

*MARYLAND MASONIC HOMES, LTD.*

**DISCLOSURE STATEMENT**

**August 2024**

**The Issuance Of A Certificate Of Registration Does Not Constitute Approval, Recommendation, Or Endorsement Of The Facility By The Maryland Department Of Aging, Nor Is It Evidence Of, Or Does It Attest To, The Accuracy Or Completeness Of The Information Set Out In The Disclosure Statement.**

**MARYLAND MASONIC HOMES, LTD.**  
**DISCLOSURE STATEMENT**  
**August 2024**

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**MARYLAND MASONIC HOMES, LTD.**

**DISCLOSURE STATEMENT**

**August 2024**

**SECTION 1. INTRODUCTION AND DESCRIPTION OF THE COMMUNITY**

**A. Introduction.**

This Disclosure Statement is intended to provide certain information about Maryland Masonic Homes, a senior living, life plan community located at 300 International Circle, Cockeysville, Maryland 21030 (the "**Community**"). This document is only a summary of certain aspects of the structure and operation of the Community, and is not intended to be a complete description. PLEASE READ ALL OF THE AGREEMENTS AND OTHER DOCUMENTS GIVEN TO YOU ALONG WITH THIS DISCLOSURE STATEMENT VERY CAREFULLY BEFORE MAKING A DECISION REGARDING ENTRANCE INTO THE COMMUNITY.

Pursuant to Section 10-425 of the Human Services Article of the Annotated Code of Maryland and the regulations published pursuant thereto, a disclosure statement containing the information contained herein is required to be given (i) to all prospective subscribers of the Community before payment of any part of the entrance fee or execution of a continuing care agreement, (ii) annually, upon request, to all residents of the Community who paid an entrance fee ("**CCRC Residents**"), and (iii) to CCRC Residents residing in the Community's assisted living program ("Assisted Living Program") when certain information changes.

**B. Description of the Community.**

The Community is a full service, life plan community, which qualifies as a "continuing care community" under Maryland law. The Community is composed of thirty (30) independent living units, one hundred ten (110) licensed assisted living beds, and eighty-eight (88) licensed comprehensive care beds. Each living arrangement is housed in a separate areas of the building connected to the others by breezeways. A non-denominational chapel is on the campus and the Community employs a full-time minister.

The Community is located at 300 International Circle, Cockeysville, Maryland 21030, on an approximately 258 acre parcel of land. Nearby are a shopping mall, a grocery store and houses of worship. The Grand Lodge owns several vehicles which it uses to transport residents to Community-sponsored recreational events and other transportation approved by the Executive Director (as defined below).

The Community was established by The Grand Lodge of Ancient Free and Accepted Masons of Maryland (the "**Grand Lodge**") as Maryland Masonic Homes. The Grand Lodge was the continuing care provider of the Maryland Masonic Homes. The Maryland Masonic Homes was not a separate entity. However, in 2018, the Grand Lodge decided to separate the Maryland Masonic Homes into its own non-profit entity and it established Maryland Masonic Homes, Ltd., a 501(c)(3) tax-exempt organization to be the provider of continuing care for the Maryland Masonic Homes. The Grand Lodge is the sole member of the Maryland Masonic Homes, Ltd., which is a non-stock corporation.

As of July 15, 2018, the provider of continuing care is Maryland Masonic Homes, Ltd. Because this new entity is just being established, the Grand Lodge has entered into a

Performance Guaranty and Suretyship Agreement with the Maryland Masonic Homes, Ltd. guaranteeing, along with Maryland Masonic Homes, Ltd., all of the duties, obligations and liabilities of Maryland Masonic Homes, Ltd. under and in connection with any and all existing and future Residence and Care Agreements to which the Maryland Masonic Homes, Ltd. is a party and all amendments thereto, including but not limited to:

1. The provision of all amenities, items and services agreed to be provided in the applicable Residence and Care Agreement;
2. The right to use common areas and facilities in accordance with the terms of the applicable Residence and Care Agreement;
3. Priority admission to the comprehensive nursing care center and/or assisted living facility at the Community in accordance with the terms of the applicable Residence and Care Agreement; and
4. The payment of any financial assistance, if applicable, and all entrance fee refunds when and as due.

