Longwood at Oakmont
A Presbyterian SeniorCare Network Community

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LongwoodAtOakmont.com

April 30, 2026

Pennsylvania Department of Insurance
Via Email: RA-IN-CCRC@pa.gov

EIN: 23-2605414

To Whom It May Concern:

As required by the Commonwealth of Pennsylvania Department of Insurance, and on behalf of Longwood at Oakmont, attached are the following documents:

1. Longwood at Oakmont Amended and Restated Annual Disclosure Statement, dated April 30, 2026.
2. Longwood at Oakmont, Inc. Resident Agreement Rental (Exhibit A)
3. Longwood at Oakmont, Inc. Resident Agreement SelectCare (Exhibit B)
4. Longwood at Oakmont, Inc. Resident Agreement LifeCare – Return of Capital Agreement (Exhibit C)
5. Longwood at Oakmont, Inc. Resident Agreement LifeCare – Declining Balance (Exhibit D)
6. CPA Qualification Letter and Audited Financial Statements (Exhibit E)
7. Biographical Affidavits – Steve Ek and Donald Stoner (Exhibit F)
8. Receipt for $750 on-line Filing Fee (Exhibit G)

Please do not hesitate to contact me, if you have any questions or require additional information.

Sincerely,

Kevin L. Henderson
Senior Director

Attachments

Cc: File

LONGWOOD AT OAKMONT, INC.

Disclosure Statement

Under The Pennsylvania Continuing Care Provider Registration and Disclosure Act

For

Longwood at Oakmont, Inc.
500 Route 909
Verona, Pennsylvania 15147
(412) 826-5700
(800) 828-8841

Longwood at Oakmont, Inc. is an affiliate of Presbyterian SeniorCare.

The issuance of a Certificate of Authority does not constitute approval, recommendation or endorsement of the facility by the Insurance Department of the Commonwealth of Pennsylvania, nor is it evidence of, nor does it attest to the accuracy or completeness of the information set forth in this Disclosure Statement.

The date of this Disclosure Statement is April 30, 2026

Index
To Longwood at Oakmont – Disclosure Statement

Important Information 3
Disclosure Statement Summary 4
The Facility 6
The Provider 9
Management Assistance 10
Eligibility 11
Services Provided by Provider 12
Obligations of Residents 14
Fees 14
Financial Information 32
Regulatory Matters 37
Receipt 38
Exhibits 39
Exhibit A Resident Agreement Rental
Exhibit B Resident Agreement SelectCare
Exhibit C Resident Agreement LifeCare Return of Capital
Exhibit D Resident Agreement LifeCare Declining Balance
Exhibit E Resident Agreement Double Occupancy LifeCare Declining Balance and SelectCare
Exhibit F Resident Agreement Double Occupancy LifeCare Return of Capital and SelectCare
Exhibit G Longwood at Oakmont, Inc. 2024 Financial Statement
Exhibit H Biographical Affidavits for New Board Members
Exhibit I Receipt for On-Line Filing Fee

Longwood at Oakmont, Inc. ("Longwood" or "Provider")

Important Information to Prospective Residents

Pursuant to the Pennsylvania Continuing Care Provider Registration and Disclosure Act, 40 P.S. Section 3201 et sec., (The "Act") this Disclosure Statement is being delivered to you at the time of or prior to your execution of a Longwood at Oakmont Resident Agreement or at the time of or prior to your payment of any money to the Provider. Your receipt of this Disclosure Statement creates no obligation on your part to execute and deliver a Resident Agreement to the provider nor does it create any obligation on the part of the Provider.

This Disclosure Statement does not contain any untrue statement of a material fact required to be stated herein or omit to state a material fact necessary to make the statements made, in light of the circumstances under which they are made, not misleading. It contains a fair summary of the information required to be disclosed and of the material and other terms of the documents purported to be summarized.

No person may file or maintain an action under the act if the person, before filing the action, receives an offer, approved by the Commissioner of the Insurance Department of the Commonwealth of Pennsylvania, to refund all amounts paid to the Provider, facility or person violating the act, together with interest from the date of payment, less the reasonable value of care and lodging provided prior to the receipt of the offer and the person failed to accept the offer within 30 days of its receipt.

This Disclosure Statement is furnished to prospective Residents of Longwood at Oakmont and their representatives and may not be relied upon by any other person.

The following summary is qualified in its entirety by more detailed information appearing elsewhere and referred to in this Disclosure Statement and in the form of the Longwood at Oakmont Resident Agreements attached to this Disclosure Statement as ***Exhibit A***. Capitalized terms not defined in this summary or in the Disclosure Statement have the same meanings assigned to them in the Resident Agreement.

(1) Name and address of the Facility	Longwood at Oakmont, Inc. 500 Route 909 Verona, PA 15147-3863
(2) Name and address of the Provider	Longwood at Oakmont, Inc. 500 Route 909 Verona, PA 15147-3863
(3) Name, location and telephone number of person to be contacted to discuss admissions	Willis Hull, Sr. Director of Sales 500 Route 909 Verona, PA 15147-3863 (412) 826-5800 or (800) 828-8841
(4) Description of physical property of the Facility	The Facility is located in Allegheny County, Pennsylvania, in a suburban residential setting. The Facility is located on a site with approximately 60 acres. The Facility was constructed in four phases. There are 335 residential living accommodations, 66 personal care accommodations and 44 skilled nursing beds on the campus. The 335 residential living accommodations consist of 53 Country Homes, 51 Garden apartments, two three-story apartment buildings containing a total of 142 apartments and a five-story apartment building containing 89 apartments. A Commons building with dining area, ballroom, activities areas, exercise room,

arts & crafts room, gift shop, grille room, pub, hair salon, two guest rooms, and administration offices are at the heart of the community.

The Wellness Center on site houses an indoor swimming pool, Jacuzzi, an aerobics classroom, a cardio room and a weight / exercise room. There are billiards and ping pong rooms, activities space and an outdoor Pickleball court at this building.

A library, activities rooms, computer lab, and chapel area are located on the first floor of the Woodlands apartment building and are for the use of all Longwood residents.

The first floor of The Grandview apartment building houses a multipurpose conference room, a creative arts studio, an exercise and two guest rooms. Each of the floors two through five has an activity-lounge area for resident gatherings. Also on the fifth floor is a large multipurpose conference room with outdoor balcony. Facilities at this building are also for the use of all Longwood residents.

Adjacent to The Grandview is the StoneRidge building which houses several dining venues including a main dining room with available terrace dining, a display cooking-dining area, the Hearthside dining room and a pub. Within the StoneRidge building, the marketing department offices are housed.

(5) Minimum age for admission

Residents must be at least 62 years of age. A spouse and/or companion sharing a living accommodation with a Resident

	may be under 62 if he or she has executed the Resident Agreement and satisfies all other requirements for admission, including medical insurance.
(6) Management assistance by nonprofit organization	Presbyterian SeniorCare formerly known as Presbyterian Association on Aging.
(7) Number of Residents currently projected	As of April 30, 2026, the current Resident population of Longwood at Oakmont is 476. This does not include the Residents of the Hanna HealthCare and personal care centers paying privately.
(8) Sample Fees for one- bedroom (deluxe; without den) apartment	As of the date of this Disclosure Statement, sample fees for Lifecare residents are: $103,000 Entrance Fee and a Monthly Maintenance Fee of $4,368 for one person; with an additional $1,780 Monthly Service Fee for the second person. Sample fees for Fee for Services Residents are: $94,000 Entrance Fee and a Monthly Maintenance Fee of $3,120 for one person; with an additional $1,160 Monthly Service Fee for the second person.
(9) Definitions	Definition of terms used herein may be found in the Resident Agreements.

Longwood at Oakmont

THE FACILITY

Longwood at Oakmont, a continuing care retirement community, is located on approximately 60 acres in the Borough of Plum, Allegheny County, Pennsylvania (the "Facility"). The address of the Facility is 500 Route 909, Verona, Pennsylvania 15147. The site is in a suburban residential setting on the former site of the Valley Heights Golf Course.

General Description of the Facility

The Provider commenced construction of the project in June 1991. Residents began to occupy the facility in September 1992. The third phase of construction (Phase III) was completed in July 1999. The personal care program was opened in December 1998. All phases of the project are constructed on the 60-acre site described above. The fourth phase of construction (Phase IV) included a master site plan initiated in 2005 with commencement of the Hanna HealthCare Center construction and opening in 2009. Personal care expansion and other related projects were completed in 2009. Additional projects including a five-story apartment building and a dining venue were opened in 2010.

The facility consists of 335 residential homes ranging from studio apartments to three-bedroom Country Homes. There are 53 Country Homes consisting of two and three-bedrooms with attached garage in clusters of 2-5 homes. 51 Garden apartments in clusters of 4-6 apartments range from one-bedroom deluxe to two-bedroom / den styles. There are three apartment buildings. The Overlook building contains 72 apartments ranging from studio to two-bedrooms. The Woodlands building contains 70 apartments from one-bedroom to two-bedroom dens. There is an underground garage for 101 vehicles under the Woodlands building. The Grandview building contains 89 apartments, ranging from two bedrooms to two-bedroom/dens. There is an underground garage for 90 vehicles under The Grandview building.

A personal care building (Parkview) is connected to the Commons building and contains 30 apartments. There are 11 studios and 19 one-bedrooms in this two-story building.

An expansion of the personal care services was completed in 2009 and is also a two-story building containing 20 one-bedroom apartments. The building is named Brookwood and provides personal care services as licensed by the Commonwealth of Pennsylvania under the personal care statutes. Longwood at Oakmont operates under a care management model and will continue to partner with physicians located at the UPMC St. Margaret Geriatric Care Center (1215 Hulton Rd., Oakmont, PA 15139). In 2022, the corridors and common spaces on the first floor in Parkview were redecorated.

The Commons building contains dining areas, a barista, ballroom, gift shop, lounge, living room, pub, card room, exercise room, arts and crafts room and administrative offices. In January of 2018, Longwood at Oakmont opened a new MarketPlace Grille that offers a variety of menu options. Choices consist of pizza, a sauté station, grille station, sandwich station, salad station, beverage station, and a grab-and-go area. The barista is open for extended hours, and offers coffee drinks, tea, milkshakes, snacks, and continental breakfast items. Longwood at Oakmont completed a renovation of the pub area in April 2018 and opened the Oakmont Room, a fine dining venue in September 2018. A library, activities rooms, computer lab, and Chapel area are located on the first floor of the Woodlands apartment building and are for the use of all Longwood residents. In 2019, we redecorated the Commons lobby, front desk and corridors.

The Hanna HealthCare Center opened in January 2009 with additional renovations completed in October of 2009. At the completion of the renovation, the center contains 60-beds (48 private and 12 semi-private beds). Sixteen private beds are designated for dementia care in a special memory support unit called Woodside. In January, 2026, the sixteen beds in Woodside were converted to a personal care licensure with the Department of Health and Human Services. This conversion leaves 44 beds in the Hanna HealthCare Center, and 66 beds in Personal Care. A 2,000 square foot rehabilitation therapy area, hair salon, activity spaces, dining room, and examination room are also located in the Hanna HealthCare Center.

