

**MINUTES OF THE REGULAR MONTHLY MEETING VIA ZOOM
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL ONE
October 26, 2023**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual One was called to order by President Weber at 9:00 a.m. on Thursday, October 26, 2023, via Zoom Video and Conference Call and Conference Room B.

ROLL CALL

Present: President Weber, Vice President Luther-Stark, Chief Financial Officer Markovich, Secretary St. Aubin (**via zoom**), Directors Rockwood, Collazo, Barreras, and Perrotti (**via zoom**).

Advisory Director: Ms. Almeida

GRF Representatives: Mr. Weber

Absent: GRF Representative, Ms. Gambol

Guests: Seven Mutual One Shareholders (**via zoom**)
Three Mutual One Shareholders (**in-person**)

Staff: Ms. Hopkins, Mutual Administration Director (**via zoom**)
Mr. Stolarz, Building Inspector
Ms. Barua, Sr. Portfolio Specialist

SHAREHOLDER COMMENTS

One shareholder made comments.

APPROVAL OF MINUTES

Following a discussion and upon a MOTION duly made by Director Rockwood and seconded by Director Barreras, it was

RESOLVED to approve the Regular Meeting Minutes of September 28, 2023, as printed.

The MOTION passed unanimously.

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

RESOLVED to approve the Special Meeting Minutes of October 11, 2023, as printed.

The MOTION passed unanimously.

BUILDING INSPECTOR'S REPORT

Building Inspector, Mr. Stolarz presented his report (attached).

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

RESOLVED to authorize Building Inspector to go out to bids to replace attic screens.

The MOTION failed unanimously.

Following a discussion and upon a MOTION duly made by President Weber and seconded by Director Collazo, it was

RESOLVED to authorize Building Inspector to go out to bids to replace laundry room counters.

The MOTION failed unanimously.

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

RESOLVED to authorize Building Inspector to have Service Maintenance repair laundry room countertops as needed.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Director Rockwood and seconded by President Weber, it was

RESOLVED to approve patio proposal for Unit 25G, work to be done at the shareholder's expense.

The MOTION passed.

Following questions, Mr. Stolarz left the meeting at 9:36 a.m.

GRF REPRESENTATIVE

GRF Representative, Mr. Weber provided an update on GRF projects.

UNFINISHED BUSINESS

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

RESOLVED to ratify proposed rule change by amending Article V. Landscape/Garden Rules and Regulations of the Rules and Regulations; the 28-day posting requirement has been met.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Weber and seconded by _____, it was

RESOLVED to have Mutual documents removed from the public LWSB Mutual Website and posted only to CINC for Mutual 01 shareholders viewing only.

The MOTION failed due to a lack of a second.

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

RESOLVED to deny removing the Mutual meeting documents from the public LWSB Mutual Website

The MOTION passed.

NEW BUSINESS

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

RESOLVED 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 August and September 2023.

The MOTION passed unanimously.

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

RESOLVED to approve the Mutual One Directors to sign the Mutual One Ethics Policy for the 2023- 2024 term.

The MOTION failed.

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

RESOLVED to approve Mr. C's Towing Agreement for the towing of vehicles when there is a violation of Mutual Rules, effective 2023-2024, and authorize the President to sign the agreement

The MOTION passed unanimously.

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

RESOLVED to request GRF to not allow any parking of large trucks, RVs, and golf carts on Annandale Street.

The MOTION passed unanimously.

SECRETARY / CORRESPONDENCE

Secretary St. Aubin received no correspondences.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Markovich provided no update.

PORTFOLIO SPECIALIST'S REPORT

Sr. Portfolio Specialist Barua presented her report (attached).

Director Perrotti left the meeting at 10:08 a.m.

ANNOUNCEMENTS

- a. An address form will be provided for election ballots to be mailed to your summer residence.
- b. **NEXT BOARD MEETING RESCHEDULED:** Thursday, November 30, 2023, at 9:00 a.m. via Zoom Video/Conference Call and Conference Room B.

COMMITTEE REPORTS

Emergency Information Council

Advisory Director Almeida provided an update.

Landscape Committee

Secretary St. Aubin provided an update.

Physical Properties

Director Rockwood provided an update.

