

**AGENDA**  
**REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS**  
**SEAL BEACH MUTUAL FOUR**  
**May 8, 2024**

**Open Forum begins at 8:30 a.m. – Meeting begins at 8:45 a.m.**  
**Conference Room B 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](mailto:mutualsecretaries@lwsb.com) or by calling (562) 431-6586 ext. 2320, by 05/07/2024 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](mailto:mutualsecretaries@lwsb.com), and state their intent to speak. Please send in your request by 05/07/2024 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 Kuhl, Vice President Glasser, Chief Financial Officer Green,  
Secretary Falconer, Directors Potter, Cross, and Aguero.

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

Marsha Gerber, GRF Representative  
Jose Anguiano, J & J Landscaping Representative  
Darrien Moore, Building Inspector  
Dinna Kong, Portfolio Specialist  
Sandra Eckhardt, Guest

4. GUEST SPEAKER  
a. Discuss CERT Update. Ms. Eckhardt/Ms. Falconer
5. APPROVAL OF MINUTES  
a. **Regular Meeting Minutes of April 10, 2024.**

6. **BUILDING INSPECTOR'S REPORT** Mr. Moore  
Permit activity; escrow activity; contracts & projects; shareholder and mutual requests. (p.3)  
a. Discuss and vote to approve Bruno Alvarez proposal for unit # 42-H. (pp.4-6)  
b. Discuss AB1572 Compliance of Non-Functional Turf. Mr. Anguiano

7. GRF REPRESENTATIVE Ms. Gerber

8. SECRETARY / CORRESPONDENCE Ms. Falconer

9. CHIEF FINANCIAL OFFICER'S REPORT Ms. Green

10. UNFINISHED BUSINESS

- a. Discuss and vote to approve Mutual Four no longer responsible for appliances. (p.7)

11. NEW BUSINESS

- a. Approval of Monthly Finance. (p.8)
- b. Discuss and vote to adopt Form 04-7502-4 – EV Back-End Parking WHILE CHARGING Waiver. (pp.9-10)
- c. Discuss and vote to approve the reserve study contract with Association Reserves, Inc. (p.11)
- d. Discuss and vote to approve “standard letters”. (pp.12-17)
- e. Discuss Bylaw Amendment for Elections regarding encroachment into Common Area.
- f. Discuss improvements for next year’s Mutual Four social gathering.

**STAFF BREAK BY 11:00 a.m.**

12. PORTFOLIO SPECIALIST REPORT

Ms. Kong

13. COMMITTEE REPORTS

- a. Member Services Committee
  - b. Facilities Committee
  - c. Operations Committee
  - d. Administration Committee
  - e. Landscape
  - f. Special Events
  - g. Electric Vehicle
- Ms. Falconer  
Ms. Potter  
Ms. Kuhl  
Mr. Cross  
Ms. Glasser  
Ms. Green

14. ANNOUNCEMENTS

- a. **NEXT MEETING: Wednesday, June 12, 2024, Open Forum begins at 8:30 a.m. and the Meeting begins at 8:45 a.m. in Building 5, Conf. Room B and via Zoom Conference Call**
- b. **ANNUAL MEETING: Wednesday, May 22, 2024**

