

**A G E N D A**  
**REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS**  
**SEAL BEACH MUTUAL ONE**  
**November 30, 2023**  
**Meeting begins at 9:00 a.m.**  
**Zoom/Video Conference Call and Conference Rm B**

**TO ATTEND:** The Shareholder will be provided with instructions on how to access the call via telephone or via video upon the Shareholder contacting GRF Mutual Administration at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com) or (562) 431-6586 ext. 313 and requesting the call-in or log-in information.

**TO PROVIDE COMMENTS DURING MEETING:** In order to make a comment during the open Shareholder forum, the Shareholder must submit their information, including their name, Unit number, and telephone number, via e-mail at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com), by no later than 3:00 p.m., the business day before the date of the meeting.

1. CALL TO ORDER / PLEDGE OF ALLEGIANCE
2. SHAREHOLDER COMMENTS (2-3 minutes per shareholder)
3. ROLL CALL (Introduction of Directors)
4. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUESTS:

Mr. Weber, GRF Representative  
Ms. Gambol, GRF Representative  
Mr. Stolarz, Building Inspector  
Ms. Equite, Portfolio Specialist

5. **APPROVAL OF MINUTES:**
  - a. Regular Meeting Minutes of October 26, 2023
  - b. Special Meeting Minutes of November 8, 2023 (p.3)
6. **BUILDING INSPECTOR'S REPORT** Mr. Stolarz  
Permit Activity; Escrow Activity; Contracts & Projects; Shareholder and Mutual Requests (pp. 4-8)
  - a. Discuss and vote to ratify emergency phone poll from 10/27/23 – J&J landscape to remove and replace lawn (p. 9)
  - b. Discuss options for loading zone by carport three
7. **GRF REPRESENTATIVES** Mr. Weber /Ms. Gambol
8. **UNFINISHED BUSINESS**
  - a. Discuss and vote to approve the Mutual One Board of Directors to sign the Ethics policy (pp. 10-12)
9. **NEW BUSINESS**
  - a. Discuss and vote to approve Monthly Finances (p. 13)
  - b. Discuss and vote to cancel December Monthly Meeting (p. 14)
  - c. Letters of violations – If you receive a letter from the Mutual for a violation and you can/ or will not comply: Please call the hotline and press #2: to request a hearing. No director can make a decision on your matter. It must be resolved at a hearing.

**STAFF BREAK BY 11:00 a.m.**

11. CHIEF FINANCIAL OFFICERS REPORT

Mr. Markovich

12. PORTFOLIO SPECIALIST

Ms. Equite

13. ANNOUNCEMENTS

- a. **MUTUAL ONE ELECTION:** In order to receive your ballot at your other residence an address form will be mailed in our election ballot this spring. There will be instructions provided. Most importantly, we need every shareholder to vote!
- b. **NEXT BOARD MEETING:** Thursday, December 28, 2023, at 9:00 a.m., via Zoom/Video Conference Call and Conference Rm B.

14. COMMITTEE REPORTS

- a. Landscape Committee
- b. Physical Property Report
- c. New Buyer Orientation Report
- d. Carport/Patio Report

15. DIRECTORS' COMMENTS

16. SHAREHOLDER COMMENTS

17. ADJOURNMENT

18. EXECUTIVE SESSION

**STAFF WILL LEAVE THE MEETING BY 12:00 p.m.**

**MINUTES OF THE SPECIAL BOARD MEETING OF THE  
BOARD OF DIRECTORS  
SEAL BEACH MUTUAL ONE  
November 8, 2023**

A Special Meeting of the Board of Directors of Seal Beach Mutual One was called to order by President Weber at 1:35 p.m. on Wednesday, November 8, 2023, in Conference Room C.

Those Directors present were President Weber, Vice President Luther-Stark, Secretary St. Aubin, Chief Financial Officer Markovich, Director Perrotti, Director Collazo, Directors Barreras and Rockwood. Also present was Building Inspector Stolarz and Advisory Director Almeida.

Absent:

One shareholder was present.

The purpose of the meeting was to prepare Agenda items for the rescheduled November Board Meeting.

President Weber adjourned the meeting at 2:45 p.m.