New Buyer Orientation

Director Collazo provided an update.

Carport/Patio Committee

Director Barreras provided an update.

DIRECTORS' COMMENTS

One Director made a comment.

SHAREHOLDERS' COMMENTS

One shareholder made a comment.

ADJOURNMENT

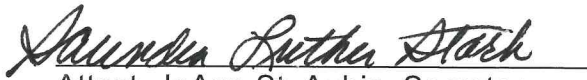
President Weber adjourned the meeting at 10:26 a.m. and announced there will be an Executive Session following the meeting to discuss member issues.

EXECUTIVE SESSION SUMMARY

The Board met in Executive Session on Thursday, October 26, 2023, at 10:48 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 11:57 p.m.



Attest, JoAnn St. Aubin, Secretary
SEAL BEACH MUTUAL ONE
RB 10/26/23

**MINUTES OF THE SPECIAL BOARD MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL ONE
October 11, 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, October 11, 2023, in Conference Room C.

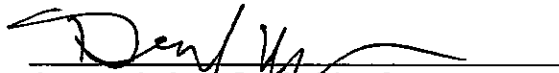
Those Directors present were President Weber, Vice President Luther-Stark, Chief Financial Officer Markovich, Director Perrotti, Director Collazo, Directors Barreras and Rockwood. Also present was Building Inspector Stolarz.

Absent: Secretary St, Aubin

One shareholder was present.

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

President Weber adjourned the meeting at 2:58 p.m.


Attest, JoAnn St. Aubin, Secretary
SEAL BEACH MUTUAL ONE
DE 10/11/23

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **October 26, 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	09/19/23 FINAL	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	09/21/23 FINAL	VICKER'S CONSTRUCTION
3-B	CEILING FAN	GRF	09/20/23	10/30/23	NO	NONE	VICKER'S CONSTRUCTION
3-K	SCREEN ROOM	GRF	09/18/23	11/30/23	NO	10/18/23 FINAL	LOS AL BUILDERS
4-A	SKYLIGHT REPLACEMENT	BOTH	08/01/23	09/30/23	NO	09/26/23 FINAL	M&M CONSTRUCTION & SKYLIGHTS
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	09/22/23 FINAL	ALPINE HEATING & AIR
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
16-W	SHOWER CUT DOWN	BOTH	11/09/23	12/09/23	NO	NONE	NUKOTE
23	FLOORING	GRF	09/11/23	11/11/23	NO	09/27/23 FINAL	B&B CARPET & FLOORING
19-B	SHOWER	BOTH	10/12/23	11/12/23	NO	NONE	NUKOTE
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	10/05/23 FINAL	LW DÉCOR
21-F	SKYLIGHT / CEILINGS	BOTH	09/01/23	10/27/23	NO	10/09/23 FINAL	KONRAD KONSTRUCTION
21-F	ABATEMENT	BOTH	09/07/23	10/27/23	NO	09/21/23 FINAL	KONRAD KONSTRUCTION
23-A	HEAT PUMP	BOTH	10/04/23	01/04/23	NO	NONE	GREENWOOD
26-A	FLOORING	GRF	10/20/23	11/30/23	NO	NONE	KARY'S CARPETS
27-C	SHOWER	GRF	11/13/23	12/29/23	NO	NONE	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: **October 26, 2023**

30-K	FLOORING	GRF	09/30/23	10/30/23	NO	10/13/23 FINAL	KARY'S CARPETS
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	NONE	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	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-J	FLOORING	GRF	09/30/23	10/30/23	NO	10/13/23 FINAL	KARY'S CARPETS
50-G	SKYLIGHT	GRF	09/25/23	10/30/23	NO	NONE	M&M CONSTRUCTION & SKYLIGHTS
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-B	INTERIOR REMODEL	BOTH	10/09/23	12/01/23	NO	NONE	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	NONE	KARY'S CARPET
58-H	FLOORING	GRF	09/05/23	10/30/23	NO	09/27/23 FINAL	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
70-E	WINDOWS	BOTH	08/15/23	11/15/23	NO	10/19/23 FINAL	BODIES GLASS SERVICE

