

A G E N D A
REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL ONE
March 28, 2024
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 or (562) 431-6586 #8 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, 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:

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

5. **APPROVAL OF MINUTES:**

- a. Regular Meeting Minutes of February 22, 2024
- b. Special Meeting Minutes of March 13, 2024 (p. 3)

6. **BUILDING INSPECTOR'S REPORT**

Mr. Stolarz

- Permit Activity; Escrow Activity; Contracts & Projects; Shareholder and Mutual Requests (pp. 4-7)
- a. Discuss and vote to approve patio proposal for Unit 01-012L (pp. 8-9)
 - b. Discuss and vote to approve installation of bollards by Mutual 1 Office (p. 10) (handout)
 - c. Discuss physical property items.

7. **GRF REPRESENTATIVES**

Ms. Gambol

8. **UNFINISHED BUSINESS**

- a. No unfinished business

9. **NEW BUSINESS**

- a. Discuss and vote to approve Monthly Finances (p. 11)
- b. Discuss and vote to amend Article II, Section 15 – Lock Resolutions of Mutual One Rules and Regulations (pp. 12-13)
- c. Discuss and vote to appoint Inspectors of elections (p. 14)
- d. Shareholders statement to vote cumulatively (p. 15)
- e. Discuss and vote to approve the transfer resolution form (p. 16-17)
- f. Discuss and vote to amend Article V, Section 10 – Plants in Pots of the Rules and

Regulations (pp. 18-19)

STAFF BREAK BY 11:00 a.m.

- 10. SECRETARY / CORRESPONDENCE Ms. St. Aubin
- 11. CHIEF FINANCIAL OFFICERS REPORT Mr. Markovich
- 12. PORTFOLIO SPECIALIST REPORT 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, April 25, 2024, 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
 - e. Emergency Preparedness Ms. Almeida
- 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
March 13, 2024**

A Special Meeting of the Board of Directors of Seal Beach Mutual One was called to order by Vice President Luther-Stark at 1:00 p.m. on Wednesday, March 13, 2024, in Conference Room C.

Those Directors present were 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: President Weber and Secretary St. Aubin

One shareholder was present.

The purpose of the meeting was to prepare Agenda items for the scheduled March 2024 Board Meeting.

Vice President Luther-Stark adjourned the meeting at 2:35 p.m.