15. DIRECTORS’ COMMENTS

16. ADJOURNMENT

17. EXECUTIVE SESSION

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

## MUTUAL 4 INSPECTOR'S REPORT

MUTUAL: **(04) FOUR**

DATE: **MAY**

INSPECTOR: **Darrien Moore**

### PERMIT ACTIVITY

| UNIT # | WORK DESCRIPTION | GRF/CITY PERMIT | START DATE | FINISH DATE | CHANGE ORDER | RECENT INSPECTION             | CONTRACTOR        |
|--------|------------------|-----------------|------------|-------------|--------------|-------------------------------|-------------------|
| 38-I   | Flooring         | GRF             | 04/15/24   | 05/30/24    | NO           |                               | Karys Carpet      |
| 40-E   | Flooring         | GRF             | 02/24/24   | 04/24/24    | NO           |                               | Bixby Plaza       |
| 42-D   | Cement Strip     | GRF             | 02/29/24   | 03/15/24    | NO           |                               | Anguiano          |
| 42-H   | Patio            | BOTH            | 03/25/24   | 06/29/24    | NO           |                               | Bruno Alvarez     |
| 46-E   | Washer & Dryer   | BOTH            | 03/20/24   | 06/21/24    | NO           | Shower lath 04/26/24          | Bruno Alvarez     |
| 49-J   | Shower Cutdown   | BOTH            | 05/09/24   | 04/04/24    | NO           |                               | NuKote            |
| 51-F   | Flooring         | GRF             | 04/10/24   | 05/30/24    | NO           |                               | Karys Carpet      |
| 73-E   | Flooring         | GRF             | 04/05/24   | 05/30/24    | NO           |                               | Karys Carpet      |
| 74-F   | Cart Pad         | GRF             | 02/20/24   | 05/02/24    | NO           |                               | J&J Landscape     |
| 74-L   | Remodel          | BOTH            | 03/21/24   | 04/15/24    | NO           | Underground Plumbing 04/30/24 | J.C Kress         |
| 75-L   | Sliding Door     | BOTH            | 06/01/24   | 09/30/24    | NO           |                               | L.W Décor         |
| 77-G   | Heat Pump        | BOTH            | 05/08/24   | 08/08/24    | NO           |                               | Greenwood Heating |
| 83-G   | Rail             | GRF             | 03/25/24   | 06/24/24    | NO           |                               | Cal Custom        |
| 86-K   | Heat Pump        | Both            | 03/11/24   | 06/17/24    | NO           |                               | GreenCat Inc      |
| 87-K   | Windows          | GRF             | 03/26/24   | 06/26/24    | NO           |                               | Bodies Glass      |
|        |                  |                 |            |             |              |                               |                   |
|        |                  |                 |            |             |              |                               |                   |

### ESCROW ACTIVITY

| UNIT # | NMI | PLI      | NBO      | FINAL    | FCOEI    | RELEASE OF FUNDS | ACTIVE | CLOSING | CLOSED |
|--------|-----|----------|----------|----------|----------|------------------|--------|---------|--------|
| 37-D   |     | 01/12/24 |          |          |          |                  | 4      | 1       | 30     |
| 46-F   |     | 10/12/23 |          |          |          |                  |        |         |        |
| 50-L   |     | 01/25/24 | 03/29/24 | 03/29/24 | 04/10/24 | 04/22/24         |        |         |        |
| 77-E   |     | 03/20/23 | 06/06/23 | 06/06/23 | 06/16/23 |                  |        |         |        |
| 77-I   |     | 01/24/24 |          |          |          |                  |        |         |        |
| 83-L   |     | 10/02/23 | 12/06/23 | 12/12/23 | 12/25/24 |                  |        |         |        |

**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             |
|-------------------|--------------------|
| 47-B water heater | 51-D hose bib leak |
| 42-I Fire         |                    |
|                   |                    |
|                   |                    |

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE BRUNO ALVAREZ PROPOSAL FOR UNIT #42-H. (BUILDING INSPECTOR'S REPORT, ITEM A)  
**DATE:** MAY 8, 2024  
**CC:** MUTUAL FILE

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I move to approve Bruno Alvarez proposal #19277 to build patio as per mutual specifications for unit # 42-H. Work to be done at shareholder's expense.

**GOLDEN RAIN FOUNDATION  
BUILDING PERMIT**

Fee: \$ 145.50

Permit: # 19277

START DATE 03/25/2024 MUTUAL 04-0000 APT NO 042H  
 COMPLETION DATE 06/29/2024 TODAY'S DATE 03/18/2024  
 RESIDENT NAME Cheryl Falconer ADDRESS 1320 Knollwood Road #42H

**NATURE OF ALTERATION:**

Patio: Build patio as per mutual specifications 14' x 6' plus mowing strip. Remove existing entryway and grass to form and pour concrete to install bricks to match existing bricks at patio & install new entryway. Install vinyl fence around similar as 42L.

(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, Cheryl Falconer, 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 # \_\_\_\_\_