ESCROW ACTIVITY

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **October 26, 2023**

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
1-C		07/14/23	08/16/23	08/15/23	08/29/23	09/26/23	
1-D		03/20/23	09/22/23	09/28/23	10/12/23		
1-K		09/19/23					
2-F		07/13/23					
5-J		08/25/23	10/03/23	10/13/23	10/27/23		
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					
16-K		09/27/23					
17-D		06/13/23	08/16/23	08/21/23	09/05/23	10/11/23	
20-A		04/10/23					
21-G		08/21/23					
25-I		09/20/23					
26-B		06/27/23	08/11/23	08/11/23	08/25/23	09/26/23	
26-L		03/22/23	07/25/23	07/31/23	08/14/23	09/26/23	
28-A		04/20/23					
30-K		05/17/23	08/15/23	08/23/23	09/07/23	09/26/23	
33-B		08/25/23					
36-B		07/14/23					
36-D		09/08/23	10/10/23	10/12/23	10/26/23		
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	10/02/23	
46-J		09/20/23					

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : (01) ONE

INSPECTOR : RICH STOLARZ

MUTUAL BOARD MEETING DATE: October 26, 2023

46-A		08/25/23					
46-L		09/22/23					
47-H		06/16/23	07/21/23	07/20/23	08/03/23	09/25/23	
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
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 REPLACEMENT OF ATTIC SCREENS	
DISCUSS REPLACEMENT OF LAUNDRY ROOM COUNTER TOPS	
DISCUSS & VOTE TO APPROVE REVISION / CHANGES TO APPROVED PATIO PLANS AT 25-G	

MUTUAL & SHAREHOLDER REQUEST

LANDSCAPING/GARDEN RULES AND REGULATIONS

Landscape Areas, Trees and Shrubs

PURPOSE

These rules and regulations are adopted to enhance the enjoyment of the Mutual One living style by setting and enforcing standards for Mutual One landscaping.

These rules and regulations outline the shared responsibilities of Mutual One and its Shareholders. The Landscape Committee is entrusted with the management of landscaping including the responsibility for inspections and enforcement of these rules and regulations.

If all Shareholders follow the rules and regulations as outlined below, the landscape areas will display what most Shareholders would consider an appealing appearance of Mutual One, a benefit to us all as a good place to live and enhancement of property values in the event of resale.

GARDEN AREAS SIZES

Every Shareholder is allowed the privilege of a flowerbed area in front of their unit. Existing flowerbeds range in width from 24" to 36" and cannot be more than 36". The flowerbed must, however, conform and align with the existing flowerbeds in front of the building. Under no circumstances can flowerbeds exceed the width of the predominate flowerbeds in front of the building. The maximum permissible width of 36" is measured from the outer edge of the building/porch/patio toward the sidewalk, and must be aligned with the adjacent flowerbeds in a straight and contiguous alignment. At the time of sale, transfer of stock or remodel, extensions will be returned to the permissible width in conformity with the established predominant alignment in front of the building. The work will be done by Mutual One at the Shareholder's expense when a remodel occurs or as a Seller's expense upon sale of the unit.

The Mutual will advise residents of violations of these Rules and Regulations, in writing. If the violating Shareholder does not correct the violation within 30 days, the Mutual will make the correction(s) at the expense of the Shareholder. (Refer to Appendix A - Shareholder Garden Notice to Comply Letter.)

The Mutual's landscape contract includes routine trimming of shrubbery, cultivating and weeding. Rose bushes are pruned annually, usually in January.

LANDSCAPE RULES AND REGULATIONS:

