

**MINUTES OF THE REGULAR MONTHLY MEETING VIA ZOOM
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL ONE
September 28, 2023**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual One was called to order by President Weber at 9:01 a.m. on Thursday, September 28, 2023, via Zoom Video and Conference Call and Conference Rm B.

ROLL CALL

Present: President Weber, Vice President Luther-Stark, Chief Financial Officer Markovich, Secretary St. Aubin, Directors Rockwood, Collazo, and Barreras.

Absent: Director Perrotti

Advisory Director: Ms. Almeida (via zoom)

GRF Representative: Ms. Gambol and Mr. Weber

Guests: Five Mutual One Shareholders (via zoom)
Two Mutual One Shareholders (in-person)

Staff: Ms. Hall, Sr. Director of Member Services (via zoom)
Ms. Hopkins, Mutual Administration Director (via zoom)
Mr. Black, Physical Property Manager
Mr. Stolarz, Building Inspector
Ms. Equite, Portfolio Specialist

SHAREHOLDER COMMENTS

Several shareholders made comments.

GRF REPRESENTATIVE

Ms. Gambol and Mr. Weber both presented their reports.

APPROVAL OF MINUTES

Following a discussion and upon a MOTION duly made by President Weber and seconded by Vice President Luther-Stark, it was

RESOLVED to approve the Regular Meeting Minutes of August 24, 2023,
as printed.

The MOTION passed.

Following a discussion and upon a MOTION duly made by President Weber and seconded by Vice President Luther-Stark, it was

RESOLVED to approve the Special Meeting Minutes of September 13, 2023, as printed.

The MOTION passed unanimously.

Ms. Hall entered the meeting at 9:25 a.m. (via zoom)

GUEST SPEAKER – a

Ms. Hall presented to the board the 2024 operating budget

Following a discussion and upon a MOTION duly made by President Weber and seconded by Vice President Luther-Stark, it was

RESOLVED to approve the 2024 Operating Budget for Mutual One of \$2,417,631, resulting in a regular monthly Mutual assessment of \$238.71 per apartment per month, showing no per month over the total Mutual operating costs of 2023, as presented, and to adopt this budget forthwith.

The MOTION passed unanimously.

Following questions, Ms. Hall left the meeting at 9:36 a.m. (via zoom)

Mr. Black and Mr. Stolarz entered the meeting at 9:37 a.m.

GUEST SPEAKER – b

Mr. Black discussed the painting of curbs. Ms. Luther-Stark awarded Mr. Black with a certificate of achievement on behalf of the board and shareholders. Following questions Mr. Black left at 9:48 a.m.

BUILDING INSPECTOR'S REPORT

Building Inspector Stolarz presented his report (attached).

Following a discussion and upon a MOTION duly made by Vice President Luther-Stark and seconded by Director Collazo it was

RESOLVED to approve the Sewer Pipe Cleaning contract from Empire Pipe Cleaning, at a cost not to exceed \$16,945.20 for three years. Funds to come from Infrastructure and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

**BOARD OF DIRECTORS
MUTUAL ONE**

September 28, 2023

Following a discussion and upon a MOTION duly made by Secretary St. Aubin seconded by Director Rockwood, it was

RESOLVED to approve the gutter cleaning proposal from J&J Landscape at a cost not to exceed \$5,908.00. Funds to come from Landscape Extras and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Vice President Luther-Stark and seconded by Secretary St. Aubin it was

RESOLVED to approve the seeding of grass proposal from J&J Landscape at a cost not to exceed \$6,500.00. Funds to come from Landscape Extras and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

Ms. Gambol left the meeting at 9:56 a.m.

Following a discussion and upon a MOTION duly made by Secretary St. Aubin seconded by Director Rockwood, it was

RESOLVED to approve the root removal proposal from J&J Landscape at a cost not to exceed \$6,600.00. Funds to come from Landscape Extras with a ten percent contingency and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

Following questions, Mr. Stolarz left the meeting at 10:02 a.m.

UNFINISHED BUSINESS

Items a and b were postponed until further notice.

