

BUILDING/UNIT _____

BUILDING CAPTAIN _____

**MINUTES OF THE REGULAR MONTHLY MEETING OF THE
BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOURTEEN
September 19, 2017**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Fourteen was called to order by President Melody at 1:00 p.m. on Tuesday, September 19, 2017, followed by the *Pledge of Allegiance*, in Building Five, Conference Room B.

SHAREHOLDER COMMENTS

Several shareholders made comments or introduced themselves.

ROLL CALL

Present: President Melody, Vice President Jorgenson, Chief Financial Officer Faucett, Secretary Simon, and Directors Stefun, Moore, and Shaddow

GRF

Representative: Mr. Lukoff

Guests: Twenty-seven shareholders of Mutual Fourteen

Staff: Ms. Hopkins, Mutual Administration Director
Mr. Black, Building Inspector
Mrs. Aquino, Recording Secretary

President Melody welcomed staff members and guests.

MINUTES

President Melody asked if there were any corrections to the August 15, 2017, Regular Meeting minutes. There being no corrections, the minutes were approved as printed.

SECRETARY/CORRESPONDENCE

Secretary Simon received no correspondence.

EMERGENCY AGENDA ITEM

Following a discussion, and upon a MOTION duly made by Secretary Simon and seconded by Director Shaddow, it was

RESOLVED, To amend today's agenda of September 19, 2017, by adding the rescheduling of the Regular Meetings of November and December under New Business Item, "l" and "m".

The MOTION passed unanimously.

PRESIDENT'S REPORT

Mr. Melody presented his report (attached).

BUILDING INSPECTOR'S REPORT

Inspector Black presented his report (attached).

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

RESOLVED, To approve the patio request from Unit 52-L, as presented.

The MOTION passed unanimously.

Inspector Black left the meeting at 1:41 p.m.

GRF REPRESENTATIVE'S REPORT

Mr. Lukoff presented his report (attached).

MUTUAL ADMINISTRATION DIRECTOR'S REPORT

Ms. Hopkins presented her report (attached).

UNFINISHED BUSINESS

There was no Unfinished Business to discuss.

NEW BUSINESS

Following a discussion, and upon a MOTION duly made by Secretary Simon and seconded by Vice President Jorgenson, it was

RESOLVED, To amend Policy 7510.14 –
Eligibility Requirements on a preliminary basis
until the 30–day posting period is completed.

The MOTION passed with one “no” vote (Stefun).

Following a discussion, and upon a MOTION duly made by Secretary Simon and seconded by Director Shaddow, it was

RESOLVED, To amend Policy 7502.14.1 –
Fines for Parked Vehicles on a preliminary basis
until the 30–day posting period is completed.

The MOTION passed unanimously.

NEW BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Vice President Jorgenson, it was

RESOLVED, To adopt Policy 7503.14 – Plumbing Stoppages on a preliminary basis until the 30–day posting period is completed.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by Secretary Simon and seconded by Vice President Jorgenson, it was

RESOLVED, To adopt Policy 7471.14 – Pest Control on a preliminary basis until the 30–day posting period is completed.

The MOTION passed with one “no” vote (Shaddow).

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Secretary Simon, it was

RESOLVED, To rescind Policy 7550 – Dual Ownership on a preliminary basis until the 30–day posting period is completed.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Secretary Simon, it was

RESOLVED, To rescind Policy 7709.1 – Escape Tax Deposit on a preliminary basis until the 30–day posting period is completed.

The MOTION passed unanimously.

NEW BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by CFO Faucett and seconded by Director Shaddow, it was

RESOLVED, To adopt Policy 7709.14 – Escape Tax Deposit on a preliminary basis until the 30-day posting period is completed.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by Vice President Jorgenson and seconded by CFO Faucett, it was

RESOLVED, To authorize the GRF Executive Director / and or the Mutual Administration Director to issue four (4) **ADDITIONAL** Guest Passes, in accordance with GRF Policy 5536.1-33. Each guest pass shall carry a unique identification number with a monthly report provided by the GRF Stock Transfer Office to the Mutual Board of guest passes issued noting the Shareholder/Member name as responsible party for the Guest, effective 2017-2018.

The MOTION passed unanimously.

NEW BUSINESS (continued)

Following a discussion, and upon a MOTION duly made by Secretary Simon and seconded by CFO Faucett, it was

RESOLVED, To move the Regular Monthly Board Meeting for November 21, 2017, to November 16, 2017.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by Secretary Simon and seconded by Director Shaddow, it was

RESOLVED, To move the Regular Monthly Board Meeting for December 19, 2017, to December 14, 2017.

The MOTION passed unanimously.

CHIEF FINANCIAL OFFICERS REPORT

Chief Financial Officer Faucett presented his report (attached).

VICE PRESIDENTS REPORT

Vice President Jorgenson submitted her report (attached).

COMMITTEE REPORTS

Landscape

President Melody presented his report (attached).

Emergency Information Committee

Director Shaddow presented her report (attached).

September 19, 2017

COMMITTEE REPORTS (continued)

Caregivers

Secretary Simon presented her report (attached).

Pet Report

Director Moore presented her report (attached).

DIRECTORS COMMENTS

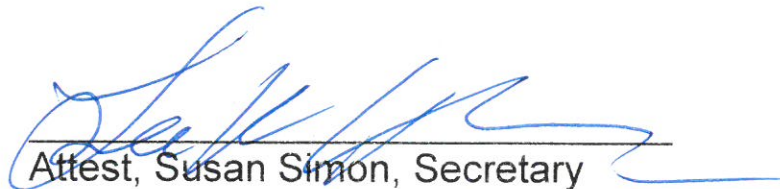
Several Directors made comments.

SHAREHOLDER COMMENTS

No shareholders comments were made.

ADJOURNMENT

President Melody adjourned the meeting at 4:19 p.m. and announced that there would be an Executive Session following the meeting to discuss member issues.



Attest, Susan Simon, Secretary
SEAL BEACH MUTUAL FOURTEEN

ka:9/22/17

Attachments

**NEXT MEETING: Tuesday, October 17, 2017, at 1:00 p.m.,
In Building 5, Conference Room B**

**RESOLUTIONS IN THE REGULAR
MONTHLY MEETING OF SEPTEMBER 19, 2017**

- 09/19/17 RESOLVED, To amend today's agenda of September 19, 2017, by adding the rescheduling of the Regular Meetings of November and December under New Business Item, "l" and "m".
- RESOLVED, To approve the patio request from Unit 52-L, as presented.
- RESOLVED, To amend Policy 7510.14 – Eligibility Requirements on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To amend Policy 7502.14.1 – Fines for Parked Vehicles on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To adopt Policy 7503.14 – Plumbing Stoppages on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To adopt Policy 7471.14 – Pest Control on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To rescind Policy 7550 – Dual Ownership on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To rescind Policy 7709.1 – Escape Tax Deposit on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To adopt Policy 7709.14 – Escape Tax Deposit on a preliminary basis until the 30-day posting period is completed.
- RESOLVED, To authorize the GRF Executive Director / and or the Mutual Administration Director to issue four (4) **ADDITIONAL** Guest Passes, in accordance with GRF Policy 5536.1-33. Each guest pass shall carry a unique identification number with a monthly report provided by the GRF Stock Transfer Office to the Mutual Board of guest passes issued noting the Shareholder/Member name as responsible party for the Guest, effective 2017-2018.
- RESOLVED, To move the Regular Monthly Board Meeting for November 21, 2017, to November 16, 2017.
- RESOLVED, To move the Regular Monthly Board Meeting for December 19, 2017, to December 14, 2017.

Presidents Report
September 18, 2017

Hello everyone. Welcome to the your regularly scheduled board meeting.

Our annual picnic was held on Saturday, August 26th in Clubhouse 1. Over 130 shareholders were in attendance and a good time was had by all. Thanks to our shareholders who manned the grill, Kurt Bourhenne, Jack Faucett and Dale Williamson. Very special thanks to our Neighbor to Neighbor group who again did an outstanding job planning, shopping, setting up, serving and cleaning up. Mutual 14 is very fortunate to have this group of volunteers.

A town hall was held on 9/11 which was attended by approximately 60 shareholders. Topics of discussion were roofing, plumbing and of course, landscaping complaints. Thanks to all who attended. Our next Town Hall will be held in early 2018.

The Budget Committee is currently working on their proposal for the 2018 budget which will be voted on at our October Meeting.

Fire inspections have been completed and letters for violations and re-inspectons are being sent out.

We are happy to report that the Building Captain positions for Buildings 2 and 3 have been filled by volunteers from other buildings, as there were no volunteers from buildings 2 or 3. Marian Soderholm of Building 13 has volunteered for Building 2 and Pat Whisnant of Building 50 has volunteered for Building 3. Thank you both very much for helping your mutual.

Please see GRF Executive Director's Randy Ankeny's comments on living together (attached) which reinforces our request that we don't

spread "fake news", but rather ask a board member. Attached also is a GRF flyer regarding the increase of coyote sightings and recommendations.