- * Shareholders must contact the HELPLINE for any gardening requests or sprinkler service. Shareholders are prohibited from requesting such work directly from the landscapers.
- * Shareholder's "set limits" for Shareholder flowerbed areas are set by the existing flowerbed border. (Refer to Patio Rules and Regulations)
- * The Mutual reserves the right to determine if a Shareholder flowerbed area has become cluttered or unsightly. If so determined, the Mutual will send a 30 day written notice to the violating Shareholder. If further action is needed, the Mutual will take steps to bring the Shareholder flowerbed area into compliance at the expense of the Shareholder and the Shareholder will not be reimbursed for any discarded items. (Refer to Appendix A - Shareholder Flowerbed - Notice to Comply Letter.)
- * Containers on the ground in the standard Shareholder flowerbed area must be decorative. Nursery containers are not permitted.
- * Shareholders may plant greenery of their choice from the Mutual One approved planting list (page 7), at their cost, subject to the restrictions set forth in these Rules and Regulations.
- * Vines (all varieties) are not permitted. Vines provide ready habitat for rats and other small animals; they also increase humidity against all surfaces, causing dry rot.
- * All parts of all plantings must be at least 6" from the building/porch/patio and remain 18" below the eaves.
- * All non-conforming plantings will be cut back by the Mutual at the Shareholder's expense.
- * All plants/trees in the flowerbed areas with a trunk diameter of 4" or more will be removed by the Mutual at the Shareholder's expense.
- * All fertilization and plant pest control within the flowerbed area are the responsibility of the Shareholder at their expense. Pesticide application requires careful attention to prevent endangerment to others as well as danger to useful insects.

- * Flowerbed areas are cultivated, weeded, and trimmed by Contracted Landscaping Staff. Shareholders who desire to do that work themselves may alert Contracted Landscaping Staff by placing red flags within the flowerbed areas. Flags are available from Directors.
- * The staff members of the Contracted Landscaping Service are instructed to remove weeds from all flowerbed areas, including Baby's Tears, wild mint, and plants of the spiderwort family. All these plants are capable of spreading onto the lawns or invading neighboring flowerbeds.
- * In no instance are plants of any sort permitted to become entwined, lay upon, or in any manner touch a roof, an exposed beam, or any portion of a structure, as these conditions tend to invite termites, rats, and mice.
- * Any plant materials in the flowerbed areas whose roots are damaging the building structure, walkways, lawn area, or retaining wall must be removed at the expense of the Shareholder and the damages repaired at the expense of the Shareholder.
- * Plants not already trimmed to acceptable standards will be cut back, at the Shareholder's expense, when the structure is painted or repaired.
- * No more than 15 pots/containers will be allowed per side of personal flowerbed areas of common areas of an individual unit (end units 15 in front and 15 on the side). Under no circumstances should potted plants prohibit unit ingress or egress.
- * Any potted plants placed in the flowerbed areas must be in decorative pots - they may not be left in nursery containers. Potted plants are to be kept trimmed and in a healthy state. The flowerbeds are to be kept in an attractive state to avoid an overabundance of plants that can be an eyesore and attract black widow spiders, other spiders, bugs and rodents.
- * Care must be exercised to avoid over-planting flowerbed areas.
- * Patio furniture is not permitted in the flowerbed area.
- * Containers that have no drainage holes and standing water are not permitted, they are breeding grounds for mosquitoes.
- * Freestanding inanimate objects are permitted in Shareholder flowerbed areas, but shall be limited to six (6) objects.
- * Hanging objects on porches are limited to six (6).

- * Shareholders are prohibited from leaving unused gardening materials/equipment, empty pots, fertilizer, pavers, trash, newspapers, household items, water dishes or food of any kind in their flowerbeds and common areas. Units with outside storage cabinets cannot store fertilizers in the storage units or in the carport storage units (fire hazard). If not removed within 30 days, a 30 day written notice to correct will be issued.
- * At all times, entrance walkways, from the sidewalk to the structure/porch/patio, must be kept clear of potted plants and all other impediments, including electric carts. Nothing that will in any way impede the full use of the 36-inch-wide walkway and entry from the sidewalk to the entrance onto the porch is permitted to remain on the walkway. Plant materials must not extend outside the flowerbed limits, over scallop borders, walkways, turf areas, or onto neighboring flowerbed areas.
- * Block, brick or concrete must border each decorative walkway and between Shareholder flowerbed area and turf. Edging must be approved by the Architectural Committee, prior to installation.
- * Plants are not permitted on top of the Padmount transformer, cable vaults, and telephone vaults, hung or placed on Padmount enclosures (per policy 7492), telephone poles, or adjacent areas.
- * Plants must never rub against the building structure, stucco, or deco blocks.
- * All non-conforming plantings will be cut back by the Mutual at the Shareholder's expense.
- * All plants and trees must remain at least eighteen inches (18) below the eaves to allow access for inspection and maintenance (i.e., painting).
- * A maximum of six (6) hanging items is permitted which includes flower baskets, wind chimes or other artifacts. Plants must be kept trimmed, healthy and on non-rusting hangers.
- * Shareholder's of units A, and L, upon prior written Board approval, may be allowed to plant in the areas adjacent to the ends or sides (triangles in A and L) of their units. If the Shareholder has written permission to use the area, the Shareholder must follow the rules as to what plants are permitted and care for the planting, so as to keep them aesthetically appealing. Approval for these special areas may be revoked by the Board and the plants removed at any time without reimbursement to the Shareholder for the items removed. A 36" unencumbered aisle or dirt walkway will be maintained from the sidewalk to the front window of the 2nd bedroom to ensure unobstructed access for emergency personnel. Violation of

