

A G E N D A
REGULAR MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL ELEVEN
August 17, 2017
1:30 p.m.

1. CALL TO ORDER, *PLEDGE OF ALLEGIANCE*
2. ROLL CALL
3. INTRODUCTION OF GRF REPRESENTATIVE, GUEST(S) AND STAFF:
 - Ms. Greer, GRF Representative
 - Ms. Hopkins, Mutual Administration Director
 - Mr. Bristow, Security Services Director
 - Mr. Hawke, Security Services Manager
 - Mr. Harper, Building Inspector
 - Ms. Day, Recording Secretary
4. APPROVAL OF MINUTES – **Regular Meeting of June 15, 2017**
5. BUILDING INSPECTOR'S REPORT (**pages 2-4**) Mr. Harper
6. UNFINISHED BUSINESS –
 - a. Further amend for adoption Policy 7415.11 – Patio Areas (**pages 5-7**)
7. NEW BUSINESS –
 - a. Ratify phone poll of June 29, 2017, appointing Irma Heinrichs to GRF Board (**page 8**)
 - b. Resolution /discuss Occupancy Agreement Article 23 Late Charges/Cost (**page 9**)
 - c. Ratify amended/posted Policy 7582.11 – Towing Vehicles (**pages 10-13**)
 - d. Resolution to new Mr. C's Towing Agreement (**pages 14-18**)
 - e. Discuss amending Policy 7586.11 – Personal Property and Liability Insurance (**pages 19-21**)
 - f. Discuss amending Policy 7575.11 – Laundry Room Use (**pages 22-23**)
 - g. Discuss amending Policy 7531.11 – Inspection of Vacant, Unoccupied or Seasonal-Use Units (**pages 24**)
 - h. Resolution/discussion: Active Living Disclosure (ALD) (**pages 25-31**)
 1. Rescind Policy 7020 – Approval of Escrows and adopt Policy 7020.11 – Approval of Escrows by removing the wording "and a medical examination"
 2. Amend Policy 7510.11 – Eligibility Requirements by removing section 3 *as evidenced by a letter from his/her physician"
8. CHIEF FINANCIAL OFFICER'S REPORT Mrs. Baker
9. GRF REPRESENTATIVE Ms. Greer
10. MUTUAL ADMINISTRATION DIRECTOR Ms. Hopkins
11. DIRECTOR(S)' COMMENTS
12. ANNOUNCEMENTS
13. SHAREHOLDER(S)' COMMENTS (2-3 minutes)
14. ADJOURNMENT
15. EXECUTIVE SESSION (legal, member issues)

STAFF SECRETARY WILL LEAVE THE MEETING AT 4:00 P.M.
NEXT REGULAR BOARD MEETING: SEPTEMBER 21, 2017, at 1:30 p.m.
CLUBHOUSE 3, ROOM 9

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: 11 INSPECTOR: Mark Harper
 MUTUAL BOARD MEETING DATE: AUGUST 17TH 2017 Print Date: 8/11/2017

PERMIT ACTIVITY

UNIT#	DESCRIPTION OF WORK	GRFCITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	FINAL INSPECTION	CONTRACTOR / COMMENTS
261-B	CONVERT TUB REGLAZE	GRF	08/14/17	09/14/17	NO		NUKOTE
263-J	COOUNTER TOP REPLACE	BOTH	06/30/17	09/30/17	NO		WESTBY 4 HOMES
266-H	COUNTERS,SINK,TUB GLAZE	GRF	07/28/17	08/28/17	NO		NUKOTE
266-C	CONVERT TUB REGLAZE	GRF	08/01/17	09/01/17	NO		NUKOTE
267-C	CARPET ONE ROOM	GRF	07/28/17	08/28/17	NO	08/04/17	KARYS CARPET
267-C	LED LIGHTS REMOVE FAN	BOTH	07/31/17	08/30/17	NO		JC KRESS
269-D	WASHER DRYER INSTALL	BOTH	05/30/17	07/30/17	NO		AC&R CONSTRUCTION
269-D	DRYWALL FLOORS COUNTER	BOTH	06/30/17	09/30/17	NO		AC&R CONSTRUCTION
276-F	HVAC INSTALLATION	BOTH	05/17/17	08/17/17	NO		GREENWOOD
277-L	Flooring Install	GRF			NO	08/08/17	PEEK
278-H	HVAC INSTALLATION	BOTH	07/05/17	08/05/17	NO		ALPINE HEAT & AIR
280-J	SHOWER CUT DOWN	BOTH	06/16/17	07/16/17	NO		NUKOTE
281-E	REMOVE DECO BLOCK	GRF	06/15/17	06/25/17	NO		HANDYMAN SERVICES
283-H	HVAC INSTALLATION	BOTH	06/19/17	07/19/17	NO		GREENWOOD
284-B	WALK IN TUB INSTALLATION	BOTH	06/30/17	08/31/17	NO	08/08/17	BUENOS CONSTRUCTION
284-B	VINYL FLOOR BATHROOM	GRF	07/30/17	08/30/17	NO		BIXBY PLAZA FLOORING
285-I	REMODEL	BOTH	06/01/17	12/01/17	NO		KC CONSTRUCTION
285-I	HVAC INSTALLATION	BOTH	05/05/17	08/05/17	NO		GREENWOOD
285-L	HVAC INSTALLATION	BOTH	05/05/17	08/05/17	NO	08/02/17	GREENWOOD
286-F	WASHER DRYER INSTALL	BOTH	06/24/17	08/24/17	NO		PENA CONSTRUCTION