NEW BUSINESS

Following a discussion and upon a MOTION duly made by Chief Financial Officer Markovich and seconded by Director Rockwood, it was

MOTION FAILED to approve the carport signs to be printed in black and white at a cost not to exceed \$20,000.00. Funds to come from Operating Funds and authorize the President to sign any necessary documentation.

The **MOTION FAILED**.

Following a discussion and upon a MOTION duly made by Secretary St. Aubin and seconded by Vice President Luther-Stark, it was

MOTION FAILED to propose a rule change by adopting Section 3.11 – Trash to the Rules and Regulations and approve 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The **MOTION FAILED**.

Following a discussion and upon a MOTION duly made by Secretary St. Aubin seconded by Director Collazo, it was

RESOLVED to rescind the resolution dated 4/27/23, “RESOLVED to authorize Apartment Owners Association to conduct new fico scores for Mutual One, at a cost not to exceed \$16.95 for each fico score review conducted and a \$97.00 annual membership. Funds to come from Miscellaneous and authorize the President to sign any necessary documentation.”

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Secretary St. Aubin and seconded by Director Barreras, it was

RESOLVED to amend procedure 01-7510-3 Eligibility Requirements by removing section 1.2.8.

The MOTION passed unanimously.

SECRETARY / CORRESPONDENCE

No correspondence received.

CHIEF FINANCIAL OFFICER’S REPORT

Chief Financial Officer Markovich provided no update.

PORTFOLIO SPECIALIST’S REPORT

Portfolio Specialist Equite presented her report (attached).

ANNOUNCEMENTS

- a. REMINDER: Block 3 Buildings 43-70 inspections will start in October
- b. An address form will be provided for election ballots to be mailed to your summer residence
- c. **NEXT BOARD MEETING:** Thursday, October 26, 2023, at 9:00 a.m. via Zoom Video/Conference Call and Conference Room B.

- d. November monthly meeting scheduled to November 30, 2023**
- e. December monthly board meeting will be held on December 28, 2023, as scheduled.**

COMMITTEE REPORTS

Landscape Committee

Secretary St. Aubin provided an update.

Physical Properties

Director Rockwood provided an update.

Carport Committee

Director Barreras provided an update.

New Buyer Orientation

Director Collazo provided an update.

DIRECTORS' COMMENTS

Several Directors made a comment.

SHAREHOLDERS' COMMENTS

Three shareholders made a comment.

ADJOURNMENT

President Weber adjourned the meeting at 10:47 a.m. and announced there will be an Executive Session following the meeting to discuss member issues.

EXECUTIVE SESSION SUMMARY

The Board met in Executive Session on Thursday, September 28, 2023, at 11:05 a.m., and took the following actions:

1. Legal Matters
 - a. Several legal matters were discussed.
2. Contracts
 - a. No contracts were discussed.
3. Assessments / Delinquencies
 - a. Several files were closed.
 - b. Several letters were drafted.
 - c. Several files to monitor.
4. Disciplinary Hearings
 - a. No Disciplinary hearings occurred.

President Weber adjourned the meeting at 12:34 p.m.

