

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

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 Vice President Conley at 8:45 a.m. on Wednesday, March 8, 2023, in Conference Room A and via Zoom Conference Call.

PLEDGE OF ALLEGIANCE

Vice President Conley called for Director Green to lead the Pledge of Allegiance.

ROLL CALL

Present: Vice President Conley, Secretary Kuhl, Directors Smith, and Green.

Absent: President Levitt, Chief Financial Officer Smith, and Director Glasser

GRF Representative: GRF Representative Gerber (**Joined Via Zoom at 8:52 a.m.**)

Guests: Two Mutual Four shareholders (**in person**)
One Mutual Four shareholders (**via zoom**)

Staff: Mr. Mario, IT Director
Mr. Quental, Building Inspector (**via zoom**)
Ms. Barua, Senior Portfolio Specialist
Mr. Jackson, Portfolio Specialist

MINUTES

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

RESOLVED to approve the Regular Meeting Minutes of February 8, 2023, as written.

The MOTION passed unanimously.

GUEST SPEAKER

IT Director Mario gave a verbal presentation regarding LWSB Mutual 04 email.

Following questions, Mr. Mario left the meeting at 9:03 a.m.

**BOARD OF DIRECTOR
MUTUAL FOUR**

March 08, 2023

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

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

The MOTION passed unanimously.

BUILDING INSPECTOR'S REPORT

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

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

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

The MOTION passed unanimously.

Following questions, Mr. Quental left the meeting at 9:43 a.m.

UNFINISHED BUSINESS

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 04-7425-1 Flower Garden, Vegetables, Trees and Shrub Use of the Rules and Regulations; the 28-day posting requirement has been met.

The MOTION passed unanimously.

GRF REPRESENTATIVE REPORT

GRF Representative Ms. Gerber, presented a verbal report.

Following questions Ms. Gerber left the meeting at 9:29 p.m.

SECRETARY'S REPORT / CORRESPONDENCE

No Correspondence.

CHIEF FINANCIAL OFFICER'S REPORT

No report due to delayed financial statements.

NEW BUSINESS

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

RESOLVED to propose a rule change by amending Rule 04-7495-1 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.

The MOTION passed unanimously.

PORTFOLIO SPECIALIST'S REPORT

Portfolio Specialist Barua presented her report (attached).

COMMITTEE REPORT

Mutual Administration Committee
Secretary Kuhl Provided an update.

Recreation Committee
Secretary Kuhl provided an update.

Physical Property Committee
Vice President Conley provided an update.

Landscape Committee
Director Smith provided an update.

Special Events Committee
No update.

Electric Vehicle Committee
Director Green provided an update.

ANNOUNCEMENTS

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.

DIRECTOR'S COMMENTS

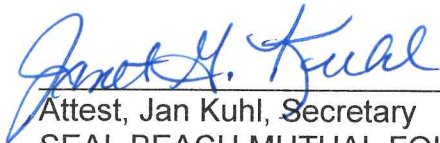
One Director made a comment.

SHAREHOLDER COMMENTS

One shareholder made a comment.

ADJOURNMENT

There being no further business to conduct, President Levitt adjourned the meeting at 10:17 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
AJ/RB 03/08/23

(These are tentative minutes, subject to approval by the Board of Directors at the next Regular Board of Director's Meeting.)

**RESOLUTIONS IN THE REGULAR MONTHLY MEETING
OF March 08, 2023**

RESOLVED to approve the Regular Meeting Minutes of February 8, 2023, as written.

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

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

RESOLVED to ratify proposed rule change by amending Rule 04-7425-1 Flower Garden, Vegetables, Trees, and Shrub Use of the Rules and Regulations; the 28-day posting requirement has been met.

RESOLVED to propose a rule change by amending Rule 04-7495-1 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.

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.	

