by providing written notice to Resident prior to the Designated Occupancy Date if for whatever reason the Community elects to discontinue operations. All payments shall be refunded to Resident.

(b) After Occupancy. The Community may terminate this Agreement upon a determination of just cause and delivery of thirty (30) days written notice or such written notice as is reasonable under the circumstances to Resident or Resident's representative, subject to any additional laws or regulations then in effect. Just cause shall include, but not be limited to, a default in payment subject to Section 5 of the Agreement, the submission of any materially false information in the application documents, the failure of Resident to abide by the Community's rules, regulations, policies and procedures, the breach of any of the other terms of this Agreement, or a good faith determination in writing signed by the medical director and the administrator of the facility that continued occupancy in the living accommodation by Resident creates a serious threat or danger to the life, health, safety or peaceful enjoyment of Resident or other residents or persons in the Community as per the terms of 40 P.S. § 3214(d). The refund provisions of this agreement shall apply to terminations for just cause in the same manner as such provisions would apply to any other termination. Nothing in this subsection shall limit the Resident's rights of continued occupancy under the separate admission agreements for the Health Center and the laws and regulations limiting cause for transfer or discharge of Health Center residents.

7.3 Termination by Death.

Following the death of Resident this Agreement shall terminate when the Residence has been surrendered to The Community. The remaining entrance fee described in Section 4, above, will be promptly refunded to the Resident's estate or family of Resident.

7.4 Surrender.

The obligation to pay the Monthly Fee shall continue until the Residence has been surrendered by Resident, or in the case of death, by the estate or family of Resident, Surrender of the Residence shall be complete when Resident has ceased to occupy it, has removed all possessions from it, and has turned over the Community the keys for it.

SECTION 8: LEVEL OF CARE TRANSFERS OR TRANSFER TO AN OUTSIDE FACILITY

8.1 Conditions of Residence Occupancy.

Resident shall have the right to occupy the Residence for so long as Resident satisfies the health and other conditions of occupancy. Continued occupancy of the Residence shall, in general, be controlled by the Resident's physical and mental condition. The Community may require Resident to obtain at Resident's expense at least one annual medical examination, or letter from Resident's attending physician confirming that Resident does not need Personal Care Home or Health Center services and can otherwise satisfy the Community's conditions for Residence occupancy.

8.2 Decision to Transfer.

(a) Authority to Transfer. The Community may transfer Resident from and between the living Residence and the Health Center, or any other appropriate care facility if it determines that such a move or increase in care should be made because of the health of the Resident, for the proper operation of the Community, to comply with regulations of the Pennsylvania Department of Human Services, the Pennsylvania Department of Health, the Pennsylvania Insurance Department, local regulations of the Fire Department, or any other duly constituted authorities or agencies, or otherwise to meet the requirements of law. The decision as to whether a transfer shall be deemed temporary or permanent shall be made by the Community in its sole discretion, except where limited by law or regulation then in effect. The Community shall consider the opinion of Resident and the advice of a family representative, if available, and, if requested and at the Resident's expense, a private physician. The opinion of Resident and the advice of family and Resident's physician is advisory only and shall not be binding on the Community. The Community's decision regarding the temporary or permanent nature of any transfer may be made prior to sixty (60) days from the date of transfer or at any other time deemed appropriate by The Community.

(b) Role of The Community's Medical Director. The Community has a medical doctor licensed to practice medicine in the Commonwealth of Pennsylvania as the Community's Medical Director. Upon certification by the Community's Medical Director that Resident is no longer capable of satisfying the conditions for occupancy of the Residence and is in need of Health Center, Personal Care or related care, Resident or Resident's next of kin, legal representative or agent acting on Resident's behalf, will be notified by the Community that arrangements will be made for Resident's immediate transfer to the Health Center, or other appropriate care facility. The Community shall not be liable for acting in accordance with the certification of the Medical Director or attending physician.

8.3 Transfers Within the Community's Facilities.

(a) Transfer to Health Center. If Resident becomes ill or incapacitated, and in the opinion of The Community's Executive Director or designee, with the advice of the Medical Director, the Resident requires nursing care, such care will be available on a priority access basis in the Health Center either on a temporary or permanent basis. If the Community's Executive Director or designee determines that the health of the Resident is such the occupancy in the Health Center will be permanent, Resident's residence will be released (if not occupied by a Co-Resident) and made available for occupancy by another. In the event that the Community decides that the transfer is permanent, Resident shall surrender the Residence and cause his/her personal possessions to be removed with thirty (30) days of notice of the Community's decision. This paragraph is subject to the provisions of Section 7, above.

8.4 Transfer to Hospital or Other Outside Facility.

In the event that hospitalization or outside care of the Resident becomes necessary as determined by the Community's Medical Director, Resident will be transferred to a hospital or other acute or outside health care provider. In the event Resident's mental, emotional or physical condition deteriorates to a degree that in the professional opinion of the Medical Director, Resident's presence in the Community is deemed detrimental to the health, safety or peace of other residents, the Community may transfer Resident to an appropriate outside care facility. The Community's Executive Director or designee with the advice of the Medical Director may declare Resident's residence vacant (unless occupied by a Co-resident) if Resident has been transferred to an outside health care or other special service facility or hospital for health conditions which, in the opinion of the Medical Director or Resident's physician, require permanent or prolonged residence in the outside facilities (i.e. generally sixty (60) days or more). Resident shall surrender the residence and cause Resident's personal possessions are to be removed from the residence within thirty (30) days after notice of Community's determination that the transfer will be permanent. This paragraph is subject to the provisions of Section 7, above.

8.5 Cost Related to Transfer to an Outside Facility.

(a) Single Occupancy. During any temporary transfer to a hospital or outside facility, Resident shall continue to pay the Monthly Fee and additionally all costs and charges related to the transfer to and occupancy of the outside facility or hospital. Upon permanent transfer to an outside facility, and after surrender of the Residence, the obligation to pay the Monthly Fee shall end and this Agreement shall terminate. Any refund due shall be paid in accordance with the refund provisions of this Agreement. Resident is obligated to pay the charges for transfer to and occupancy of any outside facilities including the charges for care in an outside personal care or nursing care facility resulting from a transfer because of insufficient space in the Community's Health Center.

(b) Double Occupancy. During any temporary transfer of one Co-Resident to a hospital or any outside facility, the Monthly Fee for double occupancy shall continue to be due and payable. Upon the permanent transfer of one Co-Resident to an outside facility, the Monthly Fee shall be reduced to the Monthly Fee for single occupancy of the applicable residence. In the event both Co-Residents are temporarily transferred to an outside facility, the Monthly Fee for double occupancy shall continue to be due and payable. In the event both Co-Residents are permanently transferred to an outside facility, then, after the surrender of the residence, the obligation to pay the Monthly Fee shall end and this Agreement shall terminate. Any refund due shall be paid in accordance with the refund provisions of this Agreement. Resident is obligated to pay all costs and charges related to the transfer to and occupancy of the outside facility or hospital, including care in an outside personal care or nursing care facility resulting from a transfer because of insufficient space in the Community's Health Center.

8.6 Release of or Return To Residence After Transfer.

(a) Temporary Transfer. If Resident is admitted temporarily to one of the Community's Health Center, Personal Care Home or a hospital or other outside facility with a medical prognosis of recovery and return to health consistent with the conditions of the Residence occupancy on an independent basis, then Resident shall retain possession of the Residence for the purpose of resuming residence. During any period of temporary transfer to one of the Community's Health Center or Personal Care Home, Resident shall pay the costs for retaining the Residence. During any period of temporary transfer to a hospital or other outside facility, Resident shall pay the costs for retaining the Residence set forth in Section 8.5 above. Resident may return to the Residence at such time as the Community determines that Resident can satisfy the conditions of occupancy.

(b) Permanent Transfer. If transfer to one of the Community's Health Center or a hospital or other appropriate outside facility exceeds sixty (60) days, or if at an earlier time the Community determines that Resident will not be able to satisfy the conditions of occupancy so as to resume residence in the residence, the Community shall have the right to declare the Residence vacant (unless occupied by a Co-resident) and release the Residence to another. Resident shall surrender and vacate the Residence within thirty (30) days of written notice of the Community's decision to permanently transfer Resident and release the Residence. If, in the Community's opinion, Resident subsequently recovers sufficiently to satisfy the conditions of occupancy of a Residence, the Community in the exercise of its discretion shall make available as soon as reasonably practicable a Residence with a floor plan comparable to the one relinquished. Resident shall be obligated to pay a refurbishment fee prior to re-occupancy which fee is subject to change from time to time. This paragraph is subject to the provisions of Section 7, above.