Attest, JoAnn St. Aubin, Secretary
SEAL BEACH MUTUAL ONE
RB 3/21/24

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : **(01) ONE**

INSPECTOR : **RICH STOLARZ**

MUTUAL BOARD MEETING DATE: **March 28, 2024**

REPORT DATE: **March 21, 2024**

PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
1-C	CARPORT CABINET	GRF	02/15/24	03/25/24	NO	NONE	VICKER'S CONSTRUCTION
1-I	FLOORING	GRF	02/23/24	04/28/24	NO	NONE	LW DÉCOR
1-K	INTERIOR REMODEL	BOTH	01/08/24	04/30/24	YES	02/12/24 GROUND	LOS AL BUILDERS
1-K	INTERIOR REMODEL	BOTH	01/08/24	04/30/24	YES	02/12/24 ROUGH PLUMBING	LOS AL BUILDERS
1-K	INTERIOR REMODEL	BOTH	01/08/24	04/30/24	YES	02/15/24 HOT MOP	LOS AL BUILDERS
1-K	INTERIOR REMODEL	BOTH	01/08/24	04/30/24	YES	02/12/24 ROUGH WIRING	LOS AL BUILDERS
1-K	INTERIOR REMODEL	BOTH	01/08/24	04/30/24	YES	02/21/24 LATH	LOS AL BUILDERS
1-K	INTERIOR REMODEL	BOTH	01/08/24	04/30/24	YES	02/21/24 DRYWALL	LOS AL BUILDERS
1-K	ABATEMENT	GRF	01/08/24	04/30/24	NO	NONE	LOS AL BUILDERS
3-A	GFCI OUTLET	BOTH	01/18/24	01/31/24	NO	03/08/24 FINAL	OGAN CONSTRUCTION
3-H	FLOORING	GRF	03/15/24	04/30/24	NO	NONE	KARY'S CARPETS
8-C	SOUND WALL	BOTH	02/05/24	04/30/24	NO	NONE	LW DÉCOR
8-F	FLOORING	GRF	01/11/24	02/11/24	NO	NONE	FAMILY FLOORS
10-L	ABATEMENT	GRF	03/14/24	03/29/24	NO	03/20/24 FINAL	SIRRIS ABATEMENT
10-L	REMODEL	BOTH	01/02/24	05/02/24	NO	NONE	TOP DOWN
12-L	REMODEL	BOTH	09/05/24	03/30/24	NO	02/15/24 FOOTING	MP CONSTRUCTION
12-L	REMODEL	BOTH	09/05/24	03/30/24	NO	03/15/24 FRAMING	MP CONSTRUCTION
12-L	REMODEL	BOTH	09/05/24	03/30/24	NO	03/15/24 INSULATION	MP CONSTRUCTION
12-L	REMODEL	BOTH	09/05/24	03/30/24	NO	03/15/24 ROUGH WIRING	MP CONSTRUCTION
12-L	REMODEL	BOTH	09/05/24	03/30/24	NO	03/15/24 SHEAR PANEL	MP CONSTRUCTION
12-L	REMODEL	BOTH	09/05/24	03/30/24	NO	03/20/24 DRYWALL	MP CONSTRUCTION
14-H	CARPORT CABINET	GRF	03/14/24	05/31/24	NO	NONE	CJ CONSTRUCTION
16-K	ATTIC ACCESS / CEILING FAN	GRF	12/16/23	12/22/23	NO	ESCROW	TOP DOWN
18-I	FLOORING	GRF	01/21/24	02/21/24	NO	NONE	FAMILY FLOORS

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : (01) ONE

INSPECTOR : RICH STOLARZ

MUTUAL BOARD MEETING DATE: March 28, 2024

REPORT DATE: March 21, 2024

22-H	INTERIOR REMODEL	BOTH	01/18/24	04/30/24	NO	NONE	BRUNO H. ALVAREZ
24-E	HEAT PUMP	BOTH	01/02/24	04/02/24	NO	02/21/24 FINAL	GREENWOOD
24-L	HEAT PUMP	BOTH	01/30/24	04/30/24	NO	02/21/24 FINAL	GREENWOOD
25-I	FLOORING	GRF	11/25/23	12/30/23	NO	NONE	KARY'S CARPETS
26-G	FLOORING	GRF	03/20/24	04/30/24	NO	NONE	KARY'S CARPETS
30-G	WASHER/ DRYER/ COUNTERS	BOTH	10/23/23	03/30/24	YES	03/01/24 FINAL	MP CONSTRUCTION
33-K	PORCH / WALL	GRF	03/18/24	06/18/24	NO	NONE	MJ JURADO INC
36-B	WASHER/ DRYER/ FLOORING	BOTH	03/04/24	05/31/24	NO	03/06/24 WIRING	MARCO
36-B	WASHER/ DRYER/ FLOORING	BOTH	03/04/24	05/31/24	NO	03/06/24 GROUND	MARCO
36-B	WASHER/ DRYER/ FLOORING	BOTH	03/04/24	05/31/24	NO	03/06/24 ROUGH PLUMBING	MARCO
40-D	COUNTER TOPS	BOTH	10/10/23	10/31/23	YES	02/21/24 FINAL	MAMUSCIA CONSTRUCTION
40-G	CARPORT CABINET	GRF	01/20/24	03/01/24	NO	02/16/24 FINAL	VICKER'S CONSTRUCTION
47-F	FLOORING	GRF	01/15/24	02/29/24	NO	02/15/24 FINAL	KARY'S CARPETS
48-F	PATIO / BLOCKWALL	GRF	01/12/24	03/12/24	YES	NONE	MJ JURADO INC
54-A	DISHWASHER	GRF	01/10/24	02/25/24	NO	NONE	J.C. KRESS
54-A	HEAT PUMP	BOTH	01/22/24	08/31/24	YES	NONE	GREENWOOD HEATING & AIR
54-B	DISHWASHER	GRF	03/12/24	04/05/24	NO	NONE	J.C. KRESS
56-B	HEAT PUMP	BOTH	11/15/23	02/15/24	NO	NONE	GREENWOOD HEATING & AIR
56-A	SHOWER CUT DOWN	BOTH	02/28/24	03/28/24	NO	NONE	NUKOTE
58-B	PATIO / STORAGE OUTLETS	BOTH	02/26/24	05/03/24	NO	03/19/24 FINAL	CJ CONSTRUCTION
57-F	SHOWER CUT DOWN	BOTH	03/21/24	04/21/24	NO	NONE	NUKOTE
62-F	WINDOWS	BOTH	02/07/24	07/30/24	NO	NONE	MP CONSTRUCTION