this requirement is not protected by a “grandfather” clause and any such plantings will be removed at the Shareholder’s expense without compensation.

- * Watering flowerbed areas is the Shareholder’s responsibility. Slow watering of plants all day or all night is not permitted. Watering plants without attendance is not permitted; this is to prevent flooding and over watering of the area. Hoses may not be left unattended if the water is on, and soaker hoses are not permitted.
- * If a flowerbed is deemed to be an eyesore by the Landscape Committee and provides hiding places for spiders and rodents, then the Shareholder will be asked, in writing, to clean it out. If the Shareholder does not clean out the “overgrown” flowerbed and/or overabundance of potted plants, then the Mutual will do it at the Shareholder’s expense, and the Shareholder will not be reimbursed for any plants, pottery, containers or non-authorized “items” in the flowerbed.
- * Flowerbed and patio solar lighting must be installed that such lighting does not interfere with mowing or edging.
- * Maintenance of solar lighting is the responsibility of the Shareholder.
- * The Landscape Contractor and/or Mutual will not reimburse the Shareholder for the damages to any flowerbed and/or patio lighting.
- * Any electrical lighting installations must be permitted by the Golden Rain Foundation Physical Property Department.
- * Shareholders may install holiday lighting and decorations in their flowerbed and/or porch/patio areas only with materials that are approved for outdoor usage.
- * Decoration of the walkway light poles and light globes is prohibited. Decorating or blocking the light in these walkway lights in any way can limit the necessary and appropriate light for safe passage through the area. Items that are placed on, in or around the walkway lights/poles (i.e., painting the globes, potted plants, planting in the ground, ornamental items or items that block the light, placed around the poles, will be removed with no compensation to the Shareholder.
- * The limited planting area around Shareholders’ units does not allow for the planting of trees in the ground.
- * Trees are allowed (above ground in pots) but cannot have roots extend through the pot into the soil of the flowerbed area and cannot come into contact with the unit walls or exterior decor.

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- * Shareholders with fruit trees in pots (fruit trees are prohibited from being planted in the ground in the flowerbed area) are required to keep the ripened fruit picked and remove any fallen fruit immediately to deter rodents. For any non-compliance, the Shareholder will be notified and given 30 days to comply, otherwise, the fruit tree will be removed by the Mutual at the Shareholder's expense with no compensation.
- * Fruits and vegetables are permitted to be grown in pots (not in the ground) in the Shareholder's flowerbed area.
- * Free-standing, hanging, and inanimate objects are permitted within the Shareholder's flowerbed area with the following limitations:
 - * Limit of 6
 - * May not flash, blink, spin, rotate, or cause a public nuisance of any kind
 - * Decorations, including holiday decorations, landscape or accent lighting, wall mounted flags and lanterns, for sale, patio sale, yard sale, and political campaign signs, as long as erected and taken down in a timely manner
 - * No signs may be placed on common property
 - * Every effort should be made not to disturb or adversely affect neighbors with the installation and operation of flood or security lights
 - * The Board may request a Shareholder remove an item(s) if surrounding Shareholders complain
 - * Commercial advertising signs and flags are prohibited

COMMON AREA MAINTENANCE & USE

Common areas/turf areas are described as the ground areas located outside the unit's flowerbed area. The Mutual is responsible for the maintenance of this area. Laundry room planters are a part of the Mutual's landscape/lawn property - they are not for the Shareholders' use. If a Shareholder infringes upon this area, the Mutual will ask the Shareholder to remove such infringements and removed with no compensation to the Shareholder.