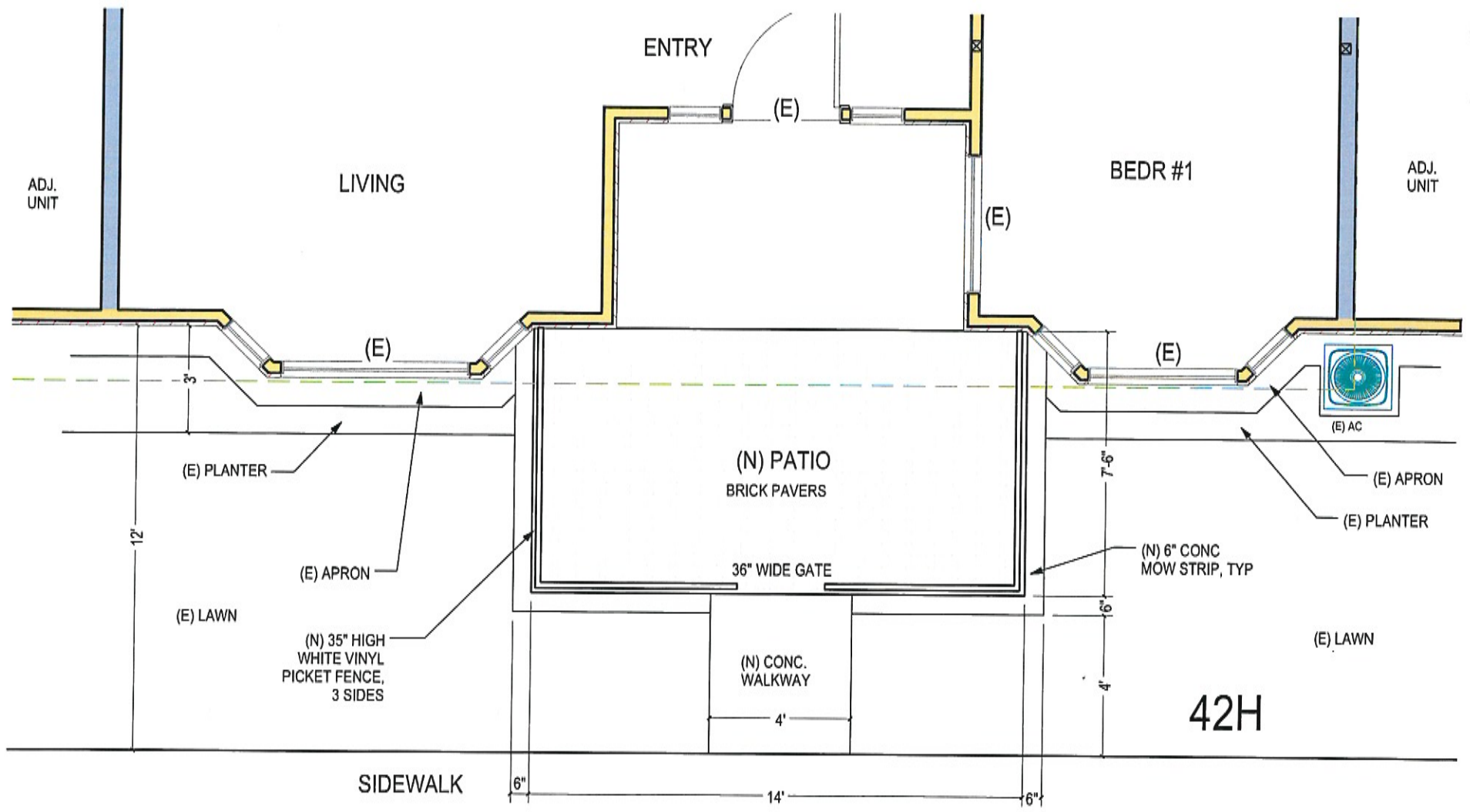
For final inspection, Contractor must call both the Physical Property Office and City of Seal Beach for a joint final inspection. (24 hours' notice is required)

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 \_\_\_\_\_  
 Bruno Alvarez

\*\*\*  
 GRF Inspection/Supervisor, Physical Property Office \_\_\_\_\_ Date \_\_\_\_\_

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



PATIO REMODEL

1320 KNOLLWOOD RD UNIT 42H M4  
 SEAL BEACH CA

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE MUTUAL FOUR NO LONGER RESPONSIBLE FOR APPLIANCES. (UNFINISHED BUSINESS, ITEM A)  
**DATE:** MAY 8, 2024  
**CC:** MUTUAL FILE

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I move to approve Mutual Four no longer be responsible for appliances but rather the individual shareholders'.

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** APPROVAL OF MONTHLY FINANCES. (NEW BUSINESS, ITEM A)  
**DATE:** MAY 8, 2024  
**CC:** MUTUAL FILE

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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 April 2024.



# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO ADOPT FORM 04-7502-4 – EV BACK-END PARKING WHILE CHARGING WAIVER. (NEW BUSINESS, ITEM B)  
**DATE:** MAY 8, 2024  
**CC:** MUTUAL FILE

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I move to adopt form 04-7502-4 – EV Back-End Paring WHILE CHARGING Waiver.

**ADOPT**

**SHAREHOLDER REGULATIONS**

**Mutual Permission  
EV Back-End Parking WHILE CHARGING Waiver**

Mutual/Unit: \_\_\_\_\_

Carport Building: \_\_\_\_\_ Space: \_\_\_\_\_

Shareholder's Name: \_\_\_\_\_

Shareholder's Signature: \_\_\_\_\_

Shareholder's Phone #: \_\_\_\_\_

Authorized By: \_\_\_\_\_

Director's Signature \_\_\_\_\_ Director's Phone #: \_\_\_\_\_

Date Issued: \_\_\_\_\_

**DISPLAY THIS PERMIT ON THE LEFT CORNER OF THE DASHBOARD  
NOT VALID ON GRF, ONLY MUTUAL FOUR – NAMED STREETS OR LOTS**

**Copy kept by Director – Copy to Security**

**DOCUMENT HISTORY**

**ADOPTED: 8 MAY 2024**

**KEYWORDS:** Mutual Four  
(May 2024)

Back-end Parking

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE THE RESERVE STUDY CONTRACT WITH ASSOCIATION RESERVES, INC. (NEW BUSINESS, ITEM C)  
**DATE:** MAY 8, 2024  
**CC:** MUTUAL FILE

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I move to approve the reserve study contract with Association Reserves, Inc., at a cost not to exceed \$\_\_\_\_\_. Funds to come from Miscellaneous and authorize the President to sign the contract.

# *Mutual Corporation No. Four*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE "STANDARD LETTERS".  
(NEW BUSINESS, ITEM D)  
**DATE:** MAY 8, 2024  
**CC:** MUTUAL FILE

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I move to approve the "standard letters" for Correspondences, Fire Inspections, Hearing Letter, Hearing Decision, and Visitor Violation for Mutual Four.

# Seal Beach Mutual THIRTEEN

PO Box 2069 • Seal Beach • CA • 90740 • Phone (562) 431-6586

<https://lwsb.cincwebaxis.com/>

January 2, 2024

NAME

ADDRESS

CITY, STATE, ZIP CODE

**RE: Correspondence**

Dear NAME:

On behalf and at the direction of the Mutual THIRTEEN Board we've been asked to write to you regarding a permit.

The Mutual THIRTEEN Board has looked into this matter and there are currently no permits on file for any kind of renovation, please contact physical property to have a proper permit issued.

Thank you for your cooperation in this important matter.

If you have any questions, please contact us at (562) 431-6586 option 8 or email your manager directly at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com).

You can access a copy of your governing documents through the resident portal by going to <https://lwsb.cincwebaxis.com/>.

Sincerely,

Mutual THIRTEEN Board of Directors

cc: Mutual Board

Corporate File

Physical Property

# Seal Beach Mutual Thirteen

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PO Box • 2069 • Seal Beach • CA • 90740 • Phone (562) 431-6586  
<https://lwsb.cincwebaxis.com/>

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February 12, 2024

Name  
Address  
City, State and Zip Code

RE: Inspection Report Findings

**30 DAYS  
NOTICE OF  
RE-INSPECTION**

Dear NAME:

On behalf of the Board of Directors of Seal Beach Mutual THIRTEEN, this office is writing to you regarding a Fire, Safety, Health and Sanitation Inspection that was recently conducted in Seal Beach Mutual Three per the Policies, Procedures, Rules and Regulations of the Mutual corporation. During the inspection of # UNIT NUMBER certain deficiencies were brought to the attention of the inspector.

It is the policy of Seal Beach Mutual Thirteen that whenever a unit is inspected, the inspector assesses the unit to ensure that it is in good repair and in such a condition as to preserve the health and safety of its occupants. At the time of the inspection, the inspector noted the highlighted item(s) on the enclosed form. Please have the item(s) corrected at the earliest possible date.

The unit will be re-inspected in approximately 30 days, unless otherwise noted.

If you have any questions regarding the inspection results, please call the Physical Properties office at 562-431-6586.

Thank you for your cooperation in this important matter.

