

AGENDA
REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FOUR
March 8, 2023

Open Forum begins at 8:30 a.m. – Meeting begins at 8:45 a.m.
Conference Room A and via Zoom Video & Conference Call

TO ATTEND ON ZOOM: The Shareholder will be provided with instructions on how to access the call via Zoom/telephone upon the Shareholder contacting Mutual Administration and requesting the log-in information. Please submit your information, including your name, Unit number, and telephone number, via e-mail at mutualsecretaries@lwsb.com or by calling (562) 431-6586 ext. 313, by 03/07/2023 no later than 3:00 p.m., the business day before the date of the meeting.

TO PROVIDE COMMENTS DURING MEETING: In order to make a comment during the open Shareholder forum, the Shareholder must submit all the necessary information stated above, via e-mail at mutualsecretaries@lwsb.com, and state their intent to speak. Please send in your request by 03/07/2023 no later than 3:00 p.m., the business day before the date of the meeting.

1. CALL TO ORDER/PLEDGE OF ALLEGIANCE
2. ROLL CALL

President Levitt, Vice President Conley, Secretary Kuhl, Chief Financial Officer Smith, Directors Smith, Green and Glasser

3. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUEST(S):

Marsha Gerber, GRF Representative
Mallorie Hall, Director of Finance
Marcello Mario, IT Director
Ryan Quental, Building Inspector
Ripa Barua, Senior Portfolio Specialist
Antoine Jackson, Portfolio Specialist

4. APPROVAL OF MINUTES

- a. **Regular Meeting Minutes of February 8, 2023**

5. GUEST SPEAKER

Ms. Hall

- a. Discuss and vote to accept CliftonLarsonAllen LLP engagement letter for 2022 audit (pp. 3-12)
- b. Discuss and vote to accept the 2022 drafted audited financial statements (handout) (p.13)

6. GUEST SPEAKER

Mr. Mario

- a. Discuss Mutual-only, Director-only email system.

7. **BUILDING INSPECTOR'S REPORT**

Mr. Quental

Permit activity; escrow activity; contracts & projects; shareholder and mutual requests (p. 14)

- a. Discuss and vote to approve patio proposal at unit 81-A (pp. 15-19)

- b. Discuss and vote to approve Greco Design and Development Contract for replacement of the electrical panel doors. (pp. 20-22)

8. GRF REPRESENTATIVE Ms. Gerber

9. SECRETARY / CORRESPONDENCE Ms. Kuhl

10. CHIEF FINANCIAL OFFICER'S REPORT Mrs. Smith

11. UNFINISHED BUSINESS

- a. Discuss and vote to ratify amending Rule 04-7425-1 Garden Areas, Trees, and Shrubs (p. 23-29)

12. NEW BUSINESS

- a. Approval of monthly finances (p. 30)
- b. Discuss and vote to amend Rule 04-7495-01 Solar Panel System Rules and Requirements (pp. 31-34)
- c. Discuss Rule 04-7507-01 Electric Cart Pad (pp. 35-37) Ms. Kuhl
- d. Discuss getting out of the appliance business for new buyers. Mr. Smith
- e. Reminder: Board approved Building Inspector to approve golf cart pads

STAFF BREAK BY 11:00 a.m.

13. PORTFOLIO SPECIALIST REPORT Ms. Barua

14. COMMITTEE REPORTS

- a. Mutual Administration Committee Ms. Kuhl
- b. Recreation Ms. Kuhl
- c. Physical Property Mr. Conley
- d. Landscape Mrs. Smith/ Mr. Smith
- e. Special Events Mr. Smith
- f. Electric Vehicle Ms. Green

15. ANNOUNCEMENTS

- a. **NEXT MEETING: Wednesday, April 12, 2023, 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**

16. DIRECTORS' COMMENTS

17. SHAREHOLDERS' COMMENTS (3 minutes)

18. ADJOURNMENT

19. EXECUTIVE SESSION

STAFF WILL LEAVE THE MEETING BY 12:00 p.m.

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO ACCEPT CLIFTONLARSONALLEN LLP
ENGAGEMENT LETTER FOR 2022 AUDIT (GUEST SPEAKER, ITEM A)
DATE: MARCH 8, 2022
CC: MUTUAL FILE

I move to accept the CliftonLarsonAllen LLP Engagement Letter for the 2022 audit and to authorize the President to sign the letter.



Statement of Work - Audit Services

December 16, 2022

This document constitutes a statement of work ("SOW") under the master service agreement ("MSA") dated November 4, 2021, or superseding MSA, made by and between CliftonLarsonAllen LLP ("CLA," "we," "us," and "our") and Golden Rain Foundation and 16 Seal Beach Mutual Corporations ("you," "your," or "the entity"). We are pleased to confirm our understanding of the terms and objectives of our engagement and the nature and limitations of the services CLA will provide for the entity as of and for the year ended December 31, 2022.

Karen Lo is responsible for the performance of the audit engagement.

Scope of audit services

We will audit the consolidated financial statements of Golden Rain Foundation and the basic financial statements of the 16 Seal Beach Mutual Corporations (the "Mutual Corporations"), which comprise the financial statements identified below, and the related notes to the financial statements (collectively, the "financial statements").

Consolidated Balance Sheet of the Golden Rain Foundation

Consolidated Statement of Revenues and Expenses of the Golden Rain Foundation

Consolidated Changes in Membership Interest and Trust Equity of the Golden Rain Foundation

Consolidated Statement of Cash Flows of the Golden Rain Foundation

Balance Sheets of the Mutual Corporations

Statements of Operations of the Mutual Corporations

Statements of Stockholders' Equity of the Mutual Corporations

Statements of Cash Flows of the Mutual Corporations

The Financial Accounting Standards Board (FASB) provides for certain required supplementary information (RSI) about future major repairs and replacements to accompany the entity's financial statements, respectively. The RSI will be subjected to certain limited procedures, but will not be audited.

We will also evaluate and report on the presentation of the supplementary information other than RSI accompanying the financial statements in relation to the financial statements as a whole.

Nonaudit services

We will also provide the following nonaudit services:

- Preparation of adjusting journal entries, if needed

Audit objectives

The objectives of our audit of the financial statements are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion about whether your financial statements are fairly presented, in all material respects, in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP). Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America (U.S. GAAS) will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Our audit will be conducted in accordance with U.S. GAAS. Those standards require us to be independent of the entity and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. Our audit will include tests of your accounting records and other procedures we consider necessary to enable us to express such an opinion.

We will also perform procedures to enable us to express an opinion on whether the supplementary information (as identified above) accompanying the financial statements is fairly stated, in all material respects, in relation to the financial statements as a whole.

We will issue a written report upon completion of our audit of your financial statements.

Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion, add an emphasis-of-matter or other-matter paragraph to our auditors' report, or if necessary, withdraw from the engagement. If our opinion is other than unmodified, we will discuss the reasons with you in advance. If circumstances occur related to the condition of your records, the availability of sufficient, appropriate audit evidence, or the existence of a significant risk of material misstatement of the financial statements caused by error, fraudulent financial reporting, or misappropriation of assets, which in our professional judgment prevent us from completing the audit or forming an opinion on the financial statements, we retain the right to take any course of action permitted by professional standards, including declining to express an opinion or issue a report, or withdrawing from the engagement.