The Wellness Center on site houses an indoor swimming pool, Jacuzzi, an aerobics classroom, a cardio room and a weight / exercise room. There are billiards and ping pong rooms, activities space and an outdoor tennis/pickleball court at this building. A new event and gathering space, Commons on the Green was created by upgrading the former Sports Complex to include a small stage area, hardscape for tables and chairs, a fire pit, new planters, and a second restroom.

The first floor of The Grandview apartment building houses a multipurpose conference room, a creative arts studio, an exercise and two guest rooms. Each of the floors two through five has an activity-lounge area for resident gatherings. Also on the fifth floor is a large multipurpose conference room with outdoor balcony. Facilities at this building are also for the use of all Longwood residents.

Adjacent to The Grandview is the StoneRidge building which houses several dining venues including a main dining room with available terrace dining, a display cooking-dining area, the Hearthside dining room and a pub. Within the StoneRidge building, the marketing department offices are housed.

Construction of the Facility

Jeffco Construction Company of Pittsburgh, Pennsylvania, was the General Contractor for Phase I of the Facility. The project was awarded the "Project of the Year for Western Pennsylvania" by the Associated Builders and Contractors of Western Pennsylvania. Construction for Phase I was completed by September 1992. Phase II of the Project was constructed by the RECCO Construction Company of Pittsburgh, Pennsylvania. Construction of Phase II was completed in December 1994.

Mistick, PBT was the General Contractor for Phase III of the Facility. Construction began in August 1997 and was substantially completed by July 1999. The architect for the third phase was Perkins Eastman Architects with offices in New York and Pittsburgh.

The 2005 master site plan was conducted by Reese, Lower, Patrick & Scott Architects from Lancaster, PA. Resulting construction of the Phase IV projects has been conducted by Mistick Construction Company with completion of The Grandview apartment building in September of 2010.

THE PROVIDER

Incorporation, Tax Exempt Status and Experience

The Facility is owned and operated by Longwood at Oakmont, Inc., a Pennsylvania non-profit corporation formed in January 1990 (the "Provider"). In August 1997, the Board of Directors amended the Bylaws of the Corporation to create a single member corporation with Presbyterian SeniorCare (PSC) as the sole member. The Board of Directors of Presbyterian SeniorCare elects the members of the Longwood at Oakmont Board of Directors. There is no financial obligation from Presbyterian SeniorCare to Longwood. A management fee will be paid by Longwood to Presbyterian SeniorCare pursuant to the provision of a management assistance agreement, dated as of 7/1/97. The Provider's business address is 500 Route 909, Verona, Pennsylvania 15147. The Provider is exempt from federal income taxation under Section 501(a) of the Internal Revenue Code, as amended, qualifying as a 501(c)(3) organization under such Code.

Board Members and Officers of the Provider

The following sets forth the name and business address of each officer and member of the Board of Directors of the Provider:

Mr. James B. Pieffer, President and CEO Presbyterian SeniorCare Network 1215 Hulton Road Oakmont, PA 15139	Director and Chair
Ms. Rosanne Saunders [redacted]	Director and Vice Chair
Mr. Todd R. Boslau, Senior Vice President and CFO Presbyterian SeniorCare Network 1215 Hulton Rd. Oakmont, PA 15139	Director and Treasurer
Ms. Bobbi Jo Haden, Vice President, Retirement Services Presbyterian SeniorCare Network 1215 Hulton Rd. Oakmont, PA 15139	Director and Secretary
Mr. Stephen Ek [redacted]	Director
Mr. John P. Donovan [redacted]	Director

Mr. Douglass E. Harrison, CEO Wheeling Hospital, Inc. One Medical Park Wheeling, WV 26003	Director
Ms. Susan McIntosh [redacted]	Director
Mr. Donald Stoner [redacted]	Director
Ms. Barbara M. Sullivan [redacted]	Director
Ms. Ann T. Truxell [redacted]	Director

No officer, Director, trustee, or other person holds ten percent (10%) or more equity or benefit interest in or of the Provider. In addition, no officer, Director, trustee, or manager has had any felony charges, or injunctive or restrictive order of a court or record placed upon them. Conflict of interest statements are filed annually by the Directors of the Facility and no conflicts exist at present with the Board and Longwood at Oakmont.

MANAGEMENT ASSISTANCE

Presbyterian SeniorCare provides multiple services to Longwood at Oakmont including, accounting, compliance, construction management, corporate governance, financing, human resources, information technology, insurance, legal, marketing, risk management, and treasury. Presbyterian SeniorCare enters into arrangements with outside providers at times to provide certain services. Presbyterian SeniorCare then charges a management fee to cover the operating costs of providing these services and to maintain necessary reserves. The fee is calculated each year based on the expected services to be provided and varies from year to year. The management fee may be adjusted or waived during any period that Longwood at Oakmont is in violation of the financial covenants set forth by the Bank.

Administrative Staff

Executive Director, Healthcare Services. Monica Lockett joined the Longwood at Oakmont team in August of 2016. She serves as the nursing home administrator for the nursing home on campus and leads the healthcare services teams on campus, including personal care

and care management. Monica is responsible for managing the nursing home in accordance with state and federal nursing home regulations, incorporating our organization's person centered care philosophy in daily operations. She is also heavily involved in the care management process as the needs of residents who live independently or with personal care support change. Monica has worked in the health field for more than 20 years and has been a licensed nursing home administrator since 2004. She spent the majority of her career in West Virginia, before returning to her Pennsylvania hometown in 2016. She previously worked for Genesis Healthcare in various capacities and spent the last 10 years as the nursing home administrator of a 62-bed facility in Shepherdstown, WV. Monica holds a bachelor's degree in Journalism from West Virginia University in Morgantown, WV and a Master's degree in Healthcare Administration from Marshall University in South Charleston/Huntington, WV. She is licensed as a nursing home administrator in the state of Pennsylvania.

Senior Director. **Kevin Henderson, PCHA, ALA** is a graduate of Thiel College majoring in Economics and Business Administration. After graduation he worked as a Regional Director of Operations for several multinational corporations. In 2003, he began his career in healthcare working as a Regional Director of Operations for Senior Living corporations, overseeing Independent Living, Assisted Living and Skilled Nursing communities. Mr. Henderson joined Presbyterian Senior Care Network in 2019 as the Administrator at the Sisters of the Humility of Mary. He was the Executive Director at Shenango Presbyterian SeniorCare from May of 2021 through March, 2023. Mr. Henderson moved to Longwood at Oakmont as the Senior Director in March of 2023.

ELIGIBILITY: PROCEDURE

In September 2015 Longwood began to offer an additional Resident Agreement pursuant to which the cost of medical services would not be borne by Longwood but would be paid for by the Resident. The minimum age for such residents was set at 62. Under the SelectCare Resident Agreement if Longwood determines that the resident no longer meets the conditions of Occupancy, such resident will be required to transfer to a personal care or nursing facility and such Resident's Resident Agreement will terminate. This is covered in Section 5.9 of The Fee for Services Resident Agreement. The Longwood SelectCare Resident Agreement is set for in Exhibit B. Each prospective Resident of the Facility must establish that he or she will be able to meet the anticipated financial obligations of residency at the Facility. Each Resident must be ambulatory, mentally alert, able to live safely with or without adaptive devices, and in generally satisfactory health. A pre-admission physical and medical history is required. Each Resident must maintain certain medical insurance through federal, state, municipal, or private plans of medical and/or surgical and hospitalization insurance. Each Resident must be at least 62 years old, except that a spouse and/or companion sharing a residence at the facility (a "Living Accommodation") with a Resident may be under 62 if he or she satisfies all other requirements for admission including medical insurance.

Once a Resident has established financial and medical eligibility, such Resident will enter into a Resident agreement with the Provider, governing the terms and conditions of residency at the Facility. Pursuant to the Resident Agreement, the Resident will be provided a Living Accommodation chosen by the Resident. Additionally, certain health care, meal service and other services, as further described in this Disclosure Statement or the Resident Agreement may be provided.

No Resident will acquire any interest in the real or personal property owned or administered by the Provider nor will any Resident have the right to transfer his or her rights under the Resident Agreement.

SERVICES PROVIDED BY PROVIDER

Defining "The Choice Dining Plan"

Effective May 1, 2019, to meet the current and future desires of residents for flexibility and choice, Longwood at Oakmont transformed their dining services to include a new plan named Choice Dining. The "Choice Dining" plan allocates a fixed quantity of "dining dollars" to each resident's dining account each month to spend as they chose in any food service venue. Current residents were able to choose between their existing dining services plan or participate in the "Choice Dining" plan. If they decided to participate in the "Choice Dining" plan, an amendment to their current Resident Agreement has been completed.

The resident's account has been established on a declining balance basis which allocates the use of dining dollars where residents can purchase meals, take-out meals, snacks, beverages, grab-n-go, and breakfast items on an a la carte basis.

Housekeeping Services Choice Plan

Longwood is currently implementing choice Housekeeping Services that allows a resident to select weekly or bi-weekly housekeeping services. If they select weekly housekeeping services, an additional charge applies.

Services Provided at No Extra Cost to Residents

Non-Medical Services. As more completely set forth in the Resident Agreement, the Provider will provide each Resident with a Living Accommodation and certain furnishings, use of common facilities, utility service, daily meal, tray services (in certain circumstances as designated by the Provider's Administration), necessary repairs, maintenance and replacement of the Resident's Living Accommodation, grounds and equipment of the Facility. SelectCare Residents that transfer to personal care or to the Hanna HealthCare Center are responsible for the daily rate, as outlined in the agreement. Depending on the terms set forth in the Resident Agreement, a Resident may be responsible to pay for the two additional meals per day provided when a Resident is temporarily or permanently transferred to the Hanna HealthCare Center or to personal care.

Medical Services. The Provider will, under the terms and subject to the terms of the Resident Agreement, provide each Resident (other than Select Care Residents) with complete medical care prescribed or approved by the Attending Physician with agreement from the Medical Director. The Provider will bear the full cost of such services rendered by the Provider in excess of (a) payments for which the Resident is eligible under the Resident Agreement and (b) costs which the Resident is obligated to pay under the Resident Agreement. Medical care includes appropriate medical services covered by Medicare or managed care insurance of the Resident; semi-private accommodations for in-patient nursing care at the Hanna HealthCare Center in the event of a temporary transfer and private accommodations to the extent a private room is available at that time in the event of a permanent transfer, or semi-private accommodation at a substantially equivalent facility if selected by the Provider; special dietary consultations, general nursing care, and rehabilitation therapy.

Except for SelectCare Residents, the Life-care agreement includes the level of care known as personal care. The Longwood personal care services are comprised of the Parkview and Brookwood buildings which total 50-apartments and maintain a "full" occupancy. There is the possibility that an apartment in personal care may not be readily available when a resident may need that level of care. Supportive provisions may be made by the Facility on a case by case basis to provide care for residents should an apartment not be available. The Facility will not be responsible for the costs of hired companions for residents in personal care or any other level of care.

Exclusions to Medical Care, are more fully set forth in the Resident Agreement, including, without limitation, drugs, medications, personal items, comfort items, maintenance therapy in rehabilitation, orthopedic devices, companion services, extraordinary care and life support, including dialysis, and private nursing and the exclusion of those services not constituting covered services under Parts A and B of the Medicare Program (excluding general nursing care to be provided as part of Medical Care, which shall be paid for by the Provider). Medical care shall be directed by the Medical Director at the Hanna HealthCare Center or by outside health practitioners selected and approved by the Medical Director. The Resident may, at the option of the Resident, obtain medical care from any outside health practitioner or health care facility not approved or selected by the Medical Director at the sole expense and risk of the Resident as more fully described in the Resident Agreement.

