

**MINUTES OF THE REGULAR MONTHLY MEETING OF
THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
August 10, 2022**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Four was called to order, following the Open Forum for shareholders to address the Board, by President Levitt at 9:15 a.m. on Wednesday, August 10, 2022, in Conference Room A and via Zoom Conference Call.

PLEDGE OF ALLEGIANCE

The Board called for the Pledge of Allegiance.

ROLL CALL

Present: President Levitt, Vice President Conley, Secretary Kuhl, Chief Financial Officer Smith, Directors Smith, Gerrity and Green.

GRF Representative: GRF Representative Gerber

Staff: Ms. Sedgwick, Executive Director
Ms. Hopkins, Mutual Administration Director
Mr. Quental, Building Inspector (**via zoom**)
Mr. Monroy, Portfolio Specialist
Ms. Duarte, Recording Secretary

Guests: 1 Mutual Four Shareholder (**in-person**)
2 Mutual Four Shareholder (**via Zoom**)

MINUTES

Following a discussion and upon a MOTION duly made by Chief Financial Officer Smith and seconded by Vice President Conley, it was

RESOLVED to approve the Regular Meeting minutes of July 13, 2022, as written.

The MOTION passed unanimously.

GUEST SPEAKER

Executive Director, Jessica Sedgwick introduced herself to the M04 Board of Directors.

Following questions, Ms. Sedgwick left at 11:00 a.m.

BUILDING INSPECTOR'S REPORT

**BOARD OF DIRECTOR
MUTUAL FOUR**

August 10, 2022

Building Inspector Mr. Quental presented his report (attached).

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

RESOLVED to approve the proposal from Total Landscape to the remove and replace the bottlebrush tree at Unit 81-L at shareholder's expense.

The MOTION passed with 4 "yes" votes (Levitt, Conley, Mr. Smith, Green) and 3 "no" votes (Kuhl, Ms. Smith, Gerrity).

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

RESOLVED to approve Anguiano Lawn Care proposal for pavers at unit 43-H at the shareholder's expense.

The MOTION passed unanimously.

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

RESOLVED to approve L & S Construction proposal for additions at unit 47-J at the shareholder's expense.

The MOTION passed unanimously.

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

RESOLVED to approve M.P. Construction proposal for additions at unit 80-A at the shareholder's expense.

The MOTION passed with 6 "yes" votes (Levitt, Conley, Kuhl, Ms. Smith, Green) and Gerrity) 1 "abstention" (Mr. Smith).

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

RESOLVED to approve B.A. Construction proposal for patio at unit 86-A at the shareholder's expense.

The MOTION passed unanimously.

Following questions, Mr. Quental left at 9:57 a.m.

GRF REPRESENTATIVE

GRF Representative Gerber provided an update.

Following questions, Ms. Gerber left at 11:00 a.m.

SECRETARY'S REPORT / CORRESPONDENCE

Secretary Kuhl received two correspondences.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Smith presented the financial report (attached).

UNFINISHED BUSINESS

Following a discussion and upon a MOTION duly made by Director Green and seconded by Secretary Kuhl, it was

RESOLVED to ratify proposed rule change by adopting Rule 04-7495-1 Solar Panel System and Form 04-7495-4 Solar Panel System Form; the 28-day posting requirement has been met.

The MOTION passed unanimously.

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

RESOLVED to ratify proposed rule change by adopting Rule 04-7428-1 Water Conservation; the 28-day posting requirement posting requirement has been met.

The MOTION passed with 5 "yes" votes (Levitt, Conley, Ms. Smith, Green, Mr. Smith) and 2 "no" votes (Kuhl, Gerrity).

Following a discussion and upon a MOTION duly made by Director Smith and seconded by Director Green, it was

RESOLVED to ratify proposed rule change by amending Rule 04-7407-1 Washers and Dryer In Unit; the 28-day posting requirement has been met.

The MOTION passed unanimously.

NEW BUSINESS

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

RESOLVED to acknowledge, that per the requirements of Civil Code Section

**BOARD OF DIRECTOR
MUTUAL FOUR**

August 10, 2022

5500(a)-(f), a review has been completed of the Mutual's reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, income and expense statement for the Mutual's operating and reserve accounts, the check registers, the monthly general ledger and delinquent assessment receivable reports for the month of July 2022.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Director Green and seconded by Secretary Kuhl, it was

RESOLVED to propose a rule change adopting Rule 04-7496-1 Electric Vehicle and approve the 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously.

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

RESOLVED to propose a rule change amending Rule 04-7425-1 Garden Areas and Shrubs and approve the 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously.

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

RESOLVED to appoint Mike Levitt (Chair), Suzi Smith, Jan Kuhl as directors of sub-committee for Eligibility Requirements.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Vice President Conley and seconded by President Levitt, it was

RESOLVED to approve extension of current Total Lawn Maintenance contract until 12/31/2023 for the current rate of \$15,500.00. Funds to come from Landscape and authorize the President to sign any necessary documentation.

The MOTION passed unanimously.

**BOARD OF DIRECTOR
MUTUAL FOUR**

August 10, 2022

President Levitt called for break at 11:00 a.m.

The meeting was called back to order at 11:15 a.m.

PORTFOLIO SPECIALIST'S REPORT

Portfolio Specialist Monroy provided report (attached).

COMMITTEE REPORT

Mutual Administration Committee

Secretary Kuhl provided an update.

Physical Property Committee

Vice President Conley provided an update.

ANNOUNCEMENTS

NEXT MEETING: Wednesday, September 14, 2022, Open Forum begins at 8:30 a.m. and the Meeting begins at 8:45 a.m. in the Administration Building, Conference Room A and via Zoom Conference Call.

DIRECTOR'S COMMENTS

Several directors made comments.

SHAREHOLDER COMMENTS

No shareholders made comments.

ADJOURNMENT

There being no further business to conduct, President Levitt adjourned the meeting at 11:53 a.m. and announced there would be an executive session following the meeting to discuss member issues.



Attest, Jan Kuhl, Secretary
SEAL BEACH MUTUAL FOUR
ND 08/10/22

RESOLUTIONS IN THE REGULAR MONTHLY MEETING
OF August 10, 2022

RESOLVED to approve the Regular Meeting minutes of July 13, 2022, as written.

RESOLVED to approve the proposal from Total Landscape to the remove and replace the bottlebrush tree at Unit 81-L at shareholder's expense.

RESOLVED to approve Anguiano Lawn Care proposal for pavers at unit 43-H at the shareholder's expense.

RESOLVED to approve L & S Construction proposal for additions at unit 47-J at the shareholder's expense.

RESOLVED to approve M.P. Construction proposal for additions at unit 80-A at the shareholder's expense.

RESOLVED to approve B.A. Construction proposal for patio at unit 86-A at the shareholder's expense.

RESOLVED to ratify proposed rule change by adopting Rule 04-7495-1 Solar Panel System and Form 04-7495-4 Solar Panel System Form; the 28-day posting requirement has been met.

RESOLVED to ratify proposed rule change by adopting Rule 04-7428-1 Water Conservation; the 28-day posting requirement posting requirement has been met.

RESOLVED to ratify proposed rule change by amending Rule 04-7407-1 Washers and Dryer In Unit; the 28-day posting requirement has been met.

RESOLVED to acknowledge, that per the requirements of Civil Code Section 5500(a)-(f), a review has been completed of the Mutual's reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, income and expense statement for the Mutual's operating and reserve accounts, the check registers, the monthly general ledger and delinquent assessment receivable reports for the month of July 2022.

RESOLVED to propose a rule change adopting Rule 04-7496-1 Electric Vehicle and approve the 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

RESOLVED to propose a rule change amending Rule 04-7425-1 Garden Areas and Shrubs and approve the 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled

**BOARD OF DIRECTOR
MUTUAL FOUR**

August 10, 2022

meeting following review of any shareholder comments received.

RESOLVED to appoint Mike Levitt (Chair), Suzi Smith, Jan Kuhl a directors sub-committee for Eligibility Requirements.

RESOLVED to approve extension of current Total Lawn Maintenance contract until 12/31/2023 for the current rate of \$15,500.00. Funds to come from Landscape and authorize the President to sign any necessary documentation.