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	FINAL INSPECTION	CONTRACTOR / COMMENTS	
UNIT #	NM	PLI	NBO	FI	FCOEI	COE DATE	ROF	DOCUMENTS/ COMMENTS
262-H		6/29/2017		7/27/2017	8/10/2017			
265-C		8/29/2016						
267-J	4/6/2016							
272-D								
273-H		6/13/2017						
277-E		4/4/2017						
277-K		4/13/2017						
278-I								
278-K		8/1/2017	08/09/17					
282-H		4/6/2017	06/29/17					
285-J		7/12/2017	07/18/17	7/21/2017	8/3/2017			
286-J								
267F	4/6/2016							
280F	5/11/2016							
269I		03/07/16	03/08/16	3/10/216	03/24/16	03/29/16	04/07/16	
281C		08/27/15	02/02/16	02/05/16	02/22/16	02/22/16	04/08/16	
275L		04/20/16	04/26/16	05/02/16	05/13/16	05/16/16	05/27/16	
275M		01/19/16	05/04/16	05/10/16	05/20/16	05/24/16	06/20/16	
280F		04/26/16	06/28/16	07/01/16	07/15/16	07/18/16	09/18/16	
281G		02/01/16	08/08/16	08/10/16	08/23/16	08/24/16	09/01/16	
285I		03/30/16	11/02/16	11/02/16	11/15/16	11/17/16	12/20/16	
262L		09/03/15	03/24/16	04/01/16	04/13/16	04/15/16	05/03/16	
269K		03/01/16	03/10/16	03/10/16	03/22/16	03/24/16	04/27/16	
276H		05/10/16	08/23/16	08/28/16	07/02/16	07/12/16	08/26/16	
262C		05/16/16	07/27/16	08/12/16	08/25/16	08/28/16	09/23/16	
280H		06/03/16	06/17/16	06/21/16	07/05/16	07/06/16	07/11/16	
270E		06/03/16	07/06/16	07/05/16	07/18/16	07/19/16	08/24/16	
282E		06/06/16	08/18/16	08/22/16	09/05/16	09/08/16	09/23/16	
270F		08/13/15	07/12/16	07/22/16	08/04/16	08/05/16	08/22/16	
267K		07/11/16	07/28/16	07/29/16	08/11/16	08/12/16		
272J		08/15/16	09/07/16	09/14/16	09/27/16	09/28/16	10/12/16	
264F		08/16/16	09/20/16	09/21/16	10/04/16	10/05/16	12/27/16	
269K		04/19/17	04/28/17	05/12/17	05/25/17	05/26/17		
NMI = New Member Inspection PLI = Pre-Listing Inspection NBO = New Buyer Orientation FI = Final Inspection FCOEI = Final COE Inspection ROF = Release of Funds								
	NM	PLI	NBO	FI	FCOEI	COE DATE	ROF	DOCUMENTS/ COMMENTS

CONTRACTS and PROJECTS				
CONTRACTOR				PROJECT
Fenn Termite + Pest Control				Scheduled Yearly Inspections per Termite and Dry Rot
Empire Pipe Cleaning				Scheduled Yearly Inspections per Sewer Lines
Total Landscape Maintenance				Landscape Care & Maintenance
M & M Construction				Termite and Dry Rot Repairs
Schick Electrical				Walkway Lamp Installation
Total Landscape Maintenance				Landscape Care & Maintenance
John Nelson Plumbing				Copper Repipe
MJ Jurado				Parking Lots Asphalt Project
Roofing Standards				Re-Roof Laundry Rooms
Advance Painting				Paint Walkway Light Posts
Fenn Termite + Pest Control				Termite and Pest Control
MJ Jurado				Walkway Drains and Concrete Repairs
MUTUAL & SHAREHOLDER SITE VISITS				
UNIT				PURPOSE
285 J	REFRIGERATOR	8/1/17		REMOVE & REPLACE WITH NEW. OLD 1 TO 261 STORAGE
262 H	SCREEN DOOR	7/28/2017		CHECKED LOCK BOX FOR SCREEN DOOR KEY
272 D	KNOB LOCK	7/26/2017		SPECIAL INSPECTION, CALLED CODE ENFORCEMENT

MUTUAL OPERATIONS**ADOPT POLICY DRAFT****PHYSICAL PROPERTY****Patio Areas – Mutual Eleven****A. Purpose**

This Patio Areas Policy (“Policy”) is adopted to establish standards for Seal Beach Mutual No. Eleven (“Mutual Eleven”), for common area Patios. This Policy is designed to beautify and diversify our community, and will contribute to more socializing among our residents.

This Policy will permit shareholders to temporarily utilize certain common area property, subject to the limitations described herein. Though this Policy grants shareholders the right to temporarily use common area Patios for their personal use, Patios shall remain common area property at all times. Use permission of the Patios may be revoked by the Board of Directors (“Board”) of Mutual Eleven at any time, should the shareholder (or any resident) fail to comply with this Policy.

B. Patio Definition

A “Patio” is defined as an area outside of, and adjacent to, the exterior walls of an individual unit, and which is covered by a hard, non-grass surface, as more particularly described herein.

C. Patio Sizes**1. Front Patio**

- A. Front Patios shall be 7 feet, 6 inches deep, as measured from the building wall, and may be no more than 14 feet wide, in hardscape, including any paving edge.
- B. A planted border or hedge, up to 18 inches wide (including a required 6-inch mow strip), and up to 30 inches high, is permitted.

2. End Patio (applicable to corner units only)

- A. End Patios shall be no more than 10 feet deep, as measured from the building wall, and may be no more than 14 feet wide, in hardscape, including any paving edge.
- B. A planted border or hedge, up to 18 inches wide (including a required 4-6-inch mow strip), and up to 30 inches high, may be required.

D. Patio Rules**1. Use Restrictions**

(Draft created 06-07-17)

MUTUAL OPERATIONS**ADOPT POLICY DRAFT****PHYSICAL PROPERTY****Patio Areas – Mutual Eleven**

- A. The Board retains sole discretion regarding items that may be stored or placed on Patios.
 - B. The following list of Prohibited Items and Permitted Items is *not* comprehensive. If a shareowner is unsure whether a particular item may be stored or placed on the Patio, he or she is advised to contact the Board.
 - i. ***Prohibited Items***
 - a. Bicycles, golf carts, walkers, shopping carts, appliances (including refrigerators), cabinets, work benches, carpeting, rugs, or astro-turf may NOT be stored or placed on Patios at any time.
 - ii. ***Permitted Items***
 - a. Barbecues, patio furniture (in good condition), one table, one umbrella, and potted plants, may be placed on Patios.
 - b. Please note that potted plants shall be limited to a total of fifteen (15) for the Garden Area and Patio Area combined. Mutual Eleven Garden/Porch Areas, Trees, Shrubs, Policy No. 7425.11, is incorporated by reference herein, and contains the description of types of permitted potted pots.
 - C. It is the shareholder's sole responsibility to correct or remove any items that violate this Policy.
 - D. If the shareholder fails to correct or remove any items that violate this Policy, Mutual Eleven may, after providing ten (10) days' notice via First Class and Certified mail, remedy the violation at Mutual Eleven's sole discretion, and at the shareholder's sole cost.
2. **Maintenance**
- A. All maintenance (including regular cleaning), repair and replacement obligations are the sole responsibility of the shareholder.
3. **Liability**