On a happy note, GRF Recreation Committee has announced a new dining program (flyer attached) with Finbar's of Seal Beach supplying a 3-course meals at a low cost beginning Oct. 2 in Clubhouse 1 at 6 p.m. If you like Italian food, Finbar's is great. Hope to see you there.

Thank you all for your participation in your board meeting.

Respectfully submitted,

Lee W. Melody, President



Golden Rain Foundation

Golden Rain Foundation

Leisure World, Seal Beach

MEMO

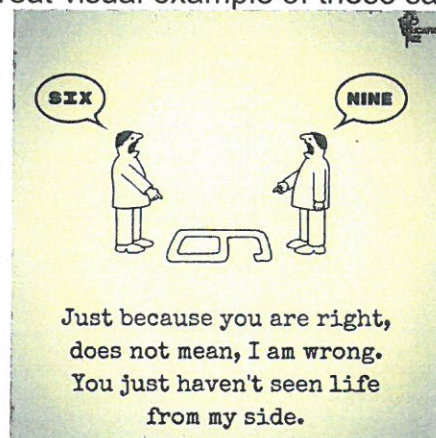
TO: PRESIDENTS COUNCIL
FROM: RANDY ANKENY, EXECUTIVE DIRECTOR
SUBJECT: THERE ARE 2 SIDES TO A STORY AND THEN.....
DATE: SEPTEMBER 6, 2017
CC: FILE

We live in a closely knitted and intertwined community, where the lines between Mutuals quickly become fuzzy. Add to this, a general misconception by many, all Mutuals act uniformly in policy.

We as the collective governing body for a community of well over 9,000 individuals, should always consider the following sayings when speaking with a Shareholder from another Mutual.

- *There are two sides to every story*
- *There are three sides to every story, Their Side, Your Side and the Truth*
- *It's very easy for someone to take a side when they only know one of them*

A great visual example of these sayings



Each Mutual is an independent corporation, and at times misperceptions, lack of understanding of process and enforcement of the governing documents create confusion, rumor and discontent with Shareholders.

When a Shareholder voices concerns to Board Members outside of their Mutual, please let's all work collectively together and refer the Shareholder back to their respective Board.

Urban Coyotes



Recent Coyote activity gives reason for reminding our Shareholders of important safeguards to protect lives and property against these wild animals. Although we have had no reports of incident, the sightings are a good reminder to review Coyote basic and Coyote hazing.

Minimizing coyote conflicts is most effective when we all work together.

1.) How can I make my patio less attractive to coyotes?

Hazing efforts and deterrents will be more effective on coyotes if coyote attractants are removed or excluded from your patios. We encourage the following:

- Never feed coyotes! Report anyone that is feeding coyotes.
- Remove all food and water sources from your patio. This may include pet bowls, birdfeeders, fallen fruit, barbecue grills, and trash.
- All trash should be contained in proper trash containers and stored indoors with secure lids.
- Keep cats indoors.
- Pets should be supervised when outside and never be left unattended.
- Avoid feeding birds. Coyotes will eat the birdseed as well as the birds and rodents attracted by the feeder.

2.) How do I haze coyotes out of my yard/away from me?

Scare/haze coyotes out of your yard or away from you if they approach too closely.

- If you are approached by a coyote, do not run or turn your back on it. Be as big and loud as possible.
- Wave your arms and yell in an authoritative voice.
- Turn on sprinklers or spray coyotes with a garden hose.
- Bang pots and pans together.
- Shake or throw a *Coyote Shaker*, which is a soda can filled with pennies or pebbles and sealed with duct tape.

3.) How can I protect my pets from coyotes?

- NEVER leave your pet unattended.
- Leash pets with a 6 foot leash while walking them.
- Keep cats indoors.
- If you see a coyote, bring your pet in as close to you as possible and follow hazing techniques note above

Long Beach Animal Care Services

(http://www.longbeach.gov/acs/wildlife/living_with_urban_coyote.asp)

recommends calling them at (562) 570-7387(PETS) to report all Coyote sightings and determine if an Animal Control Officer is needed. Sightings can also be reported online using the link below.

If the coyote is posing an imminent threat to life, call 911.



Golden Rain Foundation

Golden Rain Foundation

Leisure World, Seal Beach

MEMO

TO: PRESIDENTS COUNCIL
FROM: RANDY ANKENY, EXECUTIVE DIRECTOR
SUBJECT: ANNOUNCEMENT, FINBARS ITALIAN KITCHEN
DATE: SEPTEMBER 6, 2017
CC: FILE

SPECIAL ANNOUNCEMENT

As announced at the September 6th meeting of the Recreation Committee, Finbars Italian Kitchen will begin food service at Clubhouse 1, on Mondays, beginning October 2nd.



Finbars is an Seal Beach award winning Italian American Restaurant offering traditional New York style Italian cuisine with a touch West Coast inspiration.

Dinners will include and appetizer, green salad and 3 entrée options, ranging from \$12 to \$15 (tax included). Desserts and soft drinks will be available for an extra charge.

INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: (14) FOURTEEN

INSPECTOR: Kevin Black

DATE: August 15th, 2017

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
14-25H	pocket door1	both	12/29/16	02/15/17	no		LW Décor
14-49G	full remodel w/ repipe	both	02/20/17	09/30/17	yes8/23/17	footing 3/10/17, 6/20/17 rough	BJ and Co
14-48K	shower remodel	both	04/24/17	05/30/17	no	rough plumb, framing 4/17/17	bergkvist
14-29A	bath remodel/flooring- re-pipe	both	03/30/17	07/25/17	yes	rough 4/25/17	Shik Builders 323.495.232 c.o.o #1 to
14-24L	ductless heat pump	both	04/26/17	07/26/17	no		greenwood
14-4B	ceiling fan	both	06/07/17	06/20/17	no		AC&R
14-20J	bath remodel/flooring- re-pipe	both	06/26/17	07/31/17	no		bergkvist
14-17E	patio w/ awning	both	06/25/17	09/25/17	no		Kress
14-17D	patio w/awning	both	06/25/17	09/25/17	no		Kress
14-29A	carport cabinet	GRF	07/15/17	08/15/17	no		handyman mike banfield 818.357.3327
14-17C	3/4 bath/ windows/ closet	Both	08/07/17	12/15/17	no		nationwide painting 7/17/17 714.812.120
14-12E	ceiling drywall	both	08/09/17	09/09/17	no		rondell restoration gene 714.290.9325
14-18	re-roof	both	08/07/17	01/01/18	no	nailing 8/18/17	roofing standards
14-20	re-roof	both	08/07/17	01/01/18	no	nailing 9/8/17	roofing standards
14-21	re-roof	both	08/21/17	01/01/18	no		roofing standards
14-22	re-roof	both	08/21/17	01/01/18	no		roofing standards
14-24	re-roof	both	09/05/17	01/01/18	no		roofing standards
14-25	re-roof	both	09/18/17	01/01/18	no		roofing standards
14-26	re-roof	both	10/02/17	01/01/18	no		roofing standards
14-54	re-roof	both	10/16/17	01/01/18	no		roofing standards
14-48C	full remodel, re-pipe	both	08/15/17	01/01/18	no		hadi
14-48J	washer /dryer/dw/micr/counte	both	08/28/17	10/28/17	no	underground plumb and rough	pena
14-22B	washer dryer electrical, flare s	both	04/01/17	10/01/17	no		mamuscia
14-53B	washer/dryer	both	09/11/17	10/01/17	no		kangs
14-02A	remodel/repipe	both	09/05/17	03/01/17	no		Kress

ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
14-15L		08/05/16					
14-2J		08/10/16					
14-31D		12/20/16			05/24/17		
14-44G		12/22/16					
14-48J			07/31/17	07/31/17	05/31/17		
14-17C		05/19/17	6/14*/17	06/19/17	07/03/17	07/03/17	2714.84
14-28K		03/14/17	04/24/17	05/05/17	05/18/17	09/08/17	1169.53

FI = Final Inspection FCOEI = Final COE Inspection ROF = Release of Funds

CONTRACTS

CONTRACTOR		PROJECT
Fenn Pest Control		termite and pest control - new contract, two days a week for service, Mondays and Wed
Bright View Landscape.	Landscape:	on going landscape
Roofing Standards	Roofing:	started bldg. 18 on 8/7/17, roofing complete, waiting for handles for skylights on back - order, as of now bldg. 20 sheathing is complete, next building will be #22
	gutters:	contracting for 6 buildings for gutters only - gutters complete
Kress Const.	Stove hoods:	complete with bldg. 18 on 8/8/17 - bldg. 20 complete 9/1/17
Advance Painting		started on bldg. 18 fascia and downspout areas, bldg. 20 is complete
John Nelson Plumbing	Re-piping :	Spreadsheet and contract being put together now for bldgs. 2,3,4,5,12,13,17,16,15,23
		25 and 26, 3 of these bldgs. Have laundry rooms to do in 2017.
		will have to inspect these buildings for a complete contract fixture count
		three year contract on the table, this is what J. Nelson is comfortable with
Concrete :		three areas in the mutual that need attention, 3F, 17D and 25A. Total approximate sq.
		570sq.ft. @ 10.25 per sq. = 5842.50 - list has been updated need a bigger budget
		best option. Keep in mind if there are pole lights, sweeps should be re-piped.
Fire Inspections		complete spreadsheet to follow when completed

Shareholder and Mutual Requests

[illegible]

Seal Beach Mutual 14 GRF Director Report September 19, 2017

It seems like a long time since I was last here. It was not long after our July meeting that I left for San Francisco and my wife and I continued a leisurly drive north along the rugged California and Oregon coast. We ended our trip in Salem Oregon and witnessed the total solar eclipse on August 21st. For those of you who have never witnessed a total solar eclipse, there is nothing to prepare you for the emotional response to it. I hope we can also be present for the next one in Texas in 2024.