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
1-A		10/31/23					

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : (01) ONE

INSPECTOR : RICH STOLARZ

MUTUAL BOARD MEETING DATE: March 28, 2024

REPORT DATE: March 21, 2024

2-F		07/13/23					
3-D		02/16/24					
3-J		02/16/24					
6-F		11/16/23					
9-L		02/07/24					
10-G		04/10/23					
11-J		02/29/24					
14-K		03/01/24					
14-L		02/07/24					
16-K		09/27/23	12/08/23	12/08/23	12/22/23		
17-C		03/15/24					
17-G		12/11/23	01/26/24	02/02/24	02/16/24	03/18/24	
20-A		04/10/23	02/08/24	02/12/24	02/27/24	03/18/24	
24-I		01/02/24	03/06/24	03/13/24	03/27/24		
25-K		11/01/23	11/28/23	12/05/23	12/19/23		
28-A		04/20/23					
28-E		02/07/24					
36-B		07/14/23	01/29/24	01/30/24	02/13/24		
36-H		12/19/23	02/29/24	03/11/24	03/25/24		
39-A		01/18/24	03/05/24	03/05/24	03/19/24		
44-K		01/23/24					
46-A		08/25/23					
47-F		02/16/24					
48-I		02/29/24					
51-C		09/05/23					
57-C		10/11/23	12/06/23	12/06/23	12/20/23		
58-B		12/11/23	01/31/24	01/31/24	02/14/24	02/27/24	
60-E		01/02/24					

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL : (01) ONE

INSPECTOR : RICH STOLARZ

MUTUAL BOARD MEETING DATE: March 28, 2024

REPORT DATE: March 21, 2024

61-E		01/19/24	03/19/24	03/19/24	04/02/24		
64-H		07/19/23					
65-C		02/16/24					
68-H		12/11/23	03/01/24	03/01/24	03/15/24		

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
SOUTHERN PROPERTY FIRE PROTECTION - FIRE EXTINGUISHER CERTIFICATION GOOD THROUGH 12/2024	
DISCUSS AND VOTE TO APPROVE EXTENDED PATIO AT UNIT 12-L	
DISCUSS AND VOTE TO INSTALL BOLLARDS BY MUTUAL 1 OFFICE	
DISCUSS PHYSICAL PROPERTY ITEMS	