Sincerely,

Seal Beach Mutual Thirteen

cc: Mutual Board  
Corporate Files  
Physical Property

enc.: Inspection Report

# Seal Beach Mutual THIRTEEN

PO Box 2069 • Seal Beach • CA • 90740 • Phone (562) 431-6586

<https://lwsb.cincwebaxis.com/>

February 2, 2024

NAME  
ADDRESS  
CITY, STATE, ZIP CODE

SECONDARY ADDRESS IF NECESSARY

**RE: Fine Hearing**

Dear :

The Board of Directors has scheduled a hearing as follows:

## **Purpose of Hearing**

This hearing is being scheduled to discuss the following violation(s):

**Delinquent Balance**

## **Time and Place of Hearing**

**Date: February 14, 2024**

**Time: 2:45pm**

**Location: Building 5, Conference Room B**

## **Actions the Board Can Take**

At the meeting, the Board may vote to impose a fine against your unit per day and/or per occurrence related to this violation.

## **How You Can Participate in the Hearing**

You have the right to attend the Hearing personally to present your testimony or you may submit your testimony in writing. The evidence presented will be considered by the Board in reaching its decision.

If you prefer to make a written presentation, please send it to:  
mutualsecretaries@lwsb.com

Please make sure we are in receipt of your written presentation/testimony at least 5 days prior to the date of the hearing for it to be considered.

Sincerely,

Mutual THIRTEEN Board of Directors

cc: Mutual Board  
Corporate File

# Seal Beach Mutual THIRTEEN

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PO Box 2069 • Seal Beach • CA • 90740 • Phone (562) 431-6586  
<https://lwsb.cincwebaxis.com/>

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March 14, 2024

NAME  
ADDRESS  
CITY, STATE, ZIP CODE

**RE: Hearing on Rules Violation**

Dear NAME:

On behalf and at the director of the Mutual THIRTEEN Board, we would like to thank you for attending the hearing on March 8, 2024.

The Mutual had the opportunity to listen to you and after deliberation the Mutual Board decided that the paint will be restored back to the color that was painted by the Mutual and it will be your responsibility to pay for the cost of the painting.

**Per Article II – Architectural Guidelines, Section 2.2 – GRF Permit for Building Alterations/Additions. "No Shareholder shall make any structural alterations in the Unit or Mutual premises, or in the water, electrical conduits, plumbing or other fixtures connected therewith, or remove any additions, improvements or fixtures from the Unit or Mutual premises, without the prior written consent of the Mutual and GRF."**

At the hearing, the Board determined that there would not be a fine assessed to your unit at this time but you will be responsible for the cost associated with painting the building back to the color the Mutual painted.

If you have any questions, please feel free to contact Mutual Administration at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com) or you can call at (562)431-6586 and option 8.

Sincerely,

Seal Beach Mutual THIRTEEN

cc: Mutual Board  
Corporate File



# Seal Beach Mutual THIRTEEN

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PO Box • 2069 • Seal Beach • CA • 90740 • Phone (562) 431-6586  
<https://lwsb.cincwebaxis.com/>

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April 4, 2024

NAME  
ADDRESS  
CITY, STATE, ZIP

RE: NOTICE TO COMPLY - RULES AND REGULATIONS

Dear NAME:

One of the primary goals of Seal Beach Mutual THIRTEEN is to protect the aesthetic appeal and property values of the neighborhood and the assurance that everyone will uphold the community's high standards. In order to accomplish this, certain rules and regulations are established by which shareholders and residents must abide.

**It has been reported that there is a visitor in your unit that has exceeded the sixty (60) days per twelve-month period.**

**The visitor must vacate the unit immediately.**

This is a violation in pursuant to the Rules and Regulations of your community:

**ARTICLE XIII – VISITORS**

**Section 13. 1 – Visitors. Pursuant to California Civil Code Section 51.3, a Qualifying Resident is permitted to have an overnight visitor or visitors in their unit cumulatively for a maximum of up to sixty (60) days per twelve-month period.**

As required by the rules and regulations, please take the necessary action to correct this situation as soon as possible. This item will be escalated on **ADD IN DATE** if not corrected and may subject you to a fine and further action in accordance with the Mutual's Fine Schedule.

Thank you for your cooperation in this important matter. If you have any questions, please contact us at (562) 431-6586, option 8 or email your manager directly at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com). You can access a copy of your governing documents through the resident portal by going to <https://lwsb.cincwebaxis.com/>.

Sincerely,

Seal Beach Mutual THIRTEEN

cc: Mutual Board  
Corporate File