

**MINUTES OF THE RESCHEDULED NOVEMBER MONTHLY MEETING
OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL ONE
November 30, 2023**

The Rescheduled November Monthly Meeting of the Board of Directors of Seal Beach Mutual One was called to order by Vice President Luther-Stark at 9:00 a.m. on Thursday, November 30, 2023, via Zoom Video and Conference Call and Conference Room B.

ROLL CALL

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

Absent: President Weber and Director Rockwood

Advisory Director: Ms. Almeida

GRF Representatives: Ms. Gambol

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

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

SHAREHOLDER COMMENTS

Several shareholders made comments.

APPROVAL OF MINUTES

The Regular Meeting Minutes of October 26, 2023, were approved by general consent of the board as presented.

The Special Meeting Minutes of November 8, 2023, were approved by general consent of the board as presented.

Sr. Director of Mutual Administration, Ms. Hopkins, entered the meeting at 9:16 a.m. (via zoom)

BUILDING INSPECTOR'S REPORT

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

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

RESOLVED to ratify emergency on-site phone poll 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."

The MOTION passed unanimously.

Following questions, Mr. Stolarz left the meeting at 9:41 a.m.

GRF REPRESENTATIVE

GRF Representative, Ms. Gambol, provided updates on GRF projects.

Following questions, Ms. Gambol left the meeting at 9:59 a.m.

UNFINISHED BUSINESS

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

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

The MOTION passed unanimously.

NEW BUSINESS

Following a discussion and upon a MOTION duly made by Chief Financial Officer Markovich and seconded by Director Collazo, 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 October and November 2023.

The MOTION passed unanimously.

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

RESOLVED to cancel the December monthly meeting for Mutual One.

The MOTION passed.

SECRETARY / CORRESPONDENCE

Secretary St. Aubin received no correspondences.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Markovich provided an update.

PORTFOLIO SPECIALIST'S REPORT

Portfolio Specialist Equite presented her report (attached).

ANNOUNCEMENTS

- a. An address form will be provided for election ballots to be mailed to your summer residence.
- b. **NEXT BOARD MEETING:** Thursday, January 25, 2024, at 9:00 a.m. via Zoom Video/Conference Call and Conference Room B.

COMMITTEE REPORTS

Landscape Committee

Secretary St. Aubin provided an update.

Physical Properties

No update.

New Buyer Orientation

Director Collazo provided an update.

Carport/Patio Committee

Director Perrotti provided an update.

Emergency Information Council

Advisory Director Almeida provided an update.

DIRECTORS' COMMENTS

Several Directors made a comment.

SHAREHOLDERS' COMMENTS

One shareholder made a comment.

ADJOURNMENT

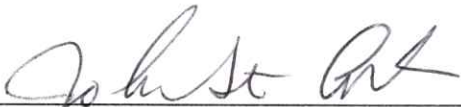
Vice President Luther-Stark adjourned the meeting at 10:30 a.m. and announced there will be an Executive Session following the meeting to discuss member issues.

EXECUTIVE SESSION SUMMARY

The Board met in Executive Session on Thursday, November 30, 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.

Vice President Luther-Stark adjourned the meeting at 12:00 p.m.



Attest, JoAnn St. Aubin, Secretary
SEAL BEACH MUTUAL ONE
DE 11/30/23

**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.

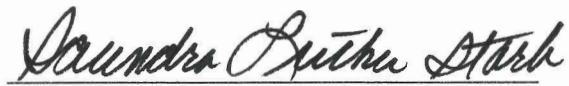
Those Directors present were President Weber, Vice President Luther-Stark, Secretary St. Aubin, Chief Financial Officer Markovich, Director Perrotti, Director Collazo, Directors Barreras and Rockwood. Also present was Building Inspector Stolarz and Advisory Director Almeida.

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.