Services Provided at Providers' Expense

Non-Medical Services. As more fully set forth in the Resident Agreement the Provider will, under the terms of the Resident Agreement, provide each resident with certain services. These services may include a dietary plan and are specifically outlined in the Resident Agreement. Depending on the terms of the Resident Agreement, the Resident may be responsible for the additional two meals in personal care and the Hanna HealthCare Center during a permanent or temporary stay.

Medical Services. As more fully set forth in the Resident Agreement the Provider will, under the terms of the Resident Agreement, provide each Resident with certain services. These services may include private accommodations (subject to availability) for in-patient nursing care at the Hanna HealthCare Center for residents who are temporarily transferred or at a substantially equivalent facility if selected by the Provider.

OBLIGATIONS OF RESIDENTS

As more completely set forth in the Resident Agreement, each Resident is expected to provide, at his or her sole expense to the extent applicable or necessary, suitable and sufficient clothing, vision aids, dentistry services (excluding dental surgery in a hospital), orthopedic appliances, psychiatric or psychological therapy, extraordinary care and life support, maintenance therapy in rehabilitation, private duty nurses and aides, companion services, and treatment for alcohol or drug abuse, except to the extent that such items can be provided without additional expense to the Provider and is previously approved by the Medical Director.

Each Resident is also expected to provide, at his or her sole expense, the medical insurance required to be obtained pursuant to the Resident Agreement.

FEES

Priority Deposit

Upon submission of a priority application for residence to the Facility, a priority deposit of $10,000 for one or two persons is payable, all of which is to be applied to the Entrance fee. If the applicant does not become a Resident of the Facility, $9,500 will be refunded at the written request of the applicant.

Entrance Fee 90% Refundable Option

The Entrance Fee is based upon the type of Living Accommodation. A Living Accommodation will be reserved by a Resident when a deposit equal to ten percent (10%) of the Entrance Fee is made on the particular Living Accommodation preferred. The ninety percent (90%) balance of the Entrance Fee is due at the earlier of the date the Living Accommodation is available for occupancy or is occupied (such date being the date of "Occupancy"). Entrance Fees and deposits are refundable in the event a Resident rescinds his or her Resident Agreement prior to the date of Occupancy (see the Resident Agreement). A copy of the notice of rescission is attached to the end of this Disclosure Statement.

Entrance Fees for Fee for Services Residents are shown on Table 2

The following Table 1 shows the current Entrance Fees (Lifecare, 90%):

Table 1.1
90% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Overlook Building	
Studio	$133,000
One Bedroom	$218,000
One Bedroom Deluxe	$228,000
One Bedroom/Den	$263,000
Two Bedroom/Two Baths	$338,000
Two Bedroom Deluxe	$438,000

Table 1.2
90% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Woodlands Building	*Includes an underground parking space*
One Bedroom	$233,000
One Bedroom Deluxe	$248,000
One Bedroom, 1Bath, w/Den	$283,000
One Bedroom, 1 1/2 Baths, w/Den	$333,000
Two Bedroom/Two Baths	$358,000
Two Bedroom Deluxe	$458,000
Two Bedroom/Two Baths, w/Den	$483,000

Table 1.3
90% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
The Gardens	
One Bedroom Deluxe	$238,000
One Bedroom W/Den	$273,000
Two Bedroom/Two Baths	$348,000
Two Bedroom Deluxe	$448,000
Two Bedroom, Two Baths, w/Den	$473,000

Table 1.4
90% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Country Homes	
Two Bedroom (Center)	$643,000
Two Bedroom (End Unit)	$647,000
Three Bedroom	$688,000

Table 1.5
90% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Grandview	*Includes an underground parking space*
Ashford	$583,000
Essex	$613,000
Windsor	$633,000
Bristol	$633,000
Lexington	$678,000
Monaco	$683,000

Entrance Fee 70% Refundable Option

A 70% Refundable Entrance Fee option is offered as an additional option. The monthly service fees under the 70% option are lower than other LifeCare fee options, and the entrance fee and monthly service fee is based on the apartment style. As in the 90% option, a living accommodation will be reserved by an Applicant when a deposit equal to ten percent (10%) of the Entrance Fee is made on the available living accommodation. The ninety percent (90%) balance of the Entrance Fee is due the date on which the Resident takes occupancy of the apartment. Entrance Fees and deposits are refundable in the event an Applicant rescinds his or her Resident Agreement prior to the date of Occupancy (see the Resident Agreement). A copy of the notice of rescission is attached to the end of this Disclosure Statement.

The following Table 2 shows the current Entrance Fees for the 70% refundable option:

Table 2.1
70% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Overlook Building	
Studio	$82,500
One Bedroom	$167,500
One Bedroom Deluxe	$177,500
One Bedroom/Den	$212,500
Two Bedroom/Two Baths	$287,500
Two Bedroom Deluxe	$387,500

Table 2.2
70% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Woodlands	*Includes an underground parking space*
One Bedroom	$182,500
One Bedroom Deluxe	$197,500
One Bedroom, 1Bath, w/Den	$232,500
One Bedroom, 1 1/2 Baths, w/Den	$282,500
Two Bedroom/Two Baths	$307,500
Two Bedroom Deluxe	$407,500
Two Bedroom/Two Baths, w/Den	$432,500

Table 2.3
70% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
The Gardens	
One Bedroom Deluxe	$187,500
One Bedroom W/Den	$222,500
Two Bedroom/Two Baths	$297,500
Two Bedroom Deluxe	$397,500
Two Bedroom/Two Baths, w/Den	$422,500

Table 2.4
70% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Country Homes	
Two Bedroom (Center)	$592,500
Two Bedroom (End Unit)	$596,500
Three Bedroom	$637,500

Table 2.5
70% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Grandview	*Includes an underground parking space*
Ashford	$532,500
Essex	$562,500
Windsor	$582,500
Bristol	$582,500
Lexington	$627,500
Monaco	$632,500

Entrance Fee Declining Balance Option

A Declining Balance Entrance Fee option is also available. As in the 90% option, a living accommodation will be reserved by an Applicant when a deposit equal to ten percent (10%) of the Entrance Fee is made on the accommodation. The ninety percent (90%) balance of the Entrance Fee is due the date on which the Resident takes occupancy of the apartment. This Entrance Fee option amortizes over a 50-month period. The refundable portion is zero after fifty months of residency. Entrance Fees and deposits are refundable in the event an applicant rescinds his or her Resident Agreement prior to the date of Occupancy (see the Resident Agreement). A copy of the notice of rescission is attached to the end of this Disclosure Statement.

The following Table 3 shows the current Entrance Fees for the Declining Balance (0%) option:

Table 3.1
0% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Overlook Building	
Studio	$73,000
One Bedroom	$98,000
One Bedroom Deluxe	$103,000
One Bedroom/Den	$143,000
Two Bedroom/Two Baths	$173,000
Two Bedroom Deluxe	$231,000

Table 3.2
0% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Woodlands	*Includes an underground parking space*
One Bedroom	$118,000
One Bedroom Deluxe	$123,000
One Bedroom, 1Bath, w/Den	$163,000
One Bedroom, 1 1/2 Baths, w/Den	$188,000
Two Bedroom/Two Baths	$193,000
Two Bedroom Deluxe	$233,000
Two Bedroom/Two Baths, w/Den	$253,000

Table 3.3

0% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
The Gardens	
One Bedroom Deluxe	$113,000
One Bedroom W/Den	$143,000
Two Bedroom/Two Baths	$178,000
Two Bedroom Deluxe	$223,000
Two Bedroom/Two Baths, w/Den	$243,000

Table 3.4

0% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Country Homes	
Two Bedroom (Center)	$358,000
Two Bedroom (End Unit)	$362,000
Three Bedroom	$388,000

Table 3.5

0% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Grandview	*Includes an underground parking space*
Ashford	$303,000
Essex	$333,000
Windsor	$353,000
Bristol	$353,000
Lexington	$378,000
Monaco	$383,000

Fee for Service (SelectCare) Option

Beginning in 2016, a Fee for Service (SelectCare) option is available. This plan was instituted to accommodate especially those prospects who have already made a significant contribution to a Long-Term Care Insurance policy. With this plan, a resident may choose a lower Entrance fee and Monthly Maintenance Fee for Independent Living; and when a permanent transition is made to a higher level of care, the resident pays the current daily rate for that level. As in the 90% option, a living accommodation will be reserved by an Applicant when a deposit equal to ten percent (10%) of the Entrance Fee is made on the accommodation. The ninety percent (90%) balance of the Entrance Fee is due the date on which the Resident takes occupancy of the apartment. This Entrance Fee option amortizes over a 50-month period. The refundable portion is zero after fifty months of residency. Entrance Fees and deposits are refundable in the event an Applicant rescinds his or her Resident Agreement prior to the date of Occupancy (see the Resident Agreement). A copy of the notice of rescission is attached to the end of this Disclosure Statement.

The following Tables show the current Entrance Fees for the Fee for Service (SelectCare) (0%) option:

Table 4
0% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Overlook Building	
Studio	$69,000
One Bedroom	$84,000
One Bedroom Deluxe	$94,000
One Bedroom/Den	$114,000
Two Bedroom/Two Baths	$144,000
Two Bedroom Deluxe	$179,000

Table 4.2
0% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
Woodlands	*Includes an underground parking space*
One Bedroom	$99,000
One Bedroom Deluxe	$104,000
One Bedroom, 1Bath, w/Den	$134,000
One Bedroom, 1 1/2 Baths, w/Den	$159,000
Two Bedroom/Two Baths	$164,000
Two Bedroom Deluxe	$199,000
Two Bedroom/Two Baths, w/Den	$204,000

Table 4.3
0% Entrance Fees - Effective January 1, 2026

Living Accommodation Type	*Entrance Fee*
The Gardens	
One Bedroom Deluxe	$94,000
One Bedroom W/Den	$124,000
Two Bedroom/Two Baths	$154,000
Two Bedroom Deluxe	$189,000
Two Bedroom/Two Baths, w/Den	$194,000

Table 4.4
0% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Country Homes	
Two Bedroom (Center)	$299,000
Two Bedroom (End Unit)	$302,000
Three Bedroom	$329,000

Table 4.5
0% Entrance Fees - Effective January 1, 2026

Apartment Type	*Entrance Fee*
Grandview	*Includes an underground parking space*
Ashford	$254,000
Essex	$282,000
Windsor	$289,000
Bristol	$292,000
Lexington	$324,000
Monaco	$324,000

In April of 2026, Resident Agreements were developed to allow two residents to move into an apartment under one Resident Agreement and two separate payment types. The Resident Agreements are included and titled: Split Resident Agreement – LifeCare Declining Balance and SelectCare; and Split Resident Agreement – LifeCare Return of Capital and SelectCare. Sales will begin utilization, when applicable May 1, 2026.