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Attest, JoAnn St. Aubin, Secretary  
SEAL BEACH MUTUAL ONE  
DE 11/08/23

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: November 30, 2023

## PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
1-D	FLOORING	GRF	11/01/23	11/30/23	NO	NONE	KARY'S CARPETS
1-D	WASHER / DRYER	BOTH	10/20/23	01/30/23	NO	NONE	MP CONSTRUCTION
3-B	CEILING FAN	GRF	09/20/23	10/30/23	NO	10/25/23 FINAL	VICKER'S CONSTRUCTION
5-J	WASHER / DRYER	BOTH	11/06/23	11/20/23	NO	NONE	HADI CONSTRUCTION
5-J	FLOORING	GRF	11/01/23	12/30/23	NO	NONE	KARY'S CARPETS
5-J	HEAT PUMP	BOTH	11/13/23	02/13/23	NO	NONE	GREENWOOD HEATING & AIR
9-A	SHOWER CUT DOWN	BITH	10/02/23	11/02/23	NO	NONE	NUKOTE
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	10/19/23 FINAL	LOS AL BUILDERS
16-W	SHOWER CUT DOWN	BOTH	11/09/23	12/09/23	NO	NONE	NUKOTE
17-G	FLOORING	GRF	11/08/23	12/30/23	NO	11/17/23 FINAL	KARY'S CARPETS
19-B	SHOWER	BOTH	10/12/23	11/12/23	NO	NONE	NUKOTE
20-A	FLOORING	GRF	09/30/23	11/30/23	NO	10/26/23 FINAL	KARY'S CARPETS
21-F	CARPORT CABINET	GRF	11/20/23	12/22/23	NO	10/30/23 FINAL	KONRAD KONSTRUCTION
21-G	FLOORING	GRF	10/30/23	11/30/23	NO	NONE	KARY'S CARPETS
23-A	HEAT PUMP	BOTH	10/04/23	01/04/24	NO	11/21/23 FINAL	GREENWOOD
25-G	PATIO / GLASS	BOTH	11/02/23	12/31/23	NO	NONE	BJ & COMPANY
25-I	FLOORING	GRF	11/25/23	12/30/23	NO	NONE	KARY'S CARPETS
26-A	FLOORING	GRF	10/20/23	11/30/23	NO	11/08/23 FINAL	KARY'S CARPETS
27-C	SHOWER	GRF	11/13/23	12/29/23	NO	11/07/23 GROUND	JOHN M. BERGKVIST
27-C	SHOWER	GRF	11/13/23	12/29/23	NO	11/07/23 ROUGH PLUMBING	JOHN M. BERGKVIST
29-L	SHOWER	BOTH	10/02/23	11/02/23	NO	10/12/23 FRAMING	OGAN CONSTRUCTION
29-L	SHOWER	BOTH	10/02/23	11/02/23	NO	10/12/23 ROUGH FRAMING	OGAN CONSTRUCTION
29-L	SHOWER	BOTH	10/02/23	11/02/23	NO	10/12/23 GROUND	OGAN CONSTRUCTION

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **November 30, 2023**

30-G	WASHER/ DRYER/ COUNTERS	BOTH	10/23/23	03/30/24	NO	NONE	MP CONSTRUCTION
31-D	FLOORING	GRF	11/14/23	02/14/24	NO	NONE	BIXBY PLAZA CARPETS & FLOORING
33-E	SECURITY SCREEN DOOR	GRF	08/31/23	10/15/23	NO	NONE	LW DÉCOR
35-L	REMOVE AC & STUCCO	GRF	10/10/23	12/30/23	NO	11/09/23 FINAL	MP CONSTRUCTION
40-D	COUNTER TOPS	BOTH	10/10/23	10/31/23	NO	NONE	MAMUSCIA CONSTRUCTION
46-H	SHOWER	BOTH	10/01/23	12/22/23	NO	10/27/23 FINAL	JOHN M. BERGKVIST
48-D	SHOWER CUT DOWN	BOTH	08/23/23	09/23/23	NO	NONE	NUKOTE
48-K	PORCH OUTLET	BOTH	11/16/23	01/30/24	NO	NONE	CJ CONSTRUCTION
49-A	SHOWER CUT DOWN	BOTH	08/21/23	09/21/23	NO	NONE	NUKOTE
50-G	SKYLIGHT	GRF	09/25/23	10/30/23	NO	NONE	M&M CONSTRUCTION & SKYLIGHTS
51-H	PORCH SCREENS	GRF	11/13/23	12/29/23	NO	NONE	JOHN M. BERGKIST
53-C	WINDOW / DOOR	BOTH	09/13/23	11/15/23	NO	11/02/23 FINAL	LOS AL BUILDERS
54-K	SECURITY DOOR	GRF	09/07/23	10/30/23	NO	NONE	LW DÉCOR
56-B	HEAT PUMP	BOTH	11/15/23	02/15/24	NO	NONE	GREENWOOD HEATING & AIR
56-B	INTERIOR REMODEL	BOTH	10/09/23	12/01/23	NO	10/25/23 ROUGH WIRING	KONRAD KONSTRUCTION
56-B	INTERIOR REMODEL	BOTH	10/09/23	12/01/23	NO	10/25/23 ROUGH PLUMBING	KONRAD KONSTRUCTION
56-B	INTERIOR REMODEL	BOTH	10/09/23	12/01/23	NO	10/25/23 ROUGH GROUND	KONRAD KONSTRUCTION
56-B	INTERIOR REMODEL	BOTH	10/09/23	12/01/23	NO	10/31/23 LATH	KONRAD KONSTRUCTION
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
56-D	FLOORING	BOTH	09/30/23	10/23/23	NO	11/21/23 FINAL	KARY'S CARPET
56-D	FLOORING	BOTH	10/20/23	11/30/23	NO	NONE	KARY'S CARPET
58-H	PORCH GATE	GRF	11/10/23	12/27/23	NO	NONE	LW DÉCOR, INC

