

# DISCLOSURE STATEMENT

THE OVERLOOK LIFE CARE COMMUNITY



May 2016

This Disclosure Statement replaces any Disclosure Statements that may have been previously provided to you. Upon receipt of this Disclosure Statement, you should carefully review it and be in touch with the Marketing Department if you have any questions.

88 Masonic Home Road (Route 31)  
Charlton, MA 01507  
T 508.434.2318  
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## INTRODUCTION

This Disclosure Presentation Book is given to you so that you may become aware of many of the important features of The Overlook Life Care Community located in Charlton, Massachusetts and to fulfill the requirements of Massachusetts General Laws, Chapter 93, Section 76. The Disclosure Statement is based on information available at the date above and is subject to change. In addition to providing basic information concerning The Overlook, this Disclosure Statement also contains a summary of certain of the agreements required to enter into in order to become a resident at The Overlook. In the event of any inconsistency between the summary in this Disclosure Statement and the actual agreement, the provisions of the actual agreement will govern. You may wish to review this Disclosure Statement with your financial advisor and legal counsel. This Disclosure Presentation is subject to change for events and circumstances occurring after the date printed on the cover page.

### 1. Name and Business Address of Provider

Overlook Communities, Inc.  
DBA The Overlook Life Care Community  
88 Masonic Home Road  
Charlton, MA 01507

Overlook Communities, Inc., a corporate subsidiary of Masonic Health System of Massachusetts, Inc., is a not-for-profit Massachusetts corporation incorporated under the provisions of General Laws, Chapter 180. This corporation owns and operates the continuing care community known as The Overlook Life Care Community (“The Overlook”).

### 2. Officers and Directors of The Overlook

A list of current officers and directors of The Overlook is contained in Attachment 1 attached hereto. Each person listed in Attachment 1, with the exception of the President/CEO, serves as a volunteer without compensation in the capacity shown in Attachment A. No individual has an ownership interest or an equitable or beneficial interest in Overlook Communities, Inc. or its assets. Directors’ actions and duties are governed by Massachusetts law and by the Overlook Communities’ Articles of Organization and By-laws.

3. Description of Business Experience of The Overlook

Overlook Communities, Inc. was incorporated on May 5, 2000 for the purpose of developing and operating a continuing care retirement community. The Board of Directors of The Overlook is composed of individuals who have experience in areas such as finance, business, social services, nursing home administration, hospital administration, and programs serving persons age 62 and over.

4. Statement of Affiliation and Tax-Exempt Status

Overlook Communities, Inc. is not affiliated with any other organization. The Internal Revenue Service has determined that the Corporation is exempt from federal income taxation as an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended.

5. Description of Physical Facilities

The Overlook's facility is located on approximately 83 acres of a 450 acre site at 88 Masonic Home Road, Charlton, Massachusetts. The facility is comprised of 205 resident apartments, 14 resident cottages, 42 suite enhanced living unit and 112 bed skilled nursing care facility licensed by the Commonwealth of Massachusetts. The Overlook's facilities contain approximately 392,000 square feet of space.

6. Financial Statements

Certified financial statements of The Overlook are contained in Attachment B attached hereto. If The Overlook's fiscal year ended more than 90 days prior to the date this Disclosure Statement is delivered to a prospective resident, then interim financial statements are contained in Attachment B attached hereto. The current entrance fees and monthly service fees are included in Attachment C. A five year history of entrance fees and monthly service fees is included in Attachment D attached hereto.

ATTACHMENT A

[Disclosure Statement]

Officers and Directors

Grand Master	Harvey Waugh
Grand Treasurer	Mason Russell
President/CEO	Tameryn Campbell
Chairman	Kenneth Blake
Vice Chairman	Donald LaLiberte
Clerk/Secretary	Ronald Jackson
Officer	Robert Jolly
Officer	Roy Leone
Officer	Theodore Colledge
Officer	William Holland

## ATTACHMENT B

### [Disclosure Statement]

### Financial Statements

Attached are certified financial statements of The Overlook, including (a) a balance sheet as of the end of the Overlook Communities, Inc.'s most recent fiscal year and (b) income statements for the Overlook Communities, Inc.'s three most recent fiscal years. Furthermore, if this Disclosure Statement is being delivered more than 90 days after the end of the Overlook Communities, Inc.'s fiscal year, also attached are (c) the Overlook Communities, Inc.'s interim financial statements (uncertified) as of a date not more than 90 days before such delivery.