MUTUAL & SHAREHOLDER REQUEST

77

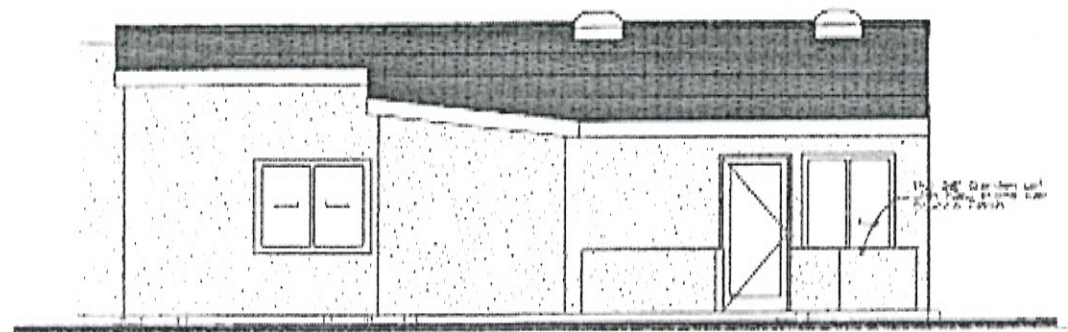
SITE VISITS

Mutual Corporation No. One

MEMO

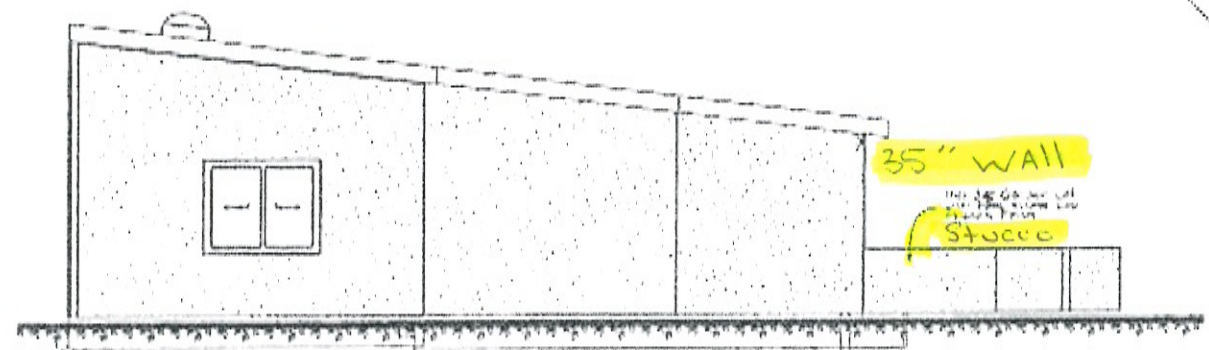
TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE PATIO PROPOSAL FOR UNIT 01-012L
(BUILDING INSPECTOR, ITEM A)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

I move to approve the patio proposal for Unit 01-012L. Work to be done at shareholder's expense.