**BOARD OF DIRECTORS
MUTUAL ONE**

September 28, 2023



Attest, JoAnn St. Aubin, Secretary
SEAL BEACH MUTUAL ONE
DE 09/28/23

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: September 28, 2023

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
1-I	FLOORING	GRF	08/15/23	09/30/23	NO	NONE	KARY'S CARPETS
1-K	FLOORING	GRF	09/15/23	10/30/23	NO	NONE	KARY'S CARPETS
2-D	ELECTRICAL	BOTH	08/07/23	09/07/23	NO	NONE	OGAN CONSTRUCTION
3-B	CARPORT CABINET	GRF	07/25/23	09/07/23	NO	NONE	VICKER'S CONSTRUCTION
3-K	SCREEN ROOM	GRF	09/18/23	11/30/23	NO	NONE	LOS AL BUILDERS
4-A	SKYLIGHT REPLACEMENT	BOTH	08/01/23	09/30/23	NO	09/08/23 FRAMING	M&M CONSTRUCTION & SKYLIGHTS
4-A	SKYLIGHT REPLACEMENT	BOTH	08/01/23	09/30/23	NO	09/13/23 DRYWALL	M&M CONSTRUCTION & SKYLIGHTS
5-B	CARPORT CABINET	GRF	07/01/23	07/20/23	NO	PENDING	VICKER'S CONSTRUCTION
9-A	SHOWER CUT DOWN	BITH	10/02/23	11/02/23	NO	NONE	NUKOTE
12-L	F.A.U.	BOTH	08/21/23	10/21/23	NO	NONE	ALPINE HEATING & AIR
14-E	ABATEMENT	GRF	07/17/23	07/18/23	NO	08/30/23 FINAL	UNIVERSAL ABATEMENT
14-E	HEAT PUMP	BOTH	07/06/23	09/26/23	NO	08/30/23 FINAL	SWIFT HVAC
14-E	FLOORING	GRF	07/10/23	08/31/23	NO	08/30/23 FINAL	MICHAEL'S CARPET
16-A	WINDOW	BOTH	08/28/23	10/30/23	NO	NONE	LW DÉCOR
16-W	WINDOW / DOOR	BOTH	07/26/23	09/30/23	NO	NONE	LOS AL BUILDERS
17-D	FLOORING	GRF	09/11/23	11/11/23	NO	NONE	B&B CARPET & FLOORING
20-A	FLOORING	GRF	09/30/23	11/30/23	NO	NONE	KARY'S CARPETS
20-D	FLOORING	GRF	08/27/23	10/30/23	NO	NONE	LW DÉCOR
21-F	SKYLIGHT / CEILINGS	BOTH	09/01/23	10/27/23	NO	NONE	KONRAD KONSTRUCTION
21-F	ABATEMENT	BOTH	09/07/23	10/27/23	NO	NONE	KONRAD KONSTRUCTION
27-C	SHOWER	GRF	11/13/23	12/29/23	NO	NONE	JOHN M. BERGKVIST
32-E	HEAT PUMP	BOTH	07/28/23	10/28/23	NO	09/08/23 FINAL	GREENWOOD
33-E	SECURITY SCREEN DOOR	GRF	08/31/23	10/15/23	NO	NONE	LW DÉCOR
43-E	CEILING FAN	GRF	08/08/23	09/20/23	NO	09/06/23 FINAL	LOS AL BUILDERS

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **September 28, 2023**

45-I	HEAT PUMP	BOTH	08/04/23	11/04/23	NO	09/01/23 FINAL	GREENWOOD
46-H	SHOWER	BOTH	10/01/23	12/22/23	NO	NONE	JOHN M. BERGKVIST
48-D	SHOWER CUT DOWN	BOTH	08/23/23	09/23/23	NO	NONE	NUKOTE
49-A	SHOWER CUT DOWN	BOTH	08/21/23	09/21/23	NO	NONE	NUKOTE
49-I	FLOORING	GRF	09/30/23	10/30/23	NO	NONE	KARY'S CARPETS
50-G	GLASS AND GATE	GRF	06/01/23	09/30/23	NO	09/12/23 FINAL	LW DÉCOR
53-C	WINDOW / DOOR	BOTH	09/13/23	11/15/23	NO	NONE	LOS AL BUILDERS
54-K	SECURITY DOOR	GRF	09/07/23	10/30/23	NO	NONE	LW DÉCOR
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	08/24/23 FOOTING	OGAN CONSTRUCTION
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	09/07/23 FRAMING	OGAN CONSTRUCTION
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	09/07/23 LATH	OGAN CONSTRUCTION
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	09/07/23 ROUGH WIRING	OGAN CONSTRUCTION
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	09/07/23 ROUGH PLUMBING	OGAN CONSTRUCTION
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	09/08/23 INSULATION	OGAN CONSTRUCTION
56-D	REMODEL	BOTH	08/28/23	11/15/23	NO	09/12/23 DRYWALL	OGAN CONSTRUCTION
58-H	FLOORING	GRF	09/05/23	10/30/23	NO	NONE	KARY'S CARPET
61-F	PATIO	GRF	07/24/23	09/24/23	NO	NONE	MJ JURADO INC
61-i	FLOORING	GRF	10/01/23	12/30/23	NO	NONE	BIXBY PLAZA CARPET & FLOORING
63-B	CARPORT CABINET	GRF	07/28/23	08/28/23	NO	09/05/23 FINAL	VICKER'S CONSTRUCTION
64-L	HEAT PUMP	BOTH	07/20/23	10/20/23	NO	07/10/23 FINAL	GREENWOOD HEATING & AIR
70-E	WINDOWS	BOTH	08/15/23	11/15/23	NO	NONE	BODIES GLASS SERVICE