Auditor responsibilities, procedures, and limitations

We will conduct our audit in accordance with U.S. GAAS.

Those standards require that we exercise professional judgment and maintain professional skepticism throughout the planning and performance of the audit. As part of our audit, we will:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and evaluate whether audit evidence obtained is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. However, we will communicate to you in writing any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements, including the amounts and disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Conclude, based on our evaluation of audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the entity's ability to continue as a going concern for a reasonable period of time.

Although our audit planning has not been concluded and modifications may be made, we have identified the following significant risk(s) of material misstatement as part of our audit planning:

- Management Override of Controls
- Revenue Recognition

There is an unavoidable risk, because of the inherent limitations of an audit, together with the inherent limitations of internal control, that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with U.S. GAAS. Because we will not perform a detailed examination of all transactions, material misstatements, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the entity or to acts by management or employees acting on behalf of the entity, may not be detected.

In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management and those charged with governance of any material errors, fraudulent financial reporting, or misappropriation of assets that come to our attention. We will also inform the appropriate level of management and those charged with governance of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential.

Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

Management responsibilities

Our audit will be conducted on the basis that you (management and, when appropriate, those charged with governance) acknowledge and understand that you have certain responsibilities that are fundamental to the conduct of an audit.

You are responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP.

Management's responsibilities include the selection and application of accounting principles; recording and reflecting all transactions in the financial statements; determining the reasonableness of significant accounting estimates included in the financial statements; adjusting the financial statements to correct material misstatements; and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the entity's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

You are responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities and safeguarding assets. You are responsible for the design, implementation, and maintenance of internal controls to prevent and detect fraud; assessing the risk that the financial statements may be materially misstated as a result of fraud; and for informing us about all known or suspected fraud affecting the entity involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the entity received in communications from employees, former employees, regulators, or others. In addition, you are responsible for identifying and ensuring that the entity complies with applicable laws and regulations, and informing us of all instances of identified or suspected noncompliance whose effects on the financial statements should be considered.

You are responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, including amounts and disclosures, such as records, documentation, identification of all related parties and all related-party relationships and transactions, and other matters, and for the accuracy and completeness of that information (including information from within and outside of the general and subsidiary ledgers); (2) additional information that we may request for the purpose of the audit; and (3) unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

You agree to inform us of events occurring or facts discovered subsequent to the date of the financial statements that may affect the financial statements.

Management is responsible for the preparation of the supplementary information in accordance with U.S. GAAP. You agree to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon or make the audited financial statements readily available to users of the supplementary information no later than the date the supplementary information is issued with our report thereon. You agree to provide us written representations related to the presentation of the supplementary information.

Management is responsible for providing us with a written confirmation concerning representations made by you and your staff to us in connection with the audit. During our engagement, we will request information and explanations from you regarding, among other matters, the entity's operations, internal control, future plans, specific transactions, and accounting systems and procedures. The procedures we will perform during our engagement and the conclusions we reach as a basis for our report will be heavily influenced by the representations that we receive in the representation letter and otherwise from you. Accordingly, inaccurate, incomplete, or false representations could cause us to expend unnecessary effort or could cause a material fraud or error to go undetected by our procedures. In view of the foregoing, you agree that we shall not be responsible for any misstatements in the entity's financial statements that we may fail to detect as a result of misrepresentations made to us by you.

Responsibilities and limitations related to nonaudit services

For all nonaudit services we may provide to you, management agrees to assume all management responsibilities; oversee the services by designating an individual, preferably within senior management, who possesses suitable skill, knowledge, and/or experience to understand and oversee the services; evaluate the adequacy and results of the services; and accept responsibility for the results of the services. Management is also responsible for ensuring that your data and records are complete and that you have received sufficient information to oversee the services.

Use of financial statements

Should you decide to include or incorporate by reference these financial statements and our auditors' report(s) thereon in a future private placement or other offering of equity or debt securities, you agree that we are under no obligation to re-issue our report or provide consent for the use of our report in such a registration or offering document. We will determine, at our sole discretion, whether we will re-issue our report or provide consent for the use of our report only after we have performed the procedures we consider necessary in the circumstances. If we decide to re-issue our report or consent to the use of our report, we will be required to perform certain procedures including, but not limited to, (a) reading other information incorporated by reference in the registration statement or other offering document and (b) subsequent event procedures. These procedures will be considered an engagement separate and distinct from our audit engagement, and we will bill you separately. If we decide to re-issue our report or consent to the use of our report, you agree that we will be included on each distribution of draft offering materials and we will receive a complete set of final documents. If we decide not to re-issue our report or decide to withhold our consent to the use of our report, you may be required to engage another firm to audit periods covered by our audit reports, and that firm will likely bill you for its services. While the successor auditor may request access to our workpapers for those periods, we are under no obligation to permit such access.

If the parties (i.e., you and CLA) agree that CLA will not be involved with your official statements related to municipal securities filings or other offering documents, we will require that any official statements or other offering documents issued by you with which we are not involved clearly indicate that CLA is not involved with the contents of such documents. Such disclosure should read as follows:

CliftonLarsonAllen LLP, our independent auditor, has not been engaged to perform and has not performed, since the date of its report included herein, any procedures on the financial statements addressed in that report. CliftonLarsonAllen LLP also has not performed any procedures relating to this offering document.

With regard to the electronic dissemination of audited financial statements, including financial statements published electronically on your website or submitted on a regulator website, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in those sites or to consider the consistency of other information in the electronic site with the original document.

We may issue preliminary draft financial statements to you for your review. Any preliminary draft financial statements should not be relied on or distributed.

Engagement administration and other matters

We understand that your employees will prepare all confirmations, account analyses, and audit schedules we request and will locate any documents or invoices selected by us for testing. A list of information we expect to need for our audit and the dates required will be provided in a separate communication.

Professional standards require us to be independent with respect to you in the performance of these services. Any discussion that you have with our personnel regarding potential employment with you could impair our independence with respect to this engagement. Therefore, we request that you inform us prior to any such discussions so that we can implement appropriate safeguards to maintain our independence and objectivity. Further, any employment offers to any staff members working on this engagement without our prior knowledge may require substantial additional procedures to ensure our independence. You will be responsible for any additional costs incurred to perform these procedures.

Our audit engagement ends on delivery of our signed report. Any additional services that might be requested will be a separate, new engagement. The terms and conditions of that new engagement will be governed by a new, specific SOW for that service.

Fees

We estimate our professional fees will be \$162,200. We will also bill for expenses including travel, internal and administrative charges) plus a technology and client support fee of five percent (5%) of all professional fees billed. This estimate is based on anticipated cooperation from your personnel and their assistance with locating requested documents and preparing requested schedules. If the requested items are not available on the dates required or are not accurate, the fees and expenses will likely be higher. Our invoices, including applicable state and local taxes, will be rendered each month as work progresses and are payable on presentation.