SECTION 9: LIMITED REFUND OF ENTRANCE FEE

Upon termination of this Agreement, Community shall refund the Entrance Fee in accordance with the following provisions:

9.1 Termination Before Occupancy.

Because no entrance fees are taken until the actual date of occupancy, the resident may terminate this agreement at any time before occupancy without penalty. If the termination occurs seven (7) days after execution of this Agreement, the contract may easily be terminated by mailing the Notice of Right to Rescind attached to the bottom of the Agreement. If the resident wishes to terminate this Agreement for any period longer than seven (7) days before occupancy, the resident can cancel by providing written notice at the address indicated in the "Notices" Section of this Agreement, and, again, this termination will be without penalty of any kind.

9.2 Termination for Any Reason Other than Death

The remaining Entrance Fee shall be fully refundable in accordance with Section 4 of this Agreement.

9.3 No Accrual of Interest.

No interest will accrue to the benefit of Resident on any amounts required to be refunded under this Agreement, and no interest will be paid on termination.

9.4 Conditions and Due Date for Refund Payments.

Prior to occupancy, all applicable refunds will be made after termination and within sixty days of Resident's request. After occupancy, all applicable refunds will be made only after the Resident's, or in situations of double occupancy, both Co-Residents', vacated living unit has been reoccupied by another resident, and the Entrance Fee for the reoccupied living unit has been paid in full, and this Agreement has been terminated. In the event Resident's vacated living unit is reoccupied by a then current resident of the Community through an internal living unit transfer, then only at such time as the Community receives an Entrance Fee in full for the living unit vacated by the existing resident transferring to Resident's living unit under this Agreement, shall a refund be due. As long as Resident, or in the case of Double Occupancy, a Co-Resident, continues to occupy any living accommodation within the Community, including accommodations in the Health Center, no refund shall be due and no refund shall be paid until the death, permanent transfer outside of the Community, discharge or voluntary departure outside the Community by Resident, or in situations of double occupancy, both Co-Residents, and/or the termination of this Agreement. The amount of any refund due will be calculated by reference to the date of surrender of the living unit. Where a living unit is occupied by Co-Residents, there will be no refund, partial or otherwise, upon the death, permanent transfer within or outside Community, discharge or voluntary departure from the Community of only one of the Co-Residents.

9.5 Distribution of Refund Upon Death.

In the case of single occupancy, refunds to Resident's estate shall be paid to the duly appointed representative of the estate after proof of such appointment is provided to the Community in the form of a certified copy of the testamentary letters confirming such appointment. In situations of double occupancy, any applicable refund shall be paid by the Community to the estate of the last surviving Co-Resident unless otherwise agreed in writing.

SECTION 10: ARRANGEMENTS FOR GUARDIANSHIP AND FOR ESTATE

10.1 Legal Guardian

If Resident becomes incompetent or unable to properly care for self or property, and no representative has been lawfully designated to act on behalf of Resident or no lawfully designated representative has been lawfully designated to act on behalf of Resident, then The Community shall have the option to institute legal proceedings to adjudge Resident incompetent and have a guardian appointed for Resident's estate. All costs of such legal proceedings, including actual legal fees, shall be paid by Resident or the legally appointed guardian of Resident's estate.

10.2 Will and Funeral Arrangements.

The name of the executor/executrix designated in Resident's will, and the name of the funeral director selected by Resident shall be provided in writing to the Community. In the event that Resident changes the name of the executor/executrix designated in Resident's will or selects another funeral director, Resident shall notify the Community of the changes in writing. The name and address of the designated executor/executrix is: ________________________.

10.3 Advance Directives.

(a) Power Of Attorney. Residents shall furnish The Community, no later than the date of occupancy, a durable power of attorney executed by Resident which shall be maintained in the files of the Community. The name and address of the designated power of attorney is: _____

(b) Living Will. If Resident has executed an advance directive in the form of a living will relating to the provision of health care services in the event of terminal or other illnesses/conditions, Resident shall provide the original of the living will to Community, and the original of any revisions or changes made to the document during Resident's term of occupancy. In the event of transfer to the Health Center, The

Community shall comply with the instructions/requests as consistent with law and the Community's policy, as such policy may change from time to time. If the Community cannot comply with Resident's advance directive as reflected in Resident's living will, then the Community shall assist in arranging for the transfer of Resident to another health care provider, if reasonably available, which will comply with Resident's advance directive. The transfer and cost of care in another health care facility shall be an additional cost, and Resident shall be responsible to pay such costs.

SECTION 11: RIGHTS AND OBLIGATIONS OF RESIDENT

11.1 Right of Self-Organization.

Residents of The Community shall have the right to self-organization. A representative designated by the Community shall hold quarterly meetings with the organization representing the residents known as the "Resident's Council". At least seven (7) days' notice of each quarterly meeting shall be given. The purpose of the quarterly meetings shall be to discuss such subjects as the Community's income, expenditures, financial trends and issues, and proposed changes in policies, programs, and services.

11.2 Right to Receive Disclosure Statements.

The Community shall make available to Resident at the time of the execution of this Agreement, and at least annually thereafter, a copy of its disclosure statement required by the Continuing Care Provider Registration and Disclosure Act, Act No. 82 of 1984, as amended (40 P.S. §§ 3201 *et seq.*).

11.3 Guest Privileges.

Resident shall be authorized to entertain and accommodate guests in accordance with The Community's guest policy as reflected in the Resident Handbook. The Community's policy is subject to change from time to time.

11.4 Rights to Property/Subordination.

The rights and privileges granted to Resident do not include any right, title or interest in any part of the personal property, land, buildings and improvements owned or administered by the Community. Resident's rights are primarily for services, with a contractual right of occupancy. Nothing contained in this Agreement shall be construed to create the relationship of landlord and tenant between The Community and Resident. Any rights, privileges, or benefits under this Agreement shall be subordinate to any existing or subsequent mortgages or deeds of trust or any other comparable interests. Upon request Resident shall execute and deliver any document which is required by the Community, or by the holder of any such mortgages or deeds of trust or similar interests, to effect such subordination or evidence the same.

11.5 Inspection of Residence and Right of Entry.

Resident shall permit the Community, or its agents, or any representative of any holder of a mortgage or similar interest on the property, or, when authorized by the Community, the employees of any contractor, utility company, municipal agency or others, to enter the Residence for the purpose of making reasonable inspections and repairs and replacements. Such entry will be made only with reasonable advance notice, except in emergency situations. The Community shall have the right to enter the Residence to perform scheduled housekeeping, and to perform routine maintenance and for other reasonably necessary purposes having due regard for Resident's privacy.

11.6 Housekeeping/Housecleaning Responsibilities.

Resident shall maintain the Residence in a clean, sanitary, and orderly condition. If Resident does not maintain the residence in a reasonable manner, the Community, after notice to Resident, shall have the right to maintain the residence, and the cost of such additional cleaning or maintenance shall be charged to Resident.

11.7 Health Insurance and Third Party Payments.

(a) Required Insurance. The Community expects that some of the cost of medicines, medical or nursing services or equipment provided for Resident at the Health Center under this Agreement will be paid by present or future federal, state, municipal, or private plans or programs of medical/surgical insurance, including, without limitation, the benefits available under the federal government social security health insurance program know as "Medicare A and B", or an equivalent policy and at least one supplemental co-pay health insurance policy with Medicare co-insurance coverage for skilled nursing facility care, (commonly known as "medigap" insurance), such as Blue Cross-Blue Shield Security 65 plans C and H, or an equivalent policy as approved by the Community. For a Resident under age 65, a substitute basic insurance coverage policy is required. If proceeds from Medicare and co-pay health insurance policies are allowable for nursing or related care provided by the Community, those proceeds shall be paid to the Community directly. Proof of such insurance must be provided at the time of application and prior to admission. In the event Resident fails to maintain in force, because of failure to make premium payments, such health care insurance after occupancy, the Community reserves and is hereby granted the right to make such payments for purposes of maintaining such insurance in force for Resident's benefit. Resident shall be obligated to reimburse the Community for such payments made on behalf of Resident and the cost of such premiums shall be in addition to and not included in the Monthly Fee.