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
1-C		07/14/23	08/16/23	08/15/23	08/29/23		
1-D		03/20/23					

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **September 28, 2023**

2-F		07/13/23					
5-J		08/25/23					
6-H	09/15/23						
8-E		07/12/23	09/05/23	09/15/23	09/29/23		
9-L		06/16/23					
10-G		04/10/23					
10-L		06/13/23					
14-I		09/01/23					
14-L		10/10/22					
17-D		06/13/23	08/16/23	08/21/23	09/05/23		
20-A		04/10/23					
21-F		08/30/22	07/07/23	07/18/23	08/01/23	09/05/23	
21-G		08/21/23					
25-I		09/20/23					
26-B		06/27/23	08/11/23	08/11/23	08/25/23		
26-L		03/22/23	07/25/23	07/31/23	08/14/23		
28-A		04/20/23					
30-K		05/17/23	08/15/23	08/23/23	09/07/23		
33-B		08/25/23					
36-B		07/14/23					
36-D		09/08/23					
40-D		08/18/22	06/13/23	06/14/23	06/26/23		
43-B		07/19/23	08/31/23	08/31/23	09/15/23		
45-B		09/14/22	06/29/23	07/07/23	07/19/23	09/05/23	
46-J		09/20/23					
46-A		08/25/23					
47-H		06/16/23	07/21/23	07/20/23	08/03/23		
51-C		09/05/23					

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : (01) ONE

INSPECTOR : RICH STOLARZ

MUTUAL BOARD MEETING DATE: September 28, 2023

64-H		07/19/23					
64-K		03/02/23	03/05/23	04/20/23	05/04/23	08/21/23	

NMI = New Member Inspection **PLI** = Pre-Listing Inspection **NBO** = New Buyer Orientation
FI = Final Inspection **FCOEI** = Final COE Inspection **ROF** = Release of Funds

CONTRACTS AND PROJECTS

CONTRACTOR	PROJECTS
FENN GOOD THROUGH 5/01/2026	TERMITES & PEST SERVICE
FENN GOOD THROUGH 6/30/2026	BAIT STATIONS
WASH GOOD THROUGH 06/30/28	WASHERS & DRYERS
J&J LANDSCAPING GOOD THROUGH 12/01/2024	LANDSCAPING
A-1 TOTAL SERVICE PLUMBING 12/31/23	SEWER PIPE RELINING
SOUTHERN PROPERTY FIRE PROTECTION - FIRE EXTINGUISHER CERTIFICATION GOOD THROUGH 12/2023	
UPDATE - A1 TOTAL PLUMBING - WORKING ON BLDG. 67 - COMPLETED BLDG 65, 66	
DISCUSS AND VOTE TO APPROVE - SEWER PIPE CLEANING 2023, 2024, 2025	
DISCUSS AND VOTE TO APPROVE - J&J LANDSCAPE GUTTER PROPOSAL	
DISCUSS AND VOTE TO APPROVE - J&J LANDSCAPE SEEDING PROPOSAL	
DISCUSS PAINTING OF RED CURBS	

MUTUAL & SHAREHOLDER REQUEST

67

SITE VISITS

Portfolio Specialist's Report

September 2023

Coyote Safety



Coyotes in populated areas are typically less fearful of people. They have been known to attack pets and approach people too closely.

Coyotes are skilled hunters; we must be strong, motivated, and most importantly, **proactive**.

But what does being proactive mean?

- We must continue to haze the coyote. **DO NOT** turn your back and run. By running you are seen as prey. **Become BIG!** Wave your arms, scream, throw rocks, etc.
- We must not feed wildlife. Bird feeders on your property will attract rats, squirrels, and rabbits which will attract coyotes to your home.
- We must keep food and trash off our patios.
- We must protect our pets.