Monthly Maintenance Fees

All Residents must pay a Monthly Maintenance Fee. The Monthly Maintenance Fee is determined according to the Resident Agreement option, Living Accommodation size and number of occupants. The following Table 5 shows the current Monthly Maintenance Fees Options:

Table 5
90%, 0% Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
Overlook Building	
Studio	$3,848
One Bedroom	$4,342
One Bedroom Deluxe	$4,368
One Bedroom/Den	$4,628
Two Bedroom/Two Baths	$4,940
Two Bedroom Deluxe	$5,200
Second Person Monthly Fee	$1,780

Table 5.2
90%, 0% Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
Woodlands	*Includes an underground parking space*
One Bedroom	$4,472
One Bedroom Deluxe	$4,524
One Bedroom, 1Bath, w/Den	$4,784
One Bedroom, 1 1/2 Baths, w/Den	$5,044
Two Bedroom/Two Baths	$5,096
Two Bedroom Deluxe	$5,356
Two Bedroom/Two Baths, w/Den	$5,616
Second Person Monthly fee	$1,780

Table 5.3
90%, 0% Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
The Gardens	
One Bedroom Deluxe	$4,420
One Bedroom W/Den	$4,680
Two Bedroom/Two Baths	$4,992
Two Bedroom Deluxe	$5,148
Two Bedroom/Two Baths, w/Den	$5,512
Second Person Monthly fee	$1,780

Table 5.4
90%, 0% Monthly Fees - Effective January 1, 2026

Apartment Type	*Monthly Fee*
Country Homes	
Two Bedroom (Center)	$6,136
Two Bedroom (End Unit)	$6,162
Three Bedroom	$6,552
Second Person Monthly fee	$1,780

Table 5.5
90%, 0% Monthly Fees - Effective January 1, 2026

Apartment Type	*Monthly Fee*
Grandview	*Includes an underground parking space*
Ashford	$5,720
Essex	$6,162
Windsor	$6,214
Bristol	$6,292
Lexington	$6,526
Monaco	$6,526
Second Person Monthly fee	$1,780

The following Tables show the current Monthly Maintenance Fees for the **70% Lifecare Contract**:

Table 6
70% Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
Overlook Building	
Studio	$3,380
One Bedroom	$3,874
One Bedroom Deluxe	$3,900
One Bedroom/Den	$4,160
Two Bedroom/Two Baths	$4,472
Two Bedroom Deluxe	$4,732
Second Person Monthly fee	$1,780

Table 6.2
70% Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
Woodlands	*Includes an underground parking space*
One Bedroom	$4,004
One Bedroom Deluxe	$4,056
One Bedroom, 1Bath, w/Den	$4,316
One Bedroom, 1 1/2 Baths, w/Den	$4,576
Two Bedroom/Two Baths	$4,628
Two Bedroom Deluxe	$4,888
Two Bedroom/Two Baths, w/Den	$5,148
Second Person Monthly fee	$1,780

Table 6.3
70% Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
The Gardens	
One Bedroom Deluxe	$3,952
One Bedroom W/Den	$4,212
Two Bedroom/Two Baths	$4,524
Two Bedroom Deluxe	$4,680
Two Bedroom/Two Baths, w/Den	$5,044
Second Person Monthly fee	$1,780

Table 6.4
70% Monthly Fees - Effective January 1, 2026

Apartment Type	*Monthly Fee*
Country Homes	
Two Bedroom (Center)	$5,668
Two Bedroom (End Unit)	$5,694
Three Bedroom	$6,084
Second Person Monthly fee	$1,780

Table 6.5
70% Monthly Fees - Effective January 1, 2026

Apartment Type	*Monthly Fee*
Grandview	*Includes an underground parking space*
Ashford	$5,252
Essex	$5,694
Windsor	$5,746
Bristol	$5,824
Lexington	$6,058
Monaco	$6,058
Second Person Monthly fee	$1,780

The following Tables show the current Monthly Maintenance Fees for the
Fee for Service Contract: SelectCare

Table 7
Fee for Service Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
Overlook Building	
Studio	$2,600
One Bedroom	$3,094
One Bedroom Deluxe	$3,120
One Bedroom/Den	$3,380
Two Bedroom/Two Baths	$3,692
Two Bedroom Deluxe	$3,952
Second Person Monthly fee	$1,160

Table 7.2
Fee for Service Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
Woodlands	*Includes an underground parking space*
One Bedroom	$3,224
One Bedroom Deluxe	$3,276
One Bedroom, 1Bath, w/Den	$3,536
One Bedroom, 1 1/2 Baths, w/Den	$3,796
Two Bedroom/Two Baths	$3,848
Two Bedroom Deluxe	$4,108
Two Bedroom/Two Baths, w/Den	$4,368
Second Person Monthly fee	$1,160

Table 7.3
Fee for Service Monthly Fees - Effective January 1, 2026

Living Accommodation Type	*Monthly Fee*
The Gardens	
One Bedroom Deluxe	$3,172
One Bedroom W/Den	$3,432
Two Bedroom/Two Baths	$3,744
Two Bedroom Deluxe	$3,900
Two Bedroom/Two Baths, w/Den	$4,264
Second Person Monthly fee	$1,160

Table 7.4
Fee for Service Monthly Fees - Effective January 1, 2026

Apartment Type	*Monthly Fee*
Country Homes	
Two Bedroom (Center)	$4,888
Two Bedroom (End Unit)	$4,914
Three Bedroom	$5,304
Second Person Monthly fee	$1,160

Table 7.5
Fee for Service Monthly Fees - Effective January 1, 2026

Apartment Type	*Monthly Fee*
Grandview	*Includes an underground parking space*
Ashford	$4,472
Essex	$4,784
Windsor	$4,810
Bristol	$4,836
Lexington	$5,096
Monaco	$5,106
Second Person Monthly fee	$1,160

The obligation to pay the Monthly Maintenance Fee commences on the date on which the Resident takes occupancy of the Living Accommodation and is to be paid monthly on or before the fifth (5th) day after the date of a monthly statement to the Resident. The statement will show: (i) the amount due for the

Monthly Maintenance Fee, (ii) other sums which are chargeable to the Resident and (iii) any credits due to the Resident. With proper business office notification, an allowance may be made against a Resident's Monthly Maintenance Fee for meals for any period of at least thirty (30) consecutive days during which the Resident is away from the Facility. All credits issued are subject to the terms of the Resident Agreement.

A Resident (other than a Select Care Residents) who permanently transfers into the Hanna HealthCare Center or personal care building must continue to pay the Monthly Maintenance Fee. However, there is no additional charge for a Resident who transfers into the Hanna HealthCare Center or personal care building if such a Resident's spouse or roommate continues to live in the Living Accommodation. In this situation, the Resident remaining in the Living Accommodation will continue to pay the Monthly Maintenance Fee based upon double occupancy. The obligation of the Resident (or Resident's estate) to pay the Monthly Maintenance fee shall continue until termination of the Resident Agreement. Otherwise, Residents are fully responsible for payment of the Monthly Maintenance Fee at all times during which the Resident Agreement is in effect between the Provider and the Resident.

As outlined in the Resident Agreement, if certain conditions are met, a Resident Agreement will not be automatically terminated solely because of the Resident's inability to continue to pay the Monthly Maintenance Fee and the Provider may, in its discretion, partially or wholly subsidize such Resident's Monthly Maintenance Fee. While the Provider currently intends to establish such subsidy situation, it is not obligated to do so and may abandon such plan or spend such reserves, if established, to pay operating expenses or other expenses of the Facility.

The fees are subject to adjustment to reflect the actual costs of providing services in the operation of the Facility. Such adjustment will be effective thirty (30) days after written notice of such adjustment is given to Residents, except for adjustments due to changes in fees, charges or scope of care or services by state or federal assistance programs, which shall be effective immediately. The Provider will make all reasonable efforts to maintain the Monthly Maintenance Fee at the lowest level consistent with operating Longwood at Oakmont on a sound financial basis and with the high standard of service which the Provider endeavors to provide to Residents. Other than as described herein and in the Resident Agreement, there are no limits on the adjustment of the Monthly Maintenance Fee. The following Table 3 provides the history of the monthly maintenance fee increases:

Table 5 - History of Maintenance Fee Increases

2019	3.75%
2020	3.5% (2.5% for Garden Homes)
2021	2% (2 & 3 bedroom)
2021	1% (1 bedroom & studio)
2022	2%
2023	3%
2024	3% (Overlook, Gardens, Woodlands)
2024	4.5% (Grandview, Country Homes)
2025	4.5%
2026	4%

If a resident wishes to transfer to a different Residential Living Accommodation, the transfer must be approved by the Senior Executive Director. If approved, the monthly fee and the entrance fee will be adjusted accordingly:

1. A resident who wishes to transfer to a smaller, or same size, or larger Residential Living Accommodation will pay the difference between the entrance fee originally paid and the current entrance fee for the Residential Living Accommodation the resident is transferring to. No refunds to the resident will be paid because of a transfer to a smaller Residential Living Accommodation.

2. If a resident must pay an additional entrance fee, it will be paid as follows:

a. At the time the Transfer Amendment is signed, Resident agrees to pay an additional entrance fee representing the difference between the entrance fee previously paid for the Current Residential Living Accommodation and the current entrance fee in effect for the New Residential Living Accommodation.

b. Resident shall also pay a $12,500 (according to agreement) transfer fee unless specified otherwise in the Resident Agreement. The transfer fee is subject to change.

c. Residents transferring Residential Living Accommodations may be assessed charges associated with their transfer to the New Residential Living Accommodations. The charges may include the expenses related to preparation of the vacated Residential Living Accommodation for the next occupant and any furnishings above the Residential Living Accommodation standards of the new Residential Living Accommodation and shall be provided by the Resident at the Resident's sole cost and expense subject of and approval by the Longwood at Oakmont Senior Director.

3. Residents transferring Residential Living Accommodations are required to complete a Financial Data Application and a Functional Assessment.

4. For the duration of every transfer to the Hanna HealthCare Center and Personal Care beginning before or within twelve (12) months after Resident may transfer to a smaller Residential Living Accommodation, the Monthly Fee will revert to the prevailing fee for the Residential Living Accommodation the Resident had occupied before the move to the smaller Residential Living Accommodation.

The above policy is based upon use with the Resident Agreement that provides for an up to 90% refund. The terms concerning Residential Living Accommodation transfers in connection with other types of Resident Agreements will differ. A Resident with such a Resident Agreement should consult the Longwood at Oakmont Senior Director as to the terms of Residential Living Accommodation transfers.

FINANCIAL INFORMATION

Bond Financing of Phase I & II of the Facility

The construction and operation of Phase I & Phase II of the Facility was financed in part by the proceeds of approximately $39,115,000 in principal amount of First Mortgage Revenue bonds (Longwood at Oakmont, Inc., Continuing Care Retirement Community Project) Series 1991A, 1991B, 1993 mortgage revenue bonds, which have been issued by the Wilkins Area Industrial Development Authority (the "Authority") pursuant to a Loan Agreement entered into between the Authority and the Provider (the "Loan Agreement"). In order to facilitate and secure the payment of the principal of, and interest and redemption price on, such Bonds, and to assure performance of all other covenants and obligations in the Loan Agreement, the Authority has executed a Trust Indenture (the "Trust Indenture") between the Authority and The First National Bank of Maryland (the "Trustee"). Pursuant to the Loan Agreement and the Trust Indenture, the revenues of and funds received by the Facility (other than restricted gifts), real estate and improvements comprising the Facility, and all other property of the Provider have been pledged as security for the Bonds.

