

**MUTUAL OPERATIONS****MUTUAL ADMINISTRATION****Internal Dispute Resolution – IDR**

California Civil Code §5910 and §5915 provides that the Mutual Boards shall provide a “fair, reasonable and expeditious” procedure for resolving disputes between the Mutual and its shareholders without charging a fee to the shareholder participating in the process. The process is referred to as “Internal Dispute Resolution” (IDR) or “Meet and Confer.”

1. The shareholder may request the Mutual Board to meet and confer in an effort to resolve a dispute. The request shall be in writing.
2. Shareholders may refuse a request to meet and confer with the Board of Directors. The Board of Directors may not refuse a request to meet and confer with the shareholders.
3. The Board of Directors shall designate a minimum of two (2) Board Directors to meet and confer with the shareholder. The shareholder may bring another person and/or legal representative to meet and confer.
4. The parties shall meet promptly at a mutually convenient time and place to explain their positions to each other in an effort to resolve the dispute.
5. Any proposed resolution of the dispute shall be memorialized in writing and brought to the next Mutual Monthly Meeting for the Board’s consideration and final approval.
6. All such IDRs are considered to be confidential and may only be discussed in Executive Session.
7. Any final agreement between the Board of Directors and the shareholders shall be in writing and signed by all parties.

<b>Document History</b>					
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