MONTHLY MUTUAL INSPECTOR REPORT

MUTUAL: **(04) FOUR**

INSPECTOR: **RYAN QUENTAL**

DATE: **AUGUST**

PERMIT ACTIVITY

| UNIT # | DESCRIPTION OF WORK | GRF/CITY PERMIT | START DATE | FINISH DATE | CHANGE ORDER | RECENT INSPECTION | CONTRACTOR |
|--------|---------------------|-----------------|------------|-------------|--------------|----------------------------|----------------------|
| 39-J | REMODEL | BOTH | 03/14/22 | 07/22/22 | YES | 7/6/22 - FINAL | MARCO CONSTRUCTION |
| 40-J | ENTRY DOOR | BOTH | 06/09/22 | 12/09/22 | NO | | RYDEN CONSTRUCTION |
| 40-L | CUT DOWN SHOWER | BOTH | 08/24/22 | 09/24/22 | NO | | NUKOTE |
| 41-D | SKYLIGHT | BOTH | 08/01/22 | 09/30/22 | NO | | M & M |
| 43-G | PATIO | BOTH | 02/14/22 | 06/24/22 | NO | 7/11/22 - FINAL | MARCO CONSTRUCTION |
| 44-I | CABINETS | BOTH | 06/02/22 | 09/30/22 | NO | | LOS AL BUILDERS |
| 44-I | CEILING FAN | BOTH | 07/01/22 | 07/24/22 | NO | | LOS AL BUILDERS |
| 44-J | ABATEMENT | GRF | 05/19/22 | 05/24/22 | NO | 7/7/22 - FINAL (NOT READY) | UNIVERSAL ABATEMENT |
| 44-J | WINDOWS | BOTH | 06/14/22 | 08/10/22 | NO | | VICKERS |
| 44-J | FLOORING | GRF | 06/24/22 | 06/29/22 | NO | 7/20/22 - FINAL | VICKERS |
| 45-C | PATIO CABINET | BOTH | 06/13/22 | 08/31/22 | NO | | BERGKVIST |
| 45-G | FLOORING | GRF | 07/30/22 | 08/30/22 | NO | | KARYS CARPET |
| 47-L | WINDOWS/FLOORING | BOTH | 07/30/21 | 07/29/22 | YES | | ROBERTS CONSTRUCTION |
| 48-J | WINDOWS | BOTH | 07/11/22 | 10/11/22 | NO | | MP CONSTRUCTION |
| 49-B | HVAC | BOTH | 06/14/22 | 07/14/22 | NO | 7/7/22 - FINAL | ALPINE |
| 49-B | CART PAD | GRF | 06/15/22 | 08/15/22 | NO | 7/21/22 - FINAL | ANGUIANO LAWN CARE |
| 49-K | FLOORING | GRF | 07/30/22 | 08/30/22 | NO | 8/1/22 - FINAL | KARYS CARPETS |
| 50-A | WASHER/DRYER | BOTH | 06/20/22 | 08/30/22 | NO | 7/1/22 - FINAL | M & M |
| 50-C | PAVERS | GRF | 06/15/22 | 08/15/22 | NO | 7/13/22 - FINAL | ANGUIANO LAWN CARE |
| 50-D | WINDOW AWNINGS | GRF | 09/10/22 | 09/15/22 | NO | | AAA AWNINGS |
| 50-D | REMODEL | BOTH | 06/30/22 | 09/30/22 | NO | | M & M |
| 50-H | REMODEL | BOTH | 04/22/22 | 08/31/22 | YES | 8/2/22 - DRYWALL/LATH | TOP DOWN |
| 50-K | ELECTRICAL | BOTH | 02/15/22 | 05/30/22 | NO | | LW DECOR |
| 74-E | WASHER/DRYER | BOTH | 04/15/22 | 06/30/22 | NO | 4/12/22 - M.E.P | M & M |
| 74-D | KITCHEN REMODEL | BOTH | 05/15/22 | 08/20/22 | YES | | LW DECOR |
| 75-H | ELECTRICAL | BOTH | 08/05/22 | 10/25/22 | NO | | LW DECOR |
| 77-K | CART PAD | GRF | 07/15/22 | 09/16/22 | NO | | ANGUIANO LAWN CARE |
| 79-K | SHOWER-CUT DOWN | BOTH | 05/25/22 | 06/25/22 | NO | 7/6/22 - FINAL | NU-KOTE |
| 80-C | SHOWER-CUT DOWN | BOTH | 03/28/22 | 04/28/22 | NO | 7/7/22 - FINAL | NU-KOTE |
| 82-A | ABATEMENT | GRF | 04/11/22 | 08/31/22 | NO | | BA CONSTRUCTION |
| 82-A | REMODEL | BOTH | 04/11/22 | 08/31/22 | NO | | BA CONSTRUCTION |
| 82-G | 1/2 BATH | BOTH | 07/06/22 | 09/18/22 | NO | | LOS AL BUILDERS |
| 82-I | WINDOWS | BOTH | 10/30/21 | 01/31/22 | NO | 8/2/22 - FINAL | BA CONSTRUCTION |
| 83-G | WINDOWS | GRF | 05/12/22 | 10/12/22 | NO | | CAL CUSTOM |
| 83-J | FLOORING | GRF | 07/05/22 | 08/30/22 | NO | | B & B CARPET |
| 85-I | HVAC | BOTH | 06/23/22 | 09/23/22 | NO | 7/6/22 - FINAL | GREENWOOD |
| 86-A | HVAC | BOTH | 03/22/22 | 06/22/22 | NO | | GREENWOOD |
| 86-E | HVAC | BOTH | 07/29/22 | 10/29/22 | NO | | GREENWOOD |
| 86-E | FLOORING | GRF | 07/26/22 | 08/30/22 | NO | | B & B CARPET |
| 88-J | FLOORING | GRF | 05/20/22 | 06/30/22 | NO | | KARYS CARPETS |
| 89-G | FLOORING | GRF | 07/15/22 | 08/15/22 | NO | 7/26/22 - FINAL | KARYS CARPETS |

ESCROW ACTIVITY

| UNIT # | NMI | PLI | NBO | FI | FCOEI | ROF | ACTIVE | CLOSING | CLOSED |
|--------|------|----------|----------|----------|----------|-----|--------|---------|--------|
| 39-D | | 06/15/22 | 07/12/22 | 07/18/22 | 07/28/22 | | 5 | 2 | 23 |
| 42-E | ---- | | | | | | | | |
| 75-H | ---- | | | | | | | | |

MONTHLY MUTUAL INSPECTOR REPORT

MUTUAL: **(04) FOUR**

INSPECTOR: **RYAN QUENTAL**

DATE: **AUGUST**

| 77-G | 05/12/22 | 06/14/22 | 06/14/22 | 06/24/22 | 08/01/22 |
|------|----------|----------|----------|----------|----------|
| 78-D | 06/20/22 | | | | |
| 86-E | 05/09/22 | 07/05/22 | 07/08/22 | 07/20/22 | |
| 88-E | 03/22/22 | | | | |
| 89-G | 06/17/22 | | | | |

NMI = New Member Inspection **PLI** = Pre-Listing Inspection **NBO** = New Buyer Orientation
FI = Final Inspection **FCOEI** = Final Close of Escrow Inspection **ROF** = Release of Funds

CONTRACTS & PROJECTS

| CONTRACTOR | PROJECT | EXPIRATION |
|-------------------|----------------------------|------------|
| Total Landscape | Landscape Maintenance | 10/8/2022 |
| Fenn Pest Control | Termites on Wednesday Only | 4/30/2023 |
| Empire Pipe | Sewer Cleaning | 12/30/2022 |

SHAREHOLDER & MUTUAL REQUESTS

| | |
|-------------------------------------|--|
| 89 End wall touch up paint. | S/M Ruben - Main Breaker Panel Servicing |
| 37F Shower wall crack. | |
| 88D Under sink plywood replacement. | |
| 81L Underground water leak. | |
| 85H Tub leak. | |
| 86E Kitchen electrical issue. | |

FINANCIAL RECAP - JULY 2022

| | Monthly Actual | Monthly Budget | Variance | | YTD Actual | YTD Budget | Variance |
|-----------------------|----------------|----------------|----------|--|------------|------------|----------|
| Income | 163,037 | 163,605 | -568 | | 1,155,204 | 1,145,234 | 9,970 |
| Reserves | 47,292 | 47,292 | 0 | | 331,044 | 331,044 | 0 |
| Expenses | 126,256 | 116,314 | 9,942 | | 918,128 | 814,198 | 103,930 |
| Total Expenses | 173,548 | 163,606 | 9,942 | | 1,249,172 | 1,145,242 | 103,930 |
| Income/Expense | -10,511 | -1 | -10,510 | | -93,968 | -8 | -93,960 |
| Add Back Depreciation | 14,175 | | | | 99,189 | | |
| GRF Refund | 0 | | | | 0 | | |
| Adjusted | 3,664 | | | | 5,221 | | |

Our unrestricted cash for month end is \$405,954; reserves \$1,146,067

Reserves:

| | |
|----------------|-----------|
| Appliance | \$3,971 |
| Painting | \$115,204 |
| Operating | \$25,000 |
| Roofing | \$287,956 |
| Emergency | \$94,182 |
| Infrastructure | \$611,837 |
| Capital Fund | \$7,917 |

Total Reserves \$1,146,067

LANDSCAPE

If you understand all of the drought restrictions you are, indeed, a genius. Talk about a moving target! We receive conflicting directions almost daily so please be patient with us as we tread this minefield.