Shareholders are not permitted to install, maintain, remove, or relocate plants or any other landscaping or non-landscaping materials in the common or turf areas, around trees, irrigation corners on greenbelts, or around walkway light poles. Any items, including plants and other landscaping material that is placed in the common/turf area by a Shareholder may be removed at the Shareholder's expense. Directors have the authority to authorize such removal.

Shareholders are not permitted to install, relocate, or adjust common/turf area sprinklers. Shareholders are not permitted to hand water common/turf areas except for areas inadequately irrigated by the sprinkler system.

The Mutual will not plant or replace trees in common or turf areas that have less than an eight foot clearance from planting to the sidewalk and/or entrance walkway.

Temporary use of common/turf areas by Shareholders, requires prior written approval by a Director (examples could include a picnic, party, moving, construction material storage, etc.).

Walkway lights may not be decorated, have anything attached to them or any items (plants or decorative) placed at the base of the walkway light pole on common/turf areas.

Any damages or fees incurred by the Mutual for items placed in the common or turf areas by Shareholders will be the responsibility of the Shareholder.

Common/turf area trees will be removed due to age or disease and may be replaced with approval from the Board of Directors. Shareholders can speak to the Landscape Chairperson about donating a tree to the Mutual greenbelt area.

APPROVED AND PROHIBITED PLANTS

The list of approved plants is shown below (no other plants are to be placed in the flowerbeds). If a Shareholder has a question about a plant that does not appear on the approved list, the Shareholder needs to contact the Mutual One Landscape Chairperson for clarification and obtain written approval from the Chairperson prior to planting. If planted without prior written approval, the Mutual will remove, at its discretion, the offending plant(s) at the Shareholder's expense.

Approved Plant List:

If a Shareholder has a question about a plant that does not appear on the approved plant list, the Shareholder needs to contact the Landscape Director for clarification and written approval prior to planting. If planted prior to written approval, the Mutual will remove, at its discretion the offending plant, at the Shareholder's expense.

Daylily	Mexican Sage
Santa Barbara Nandia Gulfstream	Marjorie Channon Pittosporum
Nandia - Gulfstrea	Duranta
Raphilolepis - Pink Lady	Heather - Mexican Heather
Agepanthus	Holy Family
Fuchsia	Hydrangea
Roses	Lily of the Nile
Verbena	Linrope

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approved plant list continued:

Pyracantha	Cape Honeysuckle
Hot Lips Sage	Lantana Little Lucky
Heaven's Breath	Blonde Ambition
Statice Plant	Carrissa Green Carpet
Echeveria	Aloe
Kniphofia-Red Hot Poker	Carex (Foothill Sedge)
Penniselium Fairy Tails	Pink Muhlygrass
Euonymus Variegated	Impatiens
Vinca	

Prohibited Plant List:

Flowers or plants on the non-approved list shall not be planted in the garden area effective as of the date of the adoption of these rules. Additional prohibited flowers and plants may, in the future, be added to the list by the Board of Directors. The common name of the non-approved plants will be listed first, and the botanical or Latin names will follow in parentheses.

Asparagus Fern (Myer's Asparagus) Asparagus densiflorus, Myer's Cactus, large cactus
 Ivy (Hedera helix)
 Wild Mint (Mentha arvensis)
 Spiderwort (Tradescantia Virginiana)
 Bamboo (bambusa vulgaris)
 Ficus (Ficus spp.)
 Palms with a trunk diameter larger than 4 inches
 Elephant Ears (Colocasia Esculenta)
 Firestick Plant (Euphorbia Tirucalli)
 Split Leaf Philodendron (Jade)
 All vines

NOTE: Any tree or plant will be removed if deemed by the landscaper or Physical Property Inspectors to have roots that will cause damage to the sewers or infrastructure.