ATTACHMENT C

[Disclosure Statement]

Current Entrance Fees and Monthly Service Fees

ATTACHMENT C

CURRENT ENTRANCE FEES—FEE FOR SERVICE

<b>One Bedroom</b>	<b>Sq Ft</b>	<b>0% Refund</b>	<b>90% Refund</b>
Alberta (2)	506	\$82,500	\$146,000
	560	\$89,750	\$159,000
Alpine (2)	630	\$107,000	\$190,000
Ash (1)	634	\$103,500	\$183,000
Aspen (31)	643	\$109,000	\$193,000
Balsam (3)	749	\$120,000	\$213,000
Basswood (12)	1063	\$137,750	\$245,000
Beech (9)	821	\$128,750	\$229,000
Birch (10)	819	\$129,500	\$230,000
Cedar (13)	839	\$132,250	\$235,000
Cherry (59)	965	\$143,500	\$255,000

<b>Two Bedrooms</b>	<b>Sq Ft</b>	<b>0% Refund</b>	<b>90% Refund</b>
Chestnut (6)	1034	\$177,000	\$260,000
Dogwood (15)	1054	\$182,250	\$264,000
Elm, Patio (2)	1143	\$191,750	\$270,000
Elm, Balcony (2)	1188	\$198,500	\$280,000
Hawthorne, Patio (6)	1143	\$190,250	\$274,000
Hawthorne, Balcony (16)	1184	\$192,750	\$284,000
Hickory, Den (9)	1374	\$221,750	\$323,000
Holly (3)	1114	\$200,250	\$276,000
Maple, Den (6)	1401	\$238,000	\$340,000

<b>Cottages</b>	<b>Sq Ft</b>	<b>0% Refund</b>	<b>90% Refund</b>
Oak (2)	1,315	\$157,750	\$280,000
Pine (2)	1,315	\$166,500	\$295,000
Spruce (1)	1,315	\$182,750	\$325,000
Sycamore (1)	1,334	\$191,000	\$340,000
Willow Duplex (2)	1,595	\$177,250	\$315,000
Willow (1)	1,595	\$182,750	\$325,000
Willow Basement (5)	1,595	\$194,000	\$345,000

## ATTACHMENT C

### CURRENT ENTRANCE FEES—LIFE CARE

One Bedroom	Sq Ft	Single Residency		Double Residency	
		0% Refund	90% Refund	0% Refund	90% Refund
Alberta	506	\$132,500	\$196,000	\$152,500	\$216,000
	560	\$139,750	\$209,000	\$159,750	\$229,000
Alpine	630	\$157,000	\$240,000	\$177,000	\$260,000
Ash	634	\$153,500	\$233,000	\$173,500	\$253,000
Aspen	643	\$159,000	\$243,000	\$179,000	\$263,000
Balsam	749	\$170,000	\$263,000	\$190,000	\$283,000
Basswood	1063	\$187,750	\$295,000	\$207,750	\$315,000
Beech	821	\$178,750	\$279,000	\$198,750	\$299,000
Birch	819	\$179,500	\$280,000	\$199,500	\$300,000
Cedar	839	\$182,250	\$285,000	\$202,250	\$305,000
Cherry	965	\$193,500	\$305,000	\$213,500	\$325,000

Two Bedrooms	Sq Ft	Single Residency		Double Residency	
		0% Refund	90% Refund	0% Refund	90% Refund
Chestnut	1034	\$227,000	\$310,000	\$247,000	\$330,000
Dogwood	1054	\$232,250	\$314,000	\$252,250	\$334,000
Elm, Patio	1143	\$241,750	\$320,000	\$261,750	\$340,000
Elm, Balcony	1188	\$248,500	\$330,000	\$268,500	\$350,000
Hawthorne, Patio	1143	\$240,250	\$324,000	\$260,250	\$344,000
Hawthorne, Balcony	1184	\$242,750	\$334,000	\$262,750	\$354,000
Hickory, Den	1374	\$271,750	\$373,000	\$291,750	\$393,000
Holly	1114	\$250,250	\$326,000	\$270,250	\$346,000
Maple, Den	1401	\$288,000	\$390,000	\$308,000	\$410,000