The Grand Lodge has its main offices at 304 International Circle, Cockeysville, Maryland 21030. The Grand Lodge employs an Executive Director, Chris Coronado, N.H.A. to manage the Community (the "**Executive Director**"). The Grand Lodge, 304 International Circle, Cockeysville, Maryland 21030 remains the owner of the facility and the land, and provides management services to Maryland Masonic Homes. The address for Maryland Masonic Homes, Ltd. and for the Community is 300 International Circle, Cockeysville, Maryland 21030.

The Community operates as a life plan community and also admits individuals directly to its Assisted Living Program and its comprehensive care beds who are not continuing care residents. Residents entering the continuing care community are admitted to the independent living units ("**Independent Living**") under a 90/10 Type C (fee-for-service) contract.<sup>1</sup> They may move within the Community to the Assisted Living Program or comprehensive care beds as their needs increase. Residents under Independent Living contracts must pay a per diem fee for use of the assisted living and comprehensive care beds. Should such a resident be admitted to an assisted living or comprehensive care bed for a full month, the resident is charged the fee for the assisted living or comprehensive care bed in lieu of the monthly maintenance for his/her apartment. A resident admitted for a partial month is charged the daily comprehensive care rate fee and is credited the pro-rata portion of the monthly maintenance fee if already paid. In the case where a couple occupies the unit, the maintenance for the independent living unit is reduced to that for a single resident while the second resident resides in an assisted living or comprehensive care bed. The Provider, as defined in Section 2, discontinued its Life Care Program for new residents. Residents who entered the Community under Life Care may transfer to the comprehensive care beds without additional charge.

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<sup>1</sup> Plans A and B are no longer offered to new residents. *The contract that is offered to new residents refunds ninety (90%) of the Entrance Fee.*

The independent living units are comprised of efficiency, one bedroom and two bedroom apartments. Residents have the option to purchase a meal plan for one, two or three meals per day. Each apartment has a call bell for use in case of emergency. Each resident must furnish his or her own unit.

Each assisted living unit consists of a room and a private bath. Three or four assisted living units share a common living room. The assisted living units are licensed as assisted living beds. Each assisted living room may be furnished by a resident. If a resident does not have furniture or want to furnish the room, then the Provider will furnish the room with a bed, bedside stand with a drawer, a comfortable chair, a chest of drawers, a bedside lamp and two pillows. Bed linens and towels are also provided.

The Provider leases the facility and the real property, improvements and the parking lot from the Grand Lodge. The Provider is licensed for eighty-eight (88) comprehensive care beds, (thirty-six (36) of which are private and fifty-two (52) of which are semi-private. Residents of the independent living units and the assisted living units who are no longer mobile and able to care for themselves are eligible for permanent admission to comprehensive care beds. Current residents of the independent living units and assisted living units who become temporarily unable to care for themselves may be admitted to a comprehensive care bed on a temporary basis. In addition, the Provider admits individuals from outside of the Community directly to comprehensive care beds. Residents under Independent Living contracts pay fees set forth in Section 4 but, if the resident is single, the resident's payment for monthly maintenance and comprehensive care will be no greater than the monthly comprehensive care charge. If the resident remains in a comprehensive care bed for more than ninety (90) days, the Provider may, at its option, reassign the resident's independent living unit to another resident and store the resident's personal property at the Provider's expense. When eligible to leave the comprehensive care bed, the resident whose property is so stored would have the right to the first available independent living unit comparable to his or her former unit. If the resident shares an independent living unit with a spouse, the spouse would pay the single rate maintenance fee for the independent living unit.

The Provider participates in the Medicare and Medicaid Programs. Residents are required to enroll in Medicare Part A and Part B, if eligible, and to maintain Medigap coverage.