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ENFORCEMENT

Any Shareholder that does not adhere to the flowerbed area Rules and Regulations requirements will be advised in writing of the problem(s) that needs to be corrected. If the Shareholder does not correct the problem(s), the Mutual will cause the correction to be made at the Shareholder's expense. The Internal Dispute Resolution (IDR) process is available for any disputes or concerns.

At the time of sale or transfer of the share of the unit, any vegetation not in compliance with these Rules and Regulations, including vegetables and fruit trees, in the Shareholders flowerbed area, shall be removed and remediated at the Seller's expense.

Final inspection and signing of escrow shall not take place until the above changes have been completed.

ADMONITIONS

Use of leaf blowers by Shareholders is strictly prohibited.

Legally, shopping carts from stores and markets that are brought into Leisure World are considered stolen property. TAKE THEM BACK.

Shareholders with a four-legged pet must clean up after their pet if it relieves itself in any area of the Mutual. Defecated material destroys grass and is a costly hazard to the landscapers.

Easily transported trash or other small items for disposal should be placed into the trash bins provided. Trash or other items may **NOT** be left on the ground, on the cover of a trash bin, or on the wall of the trash enclosure.

ANY and all electronic waste (computers, toasters, televisions, household furniture, etc., must be take to the Maintenance Yard (located at the very end of Golden Rain Road) and disposed of properly. DO NOT LEAVE THESE ITEMS IN THE TRASH BIN AREA.

Large, heavy items not destined for donation and pick-up by some organization must not be placed into a dumpster, or left on the ground adjacent to the dumpster. These types of items must be takes to a special dumpster located on the street opposite the

Mini-Farm. If that is inconvenient, contact a Director who will arrange for the item(s) to be transported to the Mini-Farm area (Shareholder will be charged a fee for this service).

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If large, heavy trash items are abandoned at or near a dumpster in the Mutual, the cost to properly dispose of these items will be charged to the owner, if the owner is identified. If the owner is not identified then the Mutual will have to pay for it and that means that all of Mutual One Shareholders pay for the removal of your abandon items when you leave them at the dumpster.

Be careful with hanging baskets, pots, hummingbird feeders (no other type of bird feeders are permitted), and any other items that hang from the eaves. If the item is too heavy, it may damage the eaves. If not well-fastened, it may be blown off by a strong wind and break a window or injure someone.

PORTFOLIO SPECIALIST REPORT

OCTOBER 2023

Candle Fire Safety

DON'T LET THIS



With the holiday season rapidly arriving and with cooler fall temperatures here, many of us enjoy the warmth and light offered by a candle. Candles are decorative, come in many pleasing aromas, and can offer ready and simple light during power outages and emergencies. BUT the use of candles has also resulted in the following statistics (as provided by the U.S. Fire Administration):

- ❖ On average, 42 home candle fires are reported every day.
- ❖ More than half of all candle fires start when something that could burn, such as furniture, mattresses or bedding, curtains, or decorations too close to the candle.
- ❖ Over one-third (36%) of home candle fires begin in the bedroom.
- ❖ Young children and older adults have the highest death risk from candle fires.

TURN INTO THIS



If you use a candle, please make sure to follow the following candle safety tips:

- ❖ Consider using battery-operated or electric flameless candles and fragrance warmers, which can look, smell, and feel like real candles – without the flame.
- ❖ Avoid using candles in bedrooms and sleeping areas.
- ❖ Extinguish candles after use and before going to bed.
- ❖ Keep candles at least 12 inches from anything that can burn.
- ❖ Keep candles out of the reach of children and pets.
- ❖ Never use a candle where medical oxygen is being used. The two can combine to create a large, unexpected fire.
- ❖ Always use a flashlight – not a candle – for emergency lighting.



NEVER leave burning candles unattended!

**Remember! Candle fires are PREVENTABLE.
The top six days for home candle fires are:**

- Halloween
- Thanksgiving
- December 23
- Christmas Eve
- Christmas Day
- New Year's Day

In the event of a fire, remember time is the biggest enemy and every second counts!

Escape first, and then call 911 for help. Develop a home fire escape plan and practice it frequently, and do not forget about that important emergency “grab-and-go bag”. Never stand up in a fire, always crawl low under the smoke, and try to keep your mouth covered. Never return to a burning building for any reason: it may cost you your life.