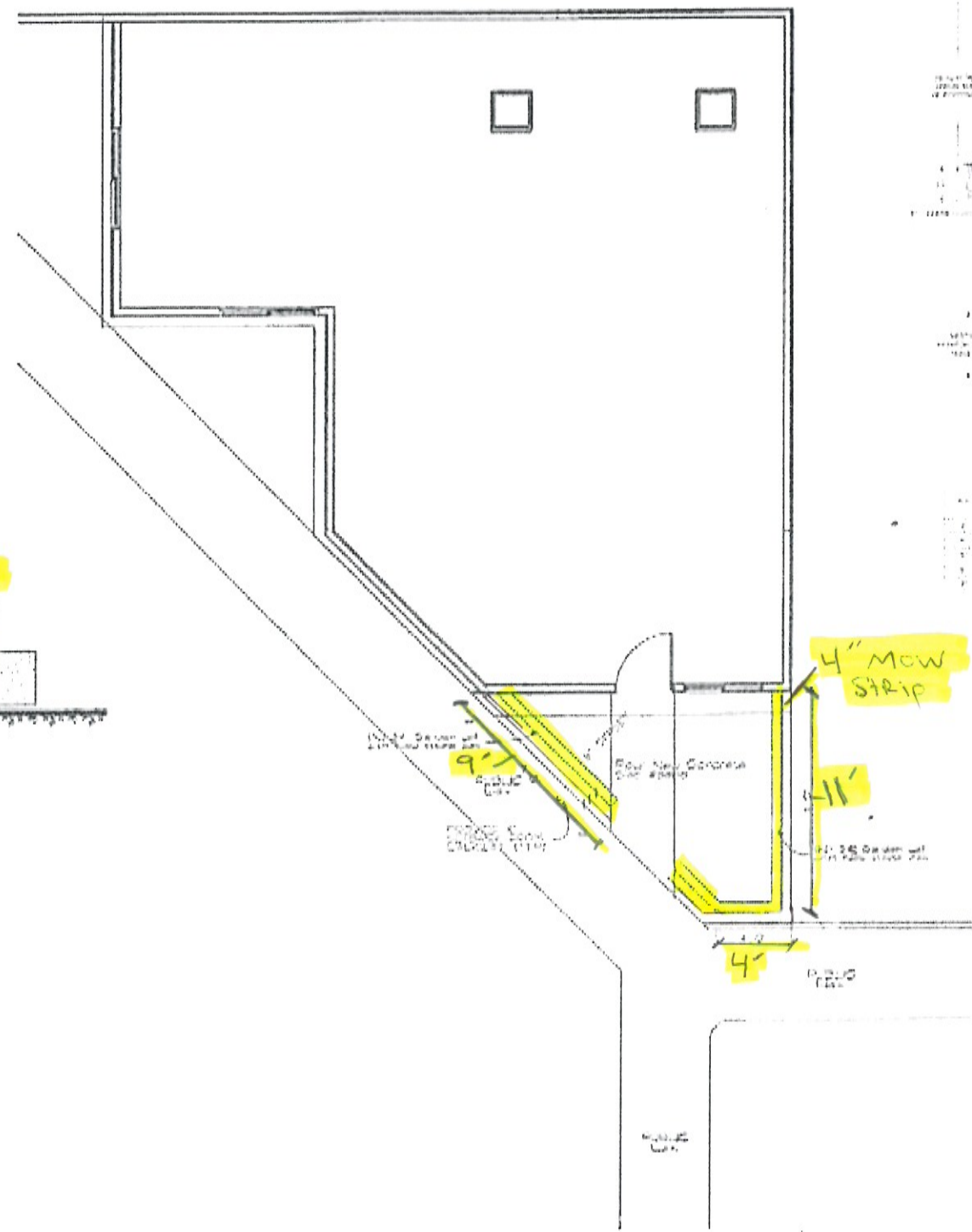
FRONT ELEVATION

1/4" = 1'-0"



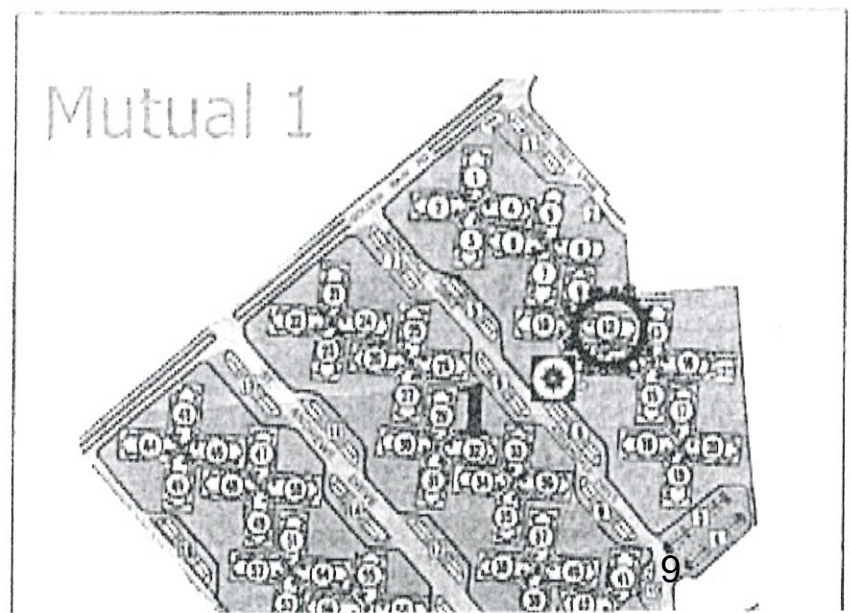
FRONT ELEVATION

1/4" = 1'-0"



Ground Floor (b)

1/4" = 1'-0"



Mutual 1

9

Mutual Corporation No. One

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE INSTALLATION OF BOLLARDS BY
MUTUAL 1 OFFICE (BUILDING INSPECTOR, ITEM B)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

I move to approve the installation of bollards in Mutual One Office, work to be done by _____ . At a cost not to exceed \$_____. Funds to come from _____ and authorize the President to sign any necessary documentation.

Mutual Corporation No. One

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: APPROVAL OF MUTUAL MONTHLY FINANCES (NEW BUSINESS, ITEM A)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

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 January and February 2024.