P.O. Box 2069
Seal Beach CA 90740

Feb Actual	Feb Budget		2023 Y-T-D Actual	2023 Y-T-D Budget
126,055	126,055	Carrying Charges	252,111	252,110
48,003	48,003	Reserve Funding	96,005	96,006
174,058	174,058	Total Regular Assessments	348,116	348,116
791	832	Service Income	1,531	1,664
45	147	Financial Income	90	294
3,000	2,963	Other Income	3,802	5,926
3,836	3,942	Total Other Income	5,423	7,884
177,893	178,000	Total Mutual Income	353,539	356,000
76,519	76,519	GRF Trust Maintenance Fee	153,038	153,038
12,038	13,555	Utilities	22,732	27,110
0	1,002	Professional Fees	1,163	2,004
26,229	25,779	Outside Services	52,468	51,558
14,972	13,139	Taxes & Insurance	29,944	26,278
48,003	48,003	Contributions to Reserves	96,005	96,006
177,760	177,997	Total Expenses Before Off-Budget	355,350	355,994
133	3	Excess Inc/(Exp) Before Off-Budget	(1,811)	6
14,181	0	Depreciation Expense	28,361	0
(14,047)	3	Excess Inc/(Exp) After Off-Budget	(30,172)	6
Restricted Reserves				
4,461	0	Appliance Reserve Equity	18,509	0
1,667	0	Painting Reserve	126,870	0
0	0	Contingency Operating Equity	25,000	0
10,417	0	Roofing Reserve	360,872	0
208	0	Emergency Reserve Equity	85,095	0
30,833	0	Infrastructure Reserve	788,478	0
47,586	0	Total Restricted Reserves	1,404,824	0

PORTFOLIO SPECIALIST'S REPORT

March 2023



If an overabundance of personal belongings gets in the way of living your life comfortably, speak to your healthcare professional.

Collecting and keeping too many things in your Unit, or on your patio/porch, might present a clear and present danger of rodent and insect infestation, and even the possibility of creating a fire hazard within your Unit.

Please note: It is against the Law to place electronic waste, smoke detectors, batteries, paint cans, sharps, pesticides and herbicides, auto parts and light bulbs, including fluorescent light bulbs, in either the **GREEN** or the **WHITE** Waste Containers.

Large items:

DO NOT leave any large items around the waste bin areas.

Furniture, mattresses, tables, chairs, and all other large items may be taken to the North-West corner of Seal Beach Leisure World. However, there are a number of local thrift stores who will pick up large items.

An assessment per item may be brought against an individual Unit for leaving these items in or around the waste bin areas.

If you are not sure or have any questions regarding proper disposal of any items, please ask your Building Captain or Mutual Director for clarification.



Mutual and GRF Elections will be beginning soon.

This is your community! Please see the 2023 GRF & Mutual Election and Annual Meeting Schedule in LW Weekly!



GUIDE TO RECYCLING...

SEPARATING RECYCLE PRODUCTS FROM TRASH

CALMET (the waste collection agency serving Leisure World) has provided a S.O.R.T. (Saving Our Resources Together) Guide for the disposal of products from the home. Plastic bags CANNOT be recycled. Please be sure to place recyclables from plastic bags into WHITE bin and place plastic bags into the GREEN trash bin.



GLASS

- o Clear
- Brown
- Green
- Liquor
- Soft Drink
- e Juice & Food Jars

RECYCLABLES

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RECYCLABLES ONLY



METAL

- Aluminum Foil
- o Aerosol Cans (Empty)
- Food Cans & Lids
- Wire Coat Hangers
- Soda & Juice Cans



PLASTIC

- Milk Jugs
- Soda, Juice & Water
- Soap Bottles
- o Containers with Numbers 1-7



PAPER

- Newspaper
- Junk Mail & Magazines
- o Envelopes & Paper
- o Wrapping Paper (non-metallic)
- Cereal Boxes
- o Egg Cartons
- e Paper Shopping Bags
- e Phone Books
- Cardboard Boxes (flattened)
- o Juice Drink Boxes



IT'S AGAINST THE LAW...

To place these items into either the GREEN or the WHITE Regular Waste Containers:

- Electronic Waste*
- Household Batteries*
- Pesticides & Herbicides
- Ⓡ Smoke Detectors
- Paint Cans & All Paint Products
- Auto Products
- Ⓡ Sharps
- Fluorescent/Light Bulbs*



HOUSEHOLD HAZARDOUS WASTE

The law prohibits putting any hazardous liquids or hazardous waste materials in your regular waste containers. These waste items MUST be handled separately and taken to a **Hazardous Waste Collection Center**. Closest centers are: Rainbow Disposal, 714-847-3581 or the O.C. Integrated Waste Management Dept. 714-834-6752.



E-WASTE, HOUSEHOLD BATTERIES & LIGHTING

Instructions for proper disposing of the following items:

- Ⓡ **E-Waste** Service Maintenance Dept. 562-431-6586, x369
- e **Household Batteries** Service Maintenance Dept. 562-431-6586, x369 or News Office
- **Fluorescent/Light Bulbs** Service Maintenance Dept. or Purchasing Office

LARGE ITEMS

Furniture, mattresses, water closets and other large items may be taken to the North-West corner of Leisure World. Travel North on Oak Hills Road, turn RIGHT into the Mini-Farm area. Please use the Resident Recycling Containers. Local Thrift Stores will also pick items up.