I hope you all enjoyed the Seal Beach Community Expo on September 9th. The crowds were greater than last year and the local merchants invited in were very pleased at the opportunity to meet old customers and introduce themselves to new customers. This entire expo was organized by Mutual 2 GRF Rep Paul Pratt. He deserves our thanks and congratulations.

This month there is a lot news from the Recreation Department. Amphitheater season has drawn to a close and by all measures it was the most successful season ever. Because attendance at each show exceeded 1800 the Recreation Committee has requested additional funds for next year so as to be able to bring you a few major name acts.

In other recreation news, the local Italian Restaurant "Finbars" will soon be serving dinner on Monday nights in Clubhouse 1. They have planned several dishes to rotate for each month. Ravioli, Lasagna and Alfredo dishes will be served to eat both in the clubhouse on tables set up in side or packaged to go. So bring a few friends, a bottle of wine and come join what we hope will be a regular feature here in Leisure World.

At the same time, also in Clubhouse 1, Monday Night Football games will be broadcast in the lobby. So perhaps you'll have dinner and stay late with friends and neighbors and watch the game.

As many of you are aware Clubhouse 6 has been totally shut down for some renovation. Painting all walls, new window coverings, a new Golden Age Foundation coffee counter, and removeable, but more secure partitions to separate Ping Pong play from other activities. What has taken more time then expected is the 1st floor refinishing. For anyone who has done work with wood, it was necessary to use 40 grit sanding to get the old

Seal Beach Mutual 14

GRF Director Report

September 19, 2017

finish off, and the dust and smell of paint and old varnish would have been too much for anyone working in the building. Thus the reason for the total closure.

I don't know exactly where it started, but the beginning of sandblasting old paint off of our curbs has begun. This is part of a major project to bring our streets into compliance with current state standards. If there is a desire for the mutual to "piggy-back" on this project they should get in touch with David Rudge in the Physical Properties office.

The landscaping of our restored globe has also begun. There will be short palm trees, many kinds of bushes, shrubs and flowering plants and custom designed lighting of the globe itself.

And finally, the last portion of our 2017 paving project, Sunningdale Road was completed last week. Only a few sewer and water valve areas need to be sealed. Next paving project, South St. Andrews.

Thanks to the work of the Mutual boards, for the first time in many years we have more than one company looking to provide insurance for the community. The low loss rate of the last couple of years, and the proactive measures being taken by the mutual boards in relationship to fires is what has created a more competitive market for us.

Financially, the GRF is in a very strong fiscal condition. We are currently running more than \$500,000 under budget for the year.

So far this year, thru August 31st sales prices in the community are up about 15% for the year. Recently there were only 47 units on the market. We are on a pace to smash last years record in sales and on track to hit \$125,000,000 in sales. This amount corresponds to the over \$1,300,000 that the GRF has collected in membership fees, half of which goes into our reserve fund and the other half goes into our capital improvement and acquisition fund.

And finally, I would like to take this opportunity to explain to you what you have elected me to do. As a member of the Board of Directors I have

Seal Beach Mutual 14
GRF Director Report
September 19, 2017

legal obligations to act as a fiduciary. To place your benefit above my own. To act in your best interest as opposed to my own. In so doing, I attend anywhere from 16 to 20 meetings every month. I do my best to attend as many meetings as possible. I do my best to keep up with the activities and issues that effect all of us members of the community. As Chair of the Finance Committee and Treasurer of the foundation I have a higher responsibility to act in the foundations best interest. A GRF director acts for the benefit of the entire community. Not just the mutual that elected them. I must look out for the present and the future of all of Leisure World. So, while I am elected by you alone, I am not answerable to your mutual board. I am answerable to you, my fellow shareholders. should you ever have a question as to where your mutual boards' responsibility ends and the GRF Boards responsibility begins, please feel free to contact. My door is always open to you.

Thank You

And let's not forget that today is National Butterscotch Pudding day.

Respectfully Submitted

Barry Lukoff

Mutual Administration Director's Report

SEPTEMBER 2017

Coyote Safety



Coyotes in populated areas are typically less fearful of people. They have been known to attack pets and approach people too closely.

Coyotes are skilled hunters; we must be strong, motivated, and most importantly, **proactive**.

But what does being proactive mean?

- We must continue to haze the coyote. Do not turn your back and run. By running you are seen as prey.
- We must not feed wildlife. Bird feeders on your property will attract rats, squirrels, and rabbits which will attract coyotes to your home.
- We must keep food and trash off our patios.
- We must protect our pets.

Small pets can easily become coyote prey. Cats and small dogs **should never be allowed outside alone**. It's highly recommended that small pets always be accompanied by their owner and dogs must be on a 6 foot leash. Do not use a retractable leash. Your pet can get too far away from you with a retractable leash. One may want to see their dog scamper around on a long retractable leash, but that is only placing the pet in harm's way and is a violation of policy.

Long Beach Animal Care Services recommends calling them at (562) 570-7387 (PETS) to report all coyote sightings and to determine if an Animal Control Officer is needed. Sightings can also be reported online using the link below:

(http://www.longbeach.gov/acs/wildlife/living_with_urban_coyote.asp)

IF A COYOTE IS POSING AN IMMINENT THREAT TO LIFE, CALL 911.

Mutual 14 CFO Report

September 19, 2017

The Budget and Finance Committee has finished 2018's budget. At the request of the Finance Department we will present it for recommendation to the board next month.

Attached is the Financial Statement Recap for August. It does not reflect monies received this month from the vendition of unit 48J nor the payment for tree trimming. After these are factored in, next month's statement should show us within budget parameters.

As the board has stated its desire to replace our ancient water pipes in lieu of reroofing due to the greater chance of damage from plumbing leaks and to the rampant inflation of roofing materials, we have determined that by June of 2018 we will have the funds to finish re-piping the remaining 312 units. We should then be able to reroof about 24 more units later in 2018.

Jack Faucett, CFO

P.O. Box 2069
Seal Beach CA 90740

Aug Actual	Aug Budget		2017 Y-T-D Actual	2017 Y-T-D Budget
76,040	76,040	Carrying Charges	608,323	608,320
34,391	34,391	Reserve Funding	275,125	275,128
110,431	110,431	Total Regular Assessments	883,448	883,448
561	1,296	Service Income	8,955	10,368
1,208	1,000	Financial Income	6,794	8,000
647	3,050	Other Income	28,891	24,400
2,415	5,346	Total Other Income	44,639	42,768
112,846	115,777	Total Mutual Income	928,088	926,216
47,458	47,458	GRF Trust Maintenance Fee	379,664	379,664
9,729	8,551	Utilities	62,664	68,408
8,813	1,309	Professional Fees	48,957	10,472
69	66	Office Supplies	306	528
14,224	17,240	Outside Services	131,837	137,920
7,908	6,763	Taxes & Insurance	63,194	54,104
34,391	34,391	Contributions to Reserves	275,125	275,128
122,591	115,778	Total Expenses Before Off-Budget	961,748	926,224
(9,745)	(1)	Excess Inc/(Exp) Before Off-Budget	(33,661)	(8)
4,779	0	Depreciation Expense	33,335	0
(14,524)	(1)	Excess Inc/(Exp) After Off-Budget	(66,996)	(8)
		Restricted Reserves		
5,992	0	Appliance Reserve Equity	19,970	0
2,928	0	Painting Reserve	56,561	0
5,436	0	Contingency Operating Equity	139,341	0
163,135	0	Roofing Reserve	966,126	0
7,947	0	Infrastructure Reserve	145,990	0
185,438	0	Total Restricted Reserves	1,327,988	0

MUTUAL 14
VICE PRESIDENTS REPORT
SEPTEMBER 19, 2017

A LITTLE OF THIS AND THAT!

WASHERS AND DRYERS

Be sure that the quarters you use are in good shape. A damaged quarter can get stuck in the coin slot and cause the washer or dryer to not work.,

You must put in at least 2 quarters to start a dryer. This will pay for 30 minutes of drying time. If you know that you will need more than 30 minutes of drying for the load, put in an additional quarter (or quarters) **BEFORE THE MACHINE STOPS**. If the dryer stops, you must put in a minimum of 50 cents to have it start again.