Small pets can easily become coyote prey. Cats and small dogs **should never be allowed outside alone**. It's highly recommended that small pets always be accompanied by their owner and dogs must be on a 6 foot leash. Do not use a retractable leash. Your pet can get too far away from you with a retractable leash. One may want to see their dog scamper around on a long retractable leash, but that is only placing the pet in harm's way and is a violation of policy.

Long Beach Animal Care Services recommends calling them at (562) 570-7387 (PETS) to report all coyote sightings and to determine if an Animal Control Officer is needed. Sightings can also be reported online using the link below:

<https://www.longbeach.gov/acs/wildlife/living-with-urban-coyote>

IF A COYOTE IS POSING AN IMMINENT THREAT TO LIFE, CALL 911.



Community RFID Distribution Process / Access Control Information

RFID (Radio Frequency ID) Tag

The RFID tag distribution for the community will be starting in mid-September 2023. Here are some quick facts to make the distribution process and easy one for all residents:

Who is Eligible to Receive an RFID Tag:

- Any person that possesses a valid Leisure World Identification Card may receive **one** RFID tag for **one** vehicle with a valid GRF decal without charge. The GRF Board of Directors is currently reviewing the process for residents with additional vehicles registered in their name.
- To receive an RFID tag, you **must** have a valid Leisure World Decal on your vehicle.
- Decals are available at the Decal Office next to the Café in Clubhouse 5. The Decal Office is open Tuesday through Saturday, 8:00 AM to 4:00 PM (closed 12:00 PM to 12:30 PM for lunch).
- As a reminder, to receive a decal you must have the following:
 - Valid state issued driver's license
 - Valid vehicle registration
 - Valid vehicle insurance
 - Valid GRF Identification Card

Distribution Site Information

- *Where:* 1.8 Acres
- *When:* Your Assigned Date (see below)
- *Hours of Distribution:* 8:30 AM to 4:00 PM (cars may line up no earlier than 8:15 AM on Oak Hills Drive.
- **Before entering the 1.8 Acre site, we will be verifying all four documents listed above (valid license, vehicle registration, vehicle insurance and GRF Identification Card). You will not be able to receive an RFID tag without presenting these documents.**

Upon entering 1.8 Acres, you will complete a form that will include a list of the four permanent guests you want on your account. In addition, you need to provide a password for your account (the password may be any type of name or object or set of numbers).

OVER

RFID Distribution Dates

To ensure the RFID tag issuance is completed in an efficient manner, we will be starting issuance with the following Mutuals:

Mutuals	Date Assigned
16 and 17	Tuesday, September 12, 2023

- If you miss your assigned day for any reason (illness, vacation, etc.), there will be an opportunity to obtain an RFID tag on a make-up day. Please be advised that the make-up day will be after regular distribution of all RFID tags are made, so issuance of your RFID tag will be in later October.
- Additional dates for RFID distribution will be noted in the LW Weekly newspaper and on LW Live.

The Security Department must distribute over 10,000 RFID tags. The process will take nearly two months to complete. Therefore, we cannot offer any specific day or timed reservations for RFID distribution. Residents have all day to obtain an RFID tag on their assigned day.

Access Control

The new access control software program being implemented is called PROPTIA. Even though residents who want to use their computers will be able to enter the new system themselves, ***it is important to note that all residents will always have the ability to call Security to have a guest enter the community at any time.***

- Residents can access their access control account to enter their own temporary guests into the system 24/7.
- Paper visitor passes will not be mailed in 2024. All guests will be entered into the new system.
- Guests will have the ability to enter at all three gates, not just the main gate.



Community RFID Distribution Process and Calendar

RFID (Radio Frequency ID) Tag

The RFID tag distribution for the community will be starting in mid-September 2023. Here are some quick facts to make the distribution process and easy one for all residents:

Who is Eligible to Receive an RFID Tag:

- Any person that possesses a valid Leisure World Identification Card may receive **one** RFID tag for **one** vehicle with a valid GRF decal without charge. The GRF Board of Directors is currently reviewing the process for residents with additional vehicles registered in their name.
- To receive an RFID tag, you **must** have a valid Leisure World Decal on your vehicle.
- Decals are available at the Decal Office next to the Café in Clubhouse 5. The Decal Office is open Tuesday through Saturday, 8:00 AM to 4:00 PM (closed 12:00 PM to 12:30 PM for lunch).
- As a reminder, to receive a decal you must have the following:
 - Valid state issued driver's license
 - Valid vehicle registration
 - Valid vehicle insurance
 - Valid GRF Identification Card