PLEASE NOTE: If you are not sure or have questions regarding proper disposal of these items, please ask your Building Captain or Mutual Director for clarification.



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

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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

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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.

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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.
118

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

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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.

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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.

(Mar 22)

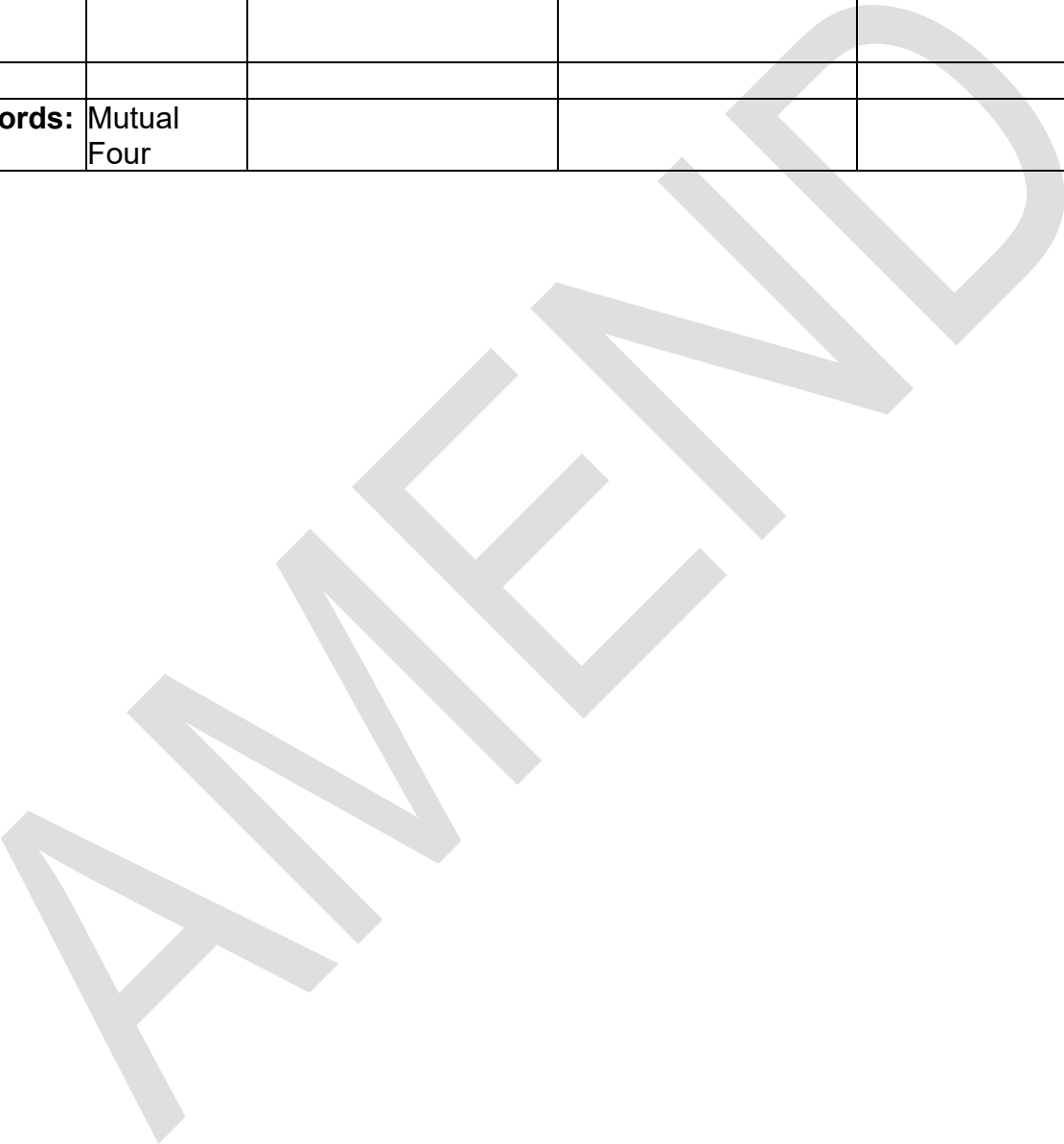
SEAL BEACH MUTUAL NUMBER FOUR

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)

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

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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

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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.
118

VEGETABLES IN FLOWER GARDEN

- 119
120
- 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

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Physical Property – Resident Regulations

126 deter rodents.