MUTUAL OPERATIONS**ADOPT POLICY DRAFT****PHYSICAL PROPERTY****Patio Areas – Mutual Eleven**

- A. The shareholder is responsible, and agrees to be liable and indemnify Mutual Eleven for, all damage to any persons or property located within Leisure World, caused by the shareholder's use of the Patio Area.
 - B. The shareholder shall secure liability insurance coverage with regard to the use of any Patio Area. Such insurance policy or policies shall contain a policy limit of no less than **\$300,000** in coverage, and shall cover any risk of loss. ~~The policy or policies must name Mutual Eleven as an additional insured.~~
4. General Rules
- A. Patios must be removable.
 - B. Concrete footings may not be used. **Contemplated herein**, including, without limitation, **is the use of** individual pavers, stones, brick, or the like, or composite (such as wood, due to rot, termites, pests, etc.) planking or the like, laid on a gravel and sand bed, or laid on a poured slab.
 - C. Patios, including border, mow strip or paving edge, shall be set back at least 36 inches from any sidewalk.
 - D. Patio plans must be reviewed by the Landscape and Architecture Committee, and authorized by the Board. Approval of patio plans will be on a site-specific basis, and in the Board's sole discretion. Any plans not approved within sixty (60) days shall be deemed denied.
 - E. Patios must be installed by a licensed contractor, with all required permits, including, without limitation, any permit required by Mutual Eleven, the Golden Rain Foundation, and/or the City of Seal Beach. Contractors must be insured and bonded, with no exclusions or endorsements which would preclude payment of claims, and must name Mutual Eleven as an additional insured.
 - F. Each shareholder hereby acknowledges that, due to the location, size, and purpose of Patio Areas, that Patio Areas are generally inaccessible and not of general use to the membership at-large.

**MUTUAL ADOPTION
ELEVEN:**

(Draft created 06-07-17)

Following a phone poll vote taken on June 29, 2017, and upon a MOTION duly made by President Mandeville and seconded by Director R. Baker, it was

RESOLVED, That Mutual Eleven nominate and appoint Irma Heinrichs, Unit 281-J, as the Mutual Eleven representative to the GRF Board.

The MOTION passed.

DRAFT

Finance Department Late Charges and Others Cost

MOTION:

RESOLVED, That according to Mutual _____ the Occupancy Agreement Article 23, Late Charges and Others Costs in Case of Default; that a late charge of \$10.00 or 10% whichever is greater for each month of delinquency, will be assessed to a delinquent shareholder, effective 2017-2018.

MUTUAL OPERATIONS**AMENDMENT DRAFT POLICY**RESIDENT SHAREHOLDER REGULATIONSTowing Vehicles – All Mutuals Except Twelve

A towing program is hereby established which permits the Security Department Mutual to remove and store vehicles parked on Mutual property that are inoperable, abandoned, blocking a fire lane or are parked in such a manner as to constitute a hazard **that are in violation of Mutual Policy**. The authority for this action is contained in Section 22658(a) of the California Vehicle Code (CVC) – **Authority to Remove Vehicles**.

In conformance with the CVC Vehicle Code, an appropriate sign signage will be posted at both entrance gates warning all **community entrance gates advising all** who enter Leisure World that it is private property and unauthorized or illegally parked vehicles will be towed away at the vehicle owner's expense. **per California Vehicle Code Section 22658(a). The phone numbers to the Seal Beach Police Department and towing company are also listed on the signage.**

A. Abandoned or Inoperable Vehicles

Prior to removing an abandoned or inoperable vehicle, the Security Department will:

1. ~~Attach a 72-hour warning notice to the vehicle advising of the violation and intent to tow.~~
2. ~~After a 72-hour follow-up is made, a registered letter will be sent advising the registered and legal owner of the intent to tow the vehicle away in 10 days if not moved. (See attached form letter.)~~
3. ~~Before any vehicle is towed, Security personnel will contact the Seal Beach Police Department advising them of intention to tow. They will describe the circumstances and the vehicle, including license plate number, the towing company and at which location the vehicle will be stored.~~
4. ~~A California Highway Patrol Form 180, Storage Report, will be completed by Security personnel at that time.~~
5. ~~A tow truck will be called to remove the vehicle and store it at the designated tow storage facility.~~
6. ~~The Security Department will maintain a current log of all towing transactions in order to provide registered owners information concerning stored vehicles.~~

(Draft created 09-12-16 Jaime)
(Updated on 9/29/16 Jaime/jl)

MUTUAL OPERATIONS**AMENDMENT DRAFT POLICY**RESIDENT SHAREHOLDER REGULATIONSTowing Vehicles – All Mutuals Except TwelveA. Tow Procedure – Immediate Action

Security Department will advise the Mutual Board when vehicles are in violation and may require immediate action/removal:

1. Violation of Mutual Policy related to safety/access/flammable materials
2. Violation of the Fire Lane Regulation CVC 22953(b).
3. Violation of the Fire Hydrant Regulation (Mutual Policy).

If approval is received from the Mutual, the Security Department will notify the tow towing company to respond and meet the designated Mutual representatives. A private property towing form will need to be signed by a Mutual representative authorizing the tow towing company to remove and store the vehicle.

B. Other Vehicles

(Mutual Six only – Vehicles not belonging to Mutual Six residents or Mutual Six visitors will get a Notice to Tow in 96 hours when parked on Mutual Six property.)

Immediate action will be taken to tow vehicles when they are:

1. Parked in such a manner as to constitute a hazard.
2. Blocking a fire lane.

The Golden Rain Foundation and Mutual No. _____ liability ceases when the towing service removes the vehicle from Leisure World property.