(b) Assignment of Required Insurance and Third Party Payments. If Resident becomes eligible to receive payments form any third party for services provided under this Agreement by the Community, Resident shall at all times cooperate fully with the Community and each third party payor so that the Community may make claim for and receive any applicable third party payments. The Community has the right to any applicable benefits payable to Community under the insurance coverages required by this Agreement.

11.8 Automobile Insurance.

Residents who drive motor vehicles shall maintain their own automobile liability insurance to cover liability and medical expenses arising from injury to themselves and others.

11.9 Reduction of Income or Other Resources.

Resident shall make every reasonable effort to meet his/her financial obligations to The Community. Resident shall not transfer control of assets or property or make any gifts subsequent to the date of application for admission and shall not make any transfers or gifts after occupancy, which would substantially impair Resident's ability or the ability of Resident's estate to satisfy Resident's financial obligations to the Community.

11.10 Medical Examinations.

Resident must be examined by a qualified physician of Resident's own choosing prior to occupancy, and must make the results of the examination available to The Community in writing. If the pre-occupancy medical examination reveals that resident's health is not consistent with the conditions of occupancy in the Residence, the Community may terminate this Agreement. The Community reserves the right to require Resident, upon request by the Community, to obtain annual medical examinations at Resident's expense and submit the results of the examinations to the Community.

11.11 Responsibility for Property Damage to Community.

(a) Responsibility for Condition of Residence Upon Termination. Upon termination of this Agreement, Resident shall vacate and surrender the Residence and leave it in as good condition as the date of occupancy except for reasonable wear and tear. If the Residence is damaged beyond ordinary wear and tear, the costs of repair shall be the obligation of Resident and such costs shall be billed directly to Resident or Resident's estate, or alternatively, deducted from any refund that may be due.

(b) Property Damages Caused by Resident. Any loss or damage to real or personal property of the Community caused by Resident or Resident's guests shall be paid for by Resident. In the event of Resident's death, Resident's estate shall be liable for any loss or damage of the Community's property caused by Resident.

11.12 Release Regarding Conduct of Other Residents or Guests.

The Community assumes no liability for the conduct of Resident or any other residents or guests, and Resident hereby releases and discharges the Community from any claims for personal injury to Resident or damages to Resident's personal property caused by the conduct of other residents or guests.

11.13 Responsibility For Resident's Personal Property.

(a) Responsibility for Loss or Damage. The Community shall not be responsible for the loss or damage due to fire, theft, or other causes of any property belonging to Resident or Resident's estate or Resident's guests, including motor vehicles, unless the care and control of such property is specifically accepted in writing by the Community, and then only for willful or gross negligence in failing to safeguard and account for it. Resident shall have the responsibility to provide such insurance as Resident deems necessary to protect against such losses. No Personal property insurance is provided Resident by the Community, and Resident bears the risk of any damage or loss to personal property held in storage by the Community.

(b) Obligations Upon Termination. (i) If Resident has become unable to comply with the conditions of occupancy of the living accommodation, or this Agreement has been terminated for any reason other than the death of Resident, Resident or the duly authorized representative of Resident's estate must remove all personal property from the living accommodation, including property held in storage. If Resident's personal property is not removed by Resident or Resident's representative within thirty (30) days of Resident's permanent transfer from the Residence or termination of this Agreement, The Community shall dispose of Resident's property in any manner it deems appropriate, and shall not be liable or responsible for any damages to it. Resident or Resident's estate shall be obligated to pay all costs for the removal, storage or disposal of Resident's property. If Resident's property is moved to and stored in a commercial warehouse, the Community shall have no liability or responsibility for Resident's property. If Resident's property is moved to and stored in a commercial warehouse, the Community shall have no liability or responsibility for Resident's property during the transfer of the property or the storage of it. (ii) Within 24 hours of Resident's death, the Community shall contact or make a good faith effort to contact the personal representative or guardian of Resident to arrange for an inventory of Resident's personal property, after which the legal representative(s) of Resident Estate or family may remove Resident personal property or the Community may place the personal property into storage. If Resident's personal property is not thereafter claimed by Resident's Estate or family within thirty (30) days, the Community shall send a notice by certified mail to Resident's executor/executrix named in this Agreement or, if the Community has received prior written notice of a different legal representative for Resident's Estate, to that legal representative, stating that the Community will dispose of the property if not claimed within fourteen (14) days from the date such notice was postmarked; and, if the property is not claimed thereafter, such property shall be disposed of by the Community and all costs of, less any proceeds from, such disposal shall be charged to and payable by Resident's Estate.

11.14 Rules, Regulations, Policies and Procedures.

The rights and privileges of Resident under this Agreement are personal to Resident and cannot be transferred or assigned. No person other than resident may occupy or use the living accommodations covered by this Agreement unless approval is obtained in writing from The Community.

SECTION 12: AVERAGE ANNUAL COST OF PROVIDING SERVICES

The average annual cost of providing care and services during the most recent twelve month period for which a report is available for a resident is: $___________

SECTION 13: SEVERABILITY

If any provision of this Agreement is determined by a judicial or administrative tribunal of proper jurisdiction to be invalid or unenforceable, such provision shall be severed and the balance of this Agreement shall remain in full force and effect.

SECTION 14: ACTS OF FORBEARANCE

No act of forbearance or failure to insist upon prompt performance of any of the terms of this Agreement by The Community shall be construed as a waiver of any of the rights granted to Community.

SECTION 15: ENTIRE AGREEMENT

This Agreement constitutes the entire Agreement between The Community and Resident. The Community shall not be responsible or liable for any statements, representations or promises made by any person representing or purporting to represent the

Community, unless such statements, representations or promises are set forth in the Agreement. Any brochures or advertisements describing the Community are for the purpose of inviting inquiries only and are not to be relied upon as legally or contractually binding. Resident may not amend this Agreement except by a subsequent written Agreement approved by the Community's Chief Executive Officer and executed by the parties.

SECTION 16: INDEMNIFICATION

The Community shall not be responsible or liable for , and Resident shall indemnify, defend and hold the Community harmless from any and all claims, losses, damages, fines, penalties, expenses, judgments, reasonable settlements, or lawsuits, including actual attorneys' fees and all costs incurred in defending against any such claims, arising from or based upon any injury or death to persons or any damages to property caused by, or arising from, or based on, or in any way attributable to or connected with the negligent, reckless, intentional or other acts, conduct or omissions of Resident. Resident's indemnification obligation is payable on demand by the Community.

SECTION 17: SUBROGATION

In the event Resident is physically injured by an individual or entity not a party to this Agreement, Resident grants to the Community a right of subrogation, and authorizes the Community to bring such demands, claims or legal proceedings in the name of or on behalf of Resident for purposes of recovering from any third party or third party's insurer responsible for Resident's injury, the dollar value of all care provided by the Community to Resident as a result of any such injury. Resident shall cooperate and sign any documents necessary to facilitate the Community's ability to exercise its subrogation right.

SECTION 18: NOTICE

Notice, when required by the terms of this Agreement, shall be deemed to have been properly given, if and when delivered personally or, if sent by certified mail, return receipt requested, when postmarked, postage prepaid and addressed as follows:

To The Community:

Greenwood Center for
Rehabilitation and Nursing
276 Green Avenue,
Lewistown, PA 17044
Attention: Executive Director

To Resident (Before Occupancy):

After occupancy, notice will be provided to Resident at the living accommodation specified in this Agreement.

SECTION 19: MISCELLANEOUS PROVISIONS

19.1 Resident's Continuing Disclosure Obligation. The information regarding Resident's age, health and financial affairs submitted by Resident in the forms and related application documents constitutes a material part of this Agreement, and said information is incorporated as a part of this Agreement. Resident acknowledges that the submission of false information shall constitute grounds for the termination of this Agreement. Resident must disclose any material changes in Resident's physical, financial or mental condition. The failure to make such disclosure shall constitute grounds to terminate this Agreement.