One thing we know for sure is gardens need to adhere to a minimalist lifestyle. New rules will be coming out soon but start eliminating those extra pots and trim back the vines and shrubs. Tree wells must be cleaned out – no pots or plants. The drought is forcing us into actions that will benefit our trees and greenscape.

Be on the lookout for leaks. Let your director or one of the landscape chairs know if you spot any irregularities. It takes a village! Reminder: Co chair Hughsten Smith will take care of landscape issues in buildings 73-89 call 214-354-8587; buildings 37-52 call Suzi Smith 562-296-8518. Please be aware that if you report a problem directly to the landscape crew it may never get resolved. It is best to contact Hughsten or me, or your director. Feel free to call me with any questions. I may not be home but if you leave a message I WILL return the call or forward to the appropriate person for resolution. Email sgsmith430@yahoo.com. Phone calls 10-4 Monday through Friday only please; emails 24-7.

Susan G. Smith

Leisure World Mutual 4
Profit & Loss Budget vs. Actual Report A
July 2022

| | Jul 22 | Budget | \$ Over Budget |
|------------------------------------|------------|------------|----------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| ASSESSMENT | | | |
| Regular Assessment - Mutual 4 | 45,253.00 | 45,255.00 | -2.00 |
| Reserves Assessment | 47,292.00 | 47,290.00 | 2.00 |
| GRF Assessment | 68,124.00 | 68,124.00 | 0.00 |
| Total ASSESSMENT | 160,669.00 | 160,669.00 | 0.00 |
| FINANCIAL INCOME | | | |
| Interest Income - Other Taxable | 162.00 | 43.00 | 119.00 |
| Interest Income - Taxable | 9.00 | 13.00 | -4.00 |
| Late Charges | 82.00 | 44.00 | 38.00 |
| Total FINANCIAL INCOME | 253.00 | 100.00 | 153.00 |
| SERVICES INCOME | | | |
| Inspection Fees | 1,250.00 | 1,833.00 | -583.00 |
| Laundry Machines | 820.00 | 1,002.00 | -182.00 |
| Miscellaneous | 45.00 | 0.00 | 45.00 |
| Total SERVICES INCOME | 2,115.00 | 2,835.00 | -720.00 |
| Total Income | 163,037.00 | 163,604.00 | -567.00 |
| Cost of Goods Sold | | | |
| GRF MAINTENANCE FEE | 68,124.00 | 68,124.00 | 0.00 |
| Total COGS | 68,124.00 | 68,124.00 | 0.00 |
| Gross Profit | 94,913.00 | 95,480.00 | -567.00 |
| Expense | | | |
| PROFESSIONAL FEES | | | |
| Legal Fees | -1,208.00 | 166.00 | -1,374.00 |
| Management Fee | 222.00 | 222.00 | 0.00 |
| Total PROFESSIONAL FEES | -986.00 | 388.00 | -1,374.00 |
| SERVICES | | | |
| Landscape - Contract | 15,500.00 | 15,749.00 | -249.00 |
| Landscape - Extras | 0.00 | 2,059.00 | -2,059.00 |
| Miscellaneous Services | 25.00 | 127.00 | -102.00 |
| Painting | 150.00 | 127.00 | 23.00 |
| Pest Control | 424.00 | 1,002.00 | -578.00 |
| Standard Service | 5,771.00 | 4,582.00 | 1,189.00 |
| Structural Repairs | -3,773.00 | 1,085.00 | -4,858.00 |
| Total SERVICES | 18,097.00 | 24,731.00 | -6,634.00 |
| TAXES & INSURANCE | | | |
| Hazard/Liability Insurance | 12,872.00 | 11,306.00 | 1,566.00 |
| State & Federal taxes | 637.00 | 71.00 | 566.00 |
| Total TAXES & INSURANCE | 13,509.00 | 11,377.00 | 2,132.00 |
| UTILITIES | | | |
| Electricity | 2,462.00 | 1,501.00 | 961.00 |
| Trash | 3,877.00 | 3,944.00 | -67.00 |
| Water | 6,998.00 | 6,249.00 | 749.00 |
| Total UTILITIES | 13,337.00 | 11,694.00 | 1,643.00 |

Leisure World Mutual 4
Profit & Loss Budget vs. Actual Report A
July 2022

| | Jul 22 | Budget | \$ Over Budget |
|------------------------------|-------------------|--------------|-------------------|
| RESERVE FUNDING | | | |
| Appliances | 3,750.00 | 3,750.00 | 0.00 |
| Paint | 1,667.00 | 1,667.00 | 0.00 |
| Roof | 10,417.00 | 10,417.00 | 0.00 |
| Emergency Reserve | 208.00 | 208.00 | 0.00 |
| Infrastructure | 30,833.00 | 30,833.00 | 0.00 |
| Capital Funding | 417.00 | 417.00 | 0.00 |
| Total RESERVE FUNDING | 47,292.00 | 47,292.00 | 0.00 |
| DEPRECIATION | 14,175.00 | | |
| Total Expense | 105,424.00 | 95,482.00 | 9,942.00 |
| Net Ordinary Income | -10,511.00 | -2.00 | -10,509.00 |
| Net Income | -10,511.00 | -2.00 | -10,509.00 |

Leisure World Mutual 4
Profit & Loss Budget vs. Actual YTD Report B
 January through July 2022

| | Jan - Jul 22 | Budget | \$ Over Budget |
|------------------------------------|--------------|--------------|----------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| ASSESSMENT | | | |
| Regular Assessment - Mutual 4 | 316,775.00 | 316,785.00 | -10.00 |
| Reserves Assessment | 331,044.00 | 331,030.00 | 14.00 |
| GRF Assessment | 476,866.00 | 476,868.00 | -2.00 |
| Total ASSESSMENT | 1,124,685.00 | 1,124,683.00 | 2.00 |
| FINANCIAL INCOME | | | |
| Interest Income - Other Taxable | 971.00 | 301.00 | 670.00 |
| Interest Income - Taxable | 59.00 | 91.00 | -32.00 |
| Late Charges | 230.00 | 308.00 | -78.00 |
| Total FINANCIAL INCOME | 1,260.00 | 700.00 | 560.00 |
| SERVICES INCOME | | | |
| Inspection Fees | 23,250.00 | 12,837.00 | 10,413.00 |
| Laundry Machines | 5,714.00 | 7,014.00 | -1,300.00 |
| Miscellaneous | 295.00 | 0.00 | 295.00 |
| Total SERVICES INCOME | 29,259.00 | 19,851.00 | 9,408.00 |
| Total Income | 1,155,204.00 | 1,145,234.00 | 9,970.00 |
| Cost of Goods Sold | | | |
| GRF MAINTENANCE FEE | 463,773.00 | 476,868.00 | -13,095.00 |
| Total COGS | 463,773.00 | 476,868.00 | -13,095.00 |
| Gross Profit | 691,431.00 | 668,366.00 | 23,065.00 |
| Expense | | | |
| PROFESSIONAL FEES | | | |
| Bank Service Fee | 25.00 | 0.00 | 25.00 |
| Legal Fees | 4,649.00 | 1,162.00 | 3,487.00 |
| Management Fee | 1,554.00 | 1,554.00 | 0.00 |
| Total PROFESSIONAL FEES | 6,228.00 | 2,716.00 | 3,512.00 |
| SERVICES | | | |
| Landscape - Contract | 108,036.00 | 110,243.00 | -2,207.00 |
| Landscape - Extras | 1,344.00 | 14,413.00 | -13,069.00 |
| Miscellaneous Services | 1,218.00 | 889.00 | 329.00 |
| Painting | 1,960.00 | 889.00 | 1,071.00 |
| Pest Control | 10,244.00 | 7,014.00 | 3,230.00 |
| Standard Service | 34,575.00 | 32,074.00 | 2,501.00 |
| Structural Repairs | 6,372.00 | 7,595.00 | -1,223.00 |
| Total SERVICES | 163,749.00 | 173,117.00 | -9,368.00 |
| TAXES & INSURANCE | | | |
| Hazard/Liability Insurance | 90,104.00 | 79,142.00 | 10,962.00 |
| State & Federal taxes | 2,195.00 | 497.00 | 1,698.00 |
| Total TAXES & INSURANCE | 92,299.00 | 79,639.00 | 12,660.00 |
| UTILITIES | | | |
| Electricity | 14,272.00 | 10,507.00 | 3,765.00 |
| Trash | 27,139.00 | 27,608.00 | -469.00 |
| Water | 51,479.00 | 43,743.00 | 7,736.00 |
| Total UTILITIES | 92,890.00 | 81,858.00 | 11,032.00 |