Unexpected circumstances

We will advise you if unexpected circumstances require significant additional procedures resulting in a substantial increase in the fee estimate.

Changes in accounting and audit standards

Standard setters and regulators continue to evaluate and modify standards. Such changes may result in new or revised financial reporting and disclosure requirements or expand the nature, timing, and scope of the activities we are required to perform. To the extent that the amount of time required to provide the services described in the SOW increases due to such changes, our fee may need to be adjusted. We will discuss such circumstances with you prior to performing the additional work.

Authority to Execute

The entity executing this SOW represents that it is duly authorized to do so and on behalf of itself and the entities listed on the Multiple Entities List.

Agreement

We appreciate the opportunity to provide to you the services described in this SOW under the MSA and believe this SOW accurately summarizes the significant terms of our audit engagement. This SOW and the MSA constitute the entire agreement regarding these services and supersedes all prior agreements (whether oral or written), understandings, negotiations, and discussions between you and CLA related to audit services. If you have any questions, please let us know. Please sign, date, and return this SOW to us to indicate your acknowledgment and understanding of, and agreement with, the arrangements for our audit of your financial statements including the terms of our engagement and the parties' respective responsibilities.

Sincerely,

CliftonLarsonAllen LLP

Response:

This letter correctly sets forth the understanding of Golden Rain Foundation.

CLA

Client

CLA

Golden Rain Foundation

Karen Lo

SIGN: *Mallorie Hall*

Karen Lo, Principal

Mallorie Hall, Director of Finance

DATE: *12/21/2022*

Golden Rain Foundation

SIGN: *Marsha Gerber*

Marsha Gerber, Board President

DATE: *12/21/22*

Multiple Entities

CLA Client ID

Entity Name

A265378

Golden Rain Foundation

A245538

Seal Beach Mutual One

A245537

Seal Beach Mutual Two

A245536

Seal Beach Mutual Three

A245535

Seal Beach Mutual Four

A245534

Seal Beach Mutual Five

A245533

Seal Beach Mutual Six

A245532	Seal Beach Mutual Seven
A245531	Seal Beach Mutual Eight
A245530	Seal Beach Mutual Nine
A245529	Seal Beach Mutual Ten
A245527	Seal Beach Mutual Eleven
A245526	Seal Beach Mutual Twelve
A245525	Seal Beach Mutual Fourteen
A245524	Seal Beach Mutual Fifteen
A245522	Seal Beach Mutual Sixteen
A245521	Seal Beach Mutual Seventeen

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO ACCEPT THE 2022 DRAFTED AUDITED FINANCIAL STATEMENTS (GUEST SPEAKER, ITEM B)
DATE: MARCH 8, 2022
CC: MUTUAL FILE

I move to accept that the Board of Directors of Seal Beach Mutual Four, upon a presentation of the Financial Statements as of December 31, 2022, for the year then ended, and the proposed Accountant's Report as submitted by CliftonLarsonAllen (CLA), hereby accepts the above-mentioned Financial Statements and reports therein, and authorize the President to sign the Management Representation Letter .

MONTHLY MUTUAL INSPECTOR REPORT

MUTUAL: **(04) FOUR**

DATE: **MARCH**

INSPECTOR: **RYAN QUENTAL**

PERMIT ACTIVITY

UNIT #	WORK DESCRIPTION	GRF/CITY PERMIT	START DATE	FINISH DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
40-J	ENTRY DOOR	BOTH	06/09/22	12/09/22	NO	2/17/23 - FINAL	RYDEN CONSTRUCTION
40-J	COUNTERTOPS	BOTH	02/01/23	05/30/23	NO		MP CONSTRUCTION
42-E	ADDITION	BOTH	08/11/22	03/30/23	NO	1/10/23 - SHOWER WALLS	MP CONSTRUCTION
43-H	HVAC	BOTH	01/09/23	11/11/23	NO		GREENWOOD
47-B	ADDITION	BOTH	07/23/22	03/31/23	NO	2/9/23 - SHOWER WALLS	MP CONSTRUCTION
47-G	HVAC	BOTH	12/22/22	02/22/23	NO		ALPINE
47-G	TILE	GRF	10/01/22	02/24/23	YES		BERGKVIST
47-I	REMODEL	BOTH	06/27/22	03/01/23	YES	11/28/22 - DRYWALL	HANDYCREW
47-J	ADDITION	BOTH	07/15/22	07/15/23	YES	12/15/22 DRYWALL	L & S CONSTRUCTION
47-L	WINDOWS	BOTH	07/30/21	02/28/23	YES		ROBERTS CONSTRUCTION
50-K	SHOWER CUT DOWN	BOTH	12/29/22	01/29/23	NO		NUKOTE
75-H	SHOWER	BOTH	12/06/22	03/15/23	NO		LW DÉCOR
82-G	1/2 BATH	BOTH	07/06/22	03/18/23	YES	8/18/22 - ELECTRICAL	LOS AL BUILDERS
83-G	WINDOWS	GRF	05/12/22	10/12/22	NO		CAL CUSTOM
85-D	SHOWER CUT DOWN	BOTH	03/06/23	04/06/23	NO		NU-KOTE
85-D	DISHWASHER/PANEL	BOTH	02/17/23	03/10/23	NO		OGAN
86-A	REMODEL/PATIO	GRF	04/11/22	08/31/23	NO	1/30/23 - DRYWALL	BA CONSTRUCTION

ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE	CLOSING	CLOSED
44-F		01/27/23					7	2	4
50-A		09/27/22							
51-L		01/27/23	02/08/23	02/08/23					
77-E		---							
79-K		11/18/22	01/31/23	01/31/23	02/10/23	02/17/23			
81-E		11/01/22							
81-I		09/27/22	01/19/23	01/19/23	01/31/23				
83-K		02/13/23							
88-E		03/22/22							

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	12/31/2023
Fenn Pest Control	Termites on Wednesday Only	4/30/2023

SHAREHOLDER & MUTUAL REQUESTS

SHAREHOLDER	MUTUAL
45G - Carport cabinet lock removal.	Fire Inspections (Complete)
83J - Shower floor refinish.	
81I - Porch light replacement.	Exterior Electrical Panel Doors
88A - Fridge replacement question.	
76E - Bathroom exhaust fan issue.	

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE PATIO PROPOSAL AT UNIT 81-A
(BUILDING INSPECTOR'S REPORT, ITEM A)
DATE: MARCH 8, 2023
CC: MUTUAL FILE

I move to approve the patio proposal at Unit 81-A. Work to be done at the shareholder's expense.