Distribution Site Information

- ***Where:*** 1.8 Acres, located in the northwest corner of the community in Mutual 9 (formally known as the "mini-farms").
- ***When:*** Your Assigned Date (see attached calendar)
- ***Hours of Distribution:*** 8:30 AM to 4:00 PM (***cars may not line up earlier than 8:15 AM on Oak Hills Drive***).

Before entering the 1.8 Acre site, we will be verifying all four documents listed above (valid license, vehicle registration, vehicle insurance and GRF Identification Card). Please bring all these documents with you. You will not be able to receive an RFID tag without presenting these documents, no exceptions.

Upon entering 1.8 Acres, you will complete a form that will include a list of the four permanent guests you want on your account. In addition, you need to provide a password for your account (the password may be any type of name or object or set of numbers).

Distribution Calendar

- To ensure the RFID tag issuance is completed in an efficient manner, we will issue the RFID tags by Mutual in the order noted on the following calendars for September and October.
- If you miss your assigned day for any reason (illness, vacation, etc.), there will be an opportunity to obtain an RFID tag on a make-up day. Please be advised that the make-up day will be after regular distribution of all RFID tags are made, so issuance of your RFID tag will be during the last week of October.
- **The Security Department will be distributing over 10,000 RFID tags. The process will take nearly two months to complete. Therefore, we cannot offer any specific day or timed reservations for RFID distribution, nor can we accommodate any special requests.**
- **Residents have from 8:30 AM to 4PM to obtain an RFID tag on their assigned day.**
- **Any residents in line for a tag on a day that they have not been assigned will not receive an RFID tag.**

Thank you for your patience and understanding.

Continued

RFID Roll-Out Calendar

SEPTEMBER 2023						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 LABOR DAY HOLIDAY	5	6	7	8	9
10	11	12 Mutuals 16 & 17	13	14	15	16
17	18 Mutual 1 Buildings 1-16	19 Mutual 1 Buildings 17-32	20 Mutual 1 Buildings 33-48	21 Mutual 1 Buildings 49-64	22 Mutual 1 Buildings 65-70 ----- Mutual 2 Buildings 1-11	23 Mutual 2 Buildings 12-28
24	25 Mutual 2 Buildings 29-45	26 Mutual 2 Buildings 46-62	27 Mutual 2 Buildings 63-72 ----- Mutual 3 Buildings 1-7	28 Mutual 3 Buildings 8-24	29 Mutual 3 Buildings 25-36 ----- Mutual 4 Buildings 37-42	30 Mutual 4 Buildings 43-59

OCTOBER / NOVEMBER 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Mutual 4 Buildings 60-76	3 Mutual 4 Buildings 77-89 ----- Mutual 5 Buildings 69-72 & 90-97	4 Mutual 5 Buildings 98-114	5 Mutual 5 Buildings 115-126 ----- Mutual 6 Buildings 53-57	6 Mutual 6 Buildings 58-68 & 127-131	7 Mutual 6 Buildings 132-144 ----- Mutual 7 Buildings 145-149
8	9 Columbus Day Mutual 7 Buildings 150-166	10 Mutual 7 Buildings 167-176 ----- Mutual 8 Buildings 177-183	11 Mutual 8 Buildings 184-200	12 Mutual 8 Buildings 201-205 ----- Mutual 9 Buildings 206-216	13 Mutual 9 Buildings 217-233	14 Mutual 9 Buildings 234-237 ----- Mutual 10 Buildings 238-250
15	16 Mutual 10 Buildings 251-260 ----- Mutual 11 Buildings 261-267	17 Mutual 11 Buildings 268-286	18 No Tags Issued Today ----- TOWN HALL MEETING CLUBHOUSE 4 1:00 pm	19 Mutual 12 Buildings 6-11 & 34-45	20 Mutual 12 Buildings 46-47 & 55-67	21 Mutual 12 Buildings 68-78 ----- Mutual 14 Buildings 1-5
22	23 Mutual 14 Buildings 12-30	24 Mutual 14 Buildings 31-33 & 48-54	25 Mutual 15 Buildings 1-11	26 Mutual 15 Buildings 12-23	27 Mutual 15 Buildings 24-35	28 Mutual 15 Buildings 36-48
29	30 Make Up Day	31 Halloween Make Up Day	NOV 1 Make Up Day	NOV 2 Make Up Day	NOV 3 Make Up Day	NOV 4 Make Up Day