Mutual Corporation No. One

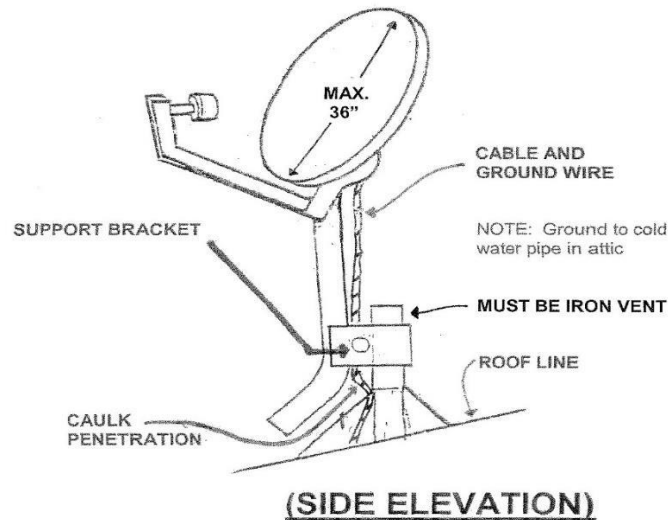
MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO AMEND ARTICLE II, SECTION 15 – LOCK RESOLUTIONS OF MUTUAL ONE RULES AND REGULATIONS (NEW BUSINESS, ITEM B)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

I move to propose a rule change by amending Article II, Section 15 – Lock Resolutions of the Rules and Regulations of 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.

SEAL BEACH MUTUAL NO. ONE**AMEND****Rules and Regulations**

- o. Use ground wire to connect the satellite dish to a metal cold water pipe using a grounding clamp and following the guidelines.

**15. LOCK RESOLUTION**

Emergencies do arise when it is necessary for agents of the Corporation to enter units in the absence of the shareholder in order to protect the property from further damage or to render emergency service to the shareholder.

- A GRF lockbox, with an approved red reflector strip attached, containing the key to the front door of the Unit, shall be attached to a conspicuous location near the entry door of the Unit ("Lockbox") and ~~cannot be located at a distance of higher than six (6) feet off the ground~~ must be positioned between three (3) to five (5) feet in an upright position. When Service Maintenance or an Inspector goes to a unit they are to reposition the lock box. In addition if it is rusty, bent, or we're unable to open the lockbox it is to be replaced at the Mutual's cost.
- All locking devices on the entrance door shall have a working key placed in the lockbox. If locking device is changed it is the shareholders obligation to report to security within 24 hours so key can be changed out in the lockbox.
- Electronic locking devices including phone access do not comply with these Rules and Regulations and the shareholder will be responsible for any emergency access costs incurred. Any removal costs will be at the expense of the Shareholder upon transfer of the unit.
- In the event that a locking device does not meet the standards of the Mutual set forth in this Section, and the nature of an emergency requires the Mutual to enter the Unit, the

(October 2023)

Mutual Corporation No. One

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPOINT INSPECTORS OF ELECTIONS FOR THE ANNUAL ELECTIONS (NEW BUSINESS, ITEM C)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

5. Inspector(s) of Election

The Board of Directors shall appoint one (1) or three (3) independent third parties as inspectors of election before the secret ballots are mailed to all of the owners. An independent third party includes but is not limited to: a volunteer poll worker with the county registrar of voters; a licensee of the California Board of Accountancy; or a notary public. An independent third party may include a member of the Association provided such member is not a member of the Board of Directors or a candidate for the Board of Directors or related to a member of the Board of Directors or a candidate for the Board of Directors. An independent third party may not be a person, business entity, or subdivision of a business entity who is currently employed or under contract to the Association for any compensable services other than serving as an inspector of elections.

I move to appoint HOA Elections of California as Mutual One's Inspectors of Elections for the 2024-2024 Election of Directors.

Mutual Corporation No. One

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: SHAREHOLDERS STATEMENT TO VOTE CUMULATIVELY (NEW BUSINESS, ITEM D)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

Per the Mutual's Bylaws, Article IV, Section 7, __ (Shareholder Name)__ Unit ____ (Unit #)__, shareholder of Mutual One intends to vote cumulatively for the elections of Directors for the 2024-2025 term of office.