Leisure World Mutual 4
Profit & Loss Budget vs. Actual YTD Report B
 January through July 2022

| | Jan - Jul 22 | Budget | \$ Over Budget |
|------------------------------|-------------------|--------------|-------------------|
| RESERVE FUNDING | | | |
| Appliances | 26,250.00 | 26,250.00 | 0.00 |
| Paint | 11,669.00 | 11,669.00 | 0.00 |
| Roof | 72,919.00 | 72,919.00 | 0.00 |
| Emergency Reserve | 1,456.00 | 1,456.00 | 0.00 |
| Infrastructure | 215,831.00 | 215,831.00 | 0.00 |
| Capital Funding | 2,919.00 | 2,919.00 | 0.00 |
| Total RESERVE FUNDING | 331,044.00 | 331,044.00 | 0.00 |
| DEPRECIATION | 99,189.00 | | |
| Total Expense | 785,399.00 | 668,374.00 | 117,025.00 |
| Net Ordinary Income | -93,968.00 | -8.00 | -93,960.00 |
| Net Income | -93,968.00 | -8.00 | -93,960.00 |

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Solar Panel System Rules and Requirements

If a shareholder wishes to purchase a solar panel system for their unit, the following must be adhered to:

Only a PURCHASED (Non-Financed) solar panel system will be considered. Leasing will not be approved.

The Shareholder must obtain a permit from the City of Seal Beach and the Physical Property Department of the Golden Rain Foundation (GRF) prior to having solar panels and the related equipment installed by an approved LW licensed contractor.

The Shareholder will assume financial responsibility in case the licensed company fails to comply with all provisions of the permits and all GRF and Mutual policies, rules and regulations and agrees to return the Mutual property to its original condition or satisfactorily complete the installation. The installing approved contractor will have a C-10 contractor license. Installation and removal of any product that penetrates the roof, such as solar system jacks, shall be performed by the Mutual 4 roofing contractor that retains the roof guarantee, at the shareholders expense and require a permit from Physical Properties.

The Mutual has the authorization to remove the solar panels and related equipment at shareholder’s expense if the installation does not comply with these regulations or the provisions of this policy are not met or fail to remain in compliance.

Solar panels will be mounted flat on the roof with a minimum number of roof penetrations and will be located so as not to interfere with direct access to the roof vents from the front of the unit for clearing plumbing stoppages, and in locations approved by the Mutual Board and the Physical Property Department. Five feet of clearance is to be used as a pathway for a Spartan drain cleaner to reach the drains from the front of the unit. Panels must not interfere with plumbing, electrical internet or TV access. Panels will be mounted in accordance with the specifications of the Physical Property Department. Related equipment will be placed in locations approved by the Mutual and the Physical Property Department and mounted in accordance with the specifications of the Mutual and the Physical Property Department.

The shareholder must sign a copy of Form 04-7495-4 and acknowledge that they are aware of the provisions and agree to abide by them. The Mutual, and others acting on behalf of the Mutual, are not liable for any damage to or misalignment of the solar panels and related equipment caused by repairs and/or maintenance work authorized by the Mutual. Further, the shareholder will remove and reinstall the solar panels and related equipment at their expense when deemed necessary by the Mutual for the purpose of repairs and/or maintenance work to the roof and/or building, including reroofing and/or painting operations.

(Aug 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

43 Any damage which may occur to the roof or building during and/or after installation of the solar
44 panels and related equipment or upgrading equipment is the responsibility of the shareholder
45 and any repairs will be paid for by the shareholder. The repairs will be performed by a Golden
46 Rain Foundation approved contractor.

47
48 **Invertor Box:**

49
50 If used, the central/string inverter box must be installed inside the apartment, the attic, or an
51 outside closet/ cabinet; it may not be installed at building ends, on the roof, or at the front of the
52 apartment. If used, micro-inverters or optimizers are to be installed underneath the solar panels
53 and attached to the rails or solar panels.

54
55 If the existing electric sub-panel is not adequate, it must be upgraded subject to all City of Seal
56 Beach, Southern California Edison, and GRF-Seal Beach electric codes at the shareholder's
57 expense.

58
59 The solar panels and related equipment must be maintained in good condition. If the solar
60 panels and related equipment are not maintained in clean and operable condition by the
61 shareholder, the solar panels and/or related equipment will be removed and/or replaced at the
62 shareholder's expense.

63
64 The solar panels and related equipment must be removed per Mutual 4 Installation Policy upon
65 the sale or transfer of the unit, at the shareholder's expense, unless the buyer/transferee signs
66 a supplemental agreement accepting responsibility for the solar panels and related equipment
67 and agrees to the provisions of this regulation. In any case, the shareholder is responsible for
68 returning the roof to its original condition including and not limited to re-roofing the unit area.

69
70 **Power Wall:**

71
72 If a power wall is to be installed the power wall must be submitted with the solar system request
73 and mounted under the Shareholders unit roofline.

74
75 **Cleaning of Solar System Panels:**

76
77 Cleaning of solar panels must be performed by LW Service Maintenance, a LW approved
78 handyman, the roofing company that holds the current warranty or the solar system contractor,
79 at the Shareholder's expense. It's suggested that solar panels be cleaned once a year by
80 approved contractor.

81
82 **Insurance:**

83
84 The Shareholder is required to have H06 Insurance policy of \$500,000 liability minimum.

(Aug 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

85
86 All applications will be approved on a case-by-case basis.
87

Document History
Adopted: 10 Aug 22

88 **Keywords:** Mutual Four

(Aug 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Solar Panel System Form

| Shareholder Print Name | Date | Apt |
|------------------------|------|-----|
|------------------------|------|-----|

If a shareholder wishes to purchase a solar panel system for their unit, the following must be adhered to:

Only a PURCHASED (Non-Financed) Solar Panel System will be considered. Leasing will not be approved.

Shareholder must obtain a permit from the City of Seal Beach and the Physical Property Department of the Golden Rain Foundation (GRF) prior to having solar panels and the related equipment installed by an approved LW Licensed Contractor.

Shareholder will assume financial responsibility in case the licensed company fails to comply with all provisions of the permits and all GRF and Mutual policies, rules and regulations and agrees to return the Mutual property to its original condition or satisfactorily complete the installation. The installing approved contractor will have a C-10 contractor license. Installation and removal of any product that penetrates the roof, such as solar system jacks, shall be performed by the Mutual 4 roofing contractor that retains the roof guarantee, at the shareholders expense and require a permit from Physical Properties.

The Mutual has the authorization to remove the solar panels and related equipment at shareholder’s expense if the installation does not comply with these regulations or the provisions of this policy are not met or fail to remain in compliance.