MUTUAL OPERATIONS**AMENDMENT DRAFT POLICY****RESIDENT SHAREHOLDER REGULATIONS****Towing Vehicles – All Mutuals Except Twelve****B. Tow Procedure:**

1. Attach a 96-hour warning notice to the vehicle, informing the vehicle owner of the violation and intent to tow upon non-compliance. A copy of the 96-hour warning notice will be provided to the Mutual Administration Department for processing.
2. If required by Mutual Policy, a registered letter will be sent advising informing the registered owner (per GRF Records) of the intent to tow the vehicle away after receipt of the letter if is not moved. The registered letter signed receipt will be returned to the Mutual Administration Department by mail. It serves as confirmation of the vehicle owner' receipt of the letter and initiates the period to comply. The Mutual Policy will determine how many days after receipt of the letter the violator has to comply.
3. After the 96-hour period, the Security Department will check for compliance and report their findings back to the Mutual Administration Department.
4. If the Mutual approval to remove the vehicle is received after upon confirming non-compliance to the 96-hour tow notice and/or receipt of the registered letter, a tow truck will be called appointed to remove and store the vehicle.
5. The Security Department will maintain a current log of all towing transactions in order to direct vehicle owners to the appropriate tow towing company.

MUTUAL OPERATIONS

AMENDMENT DRAFT POLICY

RESIDENT SHAREHOLDER REGULATIONS

Towing Vehicles – All Mutuals Except Twelve

MUTUAL ADOPTION

AMENDED

RESCINDED

ONE: 07-23-87
TWO: 07-16-87
THREE: 07-10-87
FOUR: 07-06-87
FIVE: 05-20-87
SIX: 07-24-87
SEVEN: 07-17-87
EIGHT: 06-22-87
NINE: 07-13-87
TEN: 06-24-87
ELEVEN: 06-18-87
TWELVE: 07-09-87
FOURTEEN: 07-24-87
FIFTEEN: 05-18-87
SIXTEEN: 06-15-87
SEVENTEEN: 06-02-87

05-30-14

(See Policy 7582.2)-Feb 2016

Rescinded on 09-12-16

(See Policy 7582.12)-May 2016



(Draft created 09-12-16 Jaime)
(Updated on 9/29/16 Jaime/jl)



PRIVATE PROPERTY TOW SERVICES AGREEMENT

AGREEMENT DATE:		EFFECTIVE DATE:	
CUSTOMER:	Mutual Eleven Corporation		
PROPERTY:	Mutual Eleven		
TYPE OF PROPERTY:	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Retail
	<input type="checkbox"/> HOA		

This agreement by and between the Towing Company (named below) and Customer (named above) shall serve as authorization to serve the Property named above in accordance with the requirements of California Vehicle Code Section 22658 (CVC 22658) "Removal From Private Property" upon the specific written authorization of Customer, except for Section 22658(1)(1)(E), for which this agreement may serve as the general authorization.

The Towing Company agrees to respond to the Property within a reasonable period of time when requested by Customer for the purposes of removing any vehicle(s) that are not in compliance with the property or business regulations as determined by Customer and communicated to the Towing Company in the written authorization provided by Customer under CVC 22658(1).

The Towing Company will, as prescribed by law, promptly report all impounded vehicles to the appropriate law enforcement agency and will perform all operations within the guidelines set forth in CVC 22658.

The Towing Company agrees that their employees will act and conduct themselves in a professional, workman-like manner on and off the above Property. This agreement is for a period of one (1) year commencing on the Effective Date noted above and shall automatically renew annually, unless terminated in writing upon 30-days written notice by either party.

ACCEPTED

Customer:	Mutual Eleven Corporation	Tow Company:	Mr. C's Towing
Signed:		Signed:	
Print Name:	Phil Mandeville	Print Name:	
Title:	Mutual Eleven Board President	Title:	
Date:		Date:	

ACCOUNT INFORMATION

Original Updated _____

Property/Complex Name:	Mutual Eleven Corporation	
Property Address:	13531 St. Andrews Drive	
City/Zip:	Seal Beach/ 90740	
Cross Streets:		
Mailing Address:	PO Box 2069, Seal Beach, CA 90740	
Property Management Co.	X Yes <input type="checkbox"/> No	
If Yes, Name, Address & Phone:	Golden Rain Foundation, PO Box 2069, Seal Beach, CA 90740 (562) 431-6586, Ext. 377	
MANAGER	ASSISTANT MANAGER	ON-SITE CONTACT
Executive Director	Mutual Administration Manager	Security Services Director
Phone: 562-431-6586	Phone: 562-431-6586	Phone: 562-594-4754
Fax: 714-851-1251	Fax: 714-851-1253	Fax: 562-431-8206
Security Company:	X Yes <input type="checkbox"/> No	
If Yes, Name, Address & Phone:	Internal Department of Property Management Company (562) 431-6586, Ext. 377	
Persons Authorized to Sign for Vehicle Removals (Two Board Members Must be Present)	1.	Title: President
	2.	Title: Vice President
	3.	Title: CFO
	4.	Title: Secretary
	5.	Title: Director at Large
PLEASE CHECK APPROPRIATE BOXES		
<input type="checkbox"/> Fire Lane Removals	<input type="checkbox"/> Visitor Only Parking	<input type="checkbox"/> Posted "Tow-Away Zone"
<input type="checkbox"/> Ingress/Egress Interference	<input type="checkbox"/> Manager Parking Only	<input type="checkbox"/> Parking Permits
<input type="checkbox"/> Within 15' of Fire Hydrant	<input type="checkbox"/> Expired Tags	<input type="checkbox"/> Handicap Parking
<input type="checkbox"/> No Street Parking	<input type="checkbox"/> Tenants authorized to tow	<input type="checkbox"/> Blocking Carports
<input type="checkbox"/> Time Limit Parking	<input type="checkbox"/> Blocking Dumpster	<input type="checkbox"/> Double Parked
X Violation of Mutual Eleven Policies on Mutual Eleven Property, when directed by authorized Board Member		
<input type="checkbox"/> Proof of residence required. Describe: Carport spaces assigned and vehicle is to display decal of registration with Security. Non-resident parking by permission of Mutual _____ on a case-by-case basis.		
Local Rate Jurisdiction:		
Tow Rate:	\$195.00	
Storage Rate/Day:	\$62.00	
Other:	Gate Fee: \$97.50 Drop Fee: \$97.50	

Mr. C's Towing
 10821 Bloomfield Street
 Los Alamitos, CA 90720
 (562) 594-9521

PRIVATE PROPERTY TOW SERVICES AGREEMENT

Agreement Date:

Effective Date:

_____ Mutual Eleven Corporation (Customer)

_____ Mutual Eleven (Property)

TYPE OF PRIVATE PROVERTY (Check One)

Residential Commercial Retail HOA/Common Interest Development

This agreement by and between Mr. C's Towing and Customer named above shall serve as authorization to service the Property named above in accordance with the requirements of California Vehicle Code Section 22658 (CVC 22658) "Removal From Private Property" upon the specific written authorization of Customer, except for Section 22658 (l) (1) (E), for which this agreement may serve as the general authorization.