## **SECTION 2. ORGANIZATIONAL STRUCTURE AND MANAGEMENT OF THE PROVIDER**

The Provider is the Maryland Masonic Homes, Ltd. (the "**Provider**"). The Provider is a not-for-profit organization recognized by the Internal Revenue Service as a tax exempt organization under Section 501(c)(3) of the Internal Revenue Code. The Provider is governed currently by a Board of Directors consisting of members of the Board of Trustees of the Grand Lodge and a resident of the Community. It is the intention of the Provider to recruit non-Masons with an expertise in continuing care to its Board of Directors. The Grand Lodge employs the Executive Director, Chris Coronado, to manage the Community.

**SECTION 3. STATEMENT REGARDING AFFILIATION**

The Provider is not affiliated with any religious or charitable organizations and no such organizations shall be responsible for any financial or contractual obligations of the Provider. The Grand Lodge is the sole member of the Provider and has guaranteed certain obligations of the Provider. See Section 1.B above.

**SECTION 4. DESCRIPTION OF FEES**

**A. Entrance Fee.**

1. Effective January 1, 2024, entrance fees for independent living apartments range from \$73,620-\$122,930 according to the size of the apartment.

A resident or the resident’s estate will receive a refund of ninety percent (90%) of the Entrance Fee to occur in accordance with Maryland law and the Residence and Care Agreement. Also, the portion of the Entrance Fee to be refunded after the Occupancy Date, if any, is not held in trust or escrow for the benefit of Resident after the Occupancy Date. Entrance Fees prior to May 24, 1999 were not refundable.

2. An applicant whose application is accepted pays a Reservation Fee of \$1,000. The Reservation Fee is applied to the Entrance Fee for residents of the independent living apartments. There is no Reservation Fee for assisted living or comprehensive care.

The monthly fees for independent living apartments range from \$1,560-\$2,966 based on the size of the apartment. An additional monthly cost of \$825 per month is charged for a second person in the independent living apartment.

**B. Current Monthly Fees.** Fees for assisted living and comprehensive care (for new residents) are calculated on a per diem basis but paid monthly.

Assisted Living (per diem and bed hold)

**Ionic Building**

Single Person Occupancy Studio \$4,300 Large \$4,700 Deluxe \$4,850  
Grand \$5,300  
Second Person Fee \$2,000

**Camden Hall**

Single Person Occupancy Studio \$4,950 Large \$5,730  
Second Person Fee \$2,000

Level 1 included in above price  
Level 2-additional \$475  
Level 3-additional \$850

Community Fee \$3,000 Bed hold fee: same as the daily rate  
(CCRC residents do not pay a Community Fee or an Application Fee when entering Assisted Living)

**Respite Care**

\$250/Day-All Inclusive

**Healthcare: Current Rates**

**Private Room**

\$395

**Semi-Private Room**

\$355

No Entrance Fee Application Fee \$300

**Note: Bed hold fees are the same as the daily rates**

**SECTION 5. OPERATING RESERVES**

As of December 31, 2023 the Provider maintains operating reserves in the amount of \$5,309,900.

In accordance with Section 10-420 of the Human Services Article of the Annotated Code of Maryland, the Provider is required to maintain a sufficient unrestricted and reasonably liquid reserve which represents twenty-five percent (25%) of the annual net operating expenses of the facility, measured as of the end of the prior year. In accordance with Section 10-419 of the Human Services Article of the Annotated Code of Maryland, net operating expenses means the total operating expenses less depreciation, amortization and unusual and infrequent expenses, changes in obligations to provide future services and changes in fair market value of interest rate swap agreements not involving an exchange of funds.

Reserves for the Maryland Masonic Homes are invested as set forth in Note 4 of the Grand Lodge's certified financial statement and are reviewed on an annual basis by independent public accountants, as part of the annual audits.

**SECTION 6. FINANCIAL ARRANGEMENTS, IF ANY, TO ADDRESS RENEWAL AND REPLACEMENT OF THE BUILDINGS AND IMPROVEMENTS AT THE FACILITY**

The Grand Lodge maintains a maintenance and operating fund of \$3,154,000 for the Provider. Purposes of the funds include, but are not limited to maintenance of the facility.