In January 1994, $11,000,000 of the Phase I Bonds were called. A significant portion of the balance of the Phase I Bond Issue was refinanced. The refinancing saved the facility approximately $770,000 over the life of the original Bonds.

Phase III Financing

In August 1997 the refinancing of all current outstanding debt was completed along with the financing of the third phase construction. The refinancing was completed with variable rate, letter of credit enhanced bonds. The financing was facilitated through FORCE Financial services with the Dresdner Bank of Germany acting as lead bank. Series 1997A, 1997B and 1997C variable rate demand revenue bonds were issued to refinance the previously issued 1991A, 1991B and 1993 mortgage revenue bonds. A total of $33,800,000 of 1997A-C bonds were issued to refinance the outstanding debt. The 1997D variable rate demand bonds issued in the amount of $26,100,000 were issued to finance the cost of new construction, furniture, fixtures and

equipment and various capital improvements to the facility including renovations to the HealthCare Center and additional rehabilitative therapy space.

The Trustee for the funds is Chase Manhattan Trust Company N.A. Pittsburgh, PA as represented where "Trustee" is used in this document. The bonds were issued through the Allegheny County Industrial Development Authority henceforth ("the Authority").

Marketing for Phase III occurred in mid-1996. This process included contact and cultivation of deposited ($1,000 waiting list) prospects as well as cultivating general mailing list and new lead prospects. The occupancy goals were reached at the completion of Phase III construction.

November 2001 Bond Refinancing

In November 2001, the refinancing of $42,620,000 of debt was completed. The refinancing uses daily variable rate and replaces the Series 1997 bonds (Phase III). Bond amortization has been structured to deliver level annual debt service. These variable rate bonds were re-marketed in December 2009 and were backed by a letter of credit provided by PNC Bank that expired on April 30, 2011. The bonds were paid off in their entirety in conjunction with the issuance of the Series 2011 A & B bonds.

Phase IV Financing

The proceeds of the August 19, 2008, Bond issue in the amount of $68,970,000 have been used to finance all or a portion of the costs associated with: (i) the renovation and construction of a 60-bed skilled nursing facility, which included the addition of a two-story, 32-bed wing, the remodeling of the existing nursing facility to include a 12-bed rehabilitation unit and a 16-bed memory support unit; (ii) the construction and equipping of an additional 20 one-bedroom apartment building designed for personal care services; (iii) the construction and equipping of a five-story, 89-unit residential apartment building with underground parking and a related dining facility; (iv) the remodeling of the existing clubhouse building into a wellness center; (v) the relocation of the existing maintenance building; (vi) the renovation of all or a portion of the existing residential apartment units. The bond issue also funded a debt service reserve fund and the costs of issuance of the 2008 bonds. These bonds were paid off in their entirety in conjunction with the issuance of the Series 2011 A & B bonds.

2011 Bond Refinancing

In December 2011, the Allegheny County Industrial Development Authority (the "Authority") issued $75,000,000 of its Variable Rate Health Care Facilities Revenue Bonds on behalf of Longwood as follows: (a) Series 2011A Bonds in the amount of $60,000,000; and (b) Series 2011B Bonds in the amount of $15,000,000. The bond proceeds were used to refinance its Series 2001 and Series 2008 bonds, terminate its existing interest rate swap agreements, and pay the costs of issuance.

In December 2014, Longwood entered into an agreement with the Authority to create two separate subseries of both the Series 2011A Bonds and Series 2011B Bonds, and to amend the interest rates and bond redemption schedules on the remaining outstanding balance of the bonds. Additionally in December 2014, there was a remarketing of these bonds which resulted in a lower interest rate with a ten-year term.

The Series 2011A Bonds are due in varying semi-annual installments through 2041. The Series 2011B Bonds are due in varying semi-annual installments through 2031. Interest is payable on both the Series 2011A and Series 2011B Bonds in monthly installments at a variable rate (0.04% for December 31, 2014), determined primarily by the LIBOR Index Rate and prevailing market conditions (See Note 16).

The Series 2011A Bonds and Series 2011B Bonds are secured by a first mortgage lien on Longwood's property and equipment.

Reserve Funds and Accounts

Under the Resident Agreement and the Act, all deposits and Entrance fees received prior to Occupancy of a Resident's home/apartment are held in an escrow account until Occupancy. The escrow account is with the Trustee, although such funds are not available to the Trustee or any other party until Occupancy by a Resident. After Occupancy, such amounts are available to be used by the Trustee for the purposes described in the Trustee Indenture. Although these amounts may, after Occupancy, be applied by the Trustee to pay debt service on the Bonds and operating expenses of the Facility, it is not presently anticipated by the Provider that such amount will be needed to fund the operation of the Facility.

The Trustee has established reserve funds for debt service payment (both of principal and interest on the Bonds), operations, and renewal and replacement of equipment and of the Facility, in amounts determined by the Provider and Asset Guaranty Insurance Company to meet the debt obligations and operation needs of the Facility. The trustee invests such funds in accordance with the Trust Indenture.

Occupancy

The Independent Living community is 90.4% occupied and maintains a waiting list. As of April 30, 2026, there are 138 applicants who have made $2,500 wait list deposits.

Pro Forma Cash Flow Projections

The following cash flow projections for 2020-2024 are based upon projections of future events rather than historical information. The Facility has contracted with A.V. Powell and Associates to conduct an actuarial study. It is important to note that procedures have not been performed to determine whether all of the underlying assumptions are reasonable (in particular assumptions of occupancy during the projection period). There will usually be differences between projected and actual results. These differences may be material.

Five Year Cash Flow Projection for Longwood at Oakmont, Inc.

Fiscal Year Ending:	2026	2027	2028	2029	2030
Cash Sources:					
Resident Services	$ 20,309,000	$ 21,121,000	$ 21,966,000	$ 22,845,000	$ 23,530,000
Personal Care Services	4,439,000	4,617,000	4,802,000	4,994,000	5,144,000
HealthCare Center Revenue	4,846,000	5,040,000	5,242,000	5,452,000	5,616,000
Investment Income	1,113,000	1,152,000	1,187,000	1,223,000	1,260,000
Other Operating Revenue	761,000	784,000	800,000	816,000	832,000
Entrance Fees Received	3,825,000	3,825,000	3,825,000	3,825,000	3,825,000
Additional Funding Source	1,775,000	500,000			
TOTAL CASH SOURCES	37,068,000	37,039,000	37,822,000	39,155,000	40,207,000
Cash Uses:					
Operating Expenses	28,288,000	29,137,000	30,011,000	30,911,000	31,838,000
Capital Expenditures	4,932,000	5,031,000	5,132,000	5,235,000	5,340,000
Interest Payments	2,585,000	2,475,000	2,469,000	2,462,000	2,455,000
Principal Payments	125,000	135,000	135,000	140,000	140,000
TOTAL CASH USES	35,930,000	36,778,000	37,747,000	38,748,000	39,773,000
NET CHANGE IN CASH	$ 1,138,000	$ 261,000	$ 75,000	$ 407,000	$ 434,000

LONGWOOD AT OAKMONT, INC.
Statement of Operations and Changes in Net Assets
For the period ending December 31, 2025

	Actual	Budget	Variance	% Variance
Revenue:				
Resident Services	19,332,097	19,906,715	(574,618)	-2.9%
HealthCare Center Revenue	5,242,371	4,875,914	366,457	7.5%
Personal Care Revenue	3,316,443	4,195,248	(878,805)	-20.9%
Entrance Fee Amortization	5,086,810	3,754,200	1,332,610	35.5%
Investment Income	3,093,973	812,000	2,281,973	281.0%
Other Operating Revenue	612,817	699,776	(86,959)	-12.4%
Total Revenue	36,684,511	34,243,853	2,440,658	7.1%
Operating Expenses:				
Resident Care	8,281,361	7,905,174	(376,187)	-4.8%
Dining Services	6,001,505	5,688,496	(313,009)	-5.5%
Facilities Management	4,699,499	4,609,696	(89,803)	-1.9%
Environmental Services	1,229,608	1,252,133	22,525	1.8%
General and Administrative	7,701,994	7,786,824	84,830	1.1%
Total Operating Expenses	27,913,967	27,242,323	(671,644)	-2.5%
Capital Expenses:				
Depreciation	5,510,246	5,438,969	(71,277)	-1.3%
Amortization	66,359	66,360	1	0.0%
Interest	2,588,250	2,575,000	(13,250)	-0.5%
Total Capital Expenses	8,164,855	8,080,329	(84,526)	-1.0%
Total Expenses	36,078,822	35,322,652	(756,170)	-2.1%
Gain (Loss) from Operations	605,689	(1,078,799)	1,684,488	156.1%

Explanation of Material Variances

Resident Services:
Under budget resulting from attrition.
HealthCare Center Revenue:
Census days over budget.
Personal Care Revenue:
Census and payer mix under budget.
Entrance Fee Amortization:
Termination income realized on contractal agreements.
Investment Income:
Includes unrealized investment gains on portfolio.

Operating Expenses:
Resident Care:
Labor costs over budget.
Dining Services:
Contracted labor and food costs over budget due to inflation levels.

Registration

Pennsylvania law requires registration of continuing care facilities pursuant to the Pennsylvania Continuing Care Provider Registration and Disclosure Act (the "Act"). Longwood at Oakmont has obtained a Certificate of Authority. Longwood must file certain documents with the Pennsylvania Department of Insurance annually, including the Disclosure Statement. When there are material changes in applicable information, Longwood is required to make disclosure of the changes and file the new information with the Department of Insurance. Copies of past disclosure documents are maintained at Longwood for a minimum of four years and are available for review.

The Certificate of Need and HealthCare Center Licensure

In November 1990 a Certificate of Need was approved from the Pennsylvania Department of Health for a 59-bed health center at Longwood. The Hanna HealthCare Center provides skilled and intermediate care and is licensed by the Pennsylvania Department of Health. The Hanna HealthCare Center is required to pass periodic inspections in order to maintain licensure.

Liquid Reserves

In compliance with Pennsylvania law and under the terms of the various financing agreements, Longwood maintains reserves which meet or exceed the requirements of Section 9 of the Act. Under the Act, Longwood is required to maintain liquid reserves in an amount equal to or exceeding the greater of: (1) the total amount of all principal and interest payments due during the next 12 months; or (2) 10 percent of the projected annual operating expenses of Longwood at Oakmont exclusive of depreciation.

Imputed Interest

With passage of the Tax Relief and Health Care Act Amendments, Congress has ended taxation of interest imputed to refundable entrance fees paid by CCRC residents. The new law repeals imputed interest taxation for tax years after December 31, 2005.

This disclosure is for information purposes, and Longwood at Oakmont disclaims any expression of tax advice or opinion. Each individual resident's tax circumstances may result in different tax situations and liability. The resident agrees that he or she shall remain solely responsible for his or her personal tax consequences.

RECEIPT

The undersigned hereby acknowledges delivery and receipt of the Longwood at Oakmont Disclosure Statement dated April 30, 2026, and all attachments thereto include a copy of the Resident Agreement and the Notice of Right to Rescind.