Mr. C's Towing agrees to respond to the Property within a reasonable period of time when requested by Customer for the purposes of removing any vehicles that are not in compliance with the property or business regulations as determined by Customer and communicated to Mr. C's Towing in the written authorization provided by Customer under CVC 22658(l).

Mr. C's Towing will, as prescribed by law, promptly report all impounded vehicles to the appropriate law enforcement agency and will perform all operations within the guidelines set forth in CVC 22658.

Mr. C's Towing agrees that their employees will act and conduct themselves in a professional workmanlike manner on and off the above Property. This agreement is for a period of one (1) year commencing on the Effective Date noted above and shall automatically renew annually unless terminated in writing upon 30 days written notice by either party.

Accepted:

Customer: Mutual Eleven Corporation	Mr. C's Towing
Signed: <i>Phil Mandeville</i>	Signed: <i>Cate Dahlstrom</i>
Print Name: Phil Mandeville	Print Name: Cate Dahlstrom
Title: Mutual Eleven Board President	Title: Account Manager
Date: 6/16/16	Date: 7/30/16

PRIVATE PROPERTY TOW SERVICES AGREEMENT

ACCOUNT INFORMATION FORM:

Original Updated

Property/Complex Name: Mutual Eleven Corporation

Property Address: 13531 St. Andrews Drive

City: Seal Beach, CA **Zip:** 90740

TG Map Grid: **Cross Streets:**

Mailing Address (if different than above): P.O. Box 2069 Seal Beach, CA 90740

Property Management Company Yes No

If Yes, Name, Address & Phone: Golden Rain Foundation, P.O. Box 2069, Seal Beach, CA 90740

Manager Name	Asst Manager Name	On-Site Contact Name
Executive Director	Mutual Administration Manager	Security Chief
Phone: 562-431-6586	Phone: 562-431-6586	Phone: 562-431-6586
Fax:	Fax:	Fax:
Email:	Email:	Email:

Security Company Yes No

If Yes, Name, Address & Phone: Internal Department of Property Management Company (562) 431-6586 Ext# 377

Persons Authorized to Sign for Vehicle Removals	1	Two Board Directors	Title: President
	2	must be present	Title: Vice-President
	3		Title: CFO
	4		Title Secretary
	5		Title: Director at Large

Please Check Appropriate Boxes:

<input type="checkbox"/> Fire Lane Removals	<input type="checkbox"/> Visitor Only Parking	<input type="checkbox"/> Posted "Tow-Away Zone"
<input type="checkbox"/> Ingress/Egress Interference	<input type="checkbox"/> Mgr Only Parking	<input checked="" type="checkbox"/> Violation of Mutual Eleven Policies on Mutual Eleven Property when directed by authorized Board Members
<input type="checkbox"/> Within 15' of Fire Hydrant	<input type="checkbox"/> Expired Tags	
<input type="checkbox"/> Parking Permits	<input type="checkbox"/> No Street Parking	
<input type="checkbox"/> Handicap Parking	<input type="checkbox"/> Tenants authorized to tow	
<input type="checkbox"/> Blocking Garages	<input type="checkbox"/> Time Limit Parking	<input type="checkbox"/>
<input type="checkbox"/> Blocking Dumpster	<input type="checkbox"/> Proof of residence required - Describe:	
<input type="checkbox"/> Double Parked		

Local Rate Jurisdiction:	
Tow Rate:	\$185
Storage Rate / Day:	\$55
Other:	Gate Fee: \$92.50 Drop Fee: \$60

NEW BUSINESS (continued)

The Board members discussed non-smoking buildings. More information will be forthcoming on this issue.

Following a discussion, and upon a MOTION duly made by Director Neal and seconded by Vice President Davies, it was

RESOLVED, To approve the towing agreement between Mutual Eleven and Mr. C's Towing.

The MOTION passed.

Following a discussion, and upon a MOTION duly made by CFO Baker and seconded by Director Neal, it was

RESOLVED, To cancel the May 19 Regular Board Meeting due to the Annual Shareholders' Meeting.

The MOTION passed.

Per the Mutuals' Bylaws, Article IV, Section 7, Jack O'Shea, Unit 283-F, stated he intended to vote his ballot cumulatively for the election of Directors for the 2016-2017 term of office.

SHAREHOLDER(S)' COMMENTS

Several shareholders made comments to the Board members.

EXECUTIVE SESSION

There were no member issues to be discussed in Executive Session.

MUTUAL OPERATIONS**SHAREHOLDER/RESIDENT REGULATIONS****Personal Property and Liability Insurance****Definitions:**

The Seal Beach Mutual Corporation shall be referred to as the "Mutual."

The Mutual's shareholders shall be referred to as "shareholders."

Shareholder's apartments shall be referred to as "units."

Shareholder's Responsibility:

Shareholders, whether residing in their unit or not, shall carry general liability insurance – sometimes referred to as homeowner's insurance HO6 – with proper liability coverage. The general liability insurance policy shall cover the contents of their unit, any damage to their unit, any damage to the property owned by third-parties, and any personal injury occurring in the shareholder's unit or adjacent property, for which the shareholder is responsible. The general liability insurance policy requirements are set out below.

The shareholder shall:

- Obtain and maintain a general liability insurance policy, at his/her/its sole expense.
- Be liable for the cost of any deductible their policy has with respect to any claim for which a shareholder is insured and is liable.
- Obtain general liability insurance in an amount sufficient to cover personal injury to other persons who may be injured in their unit or on other property they are required to cover but in no event less than \$300,000.00.
- Name the Mutual as an additional named insured, loss payee, or person of interest requiring a 30-day notification of non-payment of premium or 10-day notice of cancellation.
- Ensure that the broker and/or carrier, as a condition of the coverage, shall notify the Mutual within 10 days if the policy is canceled to the Golden Rain Foundation, Stock Transfer Office, P.O. Box 2069, Seal Beach, CA 90740.
- Provide the Mutual with a copy of the general liability insurance policy as proof of insurance; a certificate of insurance will not suffice as a substitute for the policy.