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

Mutual Corporation No. One

SIGN IN SHEET 11/30/2023

	GUEST NAME & UNIT NUMBER
1.	Mike Stabile – 030D (zoom)
2.	Mark Scott – 013K (zoom)
3.	Jill Brennan – 024E (zoom)
4.	Jana Hall – 047C (In-person)
5.	Robert Dufney – 070E (In-person)
6.	Don Bruszer – 013A (In-person)
7.	Marianne Bruszer – 013A (In-person)
8.	Frederick Edworthy – 069D (In-person)
9.	Stephen Hendrickson – 048F (In-person)

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

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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



PORTFOLIO SPECIALIST REPORT

NOVEMBER 2023

PROPER USE OF GARBAGE DISPOSAL

DISCLAIMER: Many Mutuals discourage the usage of garbage disposal, but if you happen to use the garbage disposal be sure to run plenty of water!

Follow these easy steps when using the garbage disposal:

1. Turn on the cold water
2. Turn on the disposal
3. Feed the material into the disposal a little at a time
4. When the hammering stops, turn off the disposal and keep the water running for one minute
5. Make sure to run the disposal every day, even though you are not putting it to normal use
6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

REMINDER

Please do not grind these items

Bones

Carrot peelings

Celery & Rhubarb Stalks

Coffee Grounds

Corn Cobs—Husks or Silks

Egg Shells

Onion Skins

Pea Pods

Potato Peelings

Grease

Pills

Glass

Rice

Any fibrous materials

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades. To deodorize the disposal, grind some lemon, lime, or orange rinds.



FIRE SAFETY

November 2023

Portfolio Specialist Report



ORANGE COUNTY FIRE AUTHORITY NOVEMBER 2022 SOCIAL MEDIA / RSG! TOPICS

KEEP a lid or fire extinguisher
NEARBY when cooking



ocfa.org



Holiday Cooking Safety: More cooking fires are reported on Thanksgiving Day than any other day of the year, followed by Christmas and Christmas Eve. Help protect your family and home by keeping a lid or fire extinguisher nearby when cooking this holiday season. For more information on holiday cooking safety, visit ocfa.org.

STAY in the kitchen when cooking
NEVER LEAVE food unattended



ocfa.org



Holiday Cooking Safety: Unattended cooking is the leading cause of home cooking fires. Stay in the kitchen when frying, grilling, or broiling food. For more information on cooking safety, visit ocfa.org

PULL the PIN, **AIM LOW**, **SQUEEZE** the LEVER,
SWEEP the NOZZLE from side to side



ocfa.org



Fire Extinguishers: Fire extinguishers can save lives and property! Use the P.A.S.S. Method – Pull the pin, Aim low, Squeeze the lever, and Sweep the nozzle from side to side. For more information on fire extinguishers, visit ocfa.org.

AS WILDFIRE APPROACHES

As wildfire approaches, have the following ready in case you need to evacuate:

- 1 People and Pets
- 2 Papers, phone numbers, and documents
- 3 Prescriptions and eyeglasses
- 4 Pictures and keepsakes
- 5 Personal computers and electronics
- 6 Plastic credit cards

READY, SET, GO!
www.ocfa.org/RSG
(714) 573-6774

As Wildfire Approaches: To prepare for a possible evacuation, load everything in your car, including your Disaster Supply Kit and Go! Bag. Back the car in the driveway and keep the keys with you in case you need to leave quickly. For more information on what to do as wildfire approaches, visit ocfa.org/RSG.

FIRE EXTINGUISHERS



Fire extinguishers can save lives and property, but should only be used if the fire is small, smoke and heat have not filled the room, and if you have a clear escape route. If you're unsure, evacuate immediately and call 9-1-1.



Since fire grows and spreads rapidly, the number one priority is to get out safely.



**Orange County
Fire Authority**

(714) 573-6200
ocfa.org



Types of Fire Extinguishers

Multipurpose (ABC) fire extinguishers are recommended for home use. Fire classifications are used to indicate the type of fire they will extinguish.

- A – For use with ordinary materials like cloth, wood, and paper.
- B – For use with flammable liquids like grease, gasoline, oil, and oil-based paints.
- C – For use with electrical equipment that is connected to an outlet.