_____ Date_____

Signature of Resident

_____ Date_____

Signature of Co-Resident (if applicable)

EXHIBITS

Exhibit A	Longwood at Oakmont, Inc. Resident Agreement: Rental
Exhibit B	Longwood at Oakmont, Inc. Resident Agreement: SelectCare
Exhibit C	Longwood at Oakmont, Inc. Resident Agreement: Agreement LifeCare – Return of Capital
Exhibit D	Longwood at Oakmont, Inc. Resident Agreement: LifeCare – Declining Balance
Exhibit E	Longwood at Oakmont, Inc. Resident Agreement: Double Occupancy LifeCare Declining Balance and SelectCare
Exhibit F	Longwood at Oakmont, Inc. Resident Agreement: Double Occupancy LifeCare Return of Capital and SelectCare
Exhibit G	Longwood at Oakmont, Inc. 2025 Financial Statements
Exhibit H	Biographical Affidavits for New Board Members
Exhibit I	Receipt for On-line Filing Fee

This Disclosure Statement does not contain an untrue statement of a material fact required to be stated herein or omit to state material fact necessary to make the statement made, in light of the circumstances under which they are made, not misleading. It contains a fair summary of the information required to be disclosed and of the material and other items of the documents purposed to be summarized herein.

Exhibit A

Rental - Resident Agreement

Longwood at Oakmont™

A Presbyterian SeniorCare Network Community

Resident Agreement

Rental

500 Route 909
Verona, Pennsylvania 15147

04/26

Index
Rental-Lease

1. DEFINITIONS....1
   - 1.1 "DOUBLE OCCUPANCY"....1
   - 1.2 "SENIOR DIRECTOR"....1
   - 1.3 "LIVING ACCOMONDATIONS"....1
   - 1.4 "OCCUPANCY"....1
   - 1.5 "RESIDENT"....1
   - 1.6 "SURRENDER"....1
   - 1.7 "TERMINATE/TERMINATION OF THIS AGREEMENT"....2
   - 1.8 "RECISSION PERIOD"....2

2. LEASE TERM....2
   - 2.1 LEASE AGREEMENT AND SECURITY DEPOSIT....2
   - 2.2 MONTHLY RENT....2
   - 2.3 APPLICATION FOR ADMISSION....2

3. SCOPE OF CARE....2

4. ACCOMMODATIONS PROVIDED BY LONGWOOD....3
   - 4.1 LIVING ACCOMMODATIONS....3
   - 4.2 FURNISHINGS....3
   - 4.3 COMMON FACILITIES....3
   - 4.4 PERSONAL EXPENSE EXCLUSIONS....3

5. SERVICES PROVIDED BY LONGWOOD....3
   - 5.1 UTILITIES....3
   - 5.2 TELEPHONE AND SECURITY SERVICE....3
   - 5.3 CABLE TELEVISION....4
   - 5.4 HOUSEKEEPING....4
   - 5.5 MAINTENANCE AND REPAIR....4
   - 5.6 STRUCTURAL CHANGES....4
   - 5.6.1 INSURANCE OF IMPROVEMENTS....5
   - 5.7 REDECORATION....5
   - 5.8 FOOD AND MEALS....5
   - 5.8.1 DIETARY PLAN OPTIONS....5
   - 5.8.2 OTHER SERVICES....5
   - CATERING....5
   - 5.9 MEDICAL CARE....5
   - 5.9.1. PROVISION AND COST....5
   - 5.9.2 MEDICAL APPLICATION....5

6. OBLIGATIONS OF RESIDENT....6
   - 6.1.1 PRIVATE DUTY NURSES, AIDES....6
   - 6.1.2 MENTAL ILLNESS, CONTAGIOUS DISEASE, ALCOHOL OR DRUG ABUSE....6

7. FAILURE TO MAKE REQUIRED PAYMENTS 6
7.A RESIDENT'S REPRESENTATIONS 6
7.1. REDUCTION OF INCOME 6
7.2 REPRESENTATIONS OF RESIDENT 7

8. TERMINATION OF AGREEMENT 7
8.1 PRIOR TO OCCUPANCY 7
8.1.1 BY LONGWOOD 7
8.2 BY LONGWOOD AFTER OCCUPANCY 7
8.2.1 BY RESIDENT AFTER OCCUPANCY 8

9. CONVERSION FROM RENTAL TO LIFECARE AGREEMENT 8

10. REFUND OF SECURITY DEPOSIT 8
10.1 REFUND OF SECURITY DEPOSIT AFTER OCCUPANCY 8
10.2 RELEASE OF OBLIGATION 8

11. PERSONAL REPRESENTATIVE AND GUARDIANSHIP 9
11.1 PERSONAL REPRESENTATIVE 9

12. RIGHTS AND OBLIGATIONS OF RESIDENT AS TO PROPERTY 9
12.1 RIGHTS TO PROPERTY 9
12.2 RESPONSIBILITY FOR DAMAGES 9
12.3 RIGHT OF ENTRANCE 9

13. RESPONSIBILITY FOR PROTECTION OF THE RESIDENT'S PROPERTY 10

14. CHANGES IN OCCUPANCY 10
14.1 ENTRY OF CO-RESIDENT AFTER OCCUPANCY BY RESIDENT 10

15. GUESTS 11

16. PETS 11

17. NON DISCRIMINATION 11

18. NOTICE 11

19. COMPLETE AGREEMENT 12

20. DESCRIPTIVE HEADINGS 12

21. SEVERABILITY 12

22. GOVERNING LAW 12

23. ASSIGNMENT BY LONGWOOD 12

24. ADDENDA, SCHEDULES(S) AND EXHIBITS 13

Signatures 13

Notice of Right to Rescind 14

First Addendum 15

Schedule A 16

Longwood at Oakmont
Resident Agreement – Rental

This Agreement is made this _____ between Longwood at Oakmont, Inc., a Pennsylvania Non-Profit Corporation located at 500 Route 909 Verona, PA 15147 ("Longwood") and _____ ("Resident"). In the case of Double Occupancy, the term Resident hereafter refers to both occupants of the living accommodation.

WHEREAS, Longwood operates a retirement community on a campus located in Plum Borough, Allegheny County, Pennsylvania (the "Community"); and

WHEREAS, the Resident has been approved for admission to the Community as a tenant, is ambulatory, mentally alert and able to live safely in a residential setting.

NOW, THEREFORE, Longwood and the Resident, intending to be legally bound, hereby agree as follows:

1. **DEFINITIONS.** Except as otherwise defined by this Agreement the terms set forth below shall have the following meanings ascribed thereto:

   1.1. **"DOUBLE OCCUPANCY"** means Occupancy of one living accommodation by two Residents.

   1.2. **"SENIOR DIRECTOR"** means the person who is designated from time to time by Longwood to manage the Community.

   1.3. **"LIVING ACCOMMODATION"** means the particular living accommodation provided for exclusive occupancy by the Resident.

   1.4. **"OCCUPANCY"** means possession or use of a living accommodation by the Resident or immediate right to such possession or use.

   1.5. **"RESIDENT"** means the individual(s) executing this Agreement and identified on page one thereof.

   1.6. **"SURRENDER"** means to cease to occupy a living accommodation, to remove all possessions from it and to turn in all keys for the living accommodation and for any other building in the Community to Longwood.

1.7. **"TERMINATE THIS AGREEMENT" or "TERMINATION OF THIS AGREEMENT"** means the termination of the right of Occupancy and this lease.

1.8. **"RESCISSION PERIOD"** shall have the meaning provided in Section 8.1.1 hereof.

2. LEASE TERM

2.1. **LEASE AGREMENT AND SECURITY DEPOSIT** – This is an annual lease. A one-time security deposit equal to the first month's rent in the amount of $_____ shall be paid by the Resident(s), all or a portion of which shall be refunded to the Resident upon the termination of this lease as set forth in Section 10 hereof. The security deposit and the first month's rent shall be paid upon the execution of this Agreement.

2.2. **MONTHLY RENT** - The Resident will pay to Longwood monthly in advance rent of $_____ per month from _____ to_____. The rent shall be paid to Longwood in advance on the execution of this Agreement, as described above, and thereafter in each month on or before the fifth (5th) day after the date of each of Longwood's monthly statements to the Resident. Each statement will show: (1) the amount due as rent, and (2) any other sums which are chargeable to the Resident. Resident's right to occupy living accommodation shall expire on _____ unless extended through the completion of an annual lease between Longwood and Resident.

2.3 **APPLICATION FOR ADMISSION** - The Applicant shall have completed the preliminary application, the personal health history and financial application as of the date of Agreement which shall be in all respects satisfactory to Longwood. It is the policy of Longwood that each Applicant must be ambulatory, mentally alert and able to live safely in a residential setting at the time an Applicant is accepted as a Resident. Applicant shall be age 62 or older or shall have a spouse who will enter into a contract who is age 62 or older.

3. **SCOPE OF CARE** - Longwood shall not be responsible for providing health care services to Resident, including but not limited to personal care and nursing care services.

4. ACCOMMODATIONS PROVIDED BY LONGWOOD

4.1. LIVING ACCOMMODATIONS - The Resident may occupy and use the living accommodation granted to the Resident by Longwood subject to the terms and conditions hereof. The living accommodation to be occupied by the Resident is _____ subject to the Pennsylvania Landlord and Tenant Act. No person other than the Resident or Residents named herein shall have the right of Occupancy in the living accommodations without the consent of Longwood, unless otherwise permitted pursuant to guest policies established by Longwood.

4.2. FURNISHINGS - Longwood will furnish suitable floor covering, refrigerator, dishwasher, disposal, oven, kitchen cabinets, a washer/dryer and certain fixtures in the living accommodation. All other furnishings shall be provided by the Resident at the Resident's sole cost and expense subject to supervision of and approval by the Senior Director.

4.3. COMMON FACILITIES - The Resident may use, in common with others and in accordance with the rules and regulations from time to time promulgated by Longwood, the dining rooms, lounges, auditorium, social and recreational rooms at Longwood at Oakmont.

4.4. PERSONAL EXPENSE EXCLUSIONS - The Resident will be responsible for all personal expenses, clothing and costs of health care services. Longwood may permit Resident to charge on account certain personal expenses (e.g. linen service, meal plan, guest meals, styling center) but will bill Resident for such charges monthly.

5. SERVICES PROVIDED BY LONGWOOD.

5.1. UTILITIES - Longwood will provide water, sewage, heat and air conditioning, electricity and basic cable television service for each Residential Living Accommodation.

5.2. TELEPHONE AND SECURITY SERVICE – Private telephone service is available through a system at Longwood at the expense of the Resident. Access to Longwood's security features, which include a twenty-four hour call system and fire alarm system, requires that you must utilize and pay for the landline telephone service available in your Residential Living Accommodation as such services will not be available via a mobile or cellular phone.

5.3. **CABLE TELEVISION** – Each Residential Living Accommodation is equipped with access to cable service as determined by the cable provider selected by Longwood. Basic cable service is included in the Monthly Maintenance Fee and premium channels are available at Resident's cost. Resident shall be charged by the provider directly for any additional services including internet services. It is the Resident's responsibility to order such additional services as desired directly through the cable provider. Longwood reserves the right to pass on directly upon thirty (30) days written notice to you any increase in cost from the cable provider for basic cable service.