(Feb 16)

MUTUAL OPERATIONS

SHAREHOLDER/RESIDENT REGULATIONS

Personal Property and Liability Insurance

- Ensure that the general liability insurance policy covers personal property stored or parked on the street or in the carport, such as property stored in or under the storage cabinets. With respect to a vehicle, a shareholder's automobile insurance policy may cover this risk. Please consult with your insurance agent.
- If a pet owner, policy must cover the shareholder in the event shareholder's animal causes bodily injury or property damage to a third party.

The shareholder should:

- Obtain coverage for additional living expenses, for no less than twelve months, should the shareholder be unable to occupy the unit for any period of time while repairs are made to their apartment.
- Obtain coverage to insure the value of any high value personal property that would not normally be covered by a general liability policy. For example, artwork, jewelry, antiques, or other items that would not normally be covered by a general liability policy for full replacement value. This is sometimes referred to as scheduling coverage for replacement value. This coverage is usually at an additional cost.

If the shareholder is a current shareholder at the time this policy comes into effect, the shareholder must provide to the Mutual proof of insurance within 60 days of the posting of this policy. If a person becomes a shareholder or changes units after this policy is effective, the shareholder must provide to the Mutual proof of insurance within 30 days from the date the shareholder enters into the Occupancy Agreement.

The shareholder is not relieved of any liability due to the shareholder's failure to insure their property.

Property Damage:

Notwithstanding any other provision in the governing documents, each shareholder shall be liable for his/her/its own negligent or intentional actions resulting in damage to property or personal injury, including the cost of any Mutual insurance deductible that shareholder causes the Mutual to incur. The shareholder is solely responsible for the cost of any damage caused by his/her/its own negligent or intentional actions, including repairing or replacing any damage he/she/it causes to any personal property in the unit, such as furnishings, interior improvements, floor and wall coverings, appliances, fixtures and any damage to the unit, any other unit, or the building caused by water intrusion from whatever source, fire, or any other cause.

(Feb 16)

MUTUAL OPERATIONS**SHAREHOLDER/RESIDENT REGULATIONS****Personal Property and Liability Insurance**

The Mutual shall only be responsible for the routine maintenance, repair, or replacement of any common areas or facilities such as the unit roof system and for its own or its agents' and employees' negligent or intentional acts. The Mutual reserves shareholder's money to maintain, repair, and replace shareholder's standard fixtures, appliances, and plumbing systems but shareholder is responsible for any damage caused by the failure of these fixtures, appliances, or plumbing systems.

Although a shareholder may be unable to occupy the unit while repairs are being made, the shareholder shall, nonetheless, be responsible for any living expenses incurred during repairs and the monthly assessment on the shareholder's unit regardless of who caused the damage. The shareholder, may, however, be indemnified by another person who is liable for the damage making the unit uninhabitable.

MUTUAL / ADOPTION**AMENDMENTS**

ELEVEN: 02-18-16

(Feb 16)

MUTUAL OPERATIONS

RESIDENT REGULATIONS

Laundry Room Use - (Mutual Eleven Only)

1. Laundry room facilities are available for use solely by residents of their respective Mutual only. The only exception to this is that a caregiver may use the laundry room facilities to do a resident's laundry.
 - a. Residents with caregivers must oversee and instruct the caregiver when doing the resident's laundry. Caregivers may not wash their personal laundry. *Exception: Caregivers who reside with a resident on a 24-hour basis may use the laundry room to wash their personal laundry.*
2. Residents are responsible for any damage to the laundry room facilities when they or their caregiver are/is doing the resident's laundry.
3. Laundry room facilities are available for use between the hours of 7:00 a.m. and 9:00 p.m. only.
4. Washers or dryers must be loaded properly, i.e. maintain the proper amount of items in the machines so as not to overload the machines. Improper loading may cause damage to the machines due to being unbalanced.
 - a. If there is uncertainty about the load, stay with the machine to ensure that the load is properly balanced. If necessary, rearrange the load in the machine.
5. Read all labels for laundry products to ensure that the product type is correct and the amount is appropriate.
 - a. Front-loading washers generally require about half the amount needed for a top-loading washer.
6. For front-loading washers, wait until the cycle is completed and the light has gone out **before** opening the machine door. Expensive damage can occur to the machine, which will be the responsibility of the resident, if the door is forced open before the cycle is completed.
7. Laundry room facilities are to be used for washing and/or drying only. Clothing or fabrics may not be dyed or tinted in the washers or dried in the dryers.
8. Any clothing or fabric that has been cleaned in a flammable liquid may not be washed in the washers or dried in the dryers.
9. The following items may not be washed in the washers or dried in the dryers: rubber- or plastic-backed mats, rugs or runners, sneakers, fiberglass curtains, sleeping bags,

(Mar 09)

MUTUAL OPERATIONS**RESIDENT REGULATIONS****Laundry Room Use - (Mutual Eleven Only)**

- heavy blankets, quilts, comforters, or car covers.
10. Hand-washed clothing or other items may not be placed in the dryers due to the excess amount of water contained in them. Use the exterior clothesline for hand-washed items, if desired.
 11. Clothing or other items with metal buttons, clips, etc. must be placed in a small cloth bag or pinned inside a pillowcase before being placed in the dryer.
 12. Clothing or other items may not be hung on the patio.
 13. A maximum of two washers or two dryers may be used at any one time by a resident. Machines must be emptied within 15 minutes of cycle completion.
 14. When a washer or dryer is "out of order," notify the Director in charge of that laundry room. Directors' names are posted in each laundry room. If the Director is unavailable, call Service Maintenance.
 15. The trash containers in the laundry rooms are for lint and dryer sheets only. Detergent containers, bleach or softener bottles, or other trash must be disposed of in another location.
 16. Clean the dryer filter after each use, and dispose of lint in the trash containers.
 17. Help keep the laundry rooms clean.
 18. Smoking is prohibited in the laundry rooms and the clothes drying area.

MUTUAL ADOPTION

ELEVEN: 19 Mar 09

(Mar 09)

MUTUAL OPERATIONS**RESIDENT REGULATIONS****Inspection of Vacant, Unoccupied or Seasonal-Use Units – Mutual Eleven Only**

Any vacant, unoccupied or seasonal-use unit in Mutual Eleven shall be inspected every three months by a Physical Property Inspector and the Mutual director assigned to the respective building. Inspections shall be conducted during the months of January, April, July, and October.