19.2 Receipt of Disclosure Statement and Resident Handbook. Resident acknowledges receiving a copy of The Community's annual Disclosure Statement and Resident Handbook prior to signing this Agreement.

19.3 Community's Modification of Agreement and Policies. The Community reserves the right to modify unilaterally this Agreement to conform to changes in law or regulation, and to make modifications in its rules, regulations, policies and procedures as permitted by the Continuing Care Provider Registration and Disclosure Act of 1984.

19.4 Binding Effect. This Agreement shall bind and serve to benefit the legal representatives, successors and assigns of the Community, and the heirs, executors, administrators and assigns of Resident.

19.5 Governing Law. This Agreement shall be interpreted according to the laws of the Commonwealth of Pennsylvania.

19.6 NON-WAIVER OF The CONTINUING CARE PROVIDER REGISTRATION AND DISCLOSURE ACT OF 1984

No act, agreement, or statement of you, or of an individual purchasing care for you under this Agreement or any agreement to furnish care to you, shall constitute a valid waiver of any provisions of the Continuing Care Provider Registration and Disclosure Act of 1984 which is intended for the benefit or protection of you or the individual purchasing care for you.

NOTICE OF RIGHT OF RESCISSION

DATE RESCISSION PERIOD BEGINS: _________________.

YOU MAY RESCIND AND TERMINATE YOUR RESIDENT'S AGREEMENT, WITHOUT PENALTY OR FORFEITURE, WITHIN 7 DAYS OF THE ABOVE DATE. YOU ARE NOT REQUIRED TO MOVE INTO The CONTINUING CARE FACILITY BEFORE THE EXPIRATION OF THIS 7 DAY PERIOD. NO OTHER AGREEMENT OR STATEMENT YOU SIGN SHALL CONSTITUTE A WAIVER OF YOUR RIGHT TO RESCIND YOUR AGREEMENT WITHIN THE SEVEN (7) DAY PERIOD. TO RESCIND YOUR RESIDENT'S AGREEMENT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS NOTICE, OR ANY OTHER DATED WRITTEN NOTICE, LETTER OR TELEGRAM, STATING YOUR DESIRE TO RESCIND TO: GREENWOOD CENTER FOR REHABILITATION AND NURSING, 276 GREEN AVENUE, LEWISTOWN, PA, 17044 NOT LATER THAN MIDNIGHT OF __________________________ (LAST DAY FOR RECISSION).

PURSUANT TO THIS NOTICE, I HEREBY CANCEL MY RESIDENT'S AGREEMENT.

DATED: _________

____
Signature of Prospective Resident

____
Print Name of Prospective Resident

Resident hereby acknowledges reading this Agreement in its entirety, understanding its provisions and has been provided an opportunity to consult with personal advisors, including legal counsel, regarding its terms.

IN WITNESS WHEREOF, The Community has caused this Agreement to be signed by its authorized representative, and Resident has hereunto affixed his/her/their signature(s), the day and year first above written.

Attest:	The Community
____________________________	BY:__________________________ ______
	Executive Director Date
Witness:	
____________________________	______________________________ ______
	Resident SEAL Date
____________________________	______________________________ ______
	Resident SEAL Date

RESIDENCE AND SERVICES AGREEMENT
SCHEDULE A

Resident Name(s) ______________________________ Date: _______________

Type of Residence ______________________________

Residence Number ______________________________

Date of Right of Occupancy _________________________

ENTRANCE FEE

Entrance Fee Pan Chose (circle): Classic Classic Plus Estate Preservation	
Single Person Entrance Fee OR	$ ______________________
Double Person Entrance Fee	$ ______________________
Cost of Custom Improvements	$ ______________________
Total Fee	$ ______________________

MONTHLY FEE

Monthly Fee:		
	Single Occupancy OR	$ ______________________
	Double Occupancy	$ ______________________

THE COMMUNITY

BY: _______________________________

RESIDENT

By: ______________________________

SCHEDULE B
ITEMS AND SERVICES INCLUDED IN THE MONTHLY FEE

The following items and services are included in Your Monthly Fee:

1. The provisions of Your Residence with a refrigerator, range, microwave, dishwasher, garbage disposal, washer and dryer, air conditioning, wall-to-wall carpeting, and other features and fixtures as described in Greenwood's current literature.
2. Garbage and trash collection at a location near the Residence.
3. Maintenance of exterior building and grounds (including lawn care and snow removal) and interior public areas and building costs and custodial services for common areas (not including the inside of Your Residence).
4. Pest control on the grounds and in Your Residence.
5. Annual heavy house cleaning and exterior window washing of Your Residence.
6. Maintenance of appliances provide by Greenwood and maintenance, repairs and replacements of Greenwood's property and equipment.
7. Water and sewerage.
8. Television jacks currently provided in Your Residence.
9. Access to social, recreational and spiritual programs.
10. A 24-hour emergency call system.
11. Casualty and liability insurance for Greenwood's campus and the exterior of Your Residence.
12. Such other service and activities as may from time to time be provided by Greenwood.

The following items are not included in Your Monthly Fee:

1. Utilities other than garbage collection, water and sewerage (e.g. as, telephone, electricity, etc.) are paid by you directly to the company providing such services.
2. You are responsible for the costs of any cable service and for any additional outlets or jacks you desire to be installed.
3. The cost for repairs, maintenance and replacement of your property and furnishings shall be your sole responsibility.

SCHEDULE C

CUSTOM IMPROVEMENTS

You have chosen to add the following custom improvements, at additional cost, to Your Residence. The cost of any Custom Improvements which increase the amount of conditioned living space of Your Residence ("Refund Eligible Custom Improvements") shall be included in the amount subject to a refund under the terms of this Agreement.

Option	Cost
____	______________________
____	______________________
____	______________________
____	______________________
____	______________________
____	______________________
____	______________________

THE COMMUNITY

By: __________________________

____
Name (printed)

RESIDENT

By: ___________________________

____
Name (printed)

RESIDENT

By: ___________________________

____
Name (printed)

SCHEDULE D
MISCELLANEOUS SERVICES OR GOODS OFFERED BY GREENWOOD AT AN ADDITIONAL FEE NOT PART OF THE MONTHLY MAINTENANCE FEE OR ENTRANCE FEE

The types of goods and services offered by Greenwood at an additional fee are described in detail in an attachment to Greenwood's Annual Disclosure Statement provided to all residents prior to admission to Greenwood and provided annually to all current CCRC residents. They may be purchased here at the time of executing this Agreement and may be purchased additionally at any time during residency.

Type of Goods or Services	**Units**	**Cost Per Unit**	**Total**

Attest: The Community

________________________ BY:________________________ ______
Executive Director Date

Witness:

________________________ ________________________ ______
Resident SEAL Date

________________________ ________________________ ______
Resident SEAL Date

TAB B3

GREENWOOD CENTER FOR REHABILITATION AND NURSING
OPERATIONS AND UNDERLYING REAL ESTATE

CONSOLIDATED FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION

DECEMBER 31, 2025 AND 2024

CONTENTS

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David M. Fistel, CPA
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INDEPENDENT AUDITOR'S REPORT

To the Management of
Greenwood Center for Rehabilitation and Nursing

I have audited the accompanying consolidated financial statements of the operations and the underlying real estate of **Greenwood Center for Rehabilitation and Nursing**, which comprise the consolidated balance sheets as of December 31, 2025 and 2024 and the related consolidated statements of operations and members' capital (deficit) and cash flows for the years then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

Auditor's Responsibility
My responsibility is to express an opinion on these financial statements based on my audits. I conducted my audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audits to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement.

An audit includes performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, I express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion
In my opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of **Greenwood Center for Rehabilitation and Nursing** as of December 31, 2025 and 2024, and the consolidated results of its operations, changes in net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Report on Supplementary Information
My audits were conducted for the purpose of forming an opinion on the basic consolidated financial statements taken as a whole. The information contained in the supplementary schedules is presented for purposes of additional analysis and is not a required part of the basic consolidated financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic consolidated financial statements and, in my opinion, is fairly stated in all material respects in relation to the basic consolidated financial statements taken as a whole.

