

**MINUTES OF THE REGULAR MONTHLY MEETING OF  
THE BOARD OF DIRECTORS  
SEAL BEACH MUTUAL FOUR  
January 10, 2024**

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Four was called to order, following the Open Forum for shareholders to address the Board, by President Kuhl at 8:45 a.m. on Wednesday, January 10, 2024, in Bldg. 5, Conference Room B and via Zoom Conference Call.

**PLEDGE OF ALLEGIANCE**

Sam Cross called the Pledge of Allegiance.

**ROLL CALL**

Present: President Kuhl, Vice President Glasser, Secretary Falconer, Chief Financial Officer Green, Directors Potter, and Cross.

GRF Representative: Ms. Gerber (**Absent**)

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

Staff: Mr. Moore, Building Inspector  
Mr. Scutti, Building Inspector (**left at 8:56 a.m.**)  
Ms. Barua, Sr. Portfolio Specialist (**via zoom**)  
Ms. Kong, Portfolio Specialist

**MINUTES**

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

RESOLVED to approve the Regular Meeting Minutes of December 13, 2023 and Special Meeting Minutes of December 20, 2023, as presented.

The MOTION passed unanimously.

**BUILDING INSPECTOR'S REPORT**

Building Inspector, Moore presented his report (attached).

Following questions, Building Inspector Moore left the meeting at 9:05 a.m.

**GRF REPRESENTATIVE REPORT**

No update provided.

**SECRETARY'S REPORT / CORRESPONDENCE**

Secretary Falconer received no correspondence.

**CHIEF FINANCIAL OFFICER'S REPORT**

Chief Financial Officer Green provided an update.

**UNFINISHED BUSINESS**

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

RESOLVED to ratify proposed rule change by amending Rule 04-7210-1 – Annual Elections of the Rules and Regulations; the 28-day posting requirement has been met.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by Chief Financial Officer Green and seconded by President Kuhl, it was

RESOLVED to ratify proposed rule change by amending procedure 04-7709.1-3 Escape Tax Deposit and renumbering to 04-7709.1-1 of the Rules and Regulations; the 28-day posting requirement has been met.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Kuhl and seconded by Chief Financial Officer Green, it was

RESOLVED to approve amended form 04-7584-4 – Street Parking Permit.

The MOTION passed unanimously.

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

RESOLVED to approve a \$10 per Mutual Four-unit increase, effective March 1, 2024. The Increase is due to GRF's increase to the master insurance policy, and the Mutual Four's increase of \$45,552.70 above the projected Mutual Four budget.

The MOTION passed unanimously.

Following a discussion and upon a MOTION duly made by President Kuhl and seconded

**BOARD OF DIRECTOR  
MUTUAL FOUR**

**January 10, 2024**

by Chief Financial Officer Green, it was

RESOLVED to propose a rule change by amending rule 04-7471-1 – TERMITE CONTROL and renaming to PEST CONTROL of the Rules and Regulations 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 received.

The MOTION passed unanimously.

**NEW BUSINESS**

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

RESOLVED 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 November 2023.

The MOTION passed unanimously.

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

RESOLVED to nominate and appoint Chris Aguero to be Director for Mutual Four until 2024 Annual Election Meeting.

The MOTION passed unanimously.

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

RESOLVED to place the Amended and Restated Bylaws of Mutual Four on the 2024 Elections Ballot and authorize Mutual Attorney to review and prepare the ballot.

The MOTION passed unanimously.

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

RESOLVED to approve the unit electric circuit panel replacement plan.

The MOTION passed unanimously.

**PORTFOLIO SPECIALIST'S REPORT**

Assistant Portfolio Specialist Kong submitted her report (attached).

**COMMITTEE REPORT**

Member Services Committee

Secretary Falconer provided several updates.

Facilities Committee

Director Potter provided an update.

Operations Committee

Director Cross provided several updates.

Administration Committee

President Kuhl provided no update.

Landscape Committee

Secretary Falconer provided an update.

Special Events Committee

Vice President Glasser provided an update.