**GOLDEN RAIN FOUNDATION
BUILDING PERMIT**

Fee: \$ 134.00

Permit: # 17175

START DATE 01/15/23 MUTUAL 04-0000 APT NO #81A
 COMPLETION DATE 03/15/2023 TODAY'S DATE 12/06/22
 RESIDENT NAME Judy R. Glasser ADDRESS 1380 Weeburn Rd. #81A

NATURE OF ALTERATION:

Remove existing landscape. Replace with 4" concrete and #3 rebar. (broom finish) Remove deco block from face of unit. Repair stucco and paint. Remove part of the existing walkway. Replace with 4" concrete with #3 rebar (Broom Finish). Construct block wall with stack stone and bull nose cap 26" tall.

(Per Building Mutual Standards)

Do not change or add to the above-specified alterations without proper written approval and change order from the Physical Property Office.

NOTICE TO RESIDENT OF AGREEMENT

This represents your official Building Permit. When you receive this permit, place it in a conspicuous location in or at your unit. No alteration may be started until this permit is posted. Do not remove this permit until final inspections are completed.

I, Judy R. Glasser, Owner/Member of the above apartment do hereby agree to bear the expense of the above alterations and, in the event of vacating this apartment, this alteration shall thereupon remain as part of the building.

I agree all work will comply with Foundation and Mutual Corporation policies, regulations and procedures. During my occupancy of this apartment, I will be free to use and enjoy the alteration within the framework of the Occupancy Agreement.

I also agree to be personally responsible for the repair and maintenance of the alteration, and authorize, in the event of my failure to perform, the Mutual Corporation to perform repairs or maintenance upon the alteration even though part of the alteration which has been authorized may be exterior to use interior surfaces of the perimeter walls, floors, and ceiling of the dwelling unit.

Further, I agree that I will personally maintenance the alteration and, in the event of my failure, after reasonable notice from the Mutual Corporation in the event that the Mutual Corporation performs any repairs or maintenance upon the alteration. I will immediate pay the Mutual Corporation upon being billed.

I will, in the event of sale or transfer, obtain the consent of the new owner/member(s) to become responsible for the repair and maintenance of the alteration herein provided.

 Mutual Director's Signature _____ Date _____

 Owner/Member Signature _____ Date _____

NOTICE TO CONTRACTOR – Contractor performing this work is required to maintain insurance in such amounts as may be deemed adequate by the Physical Property Office, considering the nature of the work which is undertaken. Prior to the issuance of this Building Permit, Certificates of Insurance and Endorsements, together with Contractor's licenses issued by the State of California and the City of Seal Beach, must be filled with the Physical Property Office.

CONTRACTOR MUST CALL PHYSICAL PROPERTY OFFICE FOR INSPECTIONS WHEN JOB IS READY.

City of Seal Beach Permit Required? Yes No Permit # _____

For final inspection, Contractor must call both the Physical Property Office and City of Seal Beach for a joint final inspection. (24 hours' notice is required)

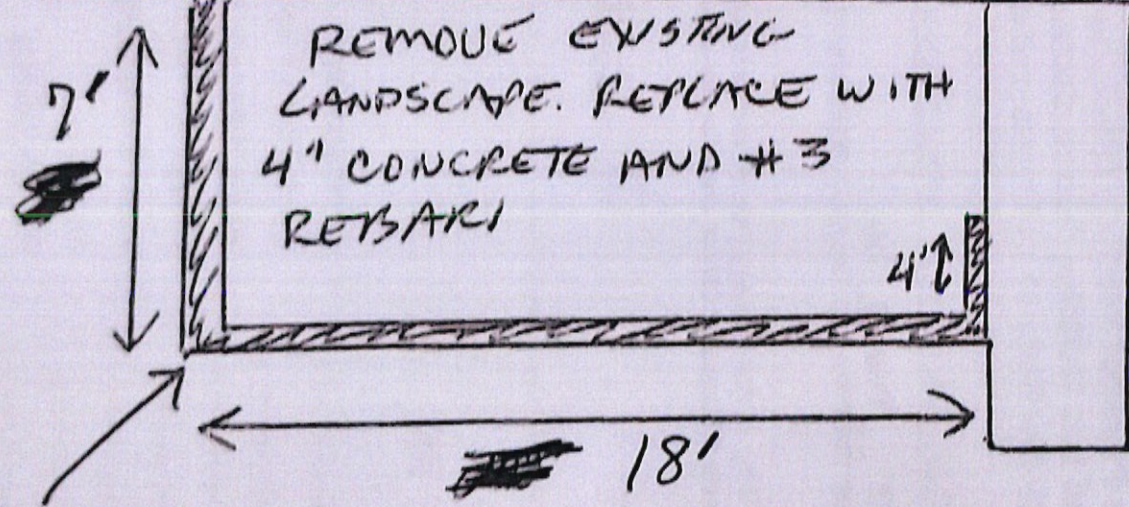
NOTICE: Contractor must furnished copy of City of Seal Beach Permit with Valuation Amount before start of job. Contractor must furnish Lien Release to Physical Property Office upon completion of alterations.

 Contractor's Signature _____ Date _____
 MJ Jurado

 GRF Inspection/Supervisor, Physical Property Office _____ Date _____

	<u>Approved By</u>	<u>Date</u>		<u>Approved By</u>	<u>Date</u>
BUILDING					
Footing	_____	_____	Landscaping	_____	_____
Framing	_____	_____	Lock Box w/ key	_____	_____
Wood Treatment	_____	_____	ELECTRICAL WORK		
Shear Panel	_____	_____	Rough Wiring	_____	_____
Insulation	_____	_____	Final Inspection	_____	_____
Roof Sheathing	_____	_____	HVAC		
Roof	_____	_____	Rough Wiring	_____	_____
Flashing	_____	_____	Final Inspection	_____	_____
Lathing	_____	_____	Rodent Proofing	_____	_____
Dry Wall	_____	_____	PLUMBING		
Scratch Coat	_____	_____	Ground Work	_____	_____
Brown Coat	_____	_____	Rough Plumbing	_____	_____
Finish Plastering	_____	_____	Finish Work	_____	_____
Miscellaneous	_____	_____	FINISH BUILDING	_____	_____
Tile Approval	_____	_____			

1380 WEEBURN RD 81A
MUTUAL 4



CONSTRUCT BLOCK WALL WITH STACK STONE.
26" TALL



Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE GRECO DESIGN AND DEVELOPMENT CONTRACT FOR REPLACEMENT OF THE ELECTRICAL PANEL DOORS (BUILDING INSPECTOR'S REPORT, ITEM B)
DATE: MARCH 8, 2023
CC: MUTUAL FILE

I move to approve the electrical contract from Greco Design and Development for replacement of the exterior Electrical Panel Doors at a cost not to exceed \$47,500.00. Funds to come from Structural Reserves and authorize the President to sign any necessary documentation.

OR

I move to approve the electrical contract from Greco Design and Development for replacement of the exterior Electrical Panel Doors at a cost not to exceed \$54,925.00. Funds to come from Structural Reserves and authorize the President to sign any necessary documentation.

