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**STATE OF MARYLAND**  
**OFFICE OF THE ATTORNEY GENERAL**  
**CONSUMER PROTECTION DIVISION**

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September 2, 2025

Sent via USPS and email

Gardens at Owings Mills Condo Association  
c/o Tidewater Property Management  
3600 Crondall Lane, Suite 100  
Owings Mills, MD 21117

IN RESPONSE REFER TO  
CASE NO.: MU-523080/H-460157  
Re: Jacob Kogan  
5409 Spindrift Place  
Columbia, MD 21045

To Whom It May Concern:

The Office of the Attorney General received a complaint from Jacob Kogan who claims he was overcharged for the special assessment.

Please review the attached materials as well as any records you may have about the transaction and then contact me so that a fair and equitable solution can be reached. Please respond in writing within two weeks. If you wish to discuss the matter, I can be reached at (301) 791-4780. To reply by email, please send your response to [mediator@oag.state.md.us](mailto:mediator@oag.state.md.us) and include the case number in the subject line.

Very truly yours,  
  
Sandy Cummings  
Mediation Specialist/ Branch Manager

Enclosure

cc: Jacob Kogan (copy for your file) via email

## **Mediation: What You Can Expect**

The Consumer Protection Division (CPD) assists in the resolution of disputes between consumers and businesses through mediation.

**Mediation** is a voluntary process between both parties. The business may choose not to cooperate with our efforts. Our goal is to facilitate a discussion via written correspondence between the business and consumer in order to reach a resolution that is acceptable to both parties.

Our **Mediators** are neutral and impartial; they are not authorized to provide legal advice or act as your lawyer. All mediation is done through letters and phone calls and the mediator will keep both sides abreast of the complaint status.

If Mediation is not successful, **your mediator may suggest Arbitration**. Arbitration is binding, so both sides must agree to participate and be bound by the Arbitrator's decision. CPD offers Arbitration free of charge.

Because **Arbitration** is also a voluntary process, the business or the consumer may decline this option. At this point the consumer may take the business to court.

The Attorney General's office may take an action against a business if there is a pattern of unfair or deceptive trade practices. The **Enforcement Unit** reviews cases and decides when it is appropriate to investigate. The investigation and court process is very lengthy, and the office can only bring a few cases each year. There is a public announcement made when the office files charges or settles a case. Actions are not public information until that time. In addition, this office cannot advise you if an enforcement action will be taken in your case.