**SECTION 7. CERTIFIED FINANCIAL STATEMENT**

A copy of the Grand Lodge's certified financial statement obtainable under generally acceptable accounting principles for the fiscal year ended December 31, 2023 has been submitted separately as Exhibit 1.



## **SECTION 8. LONG-TERM FINANCING FOR THE FACILITY**

Neither the Grand Lodge nor the Provider have long-term debt.

## **SECTION 9. CASH FLOW FORECAST STATEMENT**

Maryland Masonic Homes' cash flow forecast statement for the current and the next two fiscal years has been submitted separately as **Exhibit 3**.

## **SECTION 10. OFFICERS AND DIRECTORS OF THE PROVIDER**

### **A. Officers of the Provider**

### **B. Board of Directors of the Provider**

<b>Title</b>	<b>Name</b>	<b>Occupation</b>
Most Worshipful Grand Master	Frederick A. Spicer	Businessman
Right Worshipful Deputy Grand Master	Randall L. Watson	Businessman
Right Worshipful Grand Secretary	Kenneth R. Taylor	Oversees the daily operations of the Grand Lodge
Right Worshipful Grand Treasurer	T. Scott Cushing, Sr.	Businessman
Master Mason	John P. Ertel, Jr.	Businessman
Master Mason	Steven E. Gemeny	Businessman
Master Mason	Lambros J. Venetos	Retired Businessman
Master Mason	William C. Hare, Jr.	Retired Businessman
Master Mason	Robert A. Saunders	Retired Businessman
Master Mason	G. Wilson Tharpe	Businessman
Master Mason	Roger D. Dunn	Businessman
Master Mason	Matthew H. Mitchell	Businessman
Master Mason	Christian J. Miele	Businessman
Director	Rene Christoff	Retired Businesswoman
Director	T. Anthony Fusco	Businessman
Master Mason	John Basch	Resident

## **SECTION 11. CERTAIN AFFILIATIONS WITH OFFICERS AND DIRECTORS OF THE PROVIDER**

There are no entities in which a person identified in Section 10, above, has a 10% or greater equity or beneficial interest, and which is anticipated to provide goods, premises, or services to the

Community or the Provider of a value of \$10,000 or more within any fiscal year. No person identified in Section 10 has any financial interest in the Provider.

## **SECTION 12. THE MANAGER OF THE COMMUNITY**

The Maryland Masonic Homes has a management agreement with the Grand Lodge whereby the Grand Lodge provides certain management services to the Maryland Masonic Homes. In addition, Chris Coronado, Executive Director, is an employee of the Grand Lodge.

## **SECTION 13. CERTAIN INFORMATION REGARDING OFFICERS AND DIRECTORS**

None of the Provider's officers or directors has been: (i) convicted of a felony or pleaded nolo contendere to a felony charge, if the felony involved fraud, embezzlement, fraudulent conversion, or misappropriation of property; (ii) held liable or enjoined in a civil action by final judgment if the civil action involved fraud, embezzlement, fraudulent conversion, or misappropriation as a fiduciary; or (iii) subject to an effective injunctive or restrictive order of a court of record or, within the past 10 years, had any state or federal license or permit suspended or revoked as a result of an action brought by a governmental agency, arising out of or relating to business activity or health care, including actions affecting a license to operate any facility or service for aging, impaired, or dependent persons.

## **SECTION 14. FORM OF GOVERNANCE OF THE PROVIDER**

### **A. Form of Governance.**

The Community is governed by its Board of Directors, whose members are listed in Section 10, above. Currently, all members of the Board, including the Resident, are Masons. The Board confers with the resident's association before a resident officially joins the Board. Maryland Masonic Homes satisfies the requirements of §10-427 of the Human Services Article of the Annotated Code of Maryland.