Proposal - Contract

Greco DeSign and Development, Inc.
 7438 Mohawk Circle, Buena Park, CA 90620
 714-330-3523

Proposal Submitted To:		Job Name:	Date:
Mutual 4 (Ryan Quental)		Aluminum Doors	2/17/2023
Address:		Job Location:	
Mutual 4 Leisure World		Same	
Seal Beack, Ca		Contact Person	
Phone #:	FAX #:	Ryan	
562 431-6586 x359			

Project Description:

- * Provide & install Aluminum Doors for extrior of all buildings in Mutual 4
- * Doors made of .063 aluminum with white baked on finish
- * Aluminum hinges, & stainless steel clasps included
- * 34 Single Doors at \$750. each = \$25,500
- * 16 Double Doors at \$ 1,375 each = \$22,000

Total Cost \$47,500

We propose hereby to furnish material and labor - complete in accordance with the above specifications for the sum of:

\$ FORTY SEVEN THOUSAND, FIVE HUNDRED DOLLARS 00/100
 Deposit required with balance on completion

Any alterations or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control.

Respectfully submitted _____

Note: this proposal may be withdrawn by us if not accepted within 30 days.

Acceptance of Proposal - Contract

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Signature: _____


Date of Acceptance: _____ **Signature:** _____

Proposal - Contract

Greco DeSign and Development, Inc.
7438 Mohawk Circle, Buena Park, CA 90620
714-330-3523

Proposal Submitted To:		Job Name:	Date:
Mutual 4 (Ryan Quental)		Aluminum Doors	2/17/2023
Address:		Job Location:	
Mutual 4 Leisure World		Same	
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Phone #:	FAX #:	Ryan	
562 431-6586 x359			

Project Description:

- * Provide & install Aluminum Doors for extrior of all buildings in Mutual 4
- * Doors made of .063 aluminum with white baked on finish
- * Aluminum hinges, & stainless steel clasps included
- * 34 Single Doors at \$750. each = \$25,500
- * 16 Double Doors at \$ 1,375 each = \$22,000
- * 33 Phone Doors at \$225. each = \$7425.

Total Cost \$54,925

We propose hereby to furnish material and labor - complete in accordance with the above specifications for the sum of:

\$ FIFTY FOUR THOUSAND, NINE HUNDRED & TWENTY FIVE DOLLARS 00/100
 Deposit required with balance on completion

Any alterations or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control.

Respectfully submitted

Note: this proposal may be withdrawn by us if not accepted within 30 days.

Acceptance of Proposal - Contract

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Signature: 

Date of Acceptance: _____ **Signature:** _____

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO RATIFY AMENDING RULE 04-7425-1 GARDEN AREAS, TREES AND SHRUBS (UNFINISHED BUSINESS, ITEM A)
DATE: MARCH 8, 2023
CC: MUTUAL FILE

I move to ratify proposed rule change by amending Rule 04-7425-1 Garden Areas, Trees and Shrubs of the Rules and Regulations; the 28-day posting requirement has been met.

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

Flower Gardens, Vegetables, Trees, and Shrubs use

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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 Flower Gardens beyond the drip line are in the common area owned by the Mutual shareholders; therefore, the use of this common area for Flower Gardens is subject to change at the discretion of Mutual Four’s Board of Directors.

Over the Mutual’s lifetime, the sizes of the Flower Gardens 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.

FLOWER GARDEN SIZES

1. Guidelines for approved Flower Garden sizes vary depending on the unit location, sidewalk location, safety, and aesthetics. Flower 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 Flower Garden area with the remaining gardens in the building. The guideline for a Flower Garden size is site specific.
3. Shareholders in units A, F, G and L, after Board consultation, may be allowed a Flower Garden at the end of their unit, depending on the area available. Planting cannot encumber entry to the attic or access to the meter panel. These Flower Gardens shall be site specific.
4. The Board may allow, on a case-by-case basis, a Flower Garden 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.
6. Shareholders may select plants of their choice from the list of approved plants (see list on page 5). Trees or other plants with root growth that are invasive and have the potential to damage the Mutual’s structures, walls 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

(Mar 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

43 and be kept 12” below the eaves. All planting must be trimmed back 6” from the building.
44 Removal of any offending growth will be done by the Mutual at the shareholder’s expense
45 if shareholder does not maintain these standards. All grounded and potted plants shall be
46 trimmed 12 inches below gutter line.
47

48 7. Watering, fertilization, and plant pest control within the Flower Gardens are the
49 responsibility of the shareholder.
50

51 8. Flower Gardens are cultivated by the Mutual’s gardening service UNLESS the shareholder
52 wants to perform this task. If shareholders want to maintain their own garden(s), they must
53 insert red flags in the Flower Garden. Inserting a red flag does not mean the Gardeners
54 will not trim out of compliance growth; the red flag indicates the Shareholder will weed
55 their own Flower Garden. Gardeners are instructed to remove weeds, including baby
56 tears, wild mint, and plants of the spiderwort family, all of which can spread into the lawn
57 or neighboring garden. Roses are trimmed in December/January by the Mutual’s
58 gardeners in all gardens except red-flagged gardens.
59

60 9. Potted plants may not inhibit the 36” entry requirement, nor are they permitted on the
61 entrance walk, on top of pad mount transformers, hung from or placed on pad mount
62 enclosures (per Policy 7492), or on telephone vaults. Potted plants may not be placed on
63 Patio walls. They are, however, allowed on porch walls.
64

65 10. Free-standing, aesthetically pleasing objects, as determined by the Landscape
66 Committee, are permitted in the Flower Garden. The Board may require any objects be
67 removed from the Flower Garden.
68

69 11. Sprinklers within the shareholder’s Flower Garden must be installed by the Mutual’s
70 gardeners at the shareholder’s expense. Maintenance of sprinklers within Flower Garden
71 areas will be at the shareholder’s expense.
72

73 12. Prohibited Uses of Flower Gardens Front and side gardens may not be used as storage
74 areas. Items such as garden soil, empty pots, garden tools, potting tables, cabinets,
75 scaffolding, shelving, bikes, kayaks and/or surf boards are prohibited in front and side
76 flower gardens and may not block Unit windows. Patio Furniture is NOT allowed in the
77 Flower Garden.
78

79 13. Overgrown Flower Gardens. If a Flower Garden is deemed to be an eyesore by the
80 Landscape Committee and provides hiding places for spiders, rodents, and wildlife, the
81 Shareholder will be asked, in writing, to clean it out. If the Shareholder does not clean out
82 the “overgrown” Flower Garden and/or overabundance of potted plants or in-ground
83 plants, then the Mutual will do it. The Shareholder will not be reimbursed for any plants,
84 pottery, containers, or non-authorized “items” in the flower bed. Plants must be cut back

(Mar 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

85 so as not to extend over the garden line, in all cases. Removal of any offending growth will
86 be done by the Mutual at the Shareholder’s expense.