Cottages	Sq Ft	Single Residency		Double Residency	
		0% Refund	90% Refund	0% Refund	90% Refund
Oak	1,315	\$207,750	\$330,000	\$227,750	\$350,000
Pine	1,315	\$216,500	\$345,000	\$236,500	\$365,000
Spruce	1,315	\$232,750	\$375,000	\$252,750	\$395,000
Sycamore	1,334	\$241,000	\$390,000	\$261,000	\$410,000
Willow, Duplex	1,595	\$227,250	\$365,000	\$247,250	\$385,000
Willow	1,595	\$232,750	\$375,000	\$252,750	\$395,000
Willow, Basement	1,595	\$244,000	\$395,000	\$264,000	\$415,000



ATTACHMENT C

CURRENT MONTHLY SERVICE FEES

<b>One Bedroom</b>	<b>Fee for Service</b>	<b>Life Care</b>
Alberta	\$1,700-1,850	\$2,350-2,500
Alpine	\$2,250	\$2,900
Ash	\$2,140	\$2,850
Aspen	\$2,300	\$2,950
Balsam	\$2,600	\$3,250
Basswood, Beech, Birch, Cedar	\$2,700	\$3,350
Cedar	\$2,750	\$3,350
Cherry	\$2,800	\$3,450

<b>Two Bedrooms</b>	<b>Fee for Service</b>	<b>Life Care</b>
Chestnut	\$2,950	\$3,550
Dogwood	\$3,000	\$3,600
Elm, Patio; Hawthorne, Patio	\$3,100	\$3,750
Elm, Balcony; Hawthorne, Balcony	\$3,150	\$3,800
Hickory	\$3,700	\$4,100
Holly	\$3,050	\$3,700
Maple	\$3,800	\$4,250

<b>Cottages</b>	<b>Fee for Service</b>	<b>Life Care</b>
Oak, Pine, Spruce	\$3,700	\$4,250
Sycamore	\$3,800	\$4,350
Willow	\$4,100	\$4,550

<b>Second person</b>	<b>Fee for Service</b>	<b>Life Care</b>
All Styles	\$900	\$1,200

ATTACHMENT D

[Disclosure Statement]

Five Year History of Entrance Fees and Monthly Service Fees

ATTACHMENT D

FIVE YEAR HISTORY OF FEE FOR SERVICE ENTRANCE FEES—APARTMENTS

<b>One Bedroom</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Ash	\$172,600	\$179,500	\$183,100	\$183,000	See next page
Aspen	\$182,300	\$189,600	\$193,400	\$193,000	
Balsam	\$200,600	\$208,600	\$212,800	\$213,000	
Basswood	\$264,000	\$274,600	\$280,100	\$280,000	
Beech	\$223,900	\$232,900	\$237,600	\$238,000	
Birch	\$221,400	\$230,300	\$234,900	\$235,000	
Cedar	\$226,100	\$235,100	\$239,800	\$240,000	
Cherry	\$268,700	\$279,400	\$285,000	\$285,000	

<b>Two Bedrooms</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Chestnut	\$298,000	\$309,900	\$316,100	\$316,000	See next page
Dogwood	\$305,200	\$317,400	\$323,700	\$324,000	
Elm, Patio	\$335,600	\$349,000	\$356,000	\$356,000	
Elm, Balcony	\$341,700	\$355,400	\$362,500	\$363,000	
Hawthorne, Patio	\$328,300	\$341,400	\$348,200	\$348,000	
Hawthorne, Balcony	\$335,600	\$349,000	\$356,000	\$356,000	
Hickory	\$385,600	\$401,000	\$409,000	\$409,000	
Holly	\$335,600	\$349,000	\$356,000	\$356,000	
Maple	\$398,900	\$414,900	\$423,200	\$423,000	

<b>Annual Increase</b>	3.8%	3.8%	2%	0%	0%
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ATTACHMENT D