Before Using a Fire Extinguisher

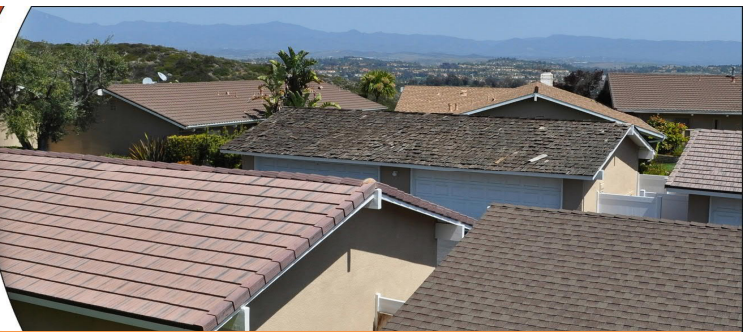
- Alert others that there is a fire and appoint someone to call 9-1-1.
- Make sure the fire is small, not spreading, and that you have a clear escape route.

The P.A.S.S. Method

- Pull the pin.
- Aim low. Stand six to eight feet away and point the extinguisher nozzle at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side to side until the fire is completely out.

Fire Extinguisher Maintenance

- Keep your extinguisher in plain view and out of the reach of children.
- Read and follow all instructions on the label and check for dents, corrosion or damage monthly.
- Non-rechargeable fire extinguishers should generally be replaced every five to seven years.
- Fire extinguishers are good for one use only. To dispose of an extinguisher, release the pressure by squeezing contents into a trash can. Let the extinguisher sit for 48 hours and then throw it in a trash can. You can also drop off used extinguishers at any household hazardous waste facility.



The roof is the most at-risk part of a home during a wildfire. Even if the flames never reach your property, windblown embers can threaten your home and bring fire to your front door.



Keep your roof clear of debris year round.



Orange County
Fire Authority

www.ocfa.org/RSG

If burning embers cause your roof to catch fire, it is likely that the fire will spread to the rest of your home. Homes with flammable roofs are much more likely to be destroyed than those with fire-resistant roofs.

Pine needles, leaves, and debris build up put your roof at risk from burning embers.

Plug gaps between the roof covering, roof deck or sheathing with non-combustible materials regardless of your roof's rating. This is often called "bird stopping," as it stops birds from building nests in gaps on the roof's edge.

Replacing plastic skylights with dual pane glass is another way to better protect your home. Dual panes and tempered glass are much more likely to resist damage if exposed to burning embers.

For more information, please visit the OCFA website or call (714) 573-6774 to schedule a Wildfire Home Assessment.

READY, SET, GO!

AS WILDFIRE APPROACHES



Early evacuation is the best way to protect yourself and your loved ones during a wildfire. As a wildfire approaches, follow these steps to help prepare your family and home, and make your evacuation safer.



Review your Wildfire Action Plan so all family members have the same information and know what to do.



**Orange County
Fire Authority**

www.ocfa.org/RSG

Have all necessities ready, including the 6 P's, in case you have to evacuate:

1. People and pets
2. Papers, phone numbers, and important documents
3. Prescriptions, medical equipment, and eyeglasses
4. Pictures, family keepsakes, and other meaningful items
5. Personal computers, hard drives, tablets, or other data storage devices, including cell phones, and chargers
6. Plastic credit cards, ATM cards, and cash

Load everything into your car, including your Disaster Supply Kit and Go! Bag. Then, back the car into the driveway and close the windows and doors. Keep the keys with you, in case you need to leave quickly.

At Home:

- Close all windows and doors
- Shut off air conditioning and fans
- Close the fireplace flue
- Leave lights on, including porch lights
- Move outdoor combustible items (patio furniture, door mats, charcoal, firewood, lighter fluid, brooms, trash cans, etc.) away from the house or bring them inside
- Turn off propane tanks
- Close the garage door
- Connect garden hoses to spigots and place them so they can reach any area of the house
- Don't leave sprinklers on or water running as this can waste critical water pressure

For more information, please visit the OCFA website or call **(714) 573-6774** to schedule a Wildfire Home Assessment.