87
88 14. Temporary Nursery containers are not allowed to be displayed; all plants in a pot will need
89 to be in a decorative pot with a concrete paver under it. Pots that have saucers under it
90 will not be allowed due to water attracting wildlife and mosquitoes. Potted plants are not
91 to be displayed on Patio walls, only porch walls. ~~No more than 8 potted plants are allowed~~
92 ~~in the Flower Garden. No more than 8 potted plants are allowed on the patio. If there is~~
93 ~~not a patio, then a maximum of 8 potted plants are allowed.~~ **No more than 8 potted plants**
94 **are allowed in the Flower Garden. No more than 8 additional potted plants are**
95 **allowed on the patio and porch combined. Therefore, 16 total potted plants are**
96 **allowed outside the shareholder’s unit. Refer to the patio and porch definitions in**
97 **policy 04-7415-01.**
98

99 15. Trees within Flower Gardens. By definition, trees are woody, perennial plants that have
100 one central stem, can grow to a considerable height, and normally have a distinct
101 head. Shrubs are woody, perennial plants that have a number of stems usually produced
102 from near the soil line of the plant. Due to the potential for damage to the buildings, walls
103 and plumbing, no trees or shrubs with aggressive root systems are allowed in the Flower
104 Garden. All trees or shrubs with aggressive root systems will be removed from Flower
105 Gardens at shareholders’ expense after written notification of fifteen-day removal cycle.
106 However, if an existing tree or shrub poses no danger to Mutual property, an exemption
107 for a tree or shrub planted in a flower garden may be approved by the board upon written
108 request by the shareholder. No individual Mutual Director or Mutual Officer can approve
109 an exemption on their own. Also, dwarf citrus trees may be planted in wooden boxes or
110 decorative pots, placed on top of a concrete block that will not allow the tree to take root
111 and located in the Flower Garden. All dwarf citrus trees, Shrubs, Plants and Flowers must
112 be kept twelve (12) inches below the eaves and at least six (6) inches from the building not
113 extending past the Flower Garden boarder. Shareholders failing to adhere to these rules
114 will be responsible for the cost of commercial pruning. Any exception to these rules must
115 be approved by the board. These exemptions are null and void once the unit changes
116 ownership, and the trees or shrubs in question will be removed and cost for removal will
117 be billed to seller through escrow.

VEGETABLES IN FLOWER GARDEN

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121 1. Small quantities of vegetables may be grown in Flower Gardens in a pot with a
122 concrete block under the pot, but the Flower Garden cannot be planted entirely
123 with vegetables.
124 2. All vegetables must be grown in a half-inch metal mesh rodent resistant enclosure
125 minimum height of two feet. Ripe produce must be removed in a timely manner to

(Mar 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

126 deter rodents.

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TURF AREAS

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132 1. Turf areas are all the grounds located outside of each apartment beyond the drip line and
133 Flower Gardens. Turf areas are common area. These areas are owned by the Mutual and
134 are the exclusive responsibility of the Mutual. Shareholders are not permitted to install,
135 remove, or relocate plants or any other landscaping in the turf areas, including areas
136 around light poles. Shareholders are not permitted to install, remove, relocate, or adjust
137 sprinklers in turf areas. A director has the authority to have any plants, flowers, shrubs or
138 trees removed from the turf areas that are not approved by the Mutual Board.

139

140 2. Artificial turf will not be allowed in and around fresh turf areas. Any artificial turf already in
141 place will become the sole responsibility of the shareholder to maintain and replace as
142 needed. At the time of resale or transfer of the share of stock, the shareholder (seller) may
143 be required to remove the artificial turf.

144

145 3. Tree issues will be addressed by the Landscape Committee. Under certain circumstances,
146 trees that are removed may not be replaced. As a general policy, however, if a tree is
147 removed it must be replaced somewhere within the mutual. If removal was requested by
148 a shareholder and approved by the board, shareholder will pay for cost of removal,
149 purchase and planting of a new tree. The tree becomes the property of the Mutual and will
150 be maintained by the Mutual at the Mutual’s expense.

151

152 4. If a shareholder wants a tree planted in an area where no tree was previously planted,
153 approval must be obtained from the Board. The tree shall be planted by the Mutual
154 landscaper and all costs of tree and planting shall be at the shareholder’s expense. The
155 tree becomes the property of the Mutual and will be maintained by the Mutual at the
156 Mutual’s expense.

157

158 5. The Mutual’s “common areas” can be used for temporary reasons e.g. construction activity
159 and moving with director approval.

160

161 6. Scallop borders, or bordering materials in other shapes, shall not be placed around the
162 base of trees nor shall scallops be positioned in any way that obstructs turf maintenance,
163 such as lawn mowing, leaf and weed removal, or vacuuming of cut grass. Shareholders
164 may not place potted plants or decorative objects at the base of trees as this will restrict
165 the volume of water said tree receives from the sprinklers.

(Mar 22)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

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7. Water Restrictions: During drought conditions, landscape and garden watering by shareholders is allowed only on **Tuesdays, Thursdays, and Saturdays from April 1 through September 30**. From October 1 through March 31, when the temperature is cooler and there is more natural rainfall, watering is allowed on Tuesdays and Saturdays only. Shareholder hoses must be equipped with auto shut-off nozzles. Shareholders are NOT allowed to hose down hardscape areas such as patios, porches, sidewalks, streets, and concrete areas.

PLANT GUIDELINES

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

Bushes and shrubs that do well:

Heavenly bamboo, hibiscus, holly family, hydrangea, indian hawthorn, juniper shrubs, lily of the Nile, mirror plant, star jasmine, and bottle palm tree.

Smaller flowering plants that do well:

Azalea, camellia, dahlia, daisy, fuchsia, gardenia, mums, and roses.

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

geraniums, impatiens, marigolds, vincas, and wax begonias

Note: The plants listed above seem to be ignored (at this time) by rabbits, but that could change (Pansies and Lobelias are favorites of Rabbits).

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

Asparagus Fern, baby tears, bird of paradise, all fruit trees except citrus, ficus trees, ivy, spiderwort family, wild mint, selected palm trees based upon location, and firestick plant also known as milk bush and pencil bush and officially known as euphorbia tirucolli.

All citrus trees must be of the dwarf variety and are allowed in the garden area in self-contained wooden boxes with a concrete block underneath. Any exception of the above must be approved by the Board. No individual mutual director or mutual officer can approve on their own.