Mutual Corporation No. One

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE THE TRANSFER RESOLUTION FORM – REGARDING RECURRING EXPENSES THAT ARE OVER \$10,000 FOR THE 2024 YEAR (NEW BUSINESS, ITEM E)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

In compliance with legislation, Assembly Bill 2912 (AB 2912) – Association Finances, which as of January 1, 2019 has gone into effect, the Board of Director are now required to prove a review of all Financials. The bill is intended to require the Board of Directors to provide a greater oversight of the finances of their associations in an effort to better protect against fraudulent activity and potential loss.

I move to approve that the Mutual 01 Board of Directors authorize the recurring expenses listed on the Transfer Resolution Form dated March 28, 2024, to be in compliance with Civil Code Section 5502.

CERTIFICATE OF SECRETARY

I, the undersigned, hereby certify that: (1) I am the duly appointed secretary of the Seal Beach Mutual No. 01, a California non-profit mutual benefit corporation (the “Association”); and (2) the following is a true copy of a resolution adopted by the vote of a majority of the members of the Board of Directors on March 28, 2024:

**SEAL BEACH MUTUAL NO. 01
RESOLUTION OF BOARD OF DIRECTORS**

WHEREAS, Civil Code Section 5502 provides, among other things:

“Notwithstanding any other law, transfers shall not be authorized from the association’s reserve or operating accounts without prior written approval from the board of the association unless the amount of the transfer is less than the following:

* * *

(2) The lesser of ten thousand dollars (\$10,000) or 5 percent of the estimated income in the annual operating budget, for associations with 51 or more separate interests.”

WHEREAS, the Association has certain monthly recurring expenses for basic Association expenses (e.g., utilities and insurance) which exceed the lesser of \$10,000 or 5% of the Association’s estimated income in the annual operating budget (the “Transfer Limit”), which, heretofore have been paid from the Association’s operating accounts via electronic transfer by the Association’s property manager;

WHEREAS, the Association’s Board of Directors desires to authorize its property manager to continue to make such recurring payments with this Resolution deemed with prior written Board approval for each transaction;

NOW, THEREFORE, IT IS HEREBY RESOLVED that the Association’s Board of Directors provides its prior written approval pursuant to Civil Code Section 5502 for Golden Rain Foundation (GRF), the Association’s property manager, to make transfers from the Association’s operating accounts which exceed the Transfer Limit to pay the following recurring expenses of the Association:

- | | |
|---|-------|
| <u>Golden Rain Foundation</u> | _____ |
| <u>Wolf, Rifkin, Shapiro, Schulman,</u> | _____ |
| <u>and Rabkin</u> | _____ |
| <u>J&J Landscaping</u> | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

Mutual Corporation No. One

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO AMEND ARTICLE V, SECTION 10 – PLANTS IN POTS OF THE RULES AND REGULATIONS (NEW BUSINESS, ITEM F)
DATE: MARCH 28, 2024
CC: MUTUAL FILE

I move to propose a rule change by amending Article V, Section 10 – Plants in Pots of the Rules and Regulations of 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.

SEAL BEACH MUTUAL NO. ONE**AMEND****Rules and Regulations****8. SHAREHOLDER GARDEN AREA SIZES**

If a shareholder garden area is to be converted into a patio by any means (concrete, tiles, stones, etc.) or any echo-friendly garden alignment changes or expansions; before work begins, it must be permitted and approved by the Board. (See patio rules and regulations)

9. TREES

- 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.
- 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 shareholder's expense with no compensation.

10. PLANTS IN POTS

- Plants in decorative pots are allowed above ground in the garden areas.
- ~~Fruits and vegetables are permitted only in pots(not in the ground) in the shareholder garden area.~~ Mutual One does NOT allow fruits of vegetables anywhere.

11. LAWN ORNAMENTS, DECORATIONS, OUTSIDE LIGHTING, SIGNS, FLAGS, AND INANIMATE OBJECTS

Free-standing, hanging, and inanimate objects are permitted within the shareholder garden area with 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, for rent, garage 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 homeowner to remove an item(s) if surrounding homeowners complain.
- Commercial advertising signs and flags are prohibited.

(October 2023)