There are two resident councils. One is for residents in independent living and assisted living, and the other is for residents in comprehensive care. Residents of the Community are members of the resident council for their living area. Each resident council holds monthly meetings and invites the Executive Director to attend these meetings. (Chris Coronado attends these meetings and reports back to the Board the advice and concerns of the residents.)

The purpose of Ionic/Doric Resident Council and Health Care Resident Council is to provide the resident with a means of exercising their rights and protecting his/her interests by participation in the decisions which govern his/her life. The active involvement of the residents can lead to improved programs and services. There are areas of the Home's management which can be best addressed by those who live in the facility. Another consideration is that by leaving the greater community, many residents also leave positions of prestige or lose the opportunity to be recognized as achievers. By taking part in the Resident Council a resident will achieve recognition and can provide their own unique skills to their current environment.

**B. Statement Regarding Meetings.** At least quarterly, the Provider undertakes to hold a meeting that is open to all residents at which an authorized officer of the Provider shall present a summary of the Provider's operations, significant changes from the previous year, and the goals and objectives for the next year, and shall receive and answer questions from residents at the meeting. At the last quarterly meeting of the year, a summary of the aggregated, deidentified internal grievances filed under the grievance procedure will be reported. The Board is under no obligation to act on the recommendations of the residents or the Resident Council.

**SECTION 15. INFORMATION REGARDING CERTIFICATE OF REGISTRATION**

N/A

**SECTION 16. SERVICES PROVIDED TO RESIDENTS**

**A. Independent Apartment.** The following basic services are included in the monthly fee for an independent apartment: (a) all utilities, including heat, air conditioning, electricity, cable, and water, except private telephone; (b) access and use of all community facilities, equipment and furnishings; (c) on-site parking; (d) scheduled transportation to Community-sponsored recreational activities and other transportation approved by the Executive Director; (e) weekly housekeeping; and (f) cleaning and maintenance of the Community's land, building, furnishings and equipment.

**B. Assisted living Units.** Basic services included with assisted living units are those noted in A, above, plus (a) assistance with activities of daily living, (b) three (3) meals daily and snacks, and (c) bed and board in a semi-private room.

**C. Healthcare.** Basic services included in the monthly fee for comprehensive care occupancy include those noted in B, above, and health services according to a plan of care plus the following: (a) twenty-four (24) hour nursing care; and (b) bed and board in a semi-private room.

**D. Services Available at an Extra Charge.** Beauty and Barber Shop services, telephone services, guest meals and special activities, among other services, are available at an extra charge.

**SECTION 17. HEALTH RELATED SERVICES**

**A. Health Related Services Included in the Monthly Fee.** Assistance with activities of daily living is included in the monthly fee for assisted living units and twenty-four (24) hour nursing care is included in the monthly fee for comprehensive care.

**B. Health Related Services Available at an Extra Charge.** All medical services that are available at the Community and not included in the monthly fee are available at an extra charge. Any resident may choose to receive care from the Community medical director, podiatrist, ophthalmologist, dentist, psychiatrist, dermatologist, mobile x-ray, mobile laboratory, and/or hospice services, all of which or whom will arrange payment with the resident. In addition, the following services are available for an extra charge: (a) prescription and over the counter

medications, (b) catheter care supplies, (c) colostomy supplies, (d) supplies for decubitus bed care, (e) food and supplies for tube feeding, (f) special food supplements, (g) oxygen and respiratory therapeutic indicators, (h) rehabilitation and audiology (physical therapy, speech therapy, recreation therapy, audiology testing, hearing aids), (i) corrective eye glasses and lenses, (j) orthopedic appliances, (k) ambulance and emergency transport services, (l) incontinence care supplies, (m) hospitalizations, (n) private duty nurses/aides and (o) suctioning therapy.

## **SECTION 18. AMENDMENTS TO DISCLOSURE STATEMENT**

The Provider shall amend this Disclosure Statement if, at any time, in the opinion of the Provider or the Maryland Department of Aging, an amendment is necessary to prevent this Disclosure Statement from containing any material misstatement of fact, or omission of a material fact. In addition, residents of the Assisted Living Program will be provided with amendments to this Disclosure Statement if there are any material changes to the Assisted Living Program as explained in Section 21, below.