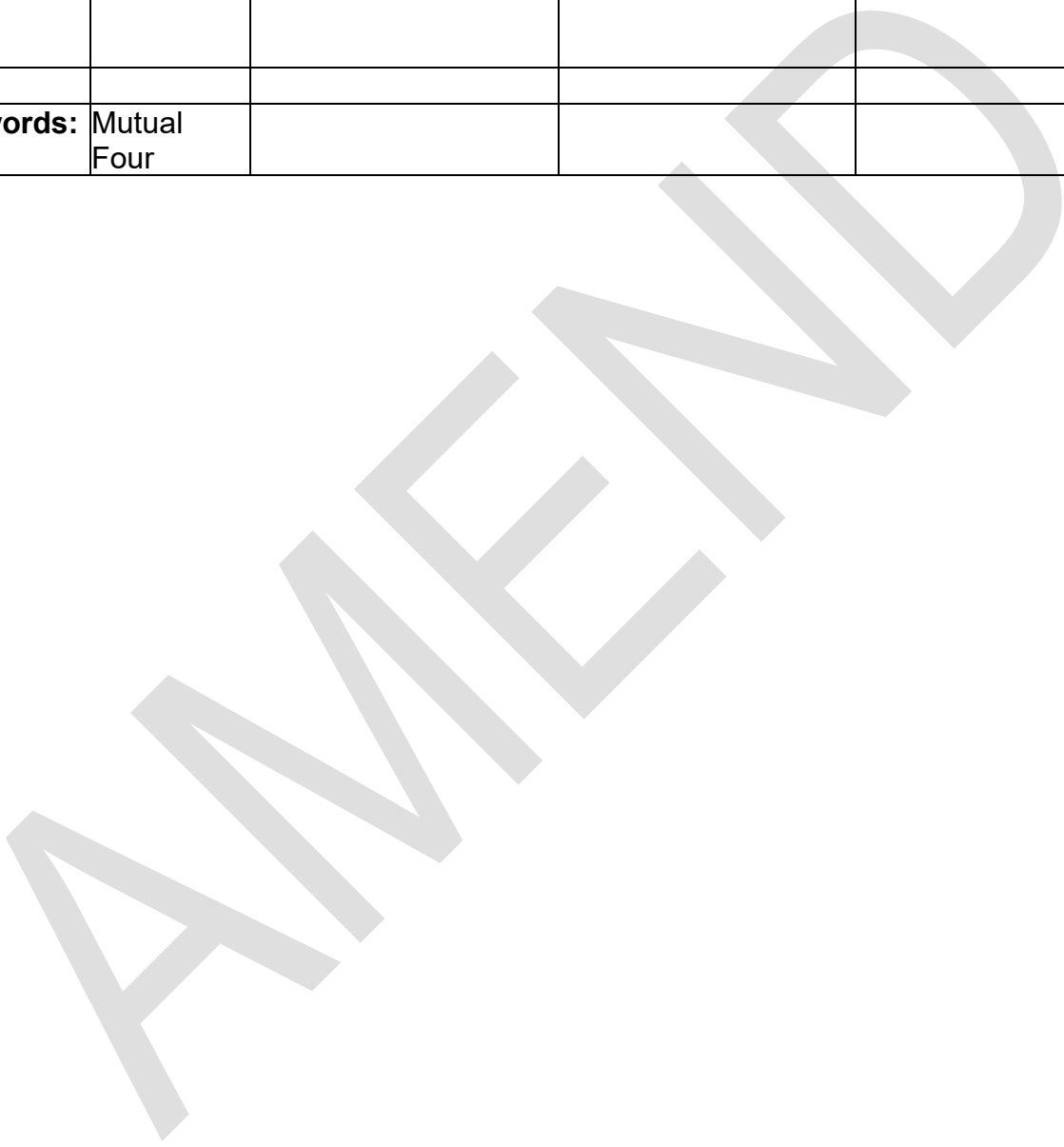
SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

206 No new bottle brush trees are allowed in Mutual Four. Existing trees are grandfathered in and will
207 not be removed unless diseased or dead, as diagnosed by the Landscape Company and
208 approved by the Landscape Committee.
209

Adopted:	22 Jan 12	Amended: 14 Sept 22	Amended: 14 Dec 22	Amended: 08 Mar 23
Keywords:	Mutual Four			

210



(Mar 22)

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: APPROVAL OF MONTHLY FINANCES (NEW BUSINESS, ITEM A)
DATE: MARCH 8, 2023
CC: MUTUAL FILE

I move to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the Mutual has its operating and reserve accounts, an income and expense statement for the Mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of February 2023.

Mutual Corporation No. Four

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO AMEND RULE 04-7495-01 SOLAR PANEL SYSTEM RULES AND REQUIREMENTS (NEW BUSINESS, ITEM B)
DATE: MARCH 8, 2023
CC: MUTUAL FILE

I move to propose a rule change by amending Rule 04-7495-01 Solar Panel Systems Rules and Requirements and approve 28-day posting of notice of the proposed rule change. The proposed rule change will be considered by the board at the next scheduled meeting following review of any shareholder comments.

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

AMENDED

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.

(~~Nov-22~~March 23)

SEAL BEACH MUTUAL NUMBER FOUR**Physical Property – Resident Regulations****AMENDED**

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.

Invertor Box:

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 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.

Battery Backup's or Power Wall:

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 72 Any installation of a Battery backup or Power Wall system at any time must be submitted to
 73 Mutual 4 for approval. A permit must be obtained from the City of Seal Beach, and the Physical
 74 Property Department of the Golden Rain Foundation (GRF) prior to any installation. Installation
 75 must be performed by a LW licensed Electrical contractor.

Emergency Shut Off

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 79 **Exterior emergency shut-off and required equipment placement is at Mutual 4 discretion**
 80 **and decided on a case by case basis.**

Cleaning of Solar System Panels:

81
 82
 83
 84 Cleaning of solar panels must be performed by LW Service Maintenance, a LW approved

(~~Nov-22~~March 23)

SEAL BEACH MUTUAL NUMBER FOUR

Physical Property – Resident Regulations

AMENDED

85 handyman, the roofing company that holds the current warranty or the solar system contractor,
86 at the Shareholder’s expense. It’s suggested that solar panels be cleaned once a year by
87 approved contractor.
88

Insurance:

91 The Shareholder is required to have H06 Insurance policy of \$500,000 liability minimum.
92 Upon application, the shareholders must provide the Board of Directors with a copy of the
93 shareholder’s HO6 insurance policy of \$500,000 liability minimum. This policy must be
94 maintained, not ever allowed to lapse, as long as the solar panels and systems are installed.
95