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **November 30, 2023**

61-F	PATIO	GRF	07/24/23	09/24/23	YES	NONE	MJ JURADO INC
61-I	FLOORING	GRF	10/01/23	12/30/23	NO	11/09/23 FINAL	BIXBY PLAZA CARPET & FLOORING
M-1	ELECTRICAL PANEL LAU. 2-18	BOTH	11/02/23	02/17/24	YES	IN PROGRESS	J.C. KRESS / CONTRACT

## ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
1-A		10/31/23					
1-D		03/20/23	09/22/23	09/28/23	10/12/23	11/20/23	
1-K		09/19/23	11/07/23	11/13/23	11/27/23		
2-F		07/13/23					
5-J		08/25/23	10/03/23	10/13/23	10/27/23	11/14/23	
6-F		11/16/23					
9-L		06/16/23					
10-G		04/10/23					
10-L		06/13/23	11/16/23	11/17/23	12/05/23		
14-I		09/01/23	11/03/23	11/02/23	11/20/23		
14-L		10/10/22					
16-K		09/27/23					
18-I		11/01/23					
20-A		04/10/23					
21-G		08/21/23	10/27/23	10/30/23	11/13/23		
25-I		09/20/23					
25-K		11/01/23					
28-A		04/20/23					
33-B		08/25/23					
36-B		07/14/23					

# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **November 30, 2023**

36-D		09/08/23	10/10/23	10/12/23	10/26/23		
46-J		09/20/23					
46-A		08/25/23					
46-L		09/22/23					
51-C		09/05/23					
57-C		10/11/23					
57-J		10/11/23					
64-H		07/19/23					

**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
EMPIRE PIPE GOOD THROUGH 12/31/25	SEWER CLEANING
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	
DISCUSS OPTIONS TO PAINT CURBS, LOADING ZONE, PARKING BY CARPORT 3	

## MUTUAL & SHAREHOLDER REQUEST

**INSPECTOR MONTHLY MUTUAL REPORT**

**MUTUAL : (01) ONE**

**INSPECTOR : RICH STOLARZ**

**MUTUAL BOARD MEETING DATE: November 30, 2023**

**SITE VISITS**



# *Mutual Corporation No. One*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO RATIFY PHONE POLL CONDUCTED ON 10/27/23 – J&J LANDSCAPE TO REMOVE AND REPLACE LAWNS (BUILDING INSPECTOR, ITEM A)  
**DATE:** NOVEMBER 30, 2023  
**CC:** MUTUAL FILE

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I move to ratify phone conducted on 10/27/23, “RESOLVED to approve proposal from J&J landscape to repair sidewalk by building 52 and 49, remove and replace the lawn at a cost not to exceed \$6,100.00 and authorize the President to sign any necessary documentation.”

# *Mutual Corporation No. One*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE THE MUTUAL ONE BOARD OF DIRECTORS TO SIGN THE ETHICS POLICY (UNFINISHED BUSINESS, ITEM A) NOVEMBER 30, 2023  
**DATE:** MUTUAL FILE  
**CC:**

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I move to approve the amended Mutual One Ethics Policy and authorize the Mutual One Directors to sign for the 2023-2024 term.

# ETHICS POLICY FOR DIRECTORS & COMMITTEE MEMBERS

adopted July 25, 2019

The Board of Directors has temporarily adopted the following ethics policy for its board members and committees. This policy is intended to provide guidance with ethical issues and a mechanism for addressing unethical conduct. The policy will be reviewed by board members and incorporate changes if needed.

## A. BOARD RESPONSIBILITIES

The general duties for directors are to enforce the association's governing documents, collect and preserve the association's financial resources, insure the association's assets against loss, and keep the common areas in a state of good repair. To fulfill that responsibility, directors must:

- regularly attend board meetings,
- review material provided in preparation for board meetings,
- review the association's financial reports, and
- make reasonable inquiry before making decisions.

## B. PROFESSIONAL CONDUCT

In general, directors and committee members must conduct all dealings with vendors and employees with honesty and fairness, and safeguard information that belongs to the association.