If a machine isn't working, put an "out of order" sign on the machine and call National Service Co. at 800-473-8812.

LET THERE BE LIGHT

It can get expensive to pay to have the sidewalk light fixtures cleaned. If residents would go out and clean at least one fixture near their unit, it would save the mutual a lot of money. My son helped me clean two fixtures, and it didn't take much time or effort.

TRASH

There continue to be trash problems. Residents carefully sort recycle materials and put them in a plastic bag in the recycle bin. **THERE SHOULD BE NO PLASTIC BAGS OR STYROFOAM IN THE RECYCLE TRASH BIN**. Empty the recycles in the recycle bin and put the plastic bag in the regular trash bin. When people leave large items outside of the bins, it costs all of the residents because Mutual 14 is charged to have these items removed.

WATCH THOSE WHEELS

When parking a car, residents should be aware that even a small amount of a tire touching up on a curb or touching a sidewalk on mutual property or trust streets can result in a \$25 fine. Residents should warn their guests about this.

Valerie Jorgenson

Valerie Jorgenson 562-295-5428
Mutual 14's Vice President

vjorgenson@outlook.com

Landscape Report

September 19, 2017

I'm happy to report that the tree trimming is complete and we have received many compliments as to the way in which the trees were trimmed and how beautiful the mutual trees look.

As many will note the grass is turning brown in certain areas. This is due to the fact that Mutual 14 has 13 types of grass, one of them being Kikuyu which turns brown at this time of year. It's not dead but looks as if it is.

The Landscape Committee has requested a quote for dethatching and or replanting areas of the mutual that are becoming extremely thick. Further information will be forthcoming.

Once again, I ask that you contact your Director with any questions, comments or requests regarding landscaping which will be communicated to Landscape Management.

Respectfully submitted,

Lee W. Melody

Landscape Chair

LESSONS LEARNED FROM FLORIDA

Well I supposed many of you are glad you are not living in Florida after the past 2 weeks! I wish perhaps we were as lucky as Florida. WHY????

At least in Florida they have a warning that they are in the possible sight of a hurricane. Here in California we have no such luck. At the most we get a few seconds warning that the Terra Firma beneath is getting ready to rock and roll. So we must depend on ourselves to be prepared.

This means that we do not have the luxury of multiple weather persons giving us a countdown to the big day and reminding us multiple times exactly what we should have on hand to sustain our lives until help can come. Even with all the warnings in Florida people have died and some after the worst part of the storm was past. Many older residents died because of heat related issues. As we age or take certain meds we are no longer able to tolerate high heat and we tend to dehydrate faster than our younger selves would have.

So let's review some of the necessary items we need to have on hand. Remember it is not only an earthquake that we must be prepared for but also, Tsunamis, flooding and fires, and man made disasters.

You will need 1 gallon of water per person for at least 3 days.

At least a 3 day supply of non perishable food,

Manual can opener

Flashlight and batteries

First aid kit

(Seal Beach Police sell these and so does Costco)

Garbage bags, plastic ties, wipes for personal sanitation

Wrench, pliers to shut off utilities

Cell phone chargers, one for your car and a back up battery

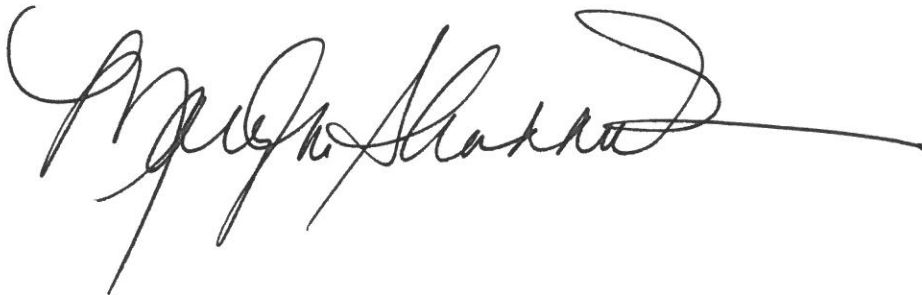
Medicine that you need to take daily

Walking shoes, clothes, blankets or large towel

If Florida taught us anything it is that we must be prepared to take care of ourselves. The most striking thing for me was listening to the first responders giving a final warning in Florida to those who do not evacuate. They went on TV and announced that if you did not follow the plans please be aware that no one was going to come in to rescue you in the middle of the storm. That phones lines will most likely be down. They emphasized the residents would be on their own for a few days after the worst of the storm.

One of my friends owns a home in Key West on the water, her home survived, her neighbors home did not it was a pile of debris, it was the luck of the draw. A tornado hit the neighbors house but spared hers'. My friend had evacuated. They kept the road to the Keys closed till Sunday the 17th. Irma cut the Keys off from the mainland for a week. They were warned to expect primitive conditions as they start to return to the lower keys. At least they had the opportunity to prepare, and evacuate. We do not have that luxury. Florida is still recovering and is now in week two of restoring electricity and water. The essentials for life as we know it. We need to listen and observe, much can be learned from stories that are coming out of Florida.

ARE YOU READY?

A handwritten signature in black ink, appearing to read "Miguel Alakna", with a long horizontal flourish extending to the right.

August 15, 2017 Caregiver Report

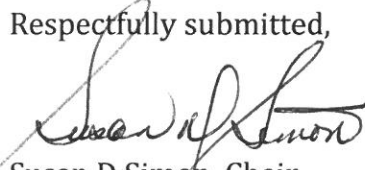
I am not going to bore you with numbers each month. Suffice it to say that some Caregivers leave and are replaced by others. As long as they register it isn't a problem. However, be very aware that if you have a Caregiver who is no longer employed, take that pass and return it to Stock Transfer. Caregivers must be registered in each Mutual they work in, so taking their pass away isn't an issue if they are working elsewhere.

As is my custom, if there is a Caregiver who only works evenings after 5 PM or weekends/holidays when the Stock Transfer Office is closed, I will still be happy to take a picture of that caregiver and his/her application and arrange for registration. I haven't received any requests for this service during the past month.

As a reminder: It is the Shareholder's physician, not the Mutual who determines the need for a Caregiver. Of late, it has been noted that shareholders appear to physician shop in order to find one who will state the need for a Caregiver. This is doing a disservice to themselves and to their neighbors and other Mutual 14 shareholders. I do not authorize Caregivers. I only attempt to insure they are providing the services for which they are hired. The registrations and photo IDs are a security/safety measure, and tell all of us who live in this Mutual whether or not an individual is on our property and using our facilities appropriately. If a physician states that a Shareholder requires 24-hour care, and the Shareholder hires a Caregiver for 24-hour care, it is expected that the Caregiver will be with the Shareholder for the entire 24-hour period. That means, that if the Caregiver goes to the market or laundry, he/she either takes the Shareholder or arranges for alternative coverage. There have been instances where a Shareholder has been left alone and fallen out of bed or a chair with no one in attendance. The Caregiver would be held responsible. This is simply a matter of safety. If a physician states that a Shareholder requires 24-hour care, and the Shareholder elects to have only part time care, that is the Shareholder's choice. If that is the case, it is expected that the Caregiver will put part time on the application. However, it is very important that you know that if a Caregiver applies for 24 hrs, they must be with their shareholder that entire time.

Those of you with Caregivers, please remind them to leave their entry pass on the dashboard of their car when parking in our Mutual, not their photo ID.

Respectfully submitted,



Susan D Simon, Chair
(561) 702-9249
sdwsimon42@gmail.com

pet report

1/9

As of August, we have 52 dogs, 20 cats & 5 birds.

The number of pets is ¹⁸~~one~~. Pets are prohibited from common areas such clubhouse facilities, golf course, health center, swimming pool, administration, lobbies, & laundry rooms. In other permitted areas the pet must be on a leash no longer than 6 feet.

Pet owners are required to control noise & odor caused by pet which adversely affects other residents.

No dogs shall be unattended in any dwelling area for more than four hours. Pets not owned by residents shall not be brought to the premises.