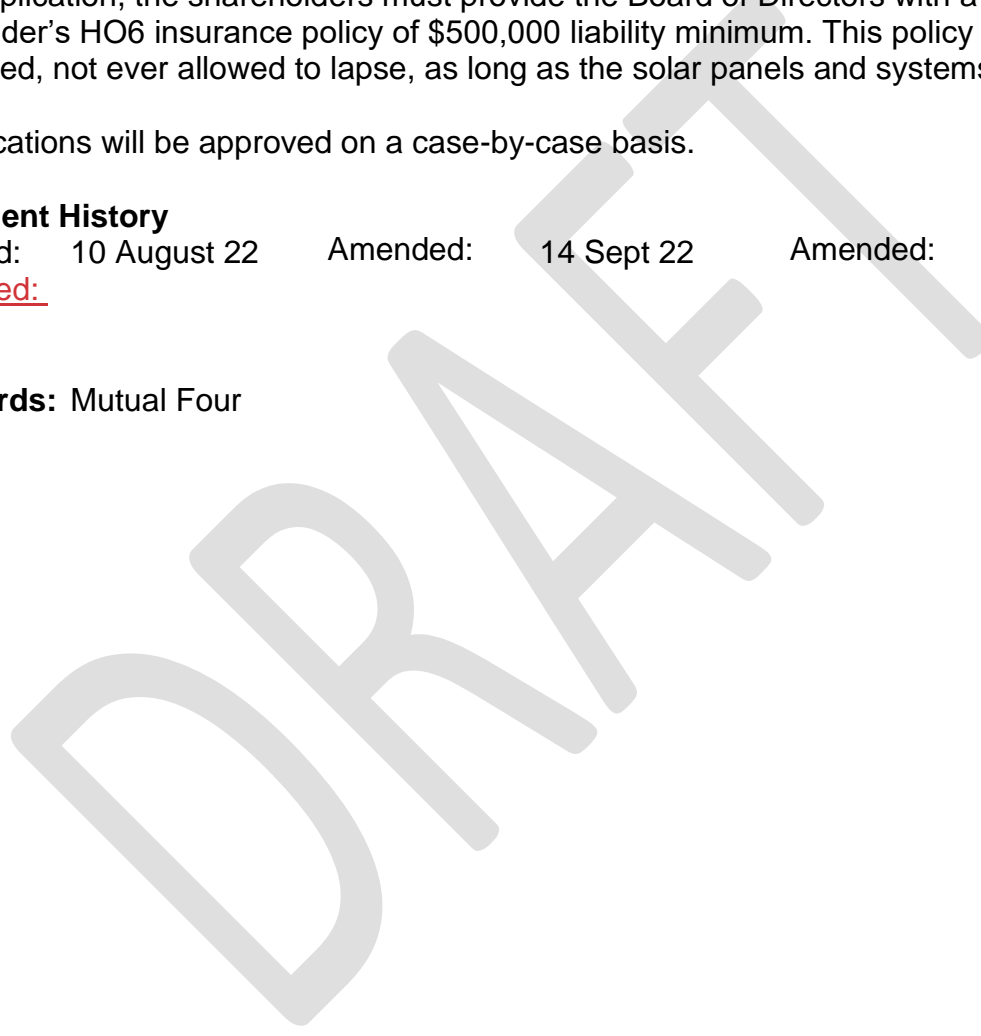
96 All applications will be approved on a case-by-case basis.
97

Document History

Adopted: 10 August 22 Amended: 14 Sept 22 Amended: 09 Nov 22
Amended:

Keywords: Mutual Four

98



(~~Nov 22~~March 23)

SEAL BEACH MUTUAL NO. FOUR

SHAREHOLDER REGULATIONS

Electric Cart Pad

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A temporary parking or charging pad (“pad”) may be installed adjacent to an apartment using the following guidelines:

1. All pad requests must be submitted in writing to the Mutual Board of Directors (“Board”) and be accompanied by a photo of the proposed location. Board approval will be on a case-by-case basis.
2. A permit must be obtained from the Golden Rain Foundation (“GRF”) Physical Property Department before a pad is installed.
3. The pad shall be constructed of Turfstone, which consists of interlocking concrete pavement blocks that sit on a bed of concrete sand and allows the openings of the blocks to be filled with sand. The openings will then be filled with approved artificial grass. All approvals are subject to installation specifications (see page 3).
4. The pad must not exceed 5 feet wide.
5. The cost of installing a Turfstone pad will be at the shareholder’s expense.
6. Any modifications to the existing sprinkler system that are required as a result of the approved pad installation shall be at the shareholder’s expense.
7. In no case shall more than one pad per unit be approved.
8. Pads can only be used for parking and charging electric carts. All other uses of the pad are prohibited.
9. The pad needs to be removed by the shareholder at his or her expense if shareholder no longer has an electric cart.
10. All electric carts must have an approved Leisure World decal from the GRF Security Department.
11. For safety reasons, all electric carts shall have a rear view mirror, directional signals, headlights, taillights and brake lights in good operating condition. Headlights shall be used when driving in darkness.
12. The Board of Directors recommends that any electric cart owner obtain sufficient insurance to protect themselves in case of personal injury or damage to the Mutual’s property or another person’s property.

(Sep 12)

SEAL BEACH MUTUAL NO. FOUR

SHAREHOLDER REGULATIONS

Electric Cart Pad

- 43 13. The pad shall be removed upon the resale or transfer of the share of stock, at the seller's
44 expense, unless the buyer has an electric cart and agrees, in writing, to adhere to this electric
45 cart pad policy.

46 **SEE TURFSTONE SPECIFICATIONS BELOW**

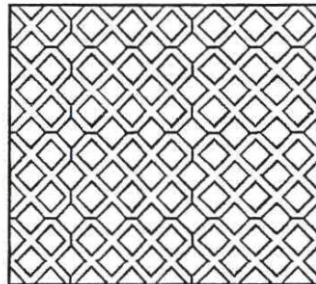
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SEAL BEACH MUTUAL NO. FOUR

SHAREHOLDER REGULATIONS

Electric Cart Pad

thickness	stone size	approx. weight	approx. stones/pallet	approx. lbs./pallet	approx. stones/sq.ft.	approx. sq.ft./pallet
80 mm	15.6" x 23.5"	57 lb.	48	2736	0.39	122

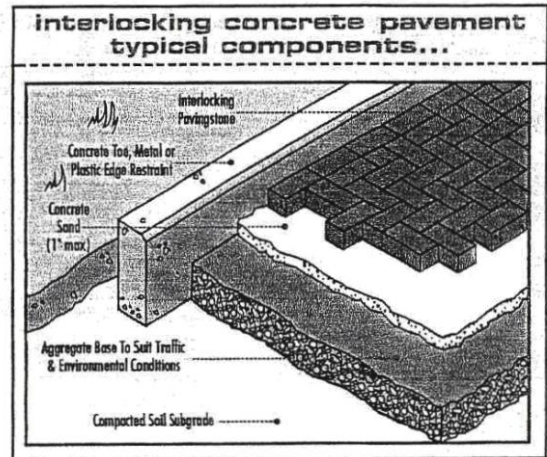


Unlimited design possibilities...

- Patios
- Pool Decks
- Walkways
- Driveways
- Intersections
- Shopping Malls
- Medians
- Sidewalks
- Roadways
- High Traffic Areas
- Show Room Floors
- and Much More

INSTALLATION

1. Excavate unsuitable, unstable or unconsolidated subgrade material and compact the area which has been cleared. Backfill and level with dense graded aggregate suitable for base material (typically 3 to 6 inches for pedestrian and light vehicular traffic, 6 to 12 inches for heavy vehicular and industrial) or as otherwise directed by site engineer/architect/landscape architect.
2. Install edge restraint using concrete curb, concrete toe or Dimex Edge Pro.
3. Place bedding course of sharp normal weight screening or concrete sand to a uniform depth of approximately 1" leveled to grade.
4. Install Basalite Interlocking Pavers hand tight with joints approximately 1/8".
5. Where required, cut stones with an approved cutter to fit accurately.
6. Tamp paving stones with mechanical vibrator uniformly level true to grade and free of movement.
7. Fill voids in joints by sweeping dry fine sharp sand over pavers.



49

Document History

Adopted: 09 Sep 2012 Amended:

Keywords: Mutual Four Electric Cart Pad

50

(Sep 12)