Solar panels will be mounted flat on the roof with a minimum number of roof penetrations and will be located so as not to interfere with direct access to the roof vents from the front of the unit for clearing plumbing stoppages, and in locations approved by the Mutual Board and the Physical Property Department. Five feet of clearance is to be used as a pathway for a Spartan drain cleaner to reach the drains from the front of the unit. Panels must not interfere with plumbing, electrical internet or TV access. Panels will be mounted in accordance with the specifications of the Physical Property Department. Related equipment will be placed in locations approved by the Mutual and the Physical Property Department and mounted in accordance with the specifications of the Mutual and the Physical Property Department.

The shareholder must sign a copy of Form 04-7495-4 and acknowledge that they are aware of the provisions and agree to abide by them. The Mutual, and others acting on behalf of the Mutual, are not liable for any damage to or misalignment of the solar panels and related equipment caused by repairs and/or maintenance work authorized by the Mutual. Further, the shareholder will remove and reinstall the solar panels and related equipment at their expense

(Aug 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

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44 the roof and/or building, including reroofing and/or painting operations.

45
46 Any damage which may occur to the roof or building during and/or after installation of the solar
47 panels and related equipment or upgrading equipment is the responsibility of the shareholder
48 and any repairs will be paid for by the shareholder. The repairs will be performed by a Golden
49 Rain Foundation approved contractor.

50
51 **Invertor Box:**

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53 If used, the central/string inverter box must be installed inside the apartment, the attic, or an
54 outside closet/ cabinet; it may not be installed at building ends, on the roof, or at the front of the
55 apartment. If used, micro-inverters or optimizers are to be installed underneath the solar panels
56 and attached to the rails or solar panels.

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58 If the existing electric sub-panel is not adequate, it must be upgraded subject to all City of Seal
59 Beach, Southern California Edison, and GRF-Seal Beach electric codes at the shareholder's
60 expense.

61
62 The solar panels and related equipment must be maintained in good condition. If the solar
63 panels and related equipment are not maintained in clean and operable condition by the
64 shareholder, the solar panels and/or related equipment will be removed and/or replaced at the
65 shareholder's expense.

66
67 The solar panels and related equipment must be removed per Mutual 4 Installation Policy upon
68 the sale or transfer of the unit, at the shareholder's expense, unless the buyer/transferee signs
69 a supplemental agreement accepting responsibility for the solar panels and related equipment
70 and agrees to the provisions of this regulation. In any case, the shareholder is responsible for
71 returning the roof to its original condition including and not limited to re-roofing the unit area.

72
73 **Power Wall:**

74
75 If a Power Wall is to be installed the Power Wall must be submitted with the Solar System
76 request and mounted under Shareholders unit roofline.

77
78 **Cleaning of Solar System Panels:**

79
80 Cleaning of Solar Panels must be performed by LW Service Maintenance, a LW approved
81 Handyman, Roofing Company that holds the current warranty or the Solar System Contractor,
82 at the Shareholder's expense. It's suggested that Solar Panels be cleaned once a year by
83 approved contractor.

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(Aug 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

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Insurance:

The Shareholder is required to have H06 Insurance policy of \$500,000 liability minimum.

Shareholder Signature Date Apt

Shareholder Signature Date Apt

Shareholder Signature Date Apt

Contractors Signature Date Contractors License #

All applications will be approved on a case-by-case basis.

Document History

Adopted: 10 Aug 22

Keywords: Mutual Four

111

(Aug 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Water Conservation

If the number and/or type of plants, potted or grounded in Mutual Four garden area, or on a porch, patio or walkway, is deemed by the Mutual’s Landscape Committee or a majority consensus of the Mutual Board, to be excessive or cluttered, or if the quantity or frequency of watering these plants is deemed excessive by standards imposed due to drought conditions and/or water rationing, then the Shareholder will be instructed by the Mutual Board in writing to reduce the watering schedule and amount of water used, and reduce the number of plants or alter the types of plants.

If the Shareholder fails to follow the instructions of the Mutual Board, then the Mutual will have the work performed by the landscape company under contract to the Mutual, and the Mutual will bill the Shareholder. The shareholder will not be reimbursed for any plants, pots, shelving, etc. removed.

Further, excessive water use by the Shareholder – evidenced by water runoff or due to excessive number of plants being watered – may result in a monetary penalty imposed by the City of Seal Beach and/or by Mutual Four.

Document History

Adopted: 10 Aug 22

Amended:

Keywords: Mutual Four Water Conservation

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(Aug 22)

SEAL BEACH MUTUAL NO. FOUR

Physical Property

AMENDED

Washers and Dryers in Unit

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- 1. A washer and dryer in a shareholder’s unit of any make or model, whether side by side or stackable, shall be cleaned every two years; i.e., to have all dryer vent areas thoroughly cleaned and free of lint for clear passage of air flow from machine to roof top areas. A sticker with the date of cleaning must be affixed to the cleanout cover every time a cleaning is performed by Service Maintenance or an outside vendor.
- 2. In addition, all washing machine hoses and fittings must be checked every two years for any leakage or hardening and/or cracking of the hoses. Moving the washer/dryer is not a requirement. If any of these conditions are found, the hoses are to be replaced with a follow-up by the Inspector. In all close of escrow and changes of stock, all hoses must be changed prior to closing. The maintenance fee for this work, which is an estimated cost of less than \$100 for labor and materials, shall be borne by the resident shareholder.
 - 2.1. **For any remodeling of the washer and dryer unit the shareholder must include Flood Stops.**
- 3. Further, during the fire inspections conducted every year, the Physical Property Inspector(s) will compile a list of all units containing a washer and dryer. A copy of this policy will be given to these resident shareholders.
- 4. The resident shareholder assumes full responsibility for any damage incurred as a result of a personal washer and/or dryer in their unit.

Document History

Adopted: 09 May 2007 Amended: 08 April 2009 Amended: 10 Aug 2022

:

Keywords: Mutual Four Washers Dryers Unit

(Aug 2022)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property

ADOPT

Electric Vehicle Charging Station Rule

1 An “electric vehicle charging station” means a station that is designed in compliance with the
2 California Building Standards Code and delivers electricity from a source outside an electric
3 vehicle into one or more electric vehicles. An electric vehicle charging station may include
4 several charge points simultaneously connecting several electric vehicles to the station and
5 any related equipment needed to facilitate charging plug-in electric vehicles.
6

7 Shareholders may install a charger through the Mutual 4 EV Infrastructure program, or they
8 may install a private charger. All chargers will be installed in the carport area associated with
9 that shareholder. Some rules apply to ALL charges, and some are unique to a specific
10 installation.
11

12 Mutual 4 may install an electric vehicle charging station in the common area for the use of all
13 members of the association and, in that case, the association shall develop appropriate terms
14 of use for the charging Station.
15

16 **1. GENERAL:**

17
18 **1.1.** An electric vehicle charging station shall meet applicable health and safety
19 standards and requirements imposed by state and local authorities, and all other
20 applicable zoning, land use, or other ordinances, or land use permits.
21

22 **1.2.** Mutual 4 Electric Vehicle Charger installations are allowed on board approval.
23 All costs, usage charges and monthly fees are applicable.
24

25 **1.3.** The shareholder associated with any charging station shall, at all times, maintain
26 a HO-6 Policy and a minimum of \$500,000 liability coverage policy prior to
27 activation. Listing Mutual 4 as an additional insured. That shareholder and each
28 successor shareholder shall provide the association with the certificate of
29 insurance annually thereafter.
30

31 **1.4.** The Mutual may impose reasonable restrictions on EV charging stations
32 provided those restrictions do not significantly increase the cost of the station or
33 significantly decrease its efficiency or specified performance. No chargers are to
34 be shared or rented to other individuals.
35

36 **2. INFRASTRUCTURE PROGRAM:**

37
38 **2.1.** All shareholders who are part of the original Mutual 4 infrastructure 42 charger
39 SCE program have paid their initial fees and have chargers installed in their
40 carports. These chargers belong to the Mutual. Additional shareholders may join

(Sept 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property

ADOPT

Electric Vehicle Charging Station Rule

the Infrastructure Program at a later time for a fee of \$900.00. Chargers must be Ever Charge Level 2 chargers only. Installations must be performed by Doneen Electric and all costs associated with installations will be paid by shareholder. All requests will be forwarded to the Physical Property Department at least two weeks prior to a board meeting. These chargers cannot be removed without written Mutual 4 board approval.