David Fistel

Far Rockaway, New York
March 20, 2026

	2025	2024
ASSETS		
Current assets:		
Cash & Equivalents	$ 1,672,075	$ 700,582
Statutory liquid reserves	234,251	252,989
Resident accounts receivable, net	5,344,606	4,733,766
Prepaid expenses and other current assets	215,981	209,638
Total current assets	7,466,913	5,896,975
Noncurrent assets:		
Property and equipment, net	8,163,993	8,445,762
Intangible assets, net	6,487,342	6,580,161
Total noncurrent assets	14,651,335	15,025,923
Total Assets	**$ 22,118,248**	**$ 20,922,898**
LIABILITIES AND MEMBERS' CAPITAL (DEFICIT)		
Current liabilities:		
Revolving note	$ 2,431,309	$ 1,954,773
Accounts payable and accrued expenses	1,155,653	1,873,956
Due to related parties	761,988	1,041,036
Total current liabilities	4,348,950	4,869,765
Noncurrent liabilities:		
Deferred revenue from advance fees	2,034,996	1,932,114
Mortgage loan payable	10,347,790	10,506,488
Total Noncurrent Liabilities	12,382,786	12,438,602
Total Liabilities	16,731,736	17,308,367
Members' Capital (Deficit)	5,386,512	3,614,531
Total Liabilities and Members' Capital (Deficit)	**$ 22,118,248**	**$ 20,922,898**

	2025	2024
Revenue		
Net resident service revenue	$ 15,014,795	$ 14,079,495
Entrace fee amortization	186,218	111,320
Total Revenue	15,201,013	14,190,815
Operating Expenses		
Nursing services	5,305,911	5,327,103
Social services	97,573	98,597
Activities	169,067	181,667
Therapy services	647,152	700,293
Ancillary services	527,890	303,997
Dietary services	811,704	766,740
Housekeeping and laundry services	348,475	296,670
Plant and operations maintenance	490,913	418,627
Utilities	274,948	288,390
Administration	951,526	1,097,126
Bed tax	348,111	349,137
Provision for bad debt	299,752	273,766
Management fees	767,985	702,072
Employee benefits	634,042	624,011
Insurance	339,072	357,611
Depreciation and amortization	553,722	571,337
Real estate taxes	79,893	81,524
Total Operating Expenses	12,647,736	12,438,668
Net Income (Loss) from Operations	2,553,277	1,752,147
Other Income (Expenses)		
Interest expense	(781,296)	(976,979)
Other Income (Expenses), Net	(781,296)	(976,979)
Net Income (Loss)	1,771,981	775,168
Members' Capital (Deficit) - Beginning	3,614,531	2,839,363
Members' Capital (Deficit) - Ending	$ 5,386,512	$ 3,614,531

	2025	2024
Cash Flows from Operating Activities		
Net Income (Loss)	$ 1,771,981	$ 775,168
Adjustments to reconcile net income to net cash provided by (used in) operating activities:		
Depreciation and amortization	553,722	571,337
Changes in operating assets and liabilities:		
Resident accounts receivable, net	(610,840)	(467,427)
Prepaid expenses and other current assets	(6,343)	(34,147)
Accounts payable and accrued expenses	(718,303)	(299,848)
Deferred revenue from advance fees	102,882	(39,333)
Net Cash Used in Operating Activities	1,093,099	505,750
Cash Flows from Investing Activities		
Purchase of property and equipment	(179,134)	(133,679)
Amounts expended for intangible assets	-	-
Net Cash Used in Investing Activities	(179,134)	(133,679)
Cash Flows from Financing Activities		
Increase in due to related parties	(279,048)	1,156,980
Increase in revolving note	476,536	(760,574)
Decrease in mortgage debt	(158,698)	(291,239)
Net Cash Provided by Financing Activities	38,790	105,167
Net Change in Cash	952,755	477,238
Cash - Beginning	953,571	476,333
Cash - Ending	$ 1,906,326	$ 953,571

Supplemental disclosure of cash flow information:

Cash Paid During the Year for Interest	$ 781,296	$ 976,979

1. Summary of Significant Accounting Policies:

Organization

Greenwood SNF Operating Company LLC (the "Operating Company") and 276 Green Avenue LLC (the "Landlord") were formed in Pennsylvania in 2021 with perpetual lives. The Landlord is considered to be a variable interest entity. Certain members of the Landlord are also members of the Operating Company.

On December 1, 2021, the Operating Company was transferred the license to operate a 134-bed skilled nursing facility and 33 independent living cottage style homes located in Mifflin County, Pennsylvania, at 276 Green Avenue, Lewistown, Pennsylvania, and began operations on December 1, 2021. The facility leases its premises from the Landlord, a related entity. The Operating Company and the Landlord are collectively referred to as the Company in these financial statements. The Company began operations on December 1, 2021.

Going Concern

FASB issued ASU No. 2014-15, Presentation of Financial Statements – Going Concern, which requires management to assess an entity's ability to continue as a going concern by incorporating and expanding upon certain principles that are currently in U.S. auditing standards. ASU 2014-15 requires an evaluation every reporting period and certain disclosures when substantial doubt is alleviated or not alleviated. Substantial doubt about an entity's ability to continue as a going concern is defined as when conditions and events, considered in the aggregate, indicate that it is probable that the entity will be unable to meet its obligations as they become due within one year after the date that its financial statements are issued (or within one year after the date that the financial statements are available to be issued when applicable). Based on management's assessment, there is no indication that there is substantial doubt about the Company's' ability to continue as a going concern as of December 31, 2025.

Basis of Presentation

The accompanying financial statements and related notes have been prepared in accordance with accounting principles generally accepted in the United States of America (GAAP). Under the accrual basis, revenue is recognized when earned and expenses when the related liability for goods and services is incurred, regardless of the timing of the related cash flows.

Principles of Consolidation

The consolidated financial statements include the financial statements of Operating Company and the Landlord. The Operating Company is the primary beneficiary of the Landlord, which qualifies as a variable interest entity (VIE). The determination was based on the fact that the Operating Company absorbs a majority of the VIE's expected losses and receives a majority of its expected residual returns. Except for amounts contractually required under the lease agreement between the Operating Company and the Landlord, the Operating Company did not provide any further financial or other support to the Landlord. The Operating Company could be required to provide additional financial support to assist the Landlord in meeting its financial obligations if contractually required amounts were insufficient. Financing of the Landlord is accomplished through a mortgage loan as described in Note 5 to the consolidated financial statements. The Operating Company's involvement with the Landlord is limited to leasing the real estate and guaranteeing the mortgage note payable.

The assets, liabilities, revenues and expenses of the Operating Company and the Landlord have been included in the accompanying consolidated financial statements. All intercompany activity has been eliminated in consolidation.

Use of Estimates

The preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, including estimated uncollectible accounts receivable for services to residents, and liabilities, including estimated net settlements with third-party reimbursement agencies and professional liabilities, and disclosure of contingent assets and contingent liabilities at the date of the financial statements. Estimates also affect the amounts of revenues and expenses reported during the period. There is at least a reasonable possibility that certain estimates could change by material amounts in the near term. Actual results could differ from those estimates.

1. Summary of Significant Accounting Policies (cont.):

Resident Funds

Resident funds are accounted for as trust funds and are maintained separate from the Company's operating funds. The Company maintains a liability on its consolidated balance sheet equal to the amount of resident funds.

Cash

The Company maintains its cash in bank deposit accounts that, at times, may exceed federally insured limits. The Company has not experienced any losses in such accounts or instruments. The Company believes it is not exposed to any significant credit risk on cash and cash equivalents.

Resident Accounts Receivable and Allowance for Doubtful Accounts

Resident accounts receivable result from the various health care services provided by the Company. Resident accounts receivable are reduced by an allowance for doubtful accounts. In evaluating the collectability of resident accounts receivable, the Company analyzes its past history and identifies trends for each of its major payor sources of revenue to estimate the appropriate allowance for doubtful accounts. For receivables associated with services provided to residents with third-party coverage, the Company analyzes contractually due amounts and provides an allowance, if necessary. For receivables associated with self-pay residents, including residents with insurance and a deductible or copayment, the Company records a provision for bad debts in the period of service on the basis of past experience of residents unable or unwilling to pay the service fee they are financially responsible. The difference between the standard rates and the amounts actually collected after all reasonable collection efforts have been exhausted is charged against the allowance for doubtful accounts.