Obtaining a Leisure World Seal Beach Vehicle Decal and RFID Tag

There are two decals and tags that will be placed on your vehicle:

- ***Mutual Decal*** – This decal verifies to your Mutual that you are authorized to park in your designated carport space. The decal is placed on the lower part of the driver side windshield. The decal is not used as verification to enter the community.
- ***RFID Tag*** – This clear tag is placed on your front driver’s side headlight to verify your authorization to enter the community.

All decals and RFID tags are issued at the Decal Office in Clubhouse 5 near the Café. Current hours for the decal office (as of September 2023):

Day	Hours
Monday	CLOSED
Tuesday	8:00 AM – 4:00 PM
Wednesday	8:00 AM – 4:00 PM
Thursday	8:00 AM – 4:00 PM
Friday	8:00 AM – 4:00 PM
Saturday	8:00 AM - 4:00 PM
Sunday	CLOSED

We are closed each day from 12:00PM to 12:30 PM for lunch, most major holidays, and rain. (All hours subject to change).

- ***To receive a decal and an RFID tag for your vehicle, you must present the following documents:***
 - Valid proof of vehicle insurance
 - Valid DMV vehicle registration (vehicle must be registered to the LWSB resident)
 - Valid DMV driver’s license
 - GRF identification card

Please be advised:

- A decal will be valid for up to two years after the date of issuance.
- An RFID tags do not expire as long as you are a valid GRF member.
- If a resident’s driver’s license expires before the end of the two-year period, a decal will expire in the same month the resident’s driver’s license expires.
- **Expired** insurance, registration and/or drivers licenses are **not** valid documents and no decal will be issued.
- A DMV identification card is **not** a valid driver’s license, and no decal will be issued.

SEAL BEACH MUTUAL NO. ONE**AMEND****Resident Regulations****Eligibility Requirements**

All persons seeking approval of the Board of Directors of Seal Beach Mutual No. One to purchase a share of stock in the Mutual, and to reside in the Mutual, shall meet the following eligibility criteria:

Apply for and be accepted as a member of the Golden Rain Foundation, Seal Beach, California.

Meet the Mutual eligibility criteria as follows:

1. MEET THE MUTUAL ELIGIBILITY CRITERIA AS FOLLOWS:**1.1. Age**

1.1.1. Minimum of 55 years, as confirmed by a birth certificate, passport, driver's license, or Real ID. Effective October 1, 2020 a "REAL" ID will be accepted in lieu of a Birth Certificate or Passport.

1.2. Financial Ability

1.2.1. The prospective resident shareholder must show:

1.2.1.1. Verified monthly income that is at least five (5) times or greater the monthly carrying charge (Regular Assessment plus Property Tax and Fees) at the time of application.

1.2.1.2. Liquid assets of at least \$50,000 for the past 6 months.

1.2.1.3. An averaged FICO 2, 4 and 5 credit score of 700. The prospective resident shareholder shall authorize the Mutual to obtain the foregoing FICO credit score reports. To determine the average, the Mutual shall add the 3 scores together and divide by 3. The Mutual shall not accept credit score reports provided by the prospective resident shareholder. The cost of such reports shall be borne by the prospective resident shareholder; and

1.2.2. To establish the foregoing financial qualifications:

1.2.2.1. Verified monthly income/assets will be in the form of the past two years of:

- Equity in U.S. residential property
- Savings accounts in U.S. financial institutions
- Cash value life insurance
- Certificates of deposit, money market accounts in U. S. Financial institutions
- IRA, SEP, 401(k) and Keogh accounts
- U.S. state or municipal government bonds – valued at current Market prices.