FIVE YEAR HISTORY OF FEE FOR SERVICE ENTRANCE FEES—APARTMENTS

<b>2015</b>		
<b>One Bedroom</b>	<b>0% Refund</b>	<b>90% Refund</b>
Alberta	\$82,500 \$89,750	\$146,000 \$159,000
Alpine	\$107,000	\$190,000
Ash	\$103,500	\$183,000
Aspen	\$109,000	\$193,000
Balsam	\$120,000	\$213,000
Basswood	\$137,750	\$245,000
Beech	\$128,750	\$229,000
Birch	\$129,500	\$230,000
Cedar	\$132,250	\$235,000
Cherry	\$143,500	\$255,000

<b>2015</b>		
<b>Two Bedrooms</b>	<b>0% Refund</b>	<b>90% Refund</b>
Chestnut	\$177,000	\$260,000
Dogwood	\$182,250	\$264,000
Elm, Patio	\$191,750	\$270,000
Elm, Balcony	\$198,500	\$280,000
Hawthorne, Patio	\$190,250	\$274,000
Hawthorne, Balcony	\$192,750	\$284,000
Hickory	\$221,750	\$323,000
Holly	\$200,250	\$276,000
Maple	\$238,000	\$340,000

ATTACHMENT D

FIVE YEAR HISTORY OF LIFE CARE ENTRANCE FEES—APARTMENTS

<b>One Bedroom</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Ash	\$172,600	\$179,500	\$183,100	\$183,000	See next page
Aspen	\$182,300	\$189,600	\$193,400	\$193,000	
Balsam	\$200,600	\$208,600	\$212,800	\$213,000	
Basswood	\$264,000	\$274,600	\$280,100	\$280,000	
Beech	\$223,900	\$232,900	\$237,600	\$238,000	
Birch	\$221,400	\$230,300	\$234,900	\$235,000	
Cedar	\$226,100	\$235,100	\$239,800	\$240,000	
Cherry	\$268,700	\$279,400	\$285,000	\$285,000	

<b>Two Bedrooms</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Chestnut	\$298,000	\$309,900	\$316,100	\$316,000	See next page
Dogwood	\$305,200	\$317,400	\$323,700	\$324,000	
Elm, Patio	\$335,600	\$349,000	\$356,000	\$356,000	
Elm, Balcony	\$341,700	\$355,400	\$362,500	\$363,000	
Hawthorne, Patio	\$328,300	\$341,400	\$348,200	\$348,000	
Hawthorne, Balcony	\$335,600	\$349,000	\$356,000	\$356,000	
Hickory	\$385,600	\$401,000	\$409,000	\$409,000	
Holly	\$335,600	\$349,000	\$356,000	\$356,000	
Maple	\$398,900	\$414,900	\$423,200	\$423,000	

<b>Life Care Prepayment</b>	\$36,800	\$38,300	\$39,100	\$50,000	Included
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<b>Annual Increase</b>	3.8%	3.8%	2%	0%	0%
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## ATTACHMENT D

### FIVE YEAR HISTORY OF LIFE CARE ENTRANCE FEES—APARTMENTS

<b>2015</b>				
<b>One Bedroom</b>	<b>Single Residency</b>		<b>Double Residency</b>	
	<b>0% Refund</b>	<b>90% Refund</b>	<b>0% Refund</b>	<b>90% Refund</b>
Alberta	\$132,500 \$139,750	\$196,000 \$209,000	\$152,500 \$159,750	\$216,000 \$229,000
Alpine	\$157,000	\$240,000	\$177,000	\$260,000
Ash	\$153,500	\$233,000	\$173,500	\$253,000
Aspen	\$159,000	\$243,000	\$179,000	\$263,000
Balsam	\$170,000	\$263,000	\$190,000	\$283,000
Basswood	\$187,750	\$295,000	\$207,750	\$315,000
Beech	\$178,750	\$279,000	\$198,750	\$299,000
Birch	\$179,500	\$280,000	\$199,500	\$300,000
Cedar	\$182,250	\$285,000	\$202,250	\$305,000
Cherry	\$193,500	\$305,000	\$213,500	\$325,000