Dog licenses must be renewed annually;

respectfully submitted

Connie Moore

SIGN-IN SHEET

BOARD OF DIRECTORS REGULAR MEETING MUTUAL NO. FOURTEEN DATE: SEPTEMBER 19, 2017

	GUEST NAME
1.	Midge Bash
2.	Nita Lambert
3.	Joan B. Smith
4.	Judy Schroeder
5.	Margaret Peggy Henry
6.	Adrianne Rosenfeld
7.	Joyce Payne
8.	Gordon Phillips
9.	Betty Burrows
10.	Shirley Tam
11.	Larry Lowman
12.	Mike Skinner
13.	Sandy Tessier
14.	Muriel Luther
15.	Barbara Frey
16.	Sue Worthington
17.	Donna Melody
18.	Ellen Brannigan
19.	Erik Soderholm
20.	Laura Arnold
21.	Phil Arnold
22.	Julie Faucett
23.	Linda Corp
24.	Ken Harpham
25.	Flo Dart
26.	Sara Spannenberg
27.	Linda Banez

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT REGULATIONS****Eligibility Requirements – Mutual Fourteen**

All persons **Any person or persons jointly** seeking approval of the Board of Directors of Seal Beach Mutual No. Fourteen to purchase a share of stock in the Mutual, and to reside in the Mutual, shall meet the following **income** 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, as confirmed by a birth certificate or passport. A driver's license is not acceptable as proof of age.
 2. Financial Ability
 - a. Verified monthly income that is at least four (4) times **4.5 times** (5) times or greater **than** the monthly carrying charge (Regular **GRF and Mutual** Assessment plus Property Tax and Fees) at the time of application, and have liquid assets of at least \$25,000. **\$50,000 over the purchase price.** Verified monthly income/assets can be verified by any combination of the following **and may be in the form of:**
 1. Tax returns **for the past two years;**
 2. 1099s for interest and dividends **for the past two years. (assets used to purchase unit will not be included in income calculations);**
 3. 1099-Rs for retirement income from qualified plans and annuities **for the past two years;**
 4. SSA-1099 Social Security Benefit Statement **for the past two years;**
 5. Brokerage statements and current interim statement **for the past two years. (assets used to purchase unit will not be included in income calculations);**
 6. **At least the most recent** six to twelve **month's worth** of checking/savings account statements **(assets used to purchase unit will not be included in income calculations).**
 - b. Adjusted Gross Income per 1040, 1040A, or 1040EZ; plus that portion of Social Security, IRA distributions, and pensions and annuities not included in adjusted gross income; plus tax exempt interest; **(assets used to purchase unit will not be included in income calculations)** minus income tax, Social Security, Medicare, and self-employment taxes paid; and minus Medicare medical insurance and prescription drug premiums; all divided by twelve (12) will equal net monthly income to be used in Paragraph 2.a. above.
 - 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 twelve (12) for the new projected monthly assessment. This new figure (Regular Assessment plus Orange County

(draft created on 9-13-17 ka)

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT REGULATIONS****Eligibility Requirements – Mutual Fourteen**

Property Taxes and District Fees) times ~~four (4)~~ **4.5 (5) five** 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/assets.¹

Verification shall be done by the Escrow Company and the Stock Transfer Office **for each proposed shareholder(s)** prior to the new buyer interview **orientation** 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 resident shareholder's income shall be considered for qualifying.
- e. If moving within Leisure World, or if there are any additions/changes to the title, the proposed shareholder(s) must meet these eligibility requirements.
- f. **A credit check will be performed by the escrow company, with the results included in the financial package.**

3. Health

Have reasonably good health for a person of his/her age, as evidenced by a letter from his/her physician, so that shareholder can take care of normal living needs. ~~without calling on other members for an undue amount of assistance~~ **(see individual Mutual requirements)**. Leisure World is not a skilled nursing home facility, or an assisted living facility, **nor an independent living facility (see individual Mutual requirements)**.

- 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**AMENDMENTS**

FOURTEEN: 04-23-70

10-22-93, 09-23-08

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.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017****VEHICLE PARKING POLICY PARKING RULES FOR MUTUAL 14 PROPERTY**

The following Parking Rules are applicable to all persons controlling or operating vehicles on any MUTUAL 14 PROPERTY.

Shareholder/Members are solely responsible for the actions of their guests and employees; therefore they are solely responsible for the fines and penalties incurred by their guests or employees.

GRF vehicles are exempted from these rules when appropriate, such as maintenance or security vehicles assisting first responders or providing services to a shareholder/member unit.

1 PREFACE

- 1.1** In order to promote safety, all drivers and pedestrians shall follow the same parking rules as are required on public streets, unless otherwise specified herein.

2 DEFINITIONS – Words appearing in ALL CAPITAL LETTERS are defined in this section.**2.1 ALTERNATIVE DISPUTE RESOLUTIONS (ADR)**

- 2.1.1** A method of resolving disputes other than by litigation involving a neutral third party pursuant to Civil Code Sections 5925-5965.

2.2 ASSIGNED PARKING

- 2.2.1** A defined parking location that has been designated for the use of a specific individual such as carports.

2.3 BICYCLE/TRICYCLE

- 2.3.1** A device with 2 or 3 wheels, respectively, upon which any person can ride propelled exclusively by human power through a belt, chain or gears.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017****2.4 CAREGIVER**

- 2.4.1** A non-shareholder/member hired or identified by a Shareholder/Member as providing part-time or full-time care. This person must be registered with Stock Transfer.

2.5 COMMERCIAL VEHICLES

- 2.5.1** A motor vehicle of a type required to be registered and used or maintained for the transportation of persons for hire, compensation, or profit or designed, used, or maintained primarily for the transportation of property. A COMMERCIAL VEHICLE shall also mean any type of vehicle, which includes without limitation, a truck, van or trailer that has one or more of the following traits:

- 2.5.1.1** Larger than one (1) ton carry weight;
- 2.5.1.2** Bearing a prominent business name or advertisement. If the graphic medium is removable, such as a magnetically attached sign, this element does not apply when all such signage is removed and stored out of view;
- 2.5.1.3** Normally employed or designed for commercial business use, whether or not a business name or advertisement is displayed.
- 2.5.1.4** Racks, materials, ladders, tool boxes and/or tools are visible on the exterior of the vehicle;
- 2.5.1.5** Used to haul any hazardous materials;
- 2.5.1.6** Designed to carry more than 15 passengers.

2.6 DUE PROCESS

- 2.6.1** An established course for judicial proceedings or other governmental activities designed to safeguard the legal rights of the individual.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS**

Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017

2.7 ELECTRIC BICYCLE

- 2.7.1** Two-wheeled vehicle supplemented with an electric motor. It may not be driven on sidewalks.

2.8 GOLF CART

- 2.8.1** A motor vehicle having not less than three wheels in contact with the ground, having an unladed weight of less than 1,300 pounds, which is designated to be and is operated at no more than 20 mph, and has a maximum width of 48".

2.9 INTERNAL DISPUTE RESOLUTION (IDR)

- 2.9.1** An internal due process procedure offering an opportunity for both sides to meet and confer in good faith in an effort to resolve a dispute and reach a resolution of alleged violations of community rules.

2.10 LOW SPEED VEHICLE

- 2.10.1** A motor vehicle which is designed to travel in excess of 20 MPH with a maximum speed of 25 MPH. LSV's less than 48" in width shall be driven in accordance with the rules and regulations established for Golf Carts. LSV's that are more than 48" in width are prohibited from all walkways and sidewalks.

2.11 MOBILITY SCOOTER

- 2.11.1** A vehicle that is propelled by an electric motor with a battery pack on the vehicle. This vehicle is self-propelled.

2.12 MOTORCYCLE

- 2.12.1** A motorcycle has more than a 150cc engine size, and no more than three wheels and has to be registered with the Department of Motor Vehicles (DMV).

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017****2.13 MOTOR-DRIVEN CYCLE**

- 2.13.1** A motor-driven cycle has 149cc or less engine size (CVC §405) and has to be registered with the Department of Motor Vehicles (DMV).

2.14 NON-RESIDENT

- 2.14.1** A person without the right under the governing documents and applicable law to occupy a dwelling within a Mutual.

2.15 PEDESTRIAN

- 2.15.1** Any person who is afoot or who is using a means of conveyance propelled by human power other than a bicycle. This also includes any person operating a self-propelled wheelchair, motorized scooter, tricycle or quadricycle.

2.16 PROHIBITED VEHICLES

- 2.16.1** Aircraft;
- 2.16.2** Boats, personal watercraft, and their trailers;
- 2.16.3** INOPERABLE VEHICLE: a vehicle that lacks a functioning engine or transmission, or non-functioning wheels, tires, doors, windshield, or any other major part or equipment necessary to operate safely on the highways;
- 2.16.4** Off-road vehicle (not street licensed) other than GOLF CART or GOLF CAR;
- 2.16.5** UNAUTHORIZED VEHICLE: Use or parking of a motor vehicle in MUTUAL 14 without consent;
- 2.16.6** UNREGISTERED VEHICLE: no current valid State registration; or
- 2.16.7** Vehicle with no current GRF decal or pass issued by the Security Department.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017****2.17 RESERVED PARKING**

- 2.17.1** A parking location that is marked as such by a sign, or curb or pavement marking is set-aside for use only by the designated user(s) such as carports.

- 2.18** RULES VIOLATION NOTICE (CITATION) . A written notification of a violation of MUTUAL 14 parking policies placed on the violating vehicle.

- 2.19** UNASSIGNED PARKING . Not an ASSIGNED PARKING space.

- 2.20** UNAUTHORIZED VEHICLE. A vehicle not permitted to be on MUTUAL 14 PROPERTY.

3 RULES FOR PARKING**3.1 PROHIBITED VEHICLES**

- 3.1.1** No PROHIBITED VEHICLE shall be parked on MUTUAL 14 PROPERTY.
- 3.1.2** At no time, shall any vehicle be parked on MUTUAL 14 PROPERTY if it is leaking any fluids. EXCEPTION: Clear Water
- 3.1.3** Any of these types of vehicles are subject to immediate towing at the owner's expense. See MUTUAL 14 – 7582.14 Towing Policy .