The inspection in April may be waived during the years that fire/safety inspections are conducted.

The Mutual director shall provide a list of vacant, unoccupied or seasonal-use units to the Physical Property Inspector and set an appointment with the inspector for the inspection. Mutual Directors are encouraged to talk to Building Captains to update the list of units to be inspected.

The inspection of vacant units for sale will not be posted. The inspection for unoccupied and seasonal-use units will be posted at least 24 hours prior to the inspection. Letters for posting are available through the Physical Property Office.

During the inspection, if any violations are found that are the responsibility of the shareholder, the shareholder must affect the repairs, maintenance or replacements as needed within the timeframe specified. In accordance with the Occupancy Agreement, Section 11(c), Repairs, if the shareholder fails to effect the repairs, maintenance or replacements in a manner satisfactory to the Mutual, the Mutual may do so and add the cost thereof to the shareholder's next monthly carrying charge payment.

MUTUAL ADOPTION

ELEVEN: 19 Aug 10

(Aug 10)

SEAL BEACH LEISURE WORLD
An Active Adult Community

To: Providing Physician _____ Patient: _____

Seal Beach Leisure World is an "Active Adult Community" offering the best in co-op and condominium housing for persons fifty five years of age or older. Active adult housing should not be confused with an assisted living or a skilled nursing facility.

Active Adult Community: Persons who purchase the right to reside in a Mutual apartment or condominium: (1) Direct their own lives; 2) Are independent and 3) Must be able to handle their own affairs.

In accordance with Mutual Policy 7510, Eligibility Requirements, item (3), "prospective applicants for ownership and residency should have reasonably good health for a person of his or her age and be able to live independently as evidenced in the form of a letter provided by the applicant's treating physician on the physician's letterhead stationery. (Including National Provider Identification (NPI)).

Reasonably good health may be described in part as an applicant's ability to: (Please check)

Dress self with weather appropriate clothing

Maintain a clean, safe, living environment

Bathe (shower) & maintain personal hygiene

Shop, prepare meals, or eat out.

Medicate self when necessary

Take care of personal finances

if physician declares patient can comply with each of the above conditions, the Mutual will consider this as part of the qualification for residency in the community.

If you have any question please call Seal Beach Leisure World, Stock Transfer Office at: (562) 431-6586, ex. 346, 347 or 348 for assistance.

Notwithstanding any of the forgoing, both federal and California law prohibits, among other things, discrimination against people with disabilities, and nothing herein shall be construed to prevent a Prospective Purchaser with a disability otherwise qualifying for membership.

I understand that Seal Beach Leisure World is an Active Adult Community.

Providing Physician's Signature _____ NPI# _____ Date _____

Note: Only one patient per page will be accepted

Please Attach Your Patient's Letter of Eligibility on letterhead with NPI.

Seal Beach Leisure World

An Active Adult Community

To: Prospective Purchasers; ~~Providing Physicians~~

Seal Beach Leisure World is an "Active Adult Community" offering the best in co-op and condominium housing for persons fifty-five years of age or older. This style of active adult housing should not be confused with an assisted living or a skilled nursing facility. No health care services, such as living assistance or medical assistance, are provided by the Golden Rain Foundation and/or the respective Mutuals. A prospective purchaser of a Leisure World Mutual Share of Stock need only determine what their personal needs are.

Assisted Living: Assisted Living facilities offer personalized supportive services and assistance with day-to-day living needs. Meals, snacks, housekeeping, physical fitness, laundry and 24-hour trained staff members are all provided under the umbrella of assisted-living services. These are not services provided at Seal Beach Leisure World. SEAL BEACH LEISURE WORLD IS NOT AN ASSISTED LIVING FACILITY OR RESIDENCE.

Active Adult Community: In Seal Beach Leisure World you can be as active as you choose to be. There are many recreational opportunities. Members who purchase the right to reside in a Mutual apartment direct their own lives and are independent and able to handle their own affairs without the assistance of the independent Mutual Corporations and/or Golden Rain Foundation.

~~In accordance with Mutual Policy 7510, Eligibility Requirements, item (3),~~ It is recommended that prospective applicants for ownership and residency should have reasonably good health for a person of his/or her age and be able to live independently as evidenced in the form of a letter provided by the applicant's treating physician on the physician's letterhead stationery.

Reasonably good health may be described in part as an applicant's ability to:

- Dress self with weather-appropriate clothing.
- Maintain a clean, safe living environment. a
- * Able to shop and prepare meals, or eat out.
- Able to medicate self when necessary.
- Able to take care of personal finances.

Choosing an active adult community is a decision which should be made with the assistance of loved ones, professional healthcare physicians, legal advisors and others. Please allow us to answer any questions you might have regarding qualification for residency in this community. You may contact Seal Beach Leisure World, Stock Transfer Office at: (562) 431-6586, ex. 346, 347 or 348 for assistance.

Notwithstanding any of the forgoing, both federal and California law prohibits, among other things, discrimination against people with disabilities, and nothing herein shall be construed to prevent a Prospective Purchaser with a disability otherwise qualifying for membership.

I have read and understand that Seal Beach Leisure World is not an assisted living facility:

Print Patient/ Prospective Purchaser's Name:

X ~~Providing Physician's Signature~~
S:\Forms\FORM Active Living Disclosures.docx

Date:

Seal Beach Leisure World

An Active Adult Community

To: Prospective Purchasers: ~~Providing Physicians~~

Seal Beach Leisure World is an "Active Adult Community" offering the best in co-op and condominium housing for persons fifty-five years of age or older. This style of active adult housing should not be confused with an assisted living or a skilled nursing facility. No health care services, such as living assistance or medical assistance, are provided by the Golden Rain Foundation and/or the respective Mutuals. A prospective purchaser of a Leisure World Mutual Share of Stock need only determine what their personal needs are.

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~~In accordance with Mutual Policy 7510, Eligibility Requirements, item (3), It is recommended that prospective applicants for ownership and residency should have reasonably good health for a person of his/or her age and be able to live independently as evidenced in the form of a letter provided by the applicant on letterhead stationery.~~ **Remove if NO doctors not**

Reasonably good health may be described in part as an applicant's ability to:

- Dress self with weather-appropriate clothing.
- Maintain a clean, safe living environment.
- * Able to shop and prepare meals, or eat out.
- Able to medicate self when necessary.
- Able to take care of personal finances.