Property and Equipment

Property and equipment are stated at cost. Depreciation of property and equipment is provided using the straight-line method over periods prescribed by the Internal Revenue Code, which approximate the estimated useful lives of the assets.

Impairment of Long-Lived Assets

If there is an event or a change in circumstances adversely impacting the recoverability of long-lived assets, the Company's policy is to assess any impairment in value by making a comparison of the current and projected operating cash flows of the asset over its remaining useful life, on an undiscounted basis, to the carrying amount of the asset. Such carrying amounts would be adjusted, if necessary, to reflect an impairment in the value of the assets. If the operation is determined to be unable to recover the carrying amount of its assets, the long-lived assets are written down to fair value. Fair value is determined based on discounted cash flows or appraised values, depending on the nature of the assets. There were no impairment losses in 2025.

Net Resident Service Revenue

Net resident service revenue is reported at estimated net realizable amounts from residents, most of whom are insured by third-party payors, and others for services rendered. The Company records resident service revenue on an accrual basis based on the Company's expected realizable rates in the period the related services are rendered.

The Company receives reimbursement under the federal Medicare and state Medicaid programs. Revenue from these programs is subject to audit by Medicare and Medicaid and to retroactive adjustment. Differences between the estimated amounts accrued and interim and final settlements are reported in the consolidated statement of operations in the year of settlement.

Future changes in the Medicare and Medicaid programs and any reduction of funding could have an adverse impact on the Company. Laws and regulations governing the Medicare and Medicaid programs are extremely complex and subject to interpretation. As a result, there is at least a reasonable possibility that recorded estimates will change by a material amount in the near term. Additionally, noncompliance with such laws and regulations could result in fines, penalties and exclusion from such programs. The Company believes that it is in compliance with all applicable laws and regulations.

The Company evaluates the resident's ability to pay at the time services are rendered. Therefore, the Company presents the provision for bad debt as an operating expense rather than as a reduction of net resident service revenue.

1. Summary of Significant Accounting Policies (cont.):

Advertising

The Organization's policy is to expense advertising costs as incurred. Advertising costs were $195 for the year ended December 31, 2025.

Income Taxes

The Operating Company and the Landlord have elected to have their income taxed under the provisions of the Internal Revenue Code as limited liability companies, which provides that, in lieu of corporate Federal income taxes, the members are personally taxed on their proportionate share of the Company's taxable income. Accordingly, no provision for Federal or state income taxes is reflected in the accompanying financial statements.

Management has concluded that the Operating Company and the Landlord are pass-through entities for income tax purposes and there are no uncertain tax positions that would require recognition in the financial statements. If the Company were to incur an income tax liability in the future, interest on any income tax liability would be reported as interest expense and penalties on any income tax would be reported as income tax expense.

Management's conclusions regarding uncertain tax positions may be subject to review and adjustment at a later date based upon ongoing analysis of tax laws, regulations and interpretations thereof as well as other factors.

Management has evaluated all significant tax positions as required by accounting principles generally accepted in the United States of America and believes the Company has not taken any material tax positions that would require the recording of any tax liability by the Company.

Subsequent Events

The Company evaluates the impact of subsequent events that occur after the balance sheet date but before the financial statements are issued, for potential recognition in the financial statements as of the balance sheet date or for disclosure in the notes to the financial statements. The Company evaluated events occurring subsequent to December 31, 2025 through March 20, 2026, the date on which the accompanying financial statements were available to be issued. During this period there were no subsequent events that required disclosure or recognition in the financial statements.

All references made to the period or year ended December 31, 2025, are for the period of January 1, 2025 to December 31, 2025.

2. Resident Accounts Receivable, Net:

The Company grants credit without collateral to its residents, most of whom are insured under third-party payor agreements. Management has provided an allowance for potential credit losses based on expected collections.

The mix of receivables from patients and third-party payers as of December 31, 2025 was as follows:

Medicaid	$ 1,185,546	20.2%
Medicare	239,461	4.1%
Private	2,194,491	37.3%
Managed Care and Other	2,262,730	38.4%
	5,882,228	100.0%
Less Allowance for Doubtful Accounts	(537,622)	
	$ 5,344,606	

3. Property and Equipment:

Property and equipment consisted of the following as of December 31, 2025:

Land	$ 628,047
Buildings and Improvements	7,591,624
FF&E	1,693,038
	9,912,709
Less Accumulated Depreciation	(1,748,716)
	$ 8,163,993

Depreciation expense for the period ended December 31, 2025 was $460,902.

4. Revolving Note:

On December 1, 2021, the Company, along with several entities with similar ownership, entered into an agreement with Popular Bank, for a revolving line of credit loan in the amount of $3,000,000 (subsequently reduced to $2,500,000). Interest shall accrue on the outstanding principal balance of this Revolving Note (the Note) through December 1, 2026 (Extended Maturity Date) at the daily floating rate equal to SOFR, plus one percent (3.40%) (the Loan Rate). Interest shall accrue based upon a year consisting of 360 days and charged for the actual number of days elapsed.

The Company, along with the other borrowing entities, may borrow the lesser of (i) Two and One-Half Million Dollars ($2,500,000) or (ii) seventy-five percent (75%) of the net collectible value of all eligible accounts. The loan is guaranteed by the Company and the personal guarantees of certain of the members.

As of December 31, 2025 the balance due on the loan on the books of the Company was $2,431,309.

5. Mortgage Loan:

On December 1, 2021, the Company, along with two entities with similar ownership, entered into a mortgage agreement with Popular Bank on its property and the two properties with similar ownership for $47,082,452, of which the Company's allocated amount was $11,223,222. The proceeds were used to purchase the premises of the skilled nursing facility. The note was secured by a first mortgage on the property, a first lien security interest in all general intangibles, a security interest in all escrow balances, and personal guarantees of certain of the members, the related management company, and all subsidiaries. The loan matures December 1, 2026, and the terms require that certain covenants be met. Monthly payments of interest only were required for the first 6 months of the loan term. Thereafter, principal and interest based on a twenty-five (25) year amortization schedule and an annual interest rate of SOFR plus 3.9% are required, with the balance due at maturity.

The balance due on the books of the Company as of December 31, 2025 was $10,347,790.

6. Net Resident Service Revenue:

The following summarizes all payers and their percentage of revenue for the year ended December 31, 2025:

Room and Board Revenue, Net of Contractual Allowances		
Medicaid	$ 9,452,633	63.0%
Medicare	1,468,419	9.8%
Private and Other	2,871,020	19.1%
	13,792,072	91.9%
Ancillary and Other Revenue	1,222,723	8.1%
	$ 15,014,795	100.0%

Revenue from the Medicare and Medicaid programs accounts for a significant portion of the Company's net resident service revenue. Laws and regulations governing those programs are extremely complex and subject to interpretation. As a result, there is at least a reasonable possibility that recorded estimates will change by a material amount in the near term.

7. Related Party Transactions:

Due to/from Related Parties

Due from related parties and due to related parties represent monies payable to, or receivable from, parties in which members of the Company have an interest. There are no set repayment terms or interest on the amounts.

Operating Leases

The Operating Company leases the nursing home facility from the Landlord under a thirty-year lease agreement expiring on December 1, 2051. The lease requires an annual rent amount plus additional rent equal to the lessee's net income for the fiscal period, or year, plus all mortgage amounts, real estate taxes and operating expenses.

Rent expense relating to operating leases was $899,131 for the year ended December 31, 2025 and is eliminated in consolidation from the statement of operations and members' equity.

Minimum annual rentals for leases in effect at December 31, 2025, cannot be determined due to the inconsistent nature of the lease agreement.