3.2 TEMPORARY PARKING PERMITS

- 3.2.1** All Parking Permits or pass must be displayed on the dashboard of the vehicle.
- 3.2.2** The following Parking Permits are issued by Security Department; or a director
- 3.2.2.1** Shareholder/member for use on rental or new vehicle;
- 3.2.2.2** Guest or employee of Shareholder/Member;

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Revised 7502.14 Carport Regulations dated 01-17-2017**

3.2.2.3 Overnight Parking Permit at request of Shareholder/Member for Guest.

3.3 GENERAL PARKING RULES

- 3.3.1** Park safely – At no time may a vehicle be parked in a manner creating a traffic hazard.
- 3.3.2** No animal or child is allowed to be left alone in any parked vehicle on MUTUAL 14 PROPERTY. Animal Control or Seal Beach Police will be called in either circumstance.
- 3.3.3** Fire Hydrant – At no time may a vehicle be parked within 15 feet of a fire hydrant. Vehicles in violation are subject to immediate tow-away at owner's expense. See MUTUAL 14 – 7582.14 Towing Policy.
- 3.3.4** Sidewalk – No automobile or truck may be parked with any portion of it on a sidewalk.
- 3.3.5** Off Pavement – At no time may an automobile or truck be parked with any portion of **it off pavement.**
- 3.3.6** 3.5.1 A A Resident's vehicle (not RV or VUFR) may be parked for no more than 3 months in one location, without first obtaining Mutual 14 approval
- 3.3.7** Curb or Parking Stall – Vehicles may park in a designated parking stall or along a curb or sidewalk, unless otherwise provided herein.
- 3.3.7.1** Vehicles on a two-way travel roadway must be parked with the passenger side wheels within 18 inches of the curb or sidewalk.
- 3.3.7.2** Vehicle must be parked completely within the marked boundaries of a parking space
- 3.3.7.3** A vehicle may be parked in a location that is not a marked stall; however, at no time may it be parked in a manner that

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
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creates a traffic hazard, interferes with other vehicle access, PEDESTRIAN traffic, or access to facilities or equipment.

⁶
3.3.7.4 Any vehicle without proof of current valid State registration may not be parked on MUTUAL 14 PROPERTY at any time.

⁶
3.3.7.5 Any vehicles without a Seal Beach Leisure World decal on windshield or a pass may not be parked on MUTUAL 14 PROPERTY.

⁶
3.3.7.6 Trailers not connected to a vehicle are not permitted to be parked on MUTUAL 14 PROPERTY.

⁶
3.3.7.7 Such trailers may be parked in the Permit section at Clubhouse 4 only with a permit issued by the Security Department.

⁶
3.3.7.8 Pods, moving trailers or similar portable storage units are not permitted on MUTUAL 14 PROPERTY without Security Department authorization.

⁶
3.3.7.9 Vehicles in violation are subject to immediate tow away at owner's expense. See MUTUAL 14 – 7582.14 Towing Policy.

3.4 PARKING ZONES

3.4.1 Red Zones – Vehicles in violation are subject to immediate tow away at owner's expense. See MUTUAL 14 – 7582.14 Towing Policy.

3.4.1.1 Fire Hydrant or Fire Lane: No person shall park or leave standing any vehicle within 15 feet of a fire hydrant even if the curb is unpainted.

3.4.1.2 Non-Fire Lanes: A vehicle may not be left unattended.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017**

- 3.4.1.3** Bus Stops: No person shall park or leave standing any vehicle within the red zone marked to provide for loading and unloading of buses.
 - 3.4.1.4** Drive-up Mail Boxes: No person shall park or leave unattended any vehicle within 15 feet of the mail box. (not applicable to Mutual Fourteen)
 - 3.4.2** Blue Zone (Handicapped): Vehicles must display a valid, government-issued disabled (handicapped) license plate or placard.
 - 3.4.3** Green Zone: Parking may not exceed time limit posted by sign or curb marking. EXCEPTION: Unlimited time parking in a Green Zone is permitted only when the vehicle is displaying a valid government-issued disabled (handicapped) license or placard.
 - 3.4.4** White Zone: Passenger loading and unloading only. Time limit: 30 minutes.
 - 3.4.5** Yellow Zone: Commercial vehicle loading and unloading only: 30 minutes.
 - 3.4.6** Unpainted: Parking is permitted up to 96 hours, unless otherwise restricted.
- 3.5** RESIDENT'S PARKING
 - 3.5.1** A RESIDENT'S vehicle (not RV or VUFR) may be parked for no more than three (3) months in one location **without** first obtaining Mutual Fourteen approval.
- 3.6** NON-RESIDENT PARKING
 - 3.6.1** NON-RESIDENT vehicles are not eligible for extended parking privileges **without** a permit issued by Mutual Fourteen.
 - 3.6.2** Any violation of this section may result in vehicle being towed at the owner's expense. (See MUTUAL 14 – 7582.14 Towing Policy)

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017****3.7 CAREGIVER PARKING**

- 3.7.1** A CAREGIVER may park on MUTUAL 14 PROPERTY only when a copy of the CAREGIVER parking pass is displayed on the dashboard of the vehicle.
- 3.7.2** For Caregiver parking rights, the person must be registered with the GRF Stock Transfer office.

3.8 CONTRACTOR AND SERVICE VEHICLE PARKING

- 3.8.1** Contractors' vehicles must comply with all rules set forth herein and must not obstruct or park on the sidewalk or grass.
- 3.8.2** Contractor and service vehicles, shall not be parked on MUTUAL 14 PROPERTY overnight without a permit. Personal vehicles driven by workers are not eligible for overnight passes.

3.9 OVERNIGHT PARKING PERMITS

- 3.9.1** RESIDENT overnight parking is prohibited without a Security Department issued vehicle M 14 decal or M 14 pass. An Overnight Parking Permit may be issued only when decal issue is pending.
- 3.9.2** Overnight parking of COMMERCIAL VEHICLES, equipment, and materials utilized in authorized activities conducted for the Mutual, are not permitted without an Overnight Parking Permit issued by the Security Department.
- 3.9.3** The Overnight Parking Permit must be displayed face-up on the driver side dashboard of the MOTOR VEHICLE, or prominently affixed to the front of trailers or equipment.
- 3.9.4** The following vehicles and equipment are prohibited from parking on MUTUAL 14 PROPERTY at any time between the hours of 11:00 p.m. and 6:00 a.m. unless otherwise addressed in this policy:
 - 3.9.4.1** Vehicle not displaying a valid GRF M 14 decal, M 14 pass

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or Overnight Parking Permit.

3.9.4.2 Recreational Vehicle – except as provided below in Section 3.10 – “Recreational Vehicles Restrictions.”

3.9.4.3 COMMERCIAL VEHICLE, construction/ maintenance equipment, storage and disposal units, building materials.

3.9.5 The following vehicles and equipment are prohibited from parking on MUTUAL 14 PROPERTY at any time in the vicinity of Carports 147, 148 and 149 between Tam O'Shanter Rd Trust street and the Golf course unless otherwise addressed in this policy:

3.9.5.1 ANY VEHICLE not displaying a valid GRF Mutual 14 Decal or Mutual 14 pass or Mutual 14 Caregiver pass.

3.10 RECREATIONAL VEHICLES (RV) or VEHICLE USED FOR RECREATION (VUFR) RESTRICTIONS

3.10.1 An RV or VUFR may be parked on MUTUAL 14 PROPERTY only when meeting all of the following conditions:

3.10.2 RV parked on MUTUAL 14 PROPERTY MUST have Security Department issued decal or a Parking Permit.

3.10.3 RV or VUFR is parked up to 48 hours for the purpose of loading or unloading.

3.10.4 Other activities, such as sleeping or resting in the RV or VUFR, and vehicle maintenance are not allowed.

3.10.5 RV or VUFR must be parked with engine and accessory equipment (e.g. exterior lights, air conditioner, audio and video equipment) shut off. The generator may ONLY be used between the hours of 8:00 a.m. and 8:00 p.m. while loading or unloading the vehicle.

3.10.6 Extensions such as slide-outs, tilt-outs, and awnings must be closed. Steps must not block the sidewalk.

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Revised 7502.14 Carport Regulations dated 01-17-2017**

- 3.10.7** RV or VUFR may not be attached to any external power supply.
- 3.10.8** Leveling jacks, if used, must include a base plate sufficient to prevent damage to pavement.
- 3.10.9** No animals or children are to be left unattended on or within any RV or VUFR at any time.

3.11 "FOR SALE" SIGNS

- 3.11.1** Mutual 14 Shareholder "For Sale" signage may be displayed on any vehicle on MUTUAL 14 PROPERTY.

3.12 REPAIRS

- 3.12.1** Vehicles may not be rebuilt or rehabilitated, major service may not be performed, and fluids may not be changed on any MUTUAL 14 PROPERTY.

3.13 WASHING

- 3.13.1** All washing of vehicles must be done at the car and RV washing areas behind Clubhouse 2. Vehicles must have a GRF decal or pass.