Electric Vehicle Committee

Chief Financial Officer Green provided an update.

**ANNOUNCEMENTS**

**NEXT MEETING: Wednesday, February 14, 2024, Open Forum begins at 8:30 a.m. and the Meeting begins at 8:45 a.m. in Building 5, Conference Room B, and via Zoom Conference Call.**

**DIRECTOR'S COMMENTS**

No Directors made a comment.

**SHAREHOLDER COMMENTS**

No shareholder made a comment.

**ADJOURNMENT**

**BOARD OF DIRECTOR  
MUTUAL FOUR**

**January 10, 2024**

There being no further business to conduct, President Kuhl adjourned the meeting at 10:57 a.m. and announced there would be an executive session following the meeting to discuss member issues.

**EXECUTIVE SESSION SUMMARY**

The Board met in Executive Session on January 10, 2024, at 11:15 a.m., and took the following actions:

The Mutual Four Board of Directors approved the executive session minutes of December 13, 2023.

1. Legal Matters
  - a. None were discussed.
2. Contracts
  - a. None were discussed.
3. Assessments / Delinquencies
  - a. Several were discussed.
4. Disciplinary Hearings
  - a. No disciplinary hearing occurred.



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Attest, Cheryl Falconer, Secretary  
SEAL BEACH MUTUAL FOUR  
DK 01/10/24

## MUTUAL 4 INSPECTOR'S REPORT

MUTUAL:

**(04) FOUR**

DATE:

**JANUARY**

INSPECTOR:

**Darrien Moore**

### PERMIT ACTIVITY

UNIT #	WORK DESCRIPTION	GRF/CITY PERMIT	START DATE	FINISH DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR
37-I	ABATEMENT	GRF	05/29/23	06/02/23	NO		P.E.A SOLUTIONS
43-L	FLOORING	GRF	07/27/23	08/05/23	NO		WHITSELL RESTORATION
45-A	SHOWER CUTDOWN	GRF	10/10/23	11/10/23	NO		NUKOTE
45-H	REMODEL	YES	08/14/23	12/30/23	NO		MP CONSTRUCTION
47-I	REMODEL	BOTH	06/27/22	03/01/23	YES	inspection correction 09/18/23	HANDYCREW
49-F	SOLAR PANELS	BOTH	12/09/21	01/31/22	NO		SOLARMAX
49-H	SHOWER CUTDOWN	BOTH	09/27/23	10/27/23	NO		NUKOTE
51-I	POPCORN/REMODEL	BOTH	10/05/23	04/30/24	NO		MP CONSTRUCTION
52-E	PORCH WALL/GLASS	GRF	03/27/23	07/30/23	YES		LW DÉCOR
74-D	Cabinets	BOTH	12/28/23	02/10/24	NO		LW DÉCOR
76-K	SHOWER CUTDOWN	BOTH	10/16/23	11/16/23	NO		NUKOTE
79K	Heat Pump	BOTH	10/09/23	11/09/23	NO	FAILED 12/21/23	Just Right Services
80-J	Remodel	BOTH	10/30/23	10/30/24	NO		CAL CUSTOME
82-A	WINDOWS	BOTH	12/10/23	01/20/24	NO		Brothers Glass
83-G	HVAC	BOTH	08/17/23	10/17/23	NO		ALPINE
84-F	Interior work/washer dry	Both	09/28/23	10/30/23	NO		M&M SKYLIGHTS
84-G	Pergola	GRF	10/05/23	01/30/23	NO	FINAL 12/19/23	MP CONSTRUCTION
84-I	POPCORN/REMODEL	BOTH	10/05/23	04/30/24	NO		MP CONSTRUCTION
84-J	CART PAD	GRF	08/25/23	10/10/23	NO	FINAL 12/19/23	FOUR STAR LANDSCAPE
85-G	AWNINGS	GRF	10/10/23	10/10/23	NO		AAA AWNINGS
86-F	Awnings	GRF	12/12/23	12/12/23	NO		AAA AWNINGS
89-E	Cart Pad	GRF	12/04/23	12/18/23	NO		Four Star Landscape

### ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FINAL	FCOEI	RELEASE OF FUNDS	ACTIVE	CLOSING	CLOSED
40-E		10/12/23					11	3	20
46-F		10/12/23							
50-A		09/27/22							
50-F		04/20/23	06/08/23	06/13/23	06/23/23				
51-G		04/20/23							
73-F		10/27/23	12/28/23	12/28/23					
74-L		11/21/23							
76-E		09/15/23							
77-E		03/20/23	06/06/23	06/06/23	06/16/23				
79-A		06/28/23	10/02/23	10/02/23	10/12/23				
79-L		11/27/23							
80-J		06/22/23	09/14/23	09/18/23					
82-L		08/03/23	08/28/23	09/13/23	10/10/23				
83-L		10/02/23	12/06/23	12/12/23					
89-D		08/11/23							

NMI = New Member Inspection    PLI = Pre-Listing Inspection    NBO = New Buyer Orientation  
FCOEI = Final Close of Escrow Inspection

### CONTRACTS & PROJECTS

CONTRACTOR	PROJECT	EXPIRATION
J & J Landscape	Landscape Maintenance	11/1/2026
Fenn Pest Control	Termite Inspections	5/31/2026
Fenn Pest Control	Bait Station Maintenance	6/30/2026
Empire Pipe Ceaning	Pipe Cleaning	12/31/2025

### SHAREHOLDER & MUTUAL REQUESTS

SHAREHOLDER	MUTUAL

Hello and Happy New year to all in Mutual 4.

With much completed and accomplished in 2023, we are looking forward to 2024 with a new landscaper, and completion of needed projects.

I wanted to inform you that after many hours to keep M4's 2024 dues where they needed to be funded, yet a minimal increase to Shareholders (SHs), we were emailed by GRF November 30th, that there was going to be large variances on M4s insurance costs, due to the GRF Master Insurance Policy. This was something that the Mutual was not made aware of for budgeting, being notified a few days after our budget information was mailed out to the SHs.

We were notified in a December 4th meeting that GRF had been working on this, and due to the California insurance industry, and having to sign with another company, the over budget cost to M4 is \$45,552.70. This is not a small amount, and definitely not an expense that should go toward a GRF expense issue, as opposed to funds available to take care of M4.

Due to this unforeseen GRF issue, Mutual 4 has no choice but to increase dues \$10 per unit to cover most of this cost. Needless to say, NONE of us are happy with this, but taking care of the Mutual's needs that will arise, That is our priority.

Also, please be aware that the deductible on the new GRF policy has gone from \$10,000 to \$100,000. This may be a moment to review if you might like to increase your HO6 coverage.

If you have questions please contact your director, we will be glad to answer all we can.

Cordially, **Patti** Green, CFO

# Portfolio Specialist Report January 2024

## **NO WIPES IN THE PIPES**

**Wipes cause a pain in the drain!**

**Know what <sup>NOT</sup> to flush.**



The infographic features a central blue toilet icon with a pipe leading down. To the left, a green checkmark icon is labeled 'YES!' and points to a stack of toilet paper rolls. To the right, a red 'X' icon is labeled 'NO!' and points to a list of items. The background includes blue water splashes at the bottom.

**TOILET PAPER!**  
*Some products may say "flushable," but the only safe items to flush are*  
**TOILET PAPER, WATER and HUMAN WASTE.**

**EVERYTHING ELSE...**

- × BABY WIPES
- × Q-TIPS
- × FACIAL WIPES
- × CLEANSING PADS
- × TAMPONS
- × SANITARY PADS
- × TOILET ROLL TUBE
- × MEDICINES
- × BANDAIDS
- × DIAPERS
- × FOOD WASTE

*...just to name a few!*

**Did you know that most wipes labeled "flushable" are not biodegradable and cause major stoppages?**

Even though our crews routinely pull wipes out of the pipes, there are still many items that are clogging the lines.

Flushing anything other than the Three P's causes blocked sewage pipes that can lead to sewage overflows into our homes, property, rivers and waterways; also expensive repairs.