Note 8 - Pennsylvania Department of Insurance Required Disclosures:

As a continuing care provider, the Home is required to maintain a minimum liquid reserve to be in compliance with the Continuing Care Provider Registration and Disclosure Act. The minimum reserve is equal to the greater of total interest and principal payments on long-term debt due within the next twelve months or 10% of projected annual operating expenses related to continuing care contracts. The minimum reserve for the periods ended December 31, 2025 and 2024 is calculated as follows:

	2025	2024
Principal and interest payments due within the next twelve months	$ 1,216,740	$ 1,216,740
Percent of residents subject to residence and care arrangement	19.25%	20.79%
	$ 234,251	**$ 252,989**
Projected annual operating expenses	12,647,736	12,438,668
Less depreciation and amortization expense	553,722	571,337
Operating expenses pertaining to statutory liquid reserve	12,094,014	11,867,331
Percent of residents subject to residence and care arrangement	19.25%	20.79%
	$ 2,328,379	$ 2,467,494
Statutory liquid reserve factor	10%	10%
10% of projected annual operating expenses	**$ 232,838**	**$ 246,749**
Statutory liquid reserve (greater of above)	**$ 234,251**	**$ 252,989**

David M. Fistel, CPA
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Far Rockaway, New York 11691

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**INDEPENDENT ACCOUNTANTS' REPORT
ON SUPPLEMENTARY INFORMATION**

To the Management of
Greenwood Center for Rehabilitation and Nursing

My report on my audit of the basic consolidated financial statements of the operations and the underlying real estate of **Greenwood Center for Rehabilitation and Nursing** as of December 31, 2025 and 2024 and for the years then ended, appears on page 1. The objective of the audits was to perform procedures to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement in accordance with accounting principles generally accepted in the United States of America. The supplementary information included in the accompanying schedules are presented for purposes of additional analysis and are not a required part of the basic consolidated financial statements. The information is the representation of management. I have not audited or reviewed such information and, accordingly, I do not express an opinion, a conclusion, or provide any assurance on it.

Far Rockaway, New York
March 20, 2026

	2025				2024			
	Operating Company	Landlord	Eliminations	Consolidated	Operating Company	Landlord	Eliminations	Consolidated
ASSETS								
Current assets:								
Cash & Equivalents	$ 1,665,376	$ 6,699	$ -	$ 1,672,075	$ 505,339	$ 195,243	$ -	$ 700,582
Statutory liquid reserves	234,251	-	-	234,251	-	252,989	-	252,989
Resident accounts receivable, net	5,344,606	-	-	5,344,606	4,733,766	-	-	4,733,766
Prepaid expenses and other current assets	203,411	12,570	-	215,981	197,068	12,570	-	209,638
Total current assets	7,447,644	19,269	-	7,466,913	5,436,173	460,802	-	5,896,975
Noncurrent assets:								
Property and equipment, net	359,294	7,804,699	-	8,163,993	223,656	8,222,106	-	8,445,762
Intangible assets, net	1,817,867	4,669,475	-	6,487,342	1,817,867	4,762,294	-	6,580,161
Total noncurrent assets	2,177,161	12,474,174	-	14,651,335	2,041,523	12,984,400	-	15,025,923
Total Assets	$ 9,624,805	$ 12,493,443	$ -	$ 22,118,248	$ 7,477,696	$ 13,445,202	$ -	$ 20,922,898
LIABILITIES AND MEMBERS' CAPITAL (DEFICIT)								
Current liabilities:								
Revolving note	$ 2,431,309	$ -	$ -	$ 2,431,309	$ 1,954,773	$ -	$ -	$ 1,954,773
Accounts payable and accrued expenses	841,298	314,355	-	1,155,653	1,470,004	403,952	-	1,873,956
Due to (from) related parties	1,365,560	(603,572)	-	761,988	1,292,672	(251,636)	-	1,041,036
Total current liabilities	4,638,167	(289,217)	-	4,348,950	4,717,449	152,316	-	4,869,765
Noncurrent liabilities:								
Deferred revenue from advance fees	2,034,996	-	-	2,034,996	1,932,114	-	-	1,932,114
Mortgage loan payable	-	10,347,790	-	10,347,790	-	10,506,488	-	10,506,488
Total Noncurrent Liabilities	2,034,996	10,347,790	-	12,382,786	1,932,114	10,506,488	-	12,438,602
Total Liabilities	6,673,163	10,058,573	-	16,731,736	6,649,563	10,658,804	-	17,308,367
Members' Capital (Deficit)	2,951,642	2,434,870	-	5,386,512	828,133	2,786,398	-	3,614,531
Total Liabilities and Members' Capital (Deficit)	$ 9,624,805	$ 12,493,443	$ -	$ 22,118,248	$ 7,477,696	$ 13,445,202	$ -	$ 20,922,898

See independent accountant's report on supplementary information.

Schedule II - Consolidating Statements of Operations and Members' Capital (Deficit)

For the Years Ended December 31, 2025 and 2024

	2025				2024			
	Operating Company	Landlord	Eliminations	Consolidated	Operating Company	Landlord	Eliminations	Consolidated
Revenue								
Net resident service revenue	$ 15,014,795	$ -	$ -	$ 15,014,795	$ 14,079,495	$ -	$ -	$ 14,079,495
Entrace fee amortization	186,218	-	-	186,218	111,320	-	-	111,320
Rental income	-	899,131	(899,131)	-	-	1,225,498	(1,225,498)	-
Total Revenue	15,201,013	899,131	(899,131)	15,201,013	14,190,815	1,225,498	(1,225,498)	14,190,815
Operating Expenses								
Nursing services	5,305,911	-	-	5,305,911	5,327,103	-	-	5,327,103
Social services	97,573	-	-	97,573	98,597	-	-	98,597
Activities	169,067	-	-	169,067	181,667	-	-	181,667
Therapy services	647,152	-	-	647,152	700,293	-	-	700,293
Ancillary services	527,890	-	-	527,890	303,997	-	-	303,997
Dietary services	811,704	-	-	811,704	766,740	-	-	766,740
Housekeeping and laundry services	348,475	-	-	348,475	296,670	-	-	296,670
Plant and operations maintenance	490,913	-	-	490,913	418,627	-	-	418,627
Utilities	274,948	-	-	274,948	288,390	-	-	288,390
Administration	951,526	-	-	951,526	1,095,602	1,524	-	1,097,126
Bed tax	348,111	-	-	348,111	349,137	-	-	349,137
Provision for bad debt	299,752	-	-	299,752	273,766	-	-	273,766
Management fees	767,985	-	-	767,985	702,072	-	-	702,072
Employee benefits	634,042	-	-	634,042	624,011	-	-	624,011
Insurance	339,072	-	-	339,072	357,611	-	-	357,611
Rent expense	899,131	-	(899,131)	-	1,225,498	-	(1,225,498)	-
Depreciation and amortization	43,496	510,226	-	553,722	28,695	542,642	-	571,337
Real estate taxes	79,893	-	-	79,893	81,524	-	-	81,524
Total Operating Expenses	13,036,641	510,226	(899,131)	12,647,736	13,120,000	544,166	(1,225,498)	12,438,668
Net Income (Loss) from Operations	2,164,372	388,905	-	2,553,277	1,070,815	681,332	-	1,752,147
Other Income (Expenses)								
Interest expense	(40,863)	(740,433)	-	(781,296)	(54,704)	(922,275)	-	(976,979)
Other Income (Expenses), Net	(40,863)	(740,433)	-	(781,296)	(54,704)	(922,275)	-	(976,979)
Net Income (Loss)	2,123,509	(351,528)	-	1,771,981	1,016,111	(240,943)	-	775,168
Members' Capital (Deficit) - Beginning	828,133	2,786,398	-	3,614,531	(187,978)	3,027,341	-	2,839,363
Members' Capital (Deficit) - Ending	$ 2,951,642	$ 2,434,870	$ -	$ 5,386,512	$ 828,133	$ 2,786,398	$ -	$ 3,614,531

Schedule III - Consolidating Statements of Cash Flows
For the Years Ended December 31, 2025 and 2024