<b>2015</b>				
<b>Two Bedrooms</b>	<b>Single Residency</b>		<b>Double Residency</b>	
	<b>0% Refund</b>	<b>90% Refund</b>	<b>0% Refund</b>	<b>90% Refund</b>
Chestnut	\$227,000	\$310,000	\$247,000	\$330,000
Dogwood	\$232,250	\$314,000	\$252,250	\$334,000
Elm, Patio	\$241,750	\$320,000	\$261,750	\$340,000
Elm, Balcony	\$248,500	\$330,000	\$268,500	\$350,000
Hawthorne, Patio	\$240,250	\$324,000	\$260,250	\$344,000
Hawthorne, Balcony	\$242,750	\$334,000	\$262,750	\$354,000
Hickory, Den	\$271,750	\$373,000	\$291,750	\$393,000
Holly	\$250,250	\$326,000	\$270,250	\$346,000
Maple, Den	\$288,000	\$390,000	\$308,000	\$410,000

ATTACHMENT D

FIVE YEAR HISTORY OF FEE FOR SERVICE ENTRANCE FEES—COTTAGES

Cottages	2011	2012	2013	2014	2015
Oak	\$418,500	\$418,500	\$252,000- \$325,000	\$295,000	See next page
Pine	\$424,000- \$467,200	\$424,000- \$467,200	\$335,000	\$335,000	
Spruce	\$487,400	\$487,400	\$395,000	\$395,000	
Sycamore	\$501,700	\$501,700	\$395,000	\$395,000	
Willow Duplex	\$520,000- \$530,100	\$520,000- \$530,100	\$350,000	\$325,000- \$350,000	
Willow	\$531,600	\$531,600	\$440,000	\$395,000	
Willow Basement	\$596,000- \$626,600	\$596,000- \$626,600	\$475,000- \$495,000	\$475,000- \$495,000	

<b>Annual Increase</b>	3.8%	3.8%	2%	0%	0%
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ATTACHMENT D

FIVE YEAR HISTORY OF FEE FOR SERVICE ENTRANCE FEES—COTTAGES

<b>2015</b>		
<b>Cottages</b>	<b>0% Refund</b>	<b>90% Refund</b>
Oak	\$157,750	\$280,000
Pine	\$166,500	\$295,000
Spruce	\$182,750	\$325,000
Sycamore	\$191,000	\$340,000
Willow Duplex	\$177,250	\$315,000
Willow	\$182,750	\$325,000
Willow Basement	\$194,000	\$345,000



ATTACHMENT D

FIVE YEAR HISTORY OF LIFE CARE ENTRANCE FEES—COTTAGES

Cottages	2011	2012	2013	2014	2015
Oak	\$418,500	\$418,500	\$252,000- \$325,000	\$295,000	See next page
Pine	\$424,000- \$467,200	\$424,000- \$467,200	\$335,000	\$335,000	
Spruce	\$487,400	\$487,400	\$395,000	\$395,000	
Sycamore	\$501,700	\$501,700	\$395,000	\$395,000	
Willow Duplex	\$520,000- \$530,100	\$520,000- \$530,100	\$350,000	\$325,000- \$350,000	
Willow	\$531,600	\$531,600	\$440,000	\$395,000	
Willow Basement	\$596,000- \$626,600	\$596,000- \$626,600	\$475,000- \$495,000	\$475,000- \$495,000	

Life Care Prepayment	\$36,800	\$38,300	\$39,100	\$50,000	Included
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Annual Increase	3.8%	3.8%	2%	0%	0%
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ATTACHMENT D

FIVE YEAR HISTORY OF LIFE CARE ENTRANCE FEES—COTTAGES

2015				
Cottages	Single Residency		Double Residency	
	0% Refund	90% Refund	0% Refund	90% Refund
Oak	\$207,750	\$330,000	\$227,750	\$350,000
Pine	\$216,500	\$345,000	\$236,500	\$365,000
Spruce	\$232,750	\$375,000	\$252,750	\$395,000
Sycamore	\$241,000	\$390,000	\$261,000	\$410,000
Willow, Duplex	\$227,250	\$365,000	\$247,250	\$385,000
Willow	\$232,750	\$375,000	\$252,750	\$395,000
Willow, Basement	\$244,000	\$395,000	\$264,000	\$415,000