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129

TURF AREAS

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131
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.

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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.

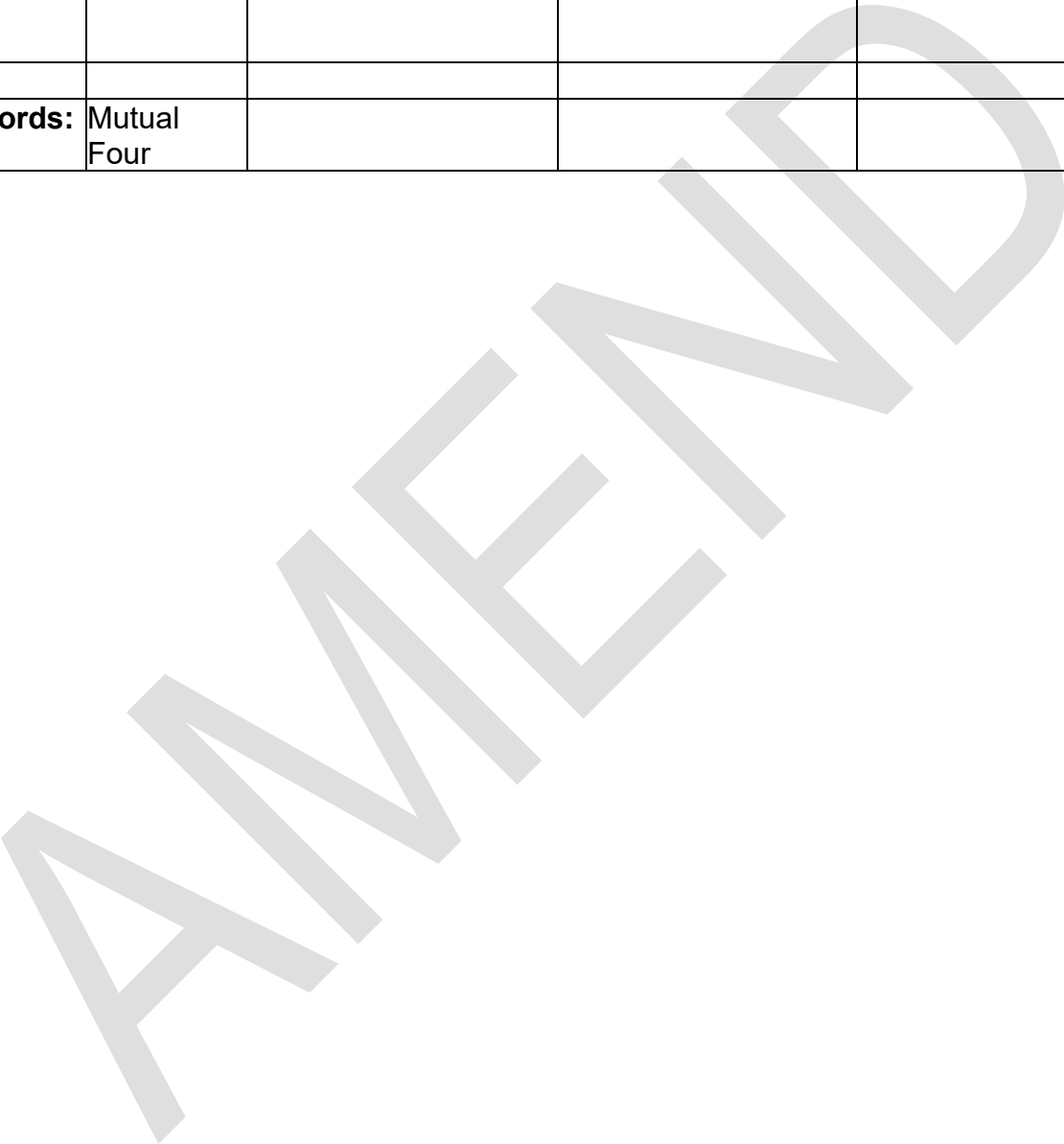
SEAL BEACH MUTUAL NUMBER FOUR

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)

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.

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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:

48
 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.