	2025				2024			
	Operating Company	Landlord	Eliminations	Consolidated	Operating Company	Landlord	Eliminations	Consolidated
Cash Flows from Operating Activities								
Net Income (Loss)	$ 2,123,509	$ (351,528)	$ -	$ 1,771,981	$ 1,016,111	$ (240,943)	$ -	$ 775,168
Adjustments to reconcile net income to net cash provided by (used in) operating activities:								
Depreciation and amortization	43,496	510,226	-	553,722	28,695	542,642	-	571,337
Changes in operating assets and liabilities:								
Resident accounts receivable, net	(610,840)	-	-	(610,840)	(467,427)	-	-	(467,427)
Prepaid expenses and other current assets	(6,343)	-	-	(6,343)	(52,433)	18,286	-	(34,147)
Accounts payable and accrued expenses	(628,706)	(89,597)	-	(718,303)	(264,972)	(34,876)	-	(299,848)
Deferred revenue from advance fees	102,882	-	-	102,882	(39,333)	-	-	(39,333)
Net Cash Used in Operating Activities	1,023,998	69,101	-	1,093,099	220,641	285,109	-	505,750
Cash Flows from Investing Activities								
Purchase of property and equipment	(179,134)	-	-	(179,134)	(133,679)	-	-	(133,679)
Amounts expended for intangible assets	-	-	-	-	-	-	-	-
Net Cash Used in Investing Activities	(179,134)	-	-	(179,134)	(133,679)	-	-	(133,679)
Cash Flows from Financing Activities								
Increase in due to related parties	72,888	(351,936)	-	(279,048)	1,103,791	53,189	-	1,156,980
Increase in revolving note	476,536	-	-	476,536	(760,574)	-	-	(760,574)
Decrease in mortgage debt	-	(158,698)	-	(158,698)	-	(291,239)	-	(291,239)
Net Cash Provided by Financing Activities	549,424	(510,634)	-	38,790	343,217	(238,050)	-	105,167
Net Change in Cash	1,394,288	(441,533)	-	952,755	430,179	47,059	-	477,238
Cash - Beginning	505,339	448,232	-	953,571	75,160	401,173	-	476,333
Cash - Ending	$ 1,899,627	$ 6,699	$ -	$ 1,906,326	$ 505,339	$ 448,232	$ -	$ 953,571

Supplemental disclosure of cash flow information:								
Cash Paid During the Year for Interest	$ 40,863	$ 740,433	$ -	$ 781,296	$ 54,704	$ 922,275	$ -	$ 976,979

See independent accountant's report on supplementary information.

TAB B4

Greenwood Center for Rehabilitation and Nursing

	2025 Budget	2025 Actual	Narrative Statement of Material Differences Between 2025 Budget and 2025 Actual	2026 Budget
Revenue				
Medicaid	7,500,000.00	9,452,633.00	Increase in census	9,500,000.00
Private & Semi Private including resident services)	2,100,000.00	1,276,006.00	Decrease in census	1,300,000.00
Medicare Part A	1,700,000.00	1,468,419.00	Decrease in census	1,500,000.00
Insurance/Managed Care/VA/Hospice	1,500,000.00	1,266,426.00	Decrease in census	1,275,000.00
Independent Living	330,000.00	328,588.00		330,000.00
Entrance Fee Amortization	110,000.00	186,218.00	Underbudgeted	185,000.00
Ancillary Income	875,000.00	1,222,723.00	Underbudgeted	1,225,000.00
Total Revenue	14,115,000.00	15,201,013.00		15,315,000.00

Operating Expenses

The presentation of the budget is not correspondent to the finacial statement line numbers therefore we have reviewed expenses in total and not by line item.

See Narrative describing material differences between forecasted revenues and expenses and actual revenues and expenses.

	2025 Budget	2025 Actual	Narrative Statement of Material Differences Between 2025 Budget and 2025 Actual	2026 Budget
Consulting Fees	60,000.00	57,324.00		60,000.00
Pharmacy	275,000.00	250,499.00	Decrease in Medicare	275,000.00
Therapy Supplies	10,000.00	250.00	overbudgeted	5,000.00
Payroll	5,100,000.00	5,461,978.00	decrease in agency	5,100,000.00
Employee Benefits & Payroll Taxes	635,000.00	634,042.00		635,000.00
Insurances	375,000.00	339,072.00	Underbudgeted	350,000.00
Utilities	300,000.00	274,948.00		300,000.00
Data Processing/Management Expenses	850,000.00	973,379.00	Underbudgeted	1,000,000.00
Telephone	8,500.00	8,542.00		8,500.00
Bed Tax	350,000.00	348,111.00		350,000.00
Adminstrative Expenses	100,000.00	108,872.00		110,000.00
Professional Fees	75,000.00	93,143.00		100,000.00
Advertising and Marketing	4,000.00	1,052.00		2,500.00
Nursing Agency	2,300,000.00	1,881,967.00	increase in payroll	1,900,000.00
Medical Supplies & Equipment	225,000.00	115,523.00	Overbudgeted	125,000.00
Medical Director	36,000.00	36,000.00		36,000.00
Oxygen Supplies	5,000.00	3,240.00		5,000.00
Patient Transportation	100,000.00	137,744.00		130,000.00
Other Ancillaries	35,000.00	35,764.00		35,000.00
Activities & Social Services	10,000.00	14,294.00		15,000.00
Food & Supplies	450,000.00	488,977.00		500,000.00
Maintenance Supplies and Services	250,000.00	295,983.00		300,000.00
Bad Debt Expense	275,000.00	299,752.00	Increase in revenue	300,000.00
Housekeeping Supplies	65,000.00	99,931.00		100,000.00
Vehicle Expense/Travel	15,000.00	14,574.00		15,000.00
Dues & Subscriptions	20,000.00	39,160.00		40,000.00
Interest	975,000.00	781,296.00		800,000.00
Taxes	82,500.00	79,893.00		82,500.00
Depreciation	450,000.00	460,902.00		465,000.00
Amortization	130,000.00	92,820.00		100,000.00
Total Operating Expenses	13,566,000.00	13,429,032.00		13,244,500.00
NET INCOME/(LOSS)	549,000.00	1,771,981.00		2,070,500.00

TAB B5

NOTICE OF RIGHT OF RESCISSION

DATE RESCISSION PERIOD BEGINS: ________________.

YOU MAY RESCIND AND TERMINATE YOUR RESIDENT'S AGREEMENT, WITHOUT PENALTY OR FORFEITURE, WITHIN 7 DAYS OF THE ABOVE DATE. YOU ARE NOT REQUIRED TO MOVE INTO THE CONTINUING CARE FACILITY BEFORE THE EXPIRATION OF THIS 7 DAY PERIOD. NO OTHER AGREEMENT OR STATEMENT YOU SIGN SHALL CONSTITUTE A WAIVER OF YOUR RIGHT TO RESCIND YOUR AGREEMENT WITHIN THE SEVEN (7) DAY PERIOD. TO RESCIND YOUR RESIDENT'S AGREEMENT, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS NOTICE, OR ANY OTHER DATED WRITTEN NOTICE, LETTER OR TELEGRAM, STATING YOUR DESIRE TO RESCIND TO: GREENWOOD CENTER FOR REHABILITATION AND NURSING, 276 GREEN AVENUE, LEWISTOWN, PA, 17044 NOT LATER THAN MIDNIGHT OF _________________________(LAST DAY FOR RECISSION).

PURSUANT TO THIS NOTICE, I HEREBY CANCEL MY RESIDENT'S AGREEMENT.

DATED: _________

____
Signature of Prospective Resident

____
Print Name of Prospective Resident

TAB B6

SCHEDULE B
ITEMS AND SERVICES INCLUDED IN THE MONTHLY FEE

The following items and services are included in Your Monthly Fee:

1. The provisions of Your Residence with a refrigerator, range, microwave, dishwasher, garbage disposal, washer and dryer, air conditioning, wall-to-wall carpeting, and other features and fixtures as described in Greenwood's current literature.
2. Garbage and trash collection at a location near the Residence.
3. Maintenance of exterior building and grounds (including lawn care and snow removal) and interior public areas and building costs and custodial services for common areas (not including the inside of Your Residence).
4. Pest control on the grounds and in Your Residence.
5. Annual heavy house cleaning and exterior window washing of Your Residence.
6. Maintenance of appliances provide by Greenwood and maintenance, repairs and replacements of Greenwood's property and equipment.
7. Water and sewerage.
8. Television jacks currently provided in Your Residence.
9. Access to social, recreational and spiritual programs.
10. A 24-hour emergency call system.
11. Casualty and liability insurance for Greenwood's campus and the exterior of Your Residence.
12. Such other service and activities as may from time to time be provided by Greenwood.

The following items are not included in Your Monthly Fee:

1. Utilities other than garbage collection, water and sewerage (e.g. as, telephone, electricity, etc.) are paid by you directly to the company providing such services.
2. You are responsible for the costs of any cable service and for any additional outlets or jacks you desire to be installed.
3. The cost for repairs, maintenance and replacement of your property and furnishings shall be your sole responsibility.