- 3.14** NON-RESIDENTS shall not be permitted to wash their vehicle anywhere on MUTUAL 14 or TRUST PROPERTY.

4 TRUST PROPERTY PARKING AREAS (not applicable to Mutual Fourteen)**5 BICYCLES/TRICYCLES**

- 5.1** BICYCLES or TRICYCLES may not be parked in any manner interfering with foot or vehicle traffic. MUTUAL 14 is not liable for damaged, lost or stolen property.
- 5.2** Golf Carts, Bicycles or Tricycles may be parked off pavement, but only in such a manner as not to damage landscaping.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017**

5.3 Parking on a sidewalk is prohibited.

6 CARPORT MAINTENANCE

- . Shareholders may take reasonable steps to protect their vehicles from damage caused by birds or wild animals.
 - a. Wildlife-friendly methods of discouraging bird nesting and droppings, including hanging of CD or DVD discs, metal or wooden slants to block perches, wire, fishing line or store-bought deterrents are allowed.
- 2. Carports shall be maintained by the Shareholder by removing unsightly oil, anti-freeze coolant, grease, and emission spots.
 - a. Shareholders shall remove all oil spots upon discovery. If shareholder fails to remove the spot(s), the shareholder shall be notified of the spill and be given ten business days to have the spot(s) cleaned up. If the shareholder does not remove the spot(s), the Mutual Corporation shall have them removed at the expense of the shareholder.
 - b. Shareholders may request or use any professional spot and oil removal group of their own or may request that Mutual Fourteen commission the removal and authorize charging the fees to their unit at any time, with or without notification to remove.

7 SECONDARY CARPORT STORAGE CABINETS

- 1. Shareholders are permitted to have a secondary carport storage cabinet installed beneath the existing cabinet with the approval of the Board of Directors and a permit from the GRF Physical Property Department. A licensed contractor or handyman* shall build the cabinet per the dimensions and specifications shown on page 5. Paint and hardware must match the existing cabinet. Shareholders are responsible for maintaining and repairing any damage to the carport cabinets.

*Policy 7401, Contractor License, states that the Mutual will not permit an unlicensed individual to perform work in the Mutual that costs more than \$500.

Shareholders that install a secondary carport storage cabinet without the prior written approval of the Board of Directors and a permit from the GRF Physical Property Department will be subject to the Fine Schedule. If a shareholder installs or constructs a secondary carport storage cabinet that is not in compliance with the specifications shown on page

(draft created on 9-20-17 ka)

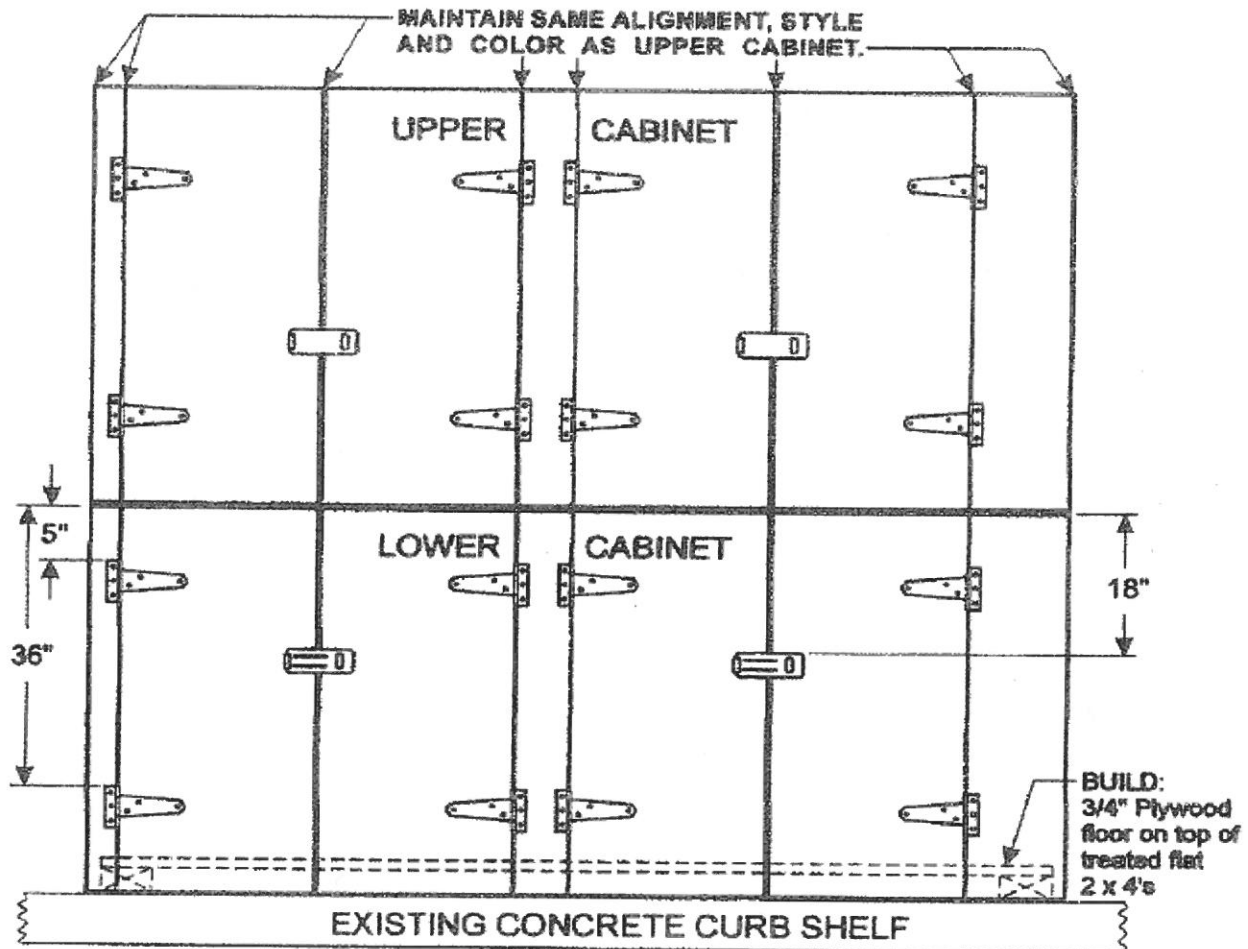
MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS****Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017**

- 5, the Mutual Board of Directors may issue written notice of the violation and the shareholder shall have ten days to "cure" the violation (the "Cure Period"). If shareholder fails to cure the violation within the Cure Period, the Mutual Board of Directors may fine the shareholder pursuant to the Fine Schedule shown below.
3. Any vehicle parked in a carport with secondary cabinets installed must not extend beyond the carport drip line. Secondary cabinets are non-standard items and may need to be removed at the seller's expense upon the sale or transfer of the unit.

DRAFT

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS**

Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017

**NOTES:**

1. Lower cabinet will vary from 46 1/2" TO 48" in height. Build accordingly.
2. Lower cabinet front must be flush with existing concrete curb shelf.
3. Block all areas between upper and lower cabinet to prevent rodent intrusion.
4. Install 4' long standard size wheel stop and secure with two 5/8" Zinc plated Hex head bolts and Zinc plated Fender washers, use appropriate concrete anchors. (Solid plastic stops are preferable) Adjust distance for specific vehicle.

MATERIALS:

1. HASP = Masterlock No. 704DPF - Big Paint Store - \$6.50 ea.
2. HINGES = Stanley, SKU-218272 Heavy Duty Gate Hinge - Hardware Source - \$2.49 ea.
3. Use quality 3/4" exterior plywood on front, doors and sides with the same or better finish as the top cabinets and caulk where needed.
4. Prime and paint all visible surfaces, inside and out.

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS**

Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017

FEES (FINES) FOR PARKING RULES VIOLATIONS ON TRUST PROPERTY

The following Parking Rules are strictly enforced and are applicable to all persons controlling or operating vehicles on any PROPERTY regulated by Mutual Fourteen. This also refers to the streets, sidewalks, parking areas, clubhouses, grounds, and other amenities overseen by GRF.

Per the Occupancy Agreements all Shareholders/Members are solely responsible for the actions of their guests and employees; therefore they are solely responsible for the fines and penalties incurred by their guests or employees.

GRF vehicles are exempted from these policies when appropriate, such as maintenance or security vehicles assisting first responders or providing emergency services to a Shareholders/Member unit.

1. FINES FOR PARKING VIOLATIONS**1.1 Fee explanations for Fine table below:**

Any animal or child left unattended in a vehicle will be reported immediately to Animal Control or Seal Beach Police.

1.2 First Offense

The first offense may result in either a Fix-It citation, a Warning, a Fine or the vehicle being towed. See table below.

A Fix-It citation allows 30 days for resolving the problem.

The fine may be waived by the PRV Panel.