5.4. **HOUSEKEEPING** - Longwood will provide bi-weekly light housekeeping for the living accommodation. Longwood offers linen service for a fee and prices are subjected to change. Resident retains responsibility for maintaining the living accommodation in a clean, sanitary, and orderly condition. If the Resident does not maintain the living accommodation in a clean, sanitary and orderly manner, Longwood, after notice to the Resident, has the right to maintain the living accommodation and to bill the cost of such maintenance to the Resident. Upon surrender the living accommodation shall be in as good a condition as at the commencement of Occupancy, normal wear and tear accepted.

5.5. **MAINTENANCE AND REPAIR** - Longwood will perform and provide necessary repairs, maintenance and replacement of the living accommodation, grounds and equipment of Longwood. Repairs, maintenance and replacement of the property of the Resident will be the responsibility of, and at the expense of, the Resident.

5.6. **STRUCTURAL CHANGES** - Any structural or other physical change of any kind to the living accommodation may be made only upon the written approval of the Senior Director or designee, and will be subject to the supervision of the Facility Services Department. The cost of any change requested by the Resident will be borne by the Resident, unless otherwise agreed to in writing by Longwood. The approval of any change requested by the Resident may be conditioned upon the agreement of the Resident to bear the expense of the later restoration of the living accommodation to its original condition.

5.6.1. INSURANCE OF IMPROVEMENTS - The structural and business use insurance of the living accommodations at Longwood will not cover structural changes/enhancements made by Residents and any loss thereto including loss of wall coverings and non-Longwood carpeting and floor coverings shall not be the responsibility of Longwood. It is suggested Residents who make significant enhancements to their living accommodations have these enhancements additionally insured under their renter's insurance policy.

5.7. REDECORATION - Any redecoration of the living accommodation, in addition to or other than that scheduled by Longwood, will be made only upon the written approval of the Senior Director or designee and will be at the expense of the resident. Unless otherwise agreed to in writing by Longwood, title to any change or replacement by Resident from that which is provided by Longwood in the living accommodation shall vest in Longwood.

5.8. FOOD AND MEALS

5.8.1. DIETARY PLAN OPTIONS- The Resident may charge meals and groceries to their account which are subject to Dining Services pricing.

5.8.2. OTHER SERVICES - Meals containing substitute or alternate diets will be provided only when ordered through the Dining Services Department.

CATERING - Special function events and meals may be requested by Resident for a fee. Contact Dining Services Department for information.

5.9. MEDICAL CARE

5.9.1. PROVISION AND COST – Should the Resident require services, based on availability, and choose Longwood health care, personal care or resident care services, the full private pay fees in effect will be billed to the Resident.

5.9.2. MEDICAL APPLICATION - The policy of Longwood at Oakmont is to review the personal health history of prospective residents. A medical assessment is scheduled shortly after move-in to assist in care coordination.

6. OBLIGATIONS OF RESIDENT

6.1.1. PRIVATE DUTY NURSES, AIDES - The Resident may engage any private duty nursing or personal aides or companions if ordered by the Resident **after** approval by Longwood if, in the judgment of Longwood, the Resident can do so without impairing the Resident's continuing ability to meet his or her financial responsibilities to Longwood. Longwood may terminate an agreement between a Resident and a companion, and require that the companion be discharged, for any violation(s) of Longwood's guidelines for the employment of companions or of any other Longwood policies which in the sole judgment of Longwood is sufficiently serious to warrant such termination.

6.1.2. MENTAL ILLNESS, CONTAGIOUS DISEASE, ALCOHOL OR DRUG ABUSE - The Community is not designed to care for persons who are afflicted with mental illness, contagious diseases or alcohol or drug abuse. If Longwood determines that the physical or mental illness of the Resident, or the resident's condition as a result of drug or alcohol abuse, is such that the continued presence of the Resident in the Community is, in the written determination of the Medical Director and administration of Longwood, either dangerous or detrimental to the life, health, safety or peace of the Resident or other persons, Longwood may terminate this Agreement.

7. FAILURE TO MAKE REQUIRED PAYMENTS - If the Resident fails to make any of the rent payments at the required time, or to pay any other amounts shown on a monthly statement within thirty (30) days after receiving the statement, Longwood may give written notice to the Resident that this Agreement will terminate thirty (30) days following such notice, unless such payment is received within such thirty (30) day period.

7. A. RESIDENT'S REPRESENTATIONS

7.1. REDUCTION OF INCOME - The Resident represents and warrants to Longwood that his or her sources of income and capital assets are adequate to meet his or her financial responsibilities to Longwood and to pay personal and incidental expenses.

7.2. **REPRESENTATIONS OF RESIDENT** - The Resident represents and acknowledges that the financial statements submitted by the Resident and the statements of the Resident in the personal health history and have been relied upon by Longwood in its determination to accept the Resident's application, that all information contained therein is true and correct in all material respects and that no information necessary to assess Resident's health or financial ability has been omitted. The Resident agrees that any misleading, undisclosed or false information contained in such statements shall constitute grounds for immediate termination of the Agreement by Longwood.

8. TERMINATION OF AGREEMENT

8.1. PRIOR TO OCCUPANCY

8.1.1. BY LONGWOOD - Longwood reserves the right to review the financial, health and medical condition of a Resident up to the time of Occupancy by such Resident and to terminate this Agreement at any time prior to occupancy for any reason including, without limitation, the failure of the Resident to complete the application for admission to the satisfaction of Longwood or if there is a change in the Resident's financial, health or medical condition at any time after the Resident has submitted an application for admission which in the opinion of Longwood, renders the Resident ineligible for residence at Longwood at Oakmont.

8.2. BY LONGWOOD AFTER OCCUPANCY - Longwood may terminate this Agreement at any time after the Resident takes Occupancy of the living accommodation, any material misrepresentation or omission in the application or any other document or information required to be given to Longwood by Resident. Longwood may terminate this Agreement immediately upon notice, for any of the following reasons: (1) if the Resident fails to make any payment hereunder and such failure continues for thirty (30) days after written notice thereof; (2) if the Resident fails to abide by any other term or condition of this Agreement after thirty (30) days' written notice of such failure and the Resident has not corrected such failure or commenced the correction of such failure; or (3) if the Senior Director and the Medical Director sign a written statement that continued occupancy of the living accommodation by the Resident creates a serious threat to the life, health, safety or peace of the Resident or other persons. On or before the effective date of termination, as noted above, the Resident shall surrender the living accommodation.

8.2.1 **BY RESIDENT AFTER OCCUPANCY** – The Resident may terminate this Agreement after Occupancy by providing Longwood at least three (3) calendar months written thereof, such Termination to be effective on the last day of the third (3rd) calendar month following such notice. The Resident shall surrender the Residential Living Accommodation on or before such Termination date. Longwood shall have the right at its option in the event Resident has not surrendered the Residential Living Accommodation by the Termination Date to either a.) continue the Lease Agreement from month to month or b.) remove Resident's furniture and personal belongings at the cost to the Resident and at no risk to Longwood.

9. **CONVERSION FROM RENTAL TO LIFECARE or SELECTCARE AGREEMENT** – If at any time within the year's lease the Resident would like to apply for a LifeCare or SelectCare Agreement and is approved, there will be no penalty to convert. Prior to being approved for the LifeCare or SelectCare Agreement, Longwood reserves the right to request the required Financial and Medical Assessments. At conversion, the security deposit will be refunded according to the rental contract. The Entrance Fee for the LifeCare or SelectCare Agreement will be due and the Monthly Maintenance Fee for the LifeCare or SelectCare Agreement will begin. If for any reason the resident is not approved for the conversion to a LifeCare or SelectCare Agreement, the One Year Rental Lease remains in effect.

10. **REFUND OF SECURITY DEPOSIT**

10.1. **REFUND OF SECURITY DEPOSIT AFTER OCCUPANCY** - Repayment shall be due from Longwood only after all of the following have been completed: (1) the living accommodation of the Resident has been surrendered; (2) keys to the living accommodation and to buildings have been returned to Longwood; (3) all personal furniture and belongings of the Resident have been removed from the living accommodation; (4) the Resident has departed from the premises of the Community; and (5) Longwood has completed its assessment of any damage to the living accommodations which is Resident's obligation to repair. The cost of such repair shall be deducted from the Security Deposit

10.2. **RELEASE OF OBLIGATION** - Upon termination of this Agreement, Longwood shall be released from any further obligations to the Resident except for the payment of any balance due under this section.

11. PERSONAL REPRESENTATIVE AND GUARDIANSHIP

11.1. PERSONAL REPRESENTATIVE - The name(s) and address (es) of personal representative(s) of the Resident(s) are set forth in the Addendum attached hereto. The Resident(s) shall promptly notify Longwood of any change in the designation of the personal representative(s).

12. RIGHTS AND OBLIGATIONS OF RESIDENT AS TO PROPERTY

12.1. RIGHTS TO PROPERTY - Any rights, privileges or benefits granted to Resident hereunder shall be subordinate to any mortgage or deed of trust on any of the premises or other interests in real or personal property of Longwood and to all amendments, modification, replacements or refunding of any such mortgage, deed of trust or other encumbrance. The Resident agrees that upon request the Resident will execute and deliver any document which is required by Longwood, or by the holder of any such mortgage or deed of trust or other encumbrance to effect such subordination or to evidence the same.

12.2. RESPONSIBILITY FOR DAMAGES - Any loss or damage to real or personal property of Longwood caused by the fault, negligence, or intentional misconduct of the Resident or agents of the Resident shall be charged to and paid for by the Resident or the Resident's estate. At the effective date of termination of this Agreement, the Resident shall vacate the living accommodation and shall leave it in good condition and repair, reasonable wear and tear accepted. If any fault, negligence or intentional misconduct of the Resident results in injury, illness or damage to any other Resident, Longwood assumes no responsibility therefore, and the Resident hereby releases and discharges Longwood from any liability for any injury or damage to the Resident or the Resident's personal property caused by the fault, negligence or intentional misconduct of other Residents.

12.3. RIGHT OF ENTRANCE - The Resident recognizes and accepts the right of Longwood to enter the Resident's living accommodation in order to carry out the purpose and intent of this Agreement. Such right of entrance includes but is not limited to:

a) Performance of scheduled cleaning and housekeeping duties.
b) Response to the medical alert system.
c) Response to the fire alert system.
d) Entrance by authorized personnel if the Resident is reported missing or as not having responded to calls.

e) Scheduled or emergency maintenance.
f) Inspection of the living accommodation.

Longwood recognizes the Resident's right to privacy and its responsibility to limit entrance to the living accommodation to legitimate emergencies and scheduled work as set forth in this Section.

13. **RESPONSIBILITY FOR PROTECTION OF THE RESIDENT'S PROPERTY** - Longwood shall not be responsible for the loss of any property belonging to the Resident or to the Resident's estate, due to theft, mysterious disappearance, fire, breakage, or any other cause, unless the care and control of said property be specifically accepted in writing by Longwood, and then only for lack of ordinary care to safeguard and account for such property. The Resident shall be required, at his or her own expense, to provide insurance sufficient to protect against any such loss. If the Resident has become unable to occupy the living accommodation or this Agreement has been terminated for any other reason, Longwood, at the Resident's costs, may remove all property of the Resident from the living accommodation and store the same, in which care Longwood shall exercise ordinary care only to protect such property against theft or other loss while stored. If the property is stored in a commercial storage warehouse, Longwood shall not have responsibility for such property thereafter. In the event of termination of this Agreement for any reason, any property of the Resident in the living accommodation occupied or held in storage shall be removed within fifteen (15) days after termination by the Resident's personal representative or any of the Resident's next of kin. Longwood will hold such property for such period at the risk of the Resident's estate or persons entitled thereto, subject to ordinary care by Longwood in safeguarding the same until removal can be made.