3. PRIVATE INSTALLATION

3.1. If a shareholder desires a private charger, the shareholder must seek board approval, provide an HO-6 insurance policy with a minimum of \$500,000 liability coverage and adhere to all other factors as stated in Davis-Stirling. Also, the shareholder must use a UL listed, L2 outdoor charger that must be hardwired to its source and installed or removed by a qualified electrical contractor that is EVITP certified. All costs for installation and the charger will be paid by the shareholder.

3.2. The following provisions apply:

3.2.1. The owner first shall obtain approval from the Mutual to install the electric vehicle charging station and the association shall approve the installation if the owner agrees in writing to do all of the following.

3.2.1.1. Comply with the Mutual’s architectural standards for the installation of the charging station.

3.2.1.2. Engage the approved licensed electrical contractor that is EVITP certified to install the charging station.

3.2.1.3. Within 14 days of approval, provide a certificate of insurance that names the Mutual as an additional insured under the owner’s insurance policy in the amount set forth in paragraph (3).

3.2.1.4. Pay for both the costs associated with the installation of and the electricity usage associated with the charging station.

3.2.2. The owner and each successive owner of the charging station shall be responsible for all of the following:

3.2.2.1. Costs for damage to the charging station, common area,

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SEAL BEACH MUTUAL NUMBER FOUR

Physical Property

ADOPT

Electric Vehicle Charging Station Rule

- 81 exclusive use common area, or separate interests resulting
- 82 from the installation, maintenance, repair, upgrades,
- 83 removal, or replacement of the charging station.
- 84
- 85 **3.2.2.2.** Costs for the maintenance, repair, and replacement of the
- 86 charging station until it has been removed and for the
- 87 restoration of the common area after removal.
- 88
- 89 **3.2.2.3.** The cost of electricity associated with the charging station.
- 90
- 91 **3.2.2.4.** Disclosing to prospective buyers the existence of any
- 92 charging station of the owner and the related responsibilities
- 93 of the owner under this section.
- 94
- 95 **3.3.** The Mutual may grant exclusive use in carport stalls to members who run utility
- 96 lines and install meters in the common areas for charging stations in a
- 97 Shareholder’s carport. The Mutual may enter into a license agreement with
- 98 shareholders who install charging stations in their carports. Installing circuit
- 99 breakers, conduit and wiring from the association’s electrical panel to the parking
- 100 space will be done by the shareholder at shareholder’s expense. If the electrical
- 101 panel cannot handle the extra load created to the charging station, and/or the
- 102 panel will need to be upgraded, all costs associated with the upgrade must be
- 103 requested and are at the requesting owner’s expense.
- 104
- 105 **3.4.** Whenever a shareholder installs an EV charging station, an agreement signed
- 106 by the shareholder will be recorded putting future shareholders of the unit on
- 107 notice of their obligation to maintain the charging station and carry proper
- 108 insurance, and from there forward to be responsible for all charges associated
- 109 with the charging station.
- 110
- 111 **3.5.** The owner who submitted the application to install the charging station shall
- 112 provide the association with the corresponding certificate of insurance within 14
- 113 days of approval of the application.
- 114

Document History

Adopted: 14 Sept 2022 Amended:

Keywords: Mutual Four Electrical Vehicle Charging Station

115

(Sept 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Garden Area, Trees and Shrubs

This Article outlines the shared responsibilities of the Mutual and its Shareholders. The Landscape Committee and Building Directors are entrusted with the management of landscaping including the responsibility for inspections and enforcement of this Garden Rule.

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

All garden areas beyond the drip line are in the common area owned by the Mutual shareholders; therefore, the use of this common area for gardens is subject to change at the discretion of Mutual Four's Board of Directors.

Over the Mutual's lifetime, the sizes of the garden areas have varied. While it is impossible to have total consistency in the sizes of the gardens, the following guidelines can be helpful in decision making.

GARDEN AREA SIZES

1. Guidelines for approved garden sizes vary depending on the unit location, sidewalk location, safety and aesthetics. Garden measurements are from the face of the building.
2. At the time of resale or transfer of the share of stock, the shareholder (seller) may be required to re-align the garden area with the remaining gardens in the building. The guideline for a garden size is site specific.
3. Shareholders in units A, F, G and L, after Board consultation, may be allowed a garden area at the end of their unit, depending on the area available. The planting cannot encumber entry to the attic or access to the meter panel. These gardens shall be site specific.
4. The Board may allow, on a case-by-case basis, a garden area at the side of a laundry room to be site specific.
5. Any exceptions to these guidelines shall be brought to the Board, in writing, and will be reviewed on a case-by-case basis.

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

GARDEN USE

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1. Shareholders may select plants of their choice from the list of approved plants (see list on page 4). Trees or other plants with root growth that are invasive and have the potential to damage the Mutual’s structures and walkways are prohibited. Vines are not permitted to climb on any structure or light poles. If a trellis is used, it must be freestanding and be kept 12” below the eaves. All planting must be trimmed back 6” from the building. Removal of any offending growth will be done by the Mutual at the shareholder’s expense if shareholder does not maintain these standards. **All grounded and potted plants shall be trimmed 12 inches below gutter line.**
2. Watering, fertilization, and plant pest control within the garden area are the responsibility of the shareholder.
3. Gardens are cultivated by the Mutual’s gardening service UNLESS the shareholder wants to perform this task. If shareholders want to maintain their own garden(s), they must insert red flags in the garden area. Gardeners are instructed to remove weeds, including baby tears, wild mint and plants of the spiderwort family, all of which can spread into the lawn or neighboring garden ~~in all gardens~~. Roses are trimmed in December/January by the Mutual’s gardeners in all gardens except red-flagged gardens.
4. Potted plants may not inhibit the 36” entry requirement, nor are they permitted on the entrance walk, on top of pad mount transformers, hung from or placed on pad mount enclosures (per Policy 7492), or on telephone vaults. **Potted plants may not be placed on Patio or Porch walls.**
5. Free-standing, aesthetically-pleasing objects are permitted in the garden area. The Board may require any objects be removed from the garden area.
6. Sprinklers within the shareholder’s garden areas or wall garden must be installed by the Mutual’s gardeners at the shareholder’s expense. Maintenance of sprinklers within garden areas will be at the shareholder’s expense.
7. **Prohibited Uses of Garden Area. Front and side gardens may not be used as storage areas. Items such as garden soil, empty pots, garden tools, potting tables, cabinets, scaffolding, shelving, bikes, kayaks and/or surf boards are prohibited in front and side gardens and may not block Unit windows. Patio Furniture is NOT allowed in the Garden area.**
8. **Overgrown Flower Bed. If a flower bed is deemed to be an eyesore by the Landscape Committee and provides hiding places for spiders and rodents and wildlife, then the Shareholder will be asked, in writing, to clean it out. If the**

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SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

82 **Shareholder does not clean out the “overgrown” flower bed and/or overabundance**
83 **(more than one every (3) feet) of potted plants, then the Mutual will do it. The**
84 **Shareholder will not be reimbursed for any plants, pottery, containers, or non-**
85 **authorized “items” in the flower bed. Plants must be cut back so as not to extend**
86 **over the garden line, in all cases. Removal of any offending growth will be done by**
87 **the Mutual at the Shareholder’s expense.**

88
89 **Temporary Nursery containers are not allowed to be displayed, all plants in a pot**
90 **will need to be in a decorative pot with a concrete block under it. Pots that have**
91 **saucers under it will not be allowed due to water attracting Wildlife and Mosquitoes.**
92 **Potted plants are not to be displayed on Patio/Porch walls.**

- 93
94 **9. Trees within Garden Areas. Trees may not be planted in garden areas, except in**
95 **tubs, and they must be kept twelve (12) inches below the eaves.**

96
97 **TURF AREAS**

- 98
99 1. Turf areas are all the grounds located outside of each apartment beyond the drip line and
100 garden area. Turf areas are common area. These areas are owned by the Mutual and are
101 the exclusive responsibility of the Mutual. Shareholders are not permitted to install,
102 remove, or relocate plants or any other landscaping in the turf areas, including areas
103 around light poles. Shareholders are not permitted to install, remove, relocate, or adjust
104 sprinklers in turf areas. A director has the authority to remove any problem plant.
- 105
106 2. Artificial turf will not be allowed in and around fresh turf areas. Any artificial turf already in
107 place will become the sole responsibility of the shareholder to maintain and replace as
108 needed.
- 109
110 3. Tree issues will be addressed by the Landscape Committee. Under certain
111 circumstances, trees that are removed may not be replaced.
- 112
113 4. If a shareholder wants a tree planted in an area where no tree was previously planted,
114 approval must be obtained from the ~~Landscape Committee~~ **Board**. The tree shall be
115 planted by the Mutual landscaper and all costs of tree and planting shall be borne by the
116 shareholder. The tree becomes the property of the Mutual and will be maintained by the
117 Mutual at the Mutual’s expense.
- 118
119 5. The Mutual’s “common areas” can be used for temporary reasons e.g. construction activity
120 and moving with director approval.