ATTACHMENT D

FIVE YEAR HISTORY OF MONTHLY FEES—FEE FOR SERVICE

<b>One Bedroom</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Alberta					\$1,700 \$1,850
Alpine					\$2,250
Ash	\$2,320	\$2,410	\$2,500	\$2,590	\$2,140
Aspen	\$2,320	\$2,410	\$2,500	\$2,590	\$2,300
Balsam	\$2,620	\$2,720	\$2,820	\$2,920	\$2,600
Basswood, Beech, Birch	\$2,620	\$2,720	\$2,820	\$2,920	\$2,700
Cedar	\$2,620	\$2,720	\$2,820	\$2,920	\$2,750
Cherry	\$2,780	\$2,870	\$2,980	\$3,080	\$2,800

<b>Two Bedrooms</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Chestnut	\$3,140	\$3,270	\$3,390	\$3,510	\$2,950
Dogwood	\$3,140	\$3,270	\$3,390	\$3,510	\$3,000
Elm, Patio	\$3,380	\$3,470	\$3,600	\$3,730	\$3,100
Elm, Balcony	\$3,380	\$3,470	\$3,600	\$3,730	\$3,150
Hawthorne, Patio	\$3,380	\$3,470	\$3,600	\$3,730	\$3,100
Hawthorne, Balcony	\$3,380	\$3,470	\$3,600	\$3,730	\$3,150
Hickory	\$3,780	\$3,930	\$4,080	\$4,220	\$3,700
Holly	\$3,380	\$3,470	\$3,600	\$3,730	\$3,050
Hickory, Maple	\$3,780	\$3,930	\$4,080	\$4,220	\$3,800

<b>Cottages</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Oak, Pine, Spruce	\$3,780	\$3,930	\$4,080	\$4,220	\$3,700
Sycamore	\$3,780	\$3,930	\$4,080	\$4,220	\$3,800
Willow	\$3,780	\$3,930	\$4,080	\$4,220	\$4,100

<b>Second person</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
All Styles	\$1,190	\$1,210	\$1,260	\$1,300	\$900

<b>Annual Increase</b>	3.2%	3.9%	3.8%	3.5%	0%
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ATTACHMENT D

FIVE YEAR HISTORY OF MONTHLY FEES—LIFE CARE

<b>One Bedroom</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Alberta					\$2,350 \$2,500
Alpine					\$2,900
Ash	\$2,490	\$2,590	\$2,690	\$2,780	\$2,850
Aspen	\$2,490	\$2,590	\$2,690	\$2,780	\$2,950
Balsam	\$2,790	\$2,900	\$3,010	\$3,120	\$3,250
Basswood, Beech, Birch, Cedar	\$2,790	\$2,900	\$3,010	\$3,120	\$3,350
Cherry	\$2,950	\$3,070	\$3,190	\$3,300	\$3,450

<b>Two Bedrooms</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Chestnut	\$3,310	\$3,440	\$3,570	\$3,690	\$3,550
Dogwood	\$3,310	\$3,440	\$3,570	\$3,690	\$3,600
Elm, Patio	\$3,550	\$3,690	\$3,830	\$3,960	\$3,750
Elm, Balcony	\$3,550	\$3,690	\$3,830	\$3,960	\$3,800
Hawthorne, Patio	\$3,550	\$3,690	\$3,830	\$3,960	\$3,750
Hawthorne, Balcony	\$3,550	\$3,690	\$3,830	\$3,960	\$3,800
Hickory	\$3,950	\$4,110	\$4,260	\$4,410	\$4,100
Holly	\$3,550	\$3,690	\$3,830	\$3,960	\$3,700
Maple	\$3,950	\$4,110	\$4,260	\$4,410	\$4,250

<b>Cottages</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Oak, Pine, Spruce	\$3,950	\$4,110	\$4,260	\$4,410	4,250
Sycamore	\$3,950	\$4,110	\$4,260	\$4,410	4,350
Willow	\$3,950	\$4,110	\$4,260	\$4,410	4,550

<b>Second person</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
All Styles	\$1,350	\$1,400	\$1,450	\$1,500	1,200

<b>Annual Increase</b>	3.2%	3.9%	3.8%	3.5%	0%
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