SEAL BEACH MUTUAL NO. ONE**AMEND****Resident Regulations**

- 43
- 44
- 45
- 46
- 47
- 48
- 49
- 50
- 51
- 52
- 53
- 54
- 55
- 56
- 57
- 58
- 59
- 60
- 61
- 62
- 63
- 64
- 65
- 66
- 67
- 68
- 69
- 70
- 71
- 72
- 73
- 74
- 75
- 76
- 77
- 78
- 79
- 80
- 81
- 82
- American traded investments (NYSE, AMEX, OTC, NASDAQ, etc.) valued at current market prices.
 - Mortgages and promissory notes, provided that interest is reported on:
 - The applicant's tax return
 - Equity in U.S. income producing real estate.
- 1.2.3.** Adjusted Gross Income per 1040, 1040A, or 1040EZ; plus that portion of Social Security, IRA distributions, and pensions and annuities not included in adjusted gross income; plus tax exempt interest; minus income tax, Social Security, Medicare, and self-employment taxes paid; and minus Medicare medical insurance and prescription drug premiums; all divided by twelve (12) will equal net monthly income to be used in Section 1.2.1 above.
- 1.2.4.** Projected assessments will be the previous year's assessment (total of carrying charge less any cable charge, less Orange County Property Taxes and Fees), and the addition of the new property tax at 1.2% of the sales price plus Orange County District fees divided by twelve (12) for the new projected monthly assessment. This new figure (Regular Assessment plus Orange County Property Taxes and District Fees) times five (5) will be the monthly income required. This will be verified by the escrow company and the Stock Transfer Office. Stock Transfer shall have the final say in establishing verifiable income/assets.
- 1.2.5.** Verification shall be done by the Escrow Company and the Stock Transfer Office prior to the new buyer interview and prior to the close of escrow
- 1.2.6.** Only the resident shareholder's income shall be considered for qualifying.
- 1.2.7.** If moving within Leisure World, or if there are any additions/changes to the title, the proposed shareholder(s) must meet these eligibility requirements unless they have been in good standing for five years
- ~~**1.2.8.** A credit check will be ordered and paid for by the Mutual One Board, and results shared with the Escrow Company and Stock Transfer, with the results included in the financial package.~~

1 If major remodeling, expansion, or addition of a bathroom is being considered, the increase in taxes over the 1.2% of the purchase price must be taken into consideration.

(Sept 23)

SEAL BEACH MUTUAL NO. ONE

AMEND

Resident Regulations

83 **1.2.9.** The cost of the Credit check will be born by the prospective
 84 shareholder.

2. HEALTH

86 **2.1.** Leisure World Seal Beach is an “Active Adult Community” that offers
 87 independent living options (co-op and condominium style housing) under
 88 provisions of an age restricted community of persons 55 years of age and older.
 89 Leisure World is not a nursing home, an assisted living facility, nor an
 90 independent senior living community.
 91

92 Assume, in writing, the obligations of the “Occupancy Agreement” in use by the Mutual
 93 Corporation.
 94

95 Officers or Committees of the Board of Directors designated to approve new applicants are
 96 responsible that the eligibility criteria of this corporation is equitably applied to all applicants.
 97 Approval or disapproval of buyer(s) must be received by the Stock Transfer Office at least ten
 98 (10) working days prior to the close of escrow.
 99

100 Any exceptions to this policy shall be determined by a Mutual One Eligibility Committee
 101 comprised of three members who shall be voted upon by the entire Board.
 102

103 I have read and understood what is required for eligibility consideration in the above named
 104 Mutual, including necessary documentation.
 105

106 _____ _____
 107 Prospective Buyer Date
 108

109 _____ _____
 110 Prospective Buyer Date
 111

112 _____ _____
 113 Prospective Buyer Date
 114

115 _____ _____
 116 Prospective Buyer Date
 117

118 _____ _____
 119 Prospective Buyer Date
 120

121 _____
 122 _____
 123 _____
 124 _____

(Sept 23)

SEAL BEACH MUTUAL NO. ONE

AMEND

Resident Regulations

125
126

Document History

Adopted: Mar 2021

Amend

28 Sept 2023

Keywords: Mutual One

Eligibility

Requirements

127

AMEND

(Sept 23)