121
(Sept 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

122 6. Scallop borders, or bordering materials in other shapes, shall not be placed around the
123 base of trees. Nor shall scallops be positioned in any way that obstructs turf maintenance,
124 such as lawn mowing, leaf and weed removal, or vacuuming of cut grass. With approval
125 of the individual director, shareholders may place potted plants at the base of trees. As
126 with border material, these potted plants shall not obstruct turf maintenance. The
127 shareholder is responsible for these potted plants and will be required to remove any that
128 are dying or infested with plant and pests or have taken root at the tree’s base.

129 **Shareholders may not place potted plants or decorative objects at the base of**
130 **trees as this will restrict the volume of water said tree receives from the**
131 **sprinklers.**
132

133
134 7. Water Restrictions: During drought conditions, landscape and garden watering is allowed
135 on **Tuesdays, Thursdays and Saturdays from April 1 through September 30**. From
136 October 1 through March 31, when the temperature is cooler and there is more natural
137 rainfall, watering is allowed on Tuesdays and Saturdays only. Shareholders are NOT
138 allowed to hose down sidewalks, streets and concrete areas.
139

140 **PLANT GUIDELINES**

141
142 The selection of plants allowed for the gardening areas is not limited to the plants listed here.

143 Bushes and shrubs that do well:

144
145 Heavenly Bamboo, Hibiscus, Holly Family, Hydrangea, Indian Hawthorn, Juniper Shrubs, Lily of
146 the Nile, Mirror Plant, Star Jasmine, and Bottle Palm Tree.
147
148

149 Smaller flowering plants that do well:

150
151 Azalea, Camellia, Dahlia, Daisy, Fuchsia, Gardenia, Mums, and Roses.
152
153

154 Perennial flowers that do well in our climate and soil (young plants need protection from rabbits):

155
156 Geraniums, Impatiens, Marigolds, Vincas, and Wax Begonias
157

158 Note: The plants listed above seem to be ignored (at this time) by rabbits, but that could change
159 (pansies and lobelias are favorites of rabbits).
160

161 Plants that, by their nature, cause problems and are not allowed:

162
163 Asparagus Fern, Baby Tears, Bird of Paradise, all fruit trees except Citrus, Ficus Trees, Ivy,

(Sept 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

164 Spiderwort Family, Wild Mint, selected palm trees based upon location, and Firestick plant also
165 known as milkbush and pencil bush and officially known as Euphorbia Tirucolli.

166
167 ~~Vines that climb or cling to deco blocks, buildings or light poles are also not permitted.~~

168
169 All Citrus trees must be of the dwarf variety and are allowed in the garden area in self-contained
170 wooden boxes. Any exception of the above must be approved by the Board.

171
172 No new bottle brush trees are allowed in Mutual Four. Existing trees are grandfathered in and will
173 not be removed unless diseased or dead, **without board approval.**

174

Document History

Adopted: 22 Jan 12

Amended: 14 Sept 22

Keywords: Mutual Four

175

(Sept 22)

PORTFOLIO SPECIALIST'S REPORT

AUGUST 2022



In the summer heat a reminder to rest and cool down in the shade, minimize direct exposure to the sun and stay hydrated, drink plenty of water and reduce the intake of sugar. **Don't wait until you feel thirsty!**

Slow down: reduce, eliminate, or reschedule strenuous activities until the coolest time of the day.

Dress for summer: Wear lightweight, loose fitting, light-colored clothing to reflect heat. Avoid extreme temperature changes.

Hot weather brings out the thirsty, hungry critters!

- We must not feed wildlife. Bird feeders will attract rats, squirrels, and rabbits which will attract coyotes to your home.
- We must keep food, water, and trash off our patios. Keep pet food and water bowls inside and not on your patio.

Cats and small dogs **should never be allowed outside alone.** Pets must always be accompanied by their owner and must be on a 6-foot leash at all times while outside. Do not use a retractable leash.

Never leave pets unattended in vehicles LOOK before you LOCK!

RESIDENTIAL FOOD SCRAP COLLECTION NOTICE

Dear Valued Customer,

Athens Services is partnering with your community to implement food scrap collection. Per Senate Bill 1383, single-family home residents and multifamily complexes across California will be required to place into their green waste container ALL of their landscaping waste, food scraps, and food-soiled paper (100% fiber-based).

WHAT'S CHANGING? You will be able to use your green organics container for the collection of landscaping waste, food scraps, and 100% fiber-based, food-soiled paper.

DID YOU SAY FOOD SCRAPS? Yes, Athens will accept all types of food scraps. Our American Organics compost facility converts organics waste into nutrient-rich soil amendment. The resulting compost is used by commercial farmers, city projects, garden shops, landscapers, and residents.

HOW DO I PARTICIPATE? To collect your kitchen food scraps, you can choose to use a portable, reusable pail-like container with a tight fitting lid. It could be plastic, metal, or ceramic. Pail options can be purchased or consider reusing a coffee canister, large yogurt or margarine tub, or juice pitcher. Storage ideas can include the kitchen counter, under the sink, in the freezer, or wherever you feel is best.

WHY ORGANICS RECYCLING? Landfills are the third largest source of methane in California. Organics waste emits 20% of the state's methane. By diverting organics from the landfill, you are part of the solution in helping to protect the environment and future generations.

ARE BAGS ACCEPTED? Liners are optional. Plastic and bioplastic "compostable" bags are accepted in the organics container, but must be CLEAR or translucent-green, and bag contents must be visible. Acceptable organics will be processed, but the bags will not be recycled or composted.

WHERE CAN I GET MORE INFORMATION? Athens is here to support the community with this new program and will provide resources and training to help you get started. If you have any questions about the new organics collection program, please contact the Athens Customer Care Center at (888) 336-6100 or visit AthensServices.com/Food.



Scan for more resources

PARTICIPATING IS EASY AS 1-2-3



1. FILL

Fill your pail with food scraps and acceptable items. (Liners are optional. Consider newspaper or a paper bag. Plastic bags must be clear.)

2. EMPTY

Empty pail contents into your green organics container.



3. RINSE & REPEAT

Rinse out pail with soap and water. Fill again. Sprinkle lightly with baking soda to absorb odors.