14. **CHANGES IN OCCUPANCY**

14.1 **ENTRY OF CO-RESIDENT AFTER OCCUPANCY BY RESIDENT** If the Resident wishes to share his or her living accommodation with another person including, without limitation, a spouse whom the Resident marries while this Agreement is in effect, such other person must apply for entrance into the Community and must satisfy all the requirements of Longwood for admission to the Community including, without limitation, and requirements for safely living in a residential community and financial resources and such person must sign a Resident Agreement and must pay all other fees under the Resident Agreement.

15. **GUESTS** - The Resident may have guests visit the living accommodation at any time and from time to time. The length of stay of any guest shall be subject to Longwood at Oakmont's Guest Policy. Charges for guests' meals shall be charged to the Resident on the Monthly Statement. A rollaway bed is available for a fee. Guest Rooms are available on site. These must be reserved on a first come first served basis. No warranty of availability will be given by Longwood.

16. **PETS** - Resident, with the written approval of Longwood, may bring into the living accommodation such pet as Resident presently has. Longwood reserves the right to rescind such approval if it determines that the pet constitutes a nuisance or danger to the Community. The Resident is fully responsible for the health and well-being of any pet and must be able to completely care for such pet. Pets shall be limited to a maximum of two pets per living accommodation.

17. **NON-DISCRIMINATION** - Longwood at Oakmont complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Longwood at Oakmont does not exclude people or treat them differently because of race, color, sex, national origin, age, disability, gender identity or sexual orientation. (Schedule A)

    Longwood at Oakmont complies with all federal and state fair housing laws and does not discriminate against any persons because of race, color, creed, sex, national origin, ancestry, religion, disability, or use of guide or support animals.

18. **NOTICE** - Any notices to be given under this Agreement shall be deemed to have been properly given when delivered personally or sent by first class mail, postage prepaid, addressed as follows:

If to Longwood:	Longwood at Oakmont, Inc. 500 Route 909 Verona, PA 15147
If to the Resident before taking occupancy:	_____ _____
If to the Resident after taking occupancy:	At the living accommodation of the Resident in the Community

19. **COMPLETE AGREEMENT** - This Agreement, together with the Resident's application, financial application, personal health history, and any Addenda or Schedules to this Agreement, copies of each of which are attached hereto, constitutes the entire agreement between Longwood and the Resident, and may not be amended or modified except in writing approved by the parties hereto. The Resident represents and warrants that all statements made by the Resident in said documents are true and correct and that there is no material omission or misleading statements in such documents with respect to the Resident. Such representation and warranty shall survive the execution and delivery of this Agreement. If said statements in such documents are found to be incorrect or misleading or omit significant facts concerning financial and/or medical condition of the Resident, then Longwood shall have the right to terminate this Agreement. Longwood is not liable for nor bound in any manner by any statements, representations or promises made by any person representing or purporting to represent Longwood, unless such statements, representations or promises are set forth in this Agreement. The Resident hereby agrees to observe and comply with the rules adopted by Longwood for the convenience, comfort and safety of all Residents of the Community.

20. **DESCRIPTIVE HEADINGS** - The descriptive headings of several paragraphs of this Agreement are inserted for convenience only and do not constitute a part of this Agreement.

21. **SEVERABILITY** - If any one or more of the provisions of this Agreement should be finally determined to be contrary to law, then such provision or provisions shall be severable from the remaining provisions and shall in no way affect the validity of the other provisions of this Agreement.

22. **GOVERNING LAW** - This Agreement shall be construed and enforced in accordance with, and the rights of the parties hereto shall be governed by, the laws of the Commonwealth of Pennsylvania.

23. **ASSIGNMENT BY LONGWOOD** - Resident hereby consents to the collateral assignment by Longwood of all of Longwood's right, title and interest in and to this Agreement to any person or entity providing construction and/or long-term financing for the Community, as additional security for such financing.

24. **ADDENDA, SCHEDULE(S) AND EXHIBITS** - The Addenda, Schedule(s), and Exhibits attached hereto are incorporated herein by reference.

IN WITNESS WHEREOF, Longwood and the Resident(s) have executed and delivered this Agreement as of the date first above written.

The undersigned Resident(s) has/have read and understand the contents of the foregoing Agreement and has/have had the opportunity to consult with legal and other advisors prior to the Resident(s) signing this Agreement.

_____
Resident Signature

_____
Resident Signature

Longwood at Oakmont, Inc.

By:_____
Authorized Agent

Notice of Right to Rescind

Date rescission period begins: _____

You may rescind and terminate your Resident Agreement, without penalty or forfeiture, within seven (7) days of the above date. You are not required to move into the retirement community facility before the expiration of the seven (7) day period. No other agreement or statement you sign shall constitute a waiver of your right to rescind your Resident Agreement within the seven (7) day period.

To rescind your Resident 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 not later than midnight of _____

Pursuant to this notice, I hereby cancel my Resident Agreement.

(Form Only - Do Not Sign)

_____ _____

(Date) Prospective Resident's Signature

First Addendum

Personal Representative(s)

Name: _____
Phone: _____
Address: _____
_____

Name: _____
Phone: _____
Address: _____
_____

Schedule A

NONDISCRIMINATION NOTICE

Discrimination is against the law. Presbyterian SeniorCare Network complies with applicable Federal civil rights laws and does not discriminate on the basis of race color, national origin, age, disability, or sex. Presbyterian SeniorCare Network does not exclude people or treat them differently because of race, color, sex, national origin, age, disability, gender identity or sexual orientation.

Presbyterian SeniorCare Network provides free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats).

Additionally, we provide free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

IF YOU NEED SERVICES, EMAIL TRANSLATION@SRCARE.ORG.

1. Español (Spanish)
   ATENCIÓN: Los servicios de asistencia en idiomas se encuentran disponibles para usted sin costo alguno. Si necesita estos servicios, envíe un correo electrónico a la siguiente dirección: translation@SrCare.org.

2. 繁體中文 (Chinese)
   请注意：我们免费为您提供语言辅助服务。如果您需要服务，请发送电子邮件至 translation@SrCare.org。

3. Tiếng Việt (Vietnamese)
   LƯU Ý: Các dịch vụ hỗ trợ ngôn ngữ được cung cấp cho quý vị miễn phí. Nếu quý vị cần các dịch vụ,vui lòng gửi email tới địa chỉ translation@SrCare.org.

4. Русский (Russian)
   ВНИМАНИЕ: Вы можете воспользоваться бесплатными услугами помощи с переводом. Если Вам необходимы эти услуги, отправьте письмо по электронной почте на адрес translation@SrCare.org.

5. Deitsch (Pennsylvania Dutch)
   WWICHTIG: Wann du Hilf brauchscht mit Englisch, kenne mer dich helfe, unni as es dich ennich ebbes koschte zeelt. Wann du Hilf brauchscht, schick en Email zu translation@SrCare.org.

6. 한국어 (Korean)
   주의: 언어 지원 서비스를 무료로 이용하실 수 있습니다. 서비스가 필요하신 경우, translation@SrCare.org 로 이메일을 보내시기 바랍니다.

7. Italiano (Italian)
   ATTENZIONE: sono disponibili servizi di assistenza linguistica gratuiti. Per usufruire dei servizi, inviare un'e-mail a translation@SrCare.org.

8. (Arabic) ةيبرعلا
   تنبيه: خدمات المساعدة اللغوية المجانية متاحة لك. إذا كنت بحاجة إلى أي خدمات، نرجو منك مراسلتنا على العنوان التالي: translation@SrCare.org.

9. Français (French)
À NOTER : Des services d'assistance linguistique sont mis gratuitement à votre disposition. Si vous avez besoin de services, veuillez adresser un e-mail à translation@SrCare.org.

10. Deutsch (German)
ZUR BEACHTUNG: Es stehen Ihnen kostenfrei Dienste zur sprachlichen Unterstützung zur Verfügung. Falls Sie Dienstleistungen benötigen, senden Sie einfach eine E-Mail an translation@SrCare.org.

11. ગુજરાતી (Gujarati)
ધ્યાન આપશો: તમારા માટે ભાષા સહાયતા સેવાઓ, મફતમાં ઉપલબ્ધ છે. જો તમને સેવાઓ જોઈતી હોય, તો ઇમેલ કરો: translation@SrCare.org

12. Polski (Polish)
UWAGA: Dostępne są bezpłatne usługi w zakresie pomocy językowej. Jeśli potrzebujesz skorzystać z takich usług, wyślij e-mail na translation@SrCare.org.

13. Kreyòl Ayisyen (French Creole)
ATANSYON: Gen sèvis èd pou lang ki disponib gratis pou ou. Si ou bezwen sèvis sa a, tanpri voye yon imèl ba translation@SrCare.org.

14. ខ្មែរ (Cambodian)
ចាប់អារម្មណ៍៖ ការជួយសម្រួលភាសា ដោយឥតគិតថ្លៃ មានសម្រាប់អ្នក ប្រសិនបើអ្នកត្រូវការសេវា អ៊ីមែលទៅ translation@srcare.org។

15. Português (Portuguese)
ATENÇÃO: Temos serviços de assistência linguística disponíveis para você gratuitamente. Caso você precise desses serviços, envie um e-mail para translation@SrCare.org.

Presbyterian SeniorCare NETWORK

If you believe that Presbyterian SeniorCare Network has failed to provide these services or discriminated in another way on the basis of race, color national origin, age, disability, or sex, you can file a grievance with:

Corporate Compliance Officer
1215 Hulton Road, Oakmont, PA 15139
Call: 877-772-6735
Fax: 412-826-6074
Email: compliance@SrCare.org

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at http://ocrportal.hhs.gov/ocr/portal/laobby.jsf, or by mail or phone at:

U.S. Department of Health
and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
http://www.hhs.gov/ocr/office/file/index.html

Month to Month
Rental Agreement Amendment

This addendum is made this _____ day of _____, 20__, by and between Longwood at Oakmont, a Pennsylvania not-for-profit corporation ("Longwood") and _____ ("Resident") as an amendment to the **Rental Agreement** made _____, 20___, by and between Longwood and the Resident.

NOW, THEREFORE, the parties agree to amend the terms of the Agreement so that the Lease is on a month to month basis

1. Notwithstanding the provisions of Section 2.1 of the Rental Agreement, the following terms will be in effect with this Addendum
   a. Longwood will waive the one-time security deposit
   b. The Lease will be on a month to month basis and will end when the Resident takes Occupancy of_____ per the signed Residency Agreement dated _____.
2. The provisions of the Rental Agreement, except as expressly modified by this Addendum, shall remain in full force and effect.
3. Receipt of Document- The Resident hereby certifies a copy of this Amendment was received.

IN WITNESS THEREOF, Longwood and Resident(s) have executed and delivered this Addendum as of the day first above written.

The undersigned resident(s) has/have read and understand the contents of this Addendum and has/have had the opportunity to consult with legal and other advisors prior to signing this Addendum.

_____

Resident Signature

_____

Resident Signature

Longwood at Oakmont

By: _____

Authorized Signature