## **SECTION 19. RENOVATIONS/EXPANSIONS AND NEW DEVELOPMENT**

During the preceding fiscal year (2023), there were no renovations to, expansions to, or new development of the facility. There are anticipated renovations/expansions for the fiscal year 2024. These will include replacement for specific kitchen equipment, upgrades to environmental services equipment, replacement of four (4) laundry washers, and new carpeting throughout the facility.

## **SECTION 20. SURCHARGES**

It is not the policy of the Provider to impose a surcharge on some, but not all, subscribers because of some condition or circumstance.

## **SECTION 21. ADDITIONAL INFORMATION REGARDING ASSISTED LIVING**

**A. Other facilities.** The Provider does not operate any other facilities and does not have any relationship with any other providers or services provided to residents.

**B. Special Programming.** The Provider operates the Assisted Living Program for residents requiring low (Level 1), moderate (Level 2) and a high (Level 3) level of assistance. Individual service plans designed to meet each resident's needs may include, but are not limited to, such services as health care coordination, assistance with activities of daily living, recreational and social support activities, meals and nutritional counseling, spiritual support, and transportation assistance. Hospice services are also available to residents. The Provider conducts an extensive in-service training program for all staff designed to address the complex needs of residents. No "sub-specialty" program is offered in the Assisted Living Program.

**C. Security.** All assisted living rooms have a door lock and each resident may lock his or her room to protect his or her property. In addition, each assisted living room contains a small storage box in which the resident may lock valuables. Representatives of the Provider who work in the facility have the right to enter a resident's assisted living unit at all reasonable times upon knocking first, and with notice to the Resident if practical, for the purposes of conducting safety or

mechanical inspections, and at any time in the event of an emergency. The Provider has implemented a comprehensive Abuse Prohibition Program which describes screening, prevention, training, identification, reporting and protection measures employed to ensure a safe and secure environment for all residents, staff, and visitors. Policies, post orders, protocols, and loss control processes are included in the Abuse Prohibition Program. The Abuse Prohibition Program is one of many mandatory in-service training programs for all staff. Educational opportunities describing such programs are routinely offered to the residents.

**D. Access to Medical Care and Equipment and Supplies.** The Provider will assist the resident in obtaining medical care from providers who provide services at the facility. The Provider will arrange for equipment and supplies ordered by the resident's physician or requested by the resident or his/her responsible party, although responsibility for payment rests with the resident.

**E. Notification to Residents.** The Provider will notify the resident of the Assisted Living Program if there are any material changes to the program, and the Assisted Living disclosure statement will be revised.

## **SECTION 22. INTERNAL GRIEVANCE POLICY**

Maryland Masonic Homes has established an internal grievance procedure to address resident grievances. A resident or a group of residents collectively may submit a grievance in writing to the Executive Director, or his designee. Maryland Masonic Homes will send a written acknowledgement to the resident or group of residents within five (5) days after receipt of the written grievance. Maryland Masonic Homes will assign personnel to investigate the grievance. A resident or group of residents who file a written grievance are entitled to a meeting with management of Maryland Masonic Homes within thirty (30) days after receipt of written grievance, in order to present the grievance. Maryland Masonic Homes will provide a response in writing within forty-five (45) days after receipt of written grievance as to the investigation and resolution of the grievance.

Within thirty (30) days after Maryland Masonic Homes provides its response to the grievance, a resident, group of residents, or Maryland Masonic Homes may seek mediation through one of the community mediation centers in the State or another mediation provider. If a resident, group of residents, or Maryland Masonic Homes seeks mediation under the preceding sentence, the mediation shall be nonbinding.

## **SECTION 23. DISCLAIMER**

Carefully read the Residence and Care Agreement for the conditions that must be satisfied before Provider is required to pay the Entrance Fee refund.

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