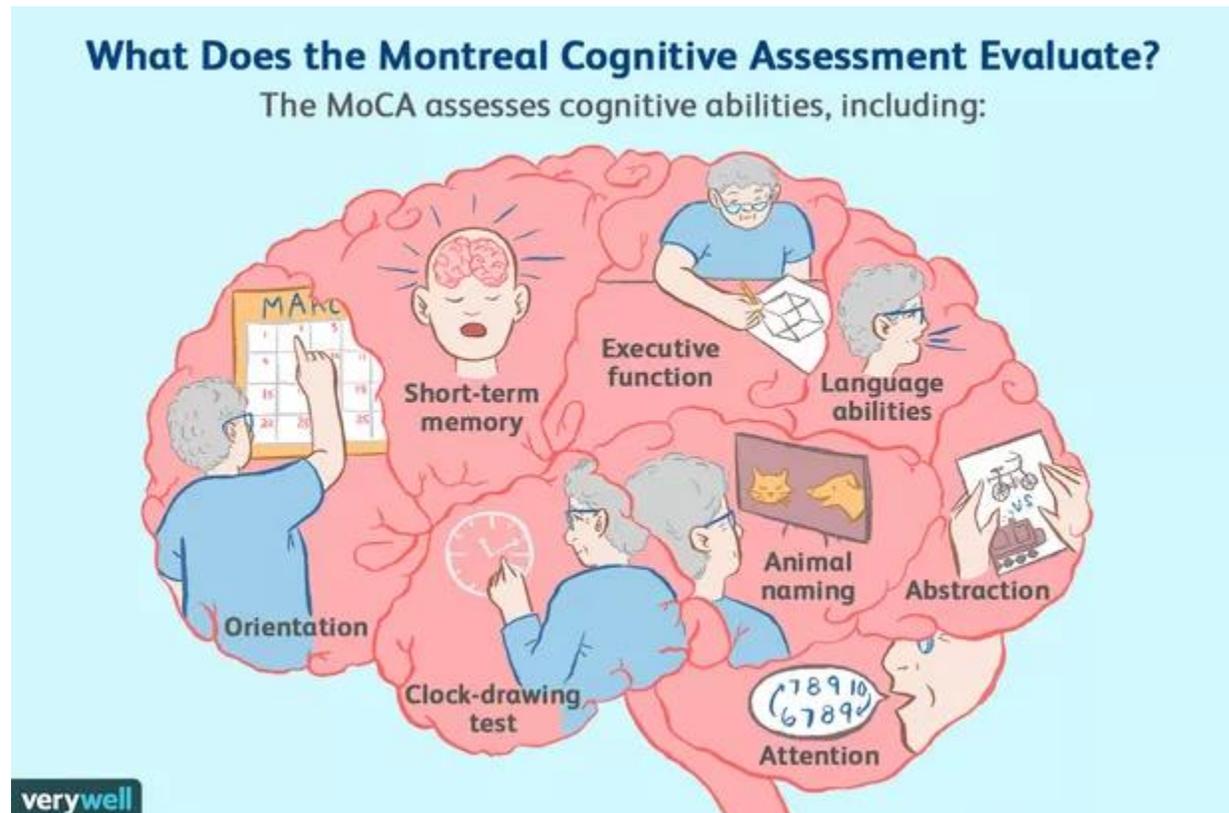
Athens Tip: Store meat and dairy scraps in a container in your freezer and place in the green organics container on collection day.

| ACCEPTABLE ORGANICS WASTE | | | DO NOT INCLUDE | |
|---|---|---|--|---|
| GREEN WASTE | FOOD SCRAPS | FOOD-SOILED PAPER* | <ul style="list-style-type: none"> All plastics Cacti, succulents, & yucca Compostable plastics (bioplastics) Coffee cups & pods Fats, oils, & grease Food stickers (please remove) Gloves Hard shells (clams, mussels, oysters) Medication | <ul style="list-style-type: none"> Palm fronds Paper napkins & towels with cleaning chemicals Parchment & wax paper Pet waste Rocks & soil Rubber bands & twist ties Tea bags Textiles Tissues & wet wipes |
| <ul style="list-style-type: none"> Flower & hedge trimmings Grass clippings Leaves & branches Lumber, scrap wood, & plywood (not painted or treated) Weeds | <ul style="list-style-type: none"> Bread, rice, & pasta Cheese & dairy Coffee grounds & filters Fruits & vegetables Flowers & herbs Meat, bones, & poultry Seafood & soft shells Pet food (non-medicated) | <ul style="list-style-type: none"> Food-stained paper Paper egg cartons Paper napkins & kitchen towels Pizza boxes Plates To-go boxes (no coating) Wooden & fiber-based utensils | | |

*Must be 100% fiber-based. NO materials with petroleum based plastic, wax, or bio-plastic coating, liner, or laminate.

The Montreal Cognitive Assessment (MoCA) helps assess people for dementia. It is a 30-question test that takes around 10 to 12 minutes to complete.

Here's a look at what the MoCA includes, how it's scored and interpreted, and how it can assist in identifying [dementia](#).



Assessment

The MoCA checks different types of cognitive or thinking abilities. These include:¹

- **Orientation**: The test administrator asks you to state the date, month, year, day, place, and city.
- **Short-term memory/delayed recall**: Five words are read. The test-taker is asked to repeat them. After completing other tasks, the person is asked to repeat each of the five words again. If they can't recall them, they're given a cue of the category that the word belongs to.
- **Executive function/visuospatial ability**: These two abilities are checked through the Trails B Test. It asks you to draw a line to sequence alternating digits and letters (1-A, 2-B, etc.). The test also asks you to draw a cube shape.
- **Language**: This task asks you to repeat two sentences correctly. It then asks you to list all the words in the sentences that start with the letter "F."
- **Abstraction**: You are asked to explain how two items are alike, such as a train and a bicycle. This checks your abstract reasoning, which is often impaired in dementia. The proverb interpretation test is another way to measure these skills.

It is important that this test is done in the patient's first language to be accurate.

Scoring

Scores on the MoCA range from zero to 30. A score of 26 and higher is considered normal.

In the initial study data, normal controls had an average score of 27.4. People with mild cognitive impairment (MCI) scored an average of 22.1. People with Alzheimer's disease had an average score of 16.2.

The scoring breakdown is as follows:

- Visuospatial and executive functioning: 5 points
- Animal naming: 3 points

- Attention: 6 points
- Language: 3 points
- Abstraction: 2 points
- Delayed recall (short-term memory): 5 points
- Orientation: 6 points
- Education level: 1 point is added to the test-taker's score if they have 12 years or less of formal education

Usefulness

The MoCA helps health professionals determine quickly whether someone's thinking ability is impaired. It also helps them decide if an in-depth diagnostic workup for [Alzheimer's disease](#) is needed.

It may help predict dementia in people with [mild cognitive impairment](#) (MCI). Because it tests for executive function, it is more sensitive in this regard than the MMSE.² Finally, it's been shown to better identify cognitive problems in people with [Parkinson's disease](#).³

Advantages vs. Disadvantages

The MoCA is brief, simple, and reliable as a screening test for Alzheimer's disease. It checks executive function, an important part of dementia that's not measured by the MMSE. Unlike the MMSE, it is free for non-profit use.

The MoCA is available in more than 35 languages. Versions that test people with hearing loss and vision impairment have also been developed.⁴

A disadvantage of the MoCA is that it takes a little longer than the MMSE to administer. It should also be used with multiple other screenings and tests to diagnose dementia.

Summary

Early diagnosis of mental decline is important. The MoCA is a 30-item test that allows healthcare providers to find out how well a person's thinking abilities are functioning.

The test checks language, memory, visual and spatial thinking, reasoning, and orientation skills. Using it, healthcare providers can quickly determine when someone might need fuller testing for Alzheimer's or dementia.

- Does the MoCA test your short-term memory?

Yes, this is known as the short-term memory/delayed recall section of the MoCA. The person taking the test is read five words, and then repeats them aloud. After a few other tasks of the MoCA have been completed, the person is asked to repeat the five words from earlier. If they cannot remember the words, they are given a hint of their category.

- Are there different types of cognitive function test?

Yes, there are different kinds of cognitive function test. In addition to the MoCA, other common tests include the Mini-Mental State Exam (MMSE) and the Mini-Cog. These work similarly to the MoCA but are intended for slightly different purposes; the MoCA is generally meant for mild cognitive impairment, while more serious cognitive issues might be more easily found using the MMSE.⁵

Forgetfulness or Something More?

Special Event for Seal Beach Leisure World

August 27th 8:30 to 4:30

By appointment only. Call 844-373-4400

What is a Memory Screening?

A memory screening is a wellness tool that helps identify possible changes in memory and cognition.



Do you have:

- Trouble coming up with a word or a name
- Trouble remembering important dates or events
- Problems remembering names when introduced to new people
- Trouble remembering what you just read or heard
- Problems losing or misplacing things
- Trouble planning or organizing
- Noticeably greater difficulty performing tasks in social and occupational settings

If you said yes to any of the above, consider having a



memory screening.

SHAKESPEARE ALMOST HAD IT RIGHT

To water
Or *not* to water
That is THE Question

Unfortunately, the answer
Is about as clear
As Old English

Here is what we know...for now

Large grassy areas with many trees
And *used for socializing*
Are considered "functional turf"
And will be watered at least two times weekly, at night.

Trees are exempt from restrictions
So sprinklers will water trees
At their branch-end drip line, at night.

Small turf areas without trees
(Such as in front of many apartments)
Are considered "non-functional turf"
And shall **not** be watered.

Garden areas may be watered by hose
From 6 p.m. to 6 a.m.
Runoff is **NOT** allowed.

Walkways, cart pads, patios and other hard surfaces
Shall not be watered at any time