Choosing an active adult community is a decision which should be made with the assistance of loved ones, professional healthcare physicians, legal advisors and others. Please allow us to answer any questions you might have regarding qualification for residency in this community. You may contact Seal Beach Leisure World, Stock Transfer Office at: (562) 431-6586, ex. 346, 347 or 348 for assistance.

Notwithstanding any of the forgoing, both federal and California law prohibits, among other things, discrimination against people with disabilities, and nothing herein shall be construed to prevent a Prospective Purchaser with a disability otherwise qualifying for membership.

I have read and understand that Seal Beach Leisure World is not an assisted living facility:

Print Patient / Prospective Purchaser's Name:

X-Providing Physician's Signature
S:\Forms\FORM Active Living Disclosures.docx

Date:

MUTUAL OPERATIONS

RESCIND MUTUAL ELEVEN

Approval of Escrows – All Mutuals Except Two, Five, Nine, and Ten

RESOLUTION:

WHEREAS, Article V, Section 2, of the bylaws vests power in the Board of Directors to accept or reject all applications for membership and admission to occupancy of a dwelling unit in the cooperative housing project, and

WHEREAS, a system utilizing questionnaires and a medical examination has been instituted to expedite determination that the potential buyer meets all established criteria, with the responsibility for operation of said system resting on paid employees of the Foundation and Health Care Center, and

WHEREAS, it is necessary that escrow papers be signed in a timely manner but calling special meetings of the Board to accept or reject each application in escrow would prove cumbersome,

NOW, THEREFORE BE IT RESOLVED, THAT

1. The President of this Corporation is appointed and empowered to act in behalf of the Board in signing various document in escrow that are necessary to accept or reject potential members of the Corporations.
2. Should the President be absent or otherwise unable to perform, then any officer of this Corporation shall be empowered to sign such papers on behalf of the Board.

MUTUAL ADOPTIONS

ONE	12-07-72	
TWO		(See Policy 7020.2)
THREE	11-20-72	
FOUR	12-04-72	
FIVE	11-15-72	(See Policy 7020.05) Dec 2016
SIX	12-08-72	
SEVEN	11-17-72	
EIGHT	11-27-72	
NINE		(See Policy 7020.9)
TEN	11-30-72	(See Policy 7020.2)
TWELVE	11-09-72	
ELEVEN	11-16-72	
FOURTEEN	11-10-72	
FIFTEEN	11-20-72	
SIXTEEN	12-14-72	

(Dec 16)

MUTUAL OPERATIONS**ADOPT MUTUAL ELEVEN**Approval of Escrows – Mutual Eleven

RESOLUTION:

WHEREAS, Article V, Section 2, of the bylaws vests power in the Board of Directors to accept or reject all applications for membership and admission to occupancy of a dwelling unit in the cooperative housing project, and

WHEREAS, a system utilizing questionnaires ~~and a medical examination~~ has been instituted to expedite determination that the potential buyer meets all established criteria, with the responsibility for operation of said system resting on paid employees of the Foundation and Health Care Center, and

**** (remove if ALD passed with NO doctors note) ****

WHEREAS, it is necessary that escrow papers be signed in a timely manner but calling special meetings of the Board to accept or reject each application in escrow would prove cumbersome,

NOW, THEREFORE BE IT RESOLVED, THAT

1. The President of this Corporation is appointed and empowered to act in behalf of the Board in signing various document in escrow that are necessary to accept or reject potential members of the Corporations.
2. Should the President be absent or otherwise unable to perform, then any officer of this Corporation shall be empowered to sign such papers on behalf of the Board.

MUTUAL ADOPTION

ELEVEN:

MUTUAL OPERATIONS**AMENDED POLICY****RESIDENT REGULATIONS****Eligibility Requirements – Mutual Eleven**

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

- A. Apply for and be accepted as a member of the Golden Rain Foundation, Seal Beach, California.
- B. Meet the Mutual eligibility criteria as follows:
 1. Age
Minimum of 55 years.
 2. Financial Ability
 - a. Verified monthly income or sufficient assets that is/are four (4) times or greater than the monthly carrying charge (Regular Assessment plus Property Tax and Fees) at the time of application, and have liquid assets of at least \$25,000.
 - 1) Verified monthly income will be in the form of the past two years of:
 - a) Tax returns;
 - b) 1099s for interest and dividends;
 - c) 1099-Rs for retirement income from qualified plans and annuities;
 - d) SSA-1099 Social Security Benefit Statement;
 - e) Brokerage statements and current interim statement.
 - f) Six to 12 months of checking account statements.
 - b. Adjusted Gross Income per 1040, 1040A, or 1040EZ, minus income and self-employment taxes paid will equal net income able to be spent.
 - c. Projected assessments will be the previous year's assessment (total of carrying charge less any cable charge, less Orange County Property Taxes and Fees), and the addition of the new property tax at 1.2% of the sales price plus Orange County District fees divided by 12 for the new projected monthly assessment. This new figure (Regular Assessment plus Orange County Property Taxes and District Fees)

(Aug 08)

MUTUAL OPERATIONS

AMENDED POLICY

RESIDENT REGULATIONS

Eligibility Requirements – Mutual Eleven

times four (4) will be the monthly income required. This will be verified by the escrow company and the Stock Transfer Office. Stock Transfer shall have the final say in establishing verifiable income.¹

1) Verification shall be done by the Escrow Company and the Stock Transfer Office prior to the new buyer interview and prior to the close of escrow (the above verification will not be done by the individual Mutual directors; Directors will not be required to study or understand the financial requirements).

d. Only the residential shareholder's income shall be considered for qualifying.

3. Health

Have reasonably good health for a person of his/her age, as evidenced by a letter from his/her physician, so that resident can take care of normal living needs without calling on other members of the cooperative for an undue amount of assistance.

**** (remove if ALD passed with NO doctors note) ****

4. Character

Have a reputation for good character in his/her present community.

C. Assume, in writing, the obligations of the "Occupancy Agreement" in use by the Mutual Corporation.

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

MUTUAL ADOPTION
ELEVEN: 06-18-71

AMENDMENT
09-16-93

AMENDMENT
08-21-08

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