Battery Backup's or Power Wall:

69
 70
 71
 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

76
 77
 78
 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

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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

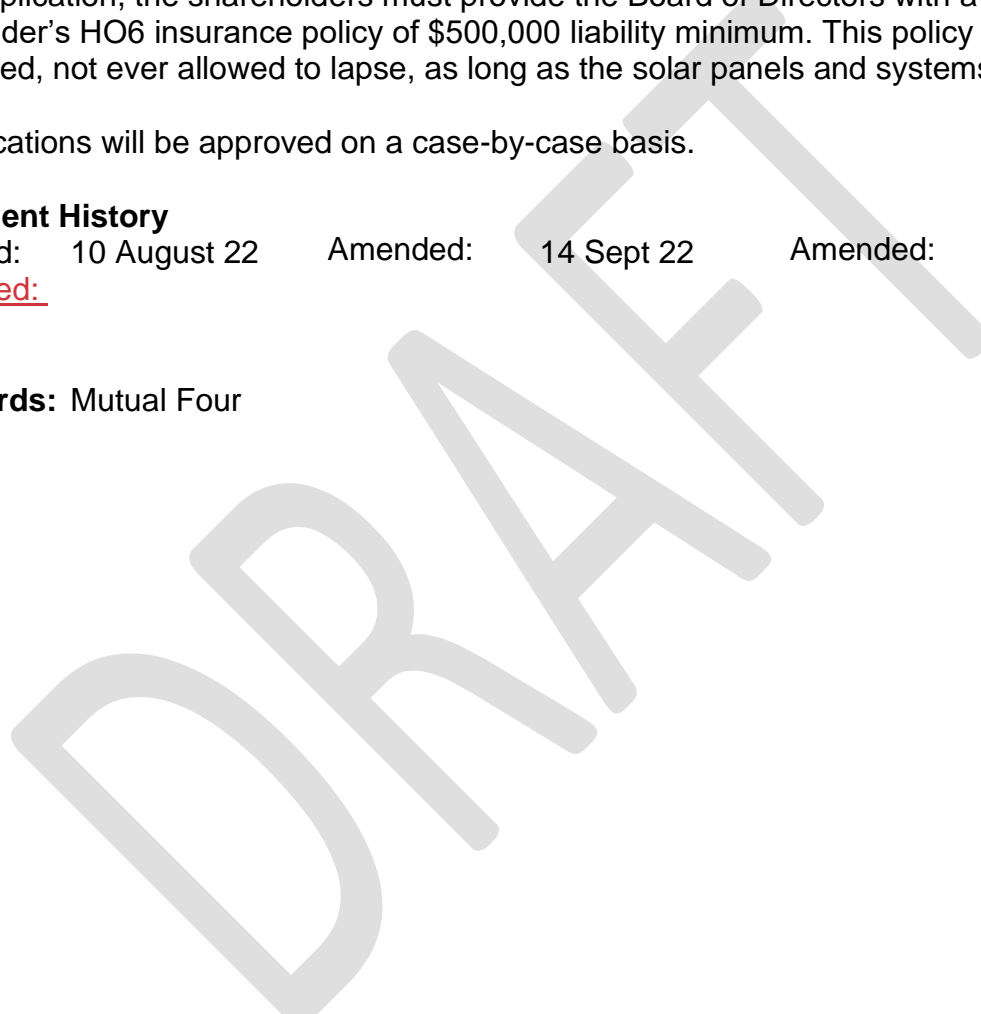
96 All applications will be approved on a case-by-case basis.
97

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.

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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

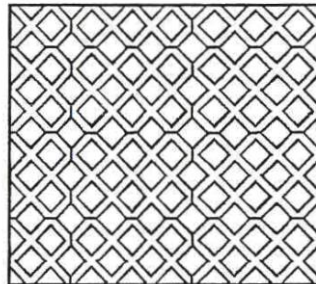
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SEAL BEACH MUTUAL NO. FOUR

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

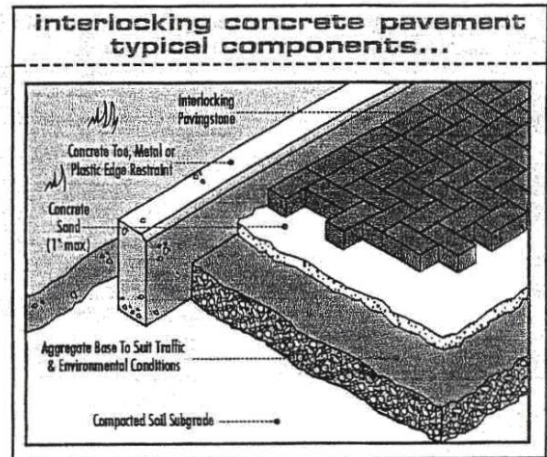


Unlimited design possibilities...

- 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.



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Document History

Adopted: 09 Sep 2012 Amended:

Keywords: Mutual Four Electric Cart Pad

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(Sep 12)