1. **Self-Dealing.** Self-dealing occurs when directors or committee members make decisions that materially benefit themselves or their relatives at the expense of the association. "Relatives" include a person's spouse, parents, siblings, children, mothers and fathers-in-law, sons and daughters-in-law, brothers and sisters-in-law and anyone who shares the person's residence. Benefits include money, privileges, special benefits, gifts or other item of value. Accordingly, no director or committee member may:

- solicit or receive any compensation from the association for serving on the board or any committee,
- make promises to vendors unless with prior approval from the board,
- solicit or receive, any gift, gratuity, favor, entertainment, loan, or any other thing of value for themselves or their relatives from a person or company who is seeking a business or financial relationship with the association,
- seek preferential treatment for themselves or their relatives,
- use association property, services, equipment or business for the gain or benefit of themselves or their relatives, except as is provided for all members of the association.

2. **Confidential Information.** Directors and committee members are responsible for protecting the association's confidential information. As such they may not use confidential information for the benefit of themselves or their relatives. Except when disclosure is duly authorized or legally mandated, no director or committee member may disclose confidential information. Confidential information includes, without limitation:

- private personal information of fellow directors and committee members,
- private personnel information of the association's employees,
- disciplinary actions against members of the association,
- assessment collection information against members of the association, and
- legal disputes in which the association is or may be involved--directors may not discuss such matters with persons not on the board without the prior approval of the association's legal counsel. Failure to follow these restrictions could constitute a breach of the attorney-client privilege and loss of confidential information.

3. **Misrepresentation.** Directors and committee members may not knowingly misrepresent facts. All association data, records and reports must be accurate and truthful and prepared in a proper manner.

4. **Interaction with Employees.** To ensure efficient management operations, avoid conflicting instructions from the board to management and avoid potential liability, committee members and directors shall observe the following guidelines:

- The president of the board shall serve as liaison between the board and management and provide direction on day to day matters.
- Except for the president, committee members and directors may not give direction to management, employees or vendors.
- Directors may not contact management after hours unless there is an emergency representing a threat of harm to persons or property.
- If directors or committee members are contacted by employees with complaints, the employees shall be instructed to contact management or the board as a whole.
- No director may threaten or retaliate against an employee who brings information to the board regarding improper actions of a director or committee member.
- Directors and committee members are prohibited from harassing or threatening employees, vendors, directors, committee members, and owners, whether verbally, physically or otherwise.

5. **Proper Decorum.** Directors and committee members are obligated to act with proper decorum. Although they may disagree with the opinions of others on the board or committee, they must act with respect and dignity and not make personal attacks on others. Accordingly, directors and committee members must focus on issues, not personalities and conduct themselves with courtesy toward each other and toward employees, managing agents, vendors and members of the association. Directors shall act in accordance with board decisions and shall not act unilaterally or contrary to the board's decisions.

### C. WHEN CONFLICTS OF INTEREST ARISE

Situations may arise that are not expressly covered by this policy or where the proper course of action is unclear. Directors and committee members should immediately raise such situations with the board. If appropriate, the board will seek guidance from the association's legal counsel.

1. **Disclosure & Recusal.** Directors and committee members must immediately disclose the existence of any conflict of interest, whether their own or others. Directors and committee members must withdraw from participation in decisions in which they have a material interest.

2. **Violations of Policy.** Directors and committee members who violate the association's ethic's policy are deemed to be acting outside the course and scope of their authority. Anyone in violation of this policy may be subject to disciplinary action, including, but not limited to:

- censure,
- removal from committees,
- removal as an officer of the board,
- request for resignation from the board,
- recall by the membership, and
- legal proceedings.

Prior to taking any of the actions described above, the board shall appoint an executive committee to investigate the violation. The committee shall review the evidence of violation, endeavor to meet with the director/committee member believed to be in violation, confer with the association's legal counsel, and present its findings and recommendations to the board for appropriate action. The board shall endeavor to meet with the director/committee member in executive session prior to imposing disciplinary action against that person.

# *Mutual Corporation No. One*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** APPROVAL OF MUTUAL MONTHLY FINANCES (NEW BUSINESS, ITEM A)  
**DATE:** NOVEMBER 30, 2023  
**CC:** MUTUAL FILE

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I move to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the mutual has its operating and reserve accounts, an income and expense statement for the mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the months of October and November 2023.

# *Mutual Corporation No. One*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO CANCEL DECEMBER MONTHLY MEETING (NEW BUSINESS, ITEM B)  
**DATE:** NOVEMBER 30, 2023  
**CC:** MUTUAL FILE

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I move to cancel the December monthly meeting for Mutual One.