1.3 Additional citations may be issued after each 24-hour period.**1.4 After the fourth RV or VUFR violation all RV or VUFR parking privileges are suspended for twelve (12) months beginning with the date of the fourth infraction.**

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS**

Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017

Violation	1st	2nd and Subsequent
1. Assigned Parking Space or restricted parking Space.	25.00	25.00
2. Blocking Crosswalk	25.00	25.00
3. Expired or Invalid State Vehicle Registration*	50.00	50.00
4. Flat Tires	Fix-It	25.00
5. Handicap Parking without Placard or Handicap ID Displayed	100.00*	200.00
6. Hazardous Materials Leaking	50.00	50.00
7. Limited Time Parking	20.00	20.00
8. Maintenance or Repair	25.00	25.00
9. No Valid GRF Vehicle Decal or Parking Permit Displayed	20.00	20.00
10. Parked on Sidewalk or Grass	25.00	25.00
11. RED ZONE: Bus Stop	25.00	25.00
12. RED ZONE: Fire Hydrant	100.00	200.00
13. RED ZONE: Mail Box	25.00	25.00
14. RV or VUFR - Generator Running 8pm – 8am		50.00
15. RV or VUFR - Jack Support: None or Inadequate	50.00	50.00
16. RV or VUFR Parked Over 72 (Seventy-Two) Hours on TRUST STREET	40.00	40.00
17. Washing any vehicle on Trust Property (except Car Wash areas)	20.00	20.00
18. Washing a Non-resident Vehicle at Car Wash	20.00	20.00

* Fine will be waived on first offense if placard and/or paperwork that was current at time of Citation is presented. The Security Services Director has the right to waive the first offence fine if needed paperwork is presented to them.

MUTUAL ADOPTION**AMENDMENTS**

FOURTEEN: 03-28-17

(draft created on 9-20-17 ka)

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS**

Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017

FINES FOR GRF PARKING RULES VIOLATIONS ON MUTUAL 14 PROPERTY

2nd and Subsequent	1st	Violation
20.00	Warning	1. Assigned Parking Space
25.00	20.00	2. Blocking Crosswalk (not applicable to Mutual Fourteen)
50.00	Fix-It	3. Expired or Invalid State Vehicle Registration
25.00	Fix-It	4. Flat Tires
		5. Left Blank on Purpose
200.00	100.00*	6. Handicapped Parking without Placard or Handicap I.D. Displayed
50.00	50.00	7. Hazardous Materials Leaking
20.00	Warning	8. Limited Time Parking
25.00	Warning	9. Maintenance or Repair
20.00	Warning	10. No Valid GRF Vehicle Decal or Parking Permit Displayed
25.00	20.00	11. Parked on Sidewalk or Grass (EXCEPTION: Day guests' bikes, trikes, golf carts and scooters may park on the grass during the day except on mow day or when other turf maintenance is performed.)
25.00	20.00	12. RED ZONE: Bus Stop
Towed	Towed	13. RED ZONE: Fire Hydrant
25.00	20.00	14. RED ZONE: Mail Box (not applicable to Mutual Fourteen)
50.00	Warning	15. RV or VUFR - Generator Running 8pm - 8am
50.00	50.00	16. RV or VUFR - Jack Support: None or Inadequate

(draft created on 9-20-17 ka)

MUTUAL OPERATIONS**AMENDED DRAFT****RESIDENT PARKING REGULATIONS**

Adoption of GRF Policy 1927-37 Fines for Parked Vehicles - Mutual Fourteen
Revised 7502.14 Carport Regulations dated 01-17-2017

40.00	Warning	17. RV or VUFR Parked Over 48 Hours in Mutual
20.00	Warning	18. Washing any vehicle on Mutual Property (use GRF Car Wash areas)
20.00	Warning	19. Washing a Non-resident Vehicle at Car Wash (not applicable to Mutual Fourteen)

* Fine will be waived on first offense if placard and paperwork is presented that was current at time of Citation.

Fines will be imposed by the Golden Rain Foundation with proceeds going to Mutual 14.

To request a hearing for GRF NOTICE OF PARKING VIOLATION on Mutual 14 property that includes a fine, contact Mutual Administration (562) 431-6586 Ext. 374. Hearings will be scheduled and conducted per Mutual 14 Policy 7585.14 Governing Documents Compliance, Corrective Measures and Fines.

Should a shareholder fined per Policy 7585.14 have a GRF fine citation placed on that vehicle for the same offense on the same day, the Mutual fine will be waived for that day only.

Any violation of Mutual 14 Policy 7502.14 Resident Parking Regulations and Common Area Traffic Policy Mutual Fourteen not covered by this policy will be handled by Mutual 14 according to Policy 7585.14 with notification assistance from Mutual Administration. Resident shareholders, including Directors may report violations to Security, Mutual Administration or the Board of Directors.

MUTUAL ADOPTION

FOURTEEN: 03-28-17

(draft created on 9-20-17 ka)

MUTUAL OPERATIONS

7503.14

ADOPT DRAFT

RESIDENT REGULATIONS

Plumbing Stoppages – Mutual Fourteen

Mutual Fourteen shall not pay for any single stoppages of a unit's kitchen sink, bathroom sink or toilet. All back to back side to side or building stoppages will be paid for by the mutual.

MUTUAL

ADOPTION

FOURTEEN:

MUTUAL OPERATIONS**ADOPT DRAFT****PHYSICAL PROPERTY****Pest Control – Mutual Fourteen**

Mutual Fourteen contracts with a pest control company to service the needs of the Mutual and the shareholders.

MUTUAL FOURTEEN PAYS FOR: Annual termite inspections, rodent bait stations throughout the Mutual, mole, gopher, skunk control, removal of bee (includes carpenter bees), wasps nests and yellow jacket hives, and fleas infesting a common area.

SHAREHOLDER PAYS FOR: Interior unit treatment for ants, roaches, silverfish, mites, gnats, mosquitoes, flies, vinegar flies, pantry pests, weevils, spiders, earwigs, crickets, lizards, bed bugs, fleas, and any other indoor pest. Mutual pays for exterior treatments required for attics, patios, and garden areas. Shareholders requesting pest control services must contact a Mutual Director who will pass the request on to Service Maintenance. Pest control services are provided weekly.

THE MUTUAL DIRECTOR WILL: Inform the shareholder of responsibility for charges and call in the shareholder request for the next weekly visit. *Any request regarding bed bug services will be reported immediately to the pest control company and will involve an additional charge to the shareholder for a special service call.* If the shareholder requests immediate service, a "service charge" will be added to their bill.

MUTUAL**ADOPTION**

FOURTEEN:

(Draft created on 9-14-17 ka)

MUTUAL OPERATIONS**RESCIND MUTUAL FOURTEEN****RESIDENT REGULATIONS****Dual Ownership**

FHA recognizes that in some instances dual ownership can be justified and arranged on a reasonable and sound basis.

A member can change to another unit for legitimate reasons if:

- a. The Mutuals involved are agreeable to such an arrangement;
- b. The member agrees to be responsible for paying full carrying charges on both units until he has sold the vacated or to-be vacated unit, and;
- c. The member demonstrates his ability to meet the dual financial obligations involved.

Policing these requirements should be left with the Mutuals involved and management.

FHA Letter: 26 Jun 67

(Jun 67)

MUTUAL OPERATIONS**RESCIND MUTUAL FOURTEEN****ADMINISTRATIVE SERVICES****Escape Tax Deposit**

In order to avoid *escaped property tax* due the County Assessor's Office upon the death of a stockholder, funds of \$3,000 will be withheld in escrow to cover the *escaped property tax* whenever a sale* of a certificate is by an estate or heir of the deceased stockholder or co-owner of the certificate. These funds will be held in a separate account from the Withdrawal Inspection Deposit.

*sale or transfer (Mutual Six only effective 02-27-01)

MUTUAL ADOPTION**AMENDED TO \$3,000**

ONE	02-22-01		01-26-06
TWO	02-15-01	03-16-06	
THREE	02-09-01	01-13-06	
FOUR	03-05-01	02-06-06	
FIVE	02-21-01	01-18-06	
SIX	02-27-01	01-24-06	
SEVEN	02-16-01	01-20-06	
EIGHT	02-26-01	02-27-06	
NINE	02-12-01	01-09-06 (see Policy 7709.1.9 09-09-13)	
TEN	02-28-01	12-28-05	
ELEVEN	02-15-01	01-19-06	
TWELVE	03-08-01	01-12-06	
FOURTEEN	02-14-01	01-24-06	
FIFTEEN	02-16-01	01-16-06	
SIXTEEN	02-20-01	01-17-06	
SEVENTEEN	Not Applicable		

MUTUAL OPERATIONS

7709.14

ADOPT DRAFT

ADMINISTRATIVE SERVICES

Escape Tax Deposit

In order to avoid *escaped property tax* due the County Assessor's Office upon the death of a stockholder, funds of \$5,000 will be withheld in escrow to cover the *escaped property tax* whenever a sale* of a certificate is by an estate or heir of the deceased stockholder or co-owner of the certificate. These funds will be held in a separate account from the Withdrawal Inspection Deposit.

MUTUAL

ADOPTION

FOURTEEN

(Draft created on 9-14-17 ka)