

**AGENDA**  
**REGULAR MONTHLY CONFERENCE CALL MEETING OF THE**  
**BOARD OF DIRECTORS**  
**SEAL BEACH MUTUAL FIVE**  
**October 18, 2023**  
**Meeting begins at 9:00 a.m.**  
**Building 5, Conference Room B / Zoom Video and Conference**

**TO ATTEND:** The Shareholder will be provided with instructions on how to access the call via telephone upon the Shareholder contacting Mutual Administration and requesting the call-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), by 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 (i) notify their parcel director of their intent to speak during Shareholder open forum, or (ii) submit their information, including their name, Unit number, and telephone number, via e-mail at [mutualsecretaries@lwsb.com](mailto:mutualsecretaries@lwsb.com), by 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
3. SHAREHOLDERS' COMMENTS (limited to 2-3 minutes per shareholder)
4. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUEST(S):

Mr. Thompson, GRF Representative  
Mr. Meza, Building Inspector  
Ms. Equite, Portfolio Specialist

5. APPROVAL OF MINUTES:
  - a. **Regular Meeting Minutes of September 20, 2023.**
6. **GRF REPRESENTATIVE** Mr. Thompson
7. **BUILDING INSPECTOR'S REPORT** Mr. Meza  
Permit Activity; Escrow Activity; Contracts & Projects; Shareholder and Mutual Requests (pp. 3-5)
  - a. Discuss and vote to approve patio proposal for Unit 098C (pp. 6-7)
8. **UNFINISHED BUSINESS**
  - a. Discuss and vote to approve/deny having Mutual meeting documents, governing documents, and board roster removed from the public LWSB Mutual website (p. 8)
  - b. Discuss and vote to ratify Rule 05-7562-1 Resident Lessee (pp. 9-10)
  - c. Discuss and vote to ratify Rule 05-7415-1 Porch and Patio Regulations (pp. 11-18)
9. **NEW BUSINESS**
  - a. Approval of Monthly Finances (p. 19)
  - b. Discuss and vote to approve Mr. C's Towing Agreement (pp. 19-22)
  - c. Discuss and vote to maintain a harassment-free and discrimination-free environment for all (p. 23)

- d. Discuss and vote to approve the transfer of the 2022 excess income (p. 24)
- e. Discuss and vote to approve the purchase CDs through US Bancorp (p. 25)

**STAFF BREAK BY 11:00 A.M.**

- 10. SECRETARY / CORRESPONDENCE Ms. Lee
- 11. CHIEF FINANCIAL OFFICER'S REPORT Mr. Cude
- 12. PRESIDENT'S REPORT Ms. DeRungs
- 13. PORTFOLIO SPECIALIST REPORT Ms. Equite
- 14. ANNOUNCEMENTS
  - a. **NEXT REGULAR MEETING:** Wednesday, November 15, 2023, at 9:00 a.m., Building 5, Conference Rm B and Zoom Video/Conference Call.
- 15. COMMITTEE REPORTS
- 16. DIRECTORS' COMMENTS
- 17. ADJOURNMENT
- 18. EXECUTIVE SESSION

**STAFF WILL LEAVE THE MEETING BY 12 PM**

# INSPECTOR MONTHLY MUTUAL REPORT

<b>MUTUAL: (05) FIVE</b>		<b>INSPECTOR: Mike Meza</b>
<b>MUTUAL BOARD MEETING DATE:</b>	<b>October, 2023</b>	

## PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	Improvement Values	RECENT INSPECTION	CONTRACTOR
100-A	KITCHEN REMODEL	BOTH	06/10/23	04/30/23	\$35,500	PLUMB, FRAM, ELEC, 03/27	BA CONSTRUCTINO
95-G	UNIT REMODEL	BOTH	11/20/22	03/15/23	\$138,700	FINAL 03/15/23	JC KRESS
70-F	ELECTRICAL WORK	BOTH	11/01/22	01/30/23	\$750	FINAL 01/26/23	CJ CONSTRUCTION
98-C	COUNTERS/ WASH/DRYER	BOTH	11/12/22	03/30/23	\$20,000	FINAL 02/23/23	MP CONSTRUCTION
113-A	COUNTERTOP KIT	BOTH	11/14/22	12/10/22	\$9,350	FINAL 08/28/23	M&M SKYLIGHTS
106-E	FLOORING	GRF	12/28/23	02/28/23	\$4,600	FINAL 02/27/23	B&B CARPET
97-C	SLIDING DOOR	BOTH	12/31/23	02/28/23	\$7,800	FINAL 05/29/23	VICKERS CONSTRUCTION
121-B	UNIT REMODEL	BOTH	01/01/23	07/30/23	\$65,000	FINAL 06/01/23	MP CONSTRUCTION
105-C	WINDSCREEN PATIO	GRF	01/03/23	01/15/23	\$1,540	FINAL 01/11/2023	CUSTOM GLASS
93-L	ELECTRICAL OUTLETS	BOTH	01/05/23	04/30/23	\$2,000	FINAL 04/30/23	JULIAN AGUILAR ELECTRIC
72-J	FLOORING	GRF	01/15/23	02/28/23	\$4,625	FINAL 02/07/23	KARYS CARPET
102-K	PORCH FLOORING	GRF	01/16/23	02/16/23	\$1,188	FINAL 02/10/23	CORNERSTONE FLOORS
115-F	LOWER STORAGE CABINET	GRF	01/20/23	02/26/23	\$1,100	FINAL 02/25/23	VICKERS CONSTRUCTION
115-F	ELECTRICAL OUTLETS	BOTH	01/26/23	03/01/23	\$1,450	FINAL 02/10/23	VICKERS CONSTRUCTION
116-K	LOWER STORAGE CABINET	GRF	01/30/23	03/01/23	\$950	FINAL 02/10/23	VICKERS CONSTRUCTION
98-D	ROOM ADDITION	BOTH	02/01/23	07/30/23	\$28,000	FINAL 07/12/23	MP CONSTRUCTION
113-D	HEAT PUMP	BOTH	02/13/23	05/13/23	\$7,835	FINAL 03/22/23	GREENWOOD
97-H	SHOWER CUT DOWN	BOTH	02/13/23	03/13/23	\$3,512	FINAL 03/13/23	NUKOTE
116-A	SHOWER REMODEL	BOTH	01/30/23	05/18/23	\$23,450	FINAL 04/12/23	LOS AL BUILDERS
112-C	UNIT ABATEMENT	GRF	02/07/23	02/09/23	\$3,200	FINAL 02/09/23	UNIVERSAL ABATEMENT
112-C	UNIT REMODEL	BOTH	01/03/23	04/07/23	\$121,800	FINAL 09/28/23	BA CONSTRUCTION
115-B	CARPORT CABINET	GRF	02/13/23	03/18/23	\$950	FINAL 03/15/23	VICKERS CONSTRUCTION
118-F	UNIT REMODEL	BOTH	11/10/23	04/30/23	\$88,000	FINAL 07/10/23	MP CONSTRUCTION
123-D	COUNTERTOPS	BOTH	03/01/23	06/30/23	\$6,800	FINAL 03/27/23	MP CONSTRUCTION
121-K	LOWER STORAGE CABINET	GRF	03/16/23	04/15/23	\$950	FINAL 03/27/2023	VICKERS CONSTRUCTION
115-J	LOWER STORAGE CABINET	GRF	03/18/23	04/18/23	\$1,100	FINAL 04/18/23	VICKERS CONSTRUCTION
113-J	UNIT REMODEL					FINAL 06/01/23	OGAN CONSTRUCTION
69-J	SHOWER CUT DOWN	BOTH	03/28/23	04/28/23	\$4,535	FINAL 04/28/23	NUKOTE
115-J	WINDOWS	BOTH	03/30/23	04/30/23	\$3,280	FINAL 04/05/23	VICKERS CONSTRUCTION
115-I	WINDOWS	BOTH	03/31/23	04/30/23	\$4,920	FINAL 04/30/23	VICKERS CONSTRUCTION
111-E	ELECTRICAL OUTLET	BOTH	04/07/23	04/28/23	\$450	04/28/23	OGAN CONSTRUCTION
94-G	SKYLIGHT FLARE/SLIDER	BOTH	04/10/23	07/20/23	\$30,235	FINAL 08/25/23	LOS AL BUILDERS
126-K	FLOORING	GRF	04/10/23	05/30/23	\$5,570	FINAL 08/01/23	KARYS CARPET
120-E	SHOWER CUT DOWN	BOTH	04/13/23	05/13/23	\$2,815	FINAL 05/13/23	NUKOTE
118-K	PORCH TILE	GRF	04/15/23	05/30/23	\$3,000	FINAL 05/30/23	KARYS CARPET
102-D	PATIO GLASS	GRF	04/15/23	06/15/23	\$707	FINAL 06/15/23	BODIES GLASS
115-F	PORCH GATE	GRF	04/17/23	05/10/23	\$690	FINAL 08/01/23	VICKERS CONSTRUCTION
103-K	SHOWER CUT DOWN	BOTH	04/25/23	05/25/23	\$4,535	FINAL 08/02/23	NUKOTE
125-E	FLOORING	GRF	04/30/23	05/30/23	\$4,500	FINAL 07/31/23	KARYS CARPET
97-G	UNIT REMODEL	BOTH	06/19/23	11/15/23	\$140,400	DRYWALL 08/28/23	JC KRESS
121-D	LOWER STORAGE CABINET	GRF	05/08/23	06/30/23	\$1,750	FINAL 07/01/23	BERGKVIST
98-C	UNIT REMODEL	BOTH	06/10/23	11/30/23	\$104,000		MP CONSTRUCTION
98-B	SHOWER CUT DOWN	BOTH	06/26/23	07/26/23	\$5,222	FINAL 07/26/23	NUKOTE
110-B	FLOORING	GRF	07/08/23	07/29/23	\$1,980	FINAL 07/29/23	BIXBY PLAZA
117-L	PATIO	GRF	07/20/23	08/20/23	\$19,500	FINAL 09/12/23	GRECO
121-K	WINDOWS AND DOORS	BOTH	08/01/23	09/20/23	\$11,000	WAITING ON CONTRACTOR	BROTHERS GLASS
122-A	ABATE FLOORING	GRF	08/09/23	08/20/23	\$3,100	FINAL 09/06/23	SIRRIS ABATMENT
122-A	UNIT REMODEL	BOTH	08/07/23	12/03/23	\$70,000		NATIONWIDE
90-G	HEAT PUMP	BOTH	08/10/23	11/10/23	\$2,985	FINAL 09/28/23	GREENWOOD
95-K	WASHER AND DRYER	BOTH	08/07/23	10/30/23	\$6,800		BA CONSTRUCTION
106-J	GLASS AT PORCH	GRF	08/11/23	09/29/23	\$3,075	FINAL 08/28/23	KONRAD KONSTRUCTION
101-C	ABATEMENT ELEC PANEL	GRF	08/18/23	09/30/23	\$450	FINAL 09/22/23	SIRRIS ABATMENT
101-C	WASHER AND DRYER	BOTH	08/28/23	10/29/23	\$27,730	ELECTRICAL 10/04/23	MARCO CONSTRTUCTION
122-L	HEAT PUMP	BOTH	08/28/23	11/28/23	\$4,925		M&M SKYLIGHTS
101-C	WASHER AND DRYER	BOTH	08/28/23	10/29/23	\$27,730		MARCO CONSTRTUCTION

## INSPECTOR MONTHLY MUTUAL REPORT

<b>MUTUAL: (05) FIVE</b>							<b>INSPECTOR: Mike Meza</b>
<b>MUTUAL BOARD MEETING DATE:</b>		<b>October, 2023</b>					
91-F	UNIT REMODEL	BOTH	09/22/23	12/22/23	\$101,125	MARCO CONSTR TUCTION	
118-K	LOWER STORAGE CABINET	GRF	09/25/23	10/25/23	\$950	VICKERS CONSTRUCTION	
107-I	HEAT PUMP	BOTH	09/28/23	12/28/23		GREENWOOD	
117-L	HAND RAIL	GRF	10/03/23	11/03/23	\$1,900	GRECO	
93-L	HEAT PUMP	BOTH	10/10/23	12/10/23	\$9,200	ALPINE	

ESCROW ACTIVITY							
Unit #	NMI	PLI	NBO	FI	FCOEI	ROF	ACTIVE, CLOSING, CLOSED
							9      8      11
69-L		04/17/23					
71-L		03/24/22	07/07/23	07/07/23	07/21/23	08/21/23	
91-F		06/30/23	7/26/23	7/26/23	08/09/23	10/03/23	
91-J		06/23/23					
94-H		06/23/23					
95-K		03/29/23	05/08/23	05/12/23	05/24/203		
97-G		03/14/23	04/20/23	05/01/23	05/15/23	07/10/23	
98-F		05/23/23	06/26/23	06/30/23	07/17/23		
101-B		06/21/22					
101-L		02/21/23	06/26/23	06/26/23	07/10/23	09/06/23	
103-H		05/12/23					
104-F		01/27/23					
105-I		12/13/22	04/11/2023	04/11/23	04/23/23	05/16/23	
110-B		08/28/23	09/07/23	09/08/23			
111-C		10/04/23					
111-G		08/17/23	08/17/23	10/04/23			
115-F		10/13/22	01/10/23	01/11/23	1/26/2023	03/01/2023	
116-E		12/06/22	09/25/23	10/02/23			
118-K		07/07/23	08/08/23	08/21/23	09/05/23		
120-J		03/17/23	05/03/23	05/03/23	05/17/23	08/21/23	
122-A		03/29/23	07/13/23	07/13/23	07/27/23	09/25/23	
122-L		11/17/22	08/10/23	08/10/23	08/24/23		
122-E		10/21/22	01/03/23	01/03/23	01/17/23	03/01/2023	
123-D		04/014/23	05/02/23	05/02/23	05/16/23	07/10/23	
124-J		11/17/22	03/09/23	03/14/23	03/28/23		
124-G		10/03/23					
124-L		02/24/23	08/10/23	08/10/23	08/24/23		
125-E		06/15/23	07/21/23	07/21/23	08/04/23	09/25/23	
125-F		10/03/23					
126-G		03/24/23	04/10/23	04/10/23	04/24/23	07/10/23	
126-K		03/10/23	03/23/23	03/24/23	04/07/23		

SHADED AREAS HAVE BEEN SIGNED OFF

FI = Final Inspection    FCOEI = Final COE Inspection    ROF = Release of Funds

### CONTRACTS

CONTRACTOR	PROJECT
J&J LANDSCAPE      AUGUST 8th 2025	Landscaping & Irrigation
EMPIRE PIPE      DECEMBER 31st 2022	Annual inspection
FENN      MAY 31st 2026	Pest and rodent control services

## INSPECTOR MONTHLY MUTUAL REPORT

<b>MUTUAL:</b> (05) FIVE		<b>INSPECTOR:</b> Mike Meza
<b>MUTUAL BOARD MEETING DATE:</b>	October, 2023	
		New contract is being drafted
FENN PEST CONTROL	JULY, 2026	Bait stations
ROOFING STANDARDS	May, 2024	Buildings 96, 97, 107, 112, 123, 125

### SPECIAL PROJECTS

Contractor	Discription of Work
MP Construction	5-98-C patio proposal

### SHAREHOLDER AND MUTUAL REQUEST

107-J Pest control	Inspect mutual sidewalkS
101-H Check for skylight issues	Inspect bait station
111-E Water valve not turning off	
98-C Job walk for patio	
100-A Hose bib leaking	
102-B Skylight question	
108-J Leak at roof	
108-H Ceiling stain	
118-K Leak in kitchen	
114-F Showed proof of insurance	

# *Mutual Corporation No. Five*

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## MEMO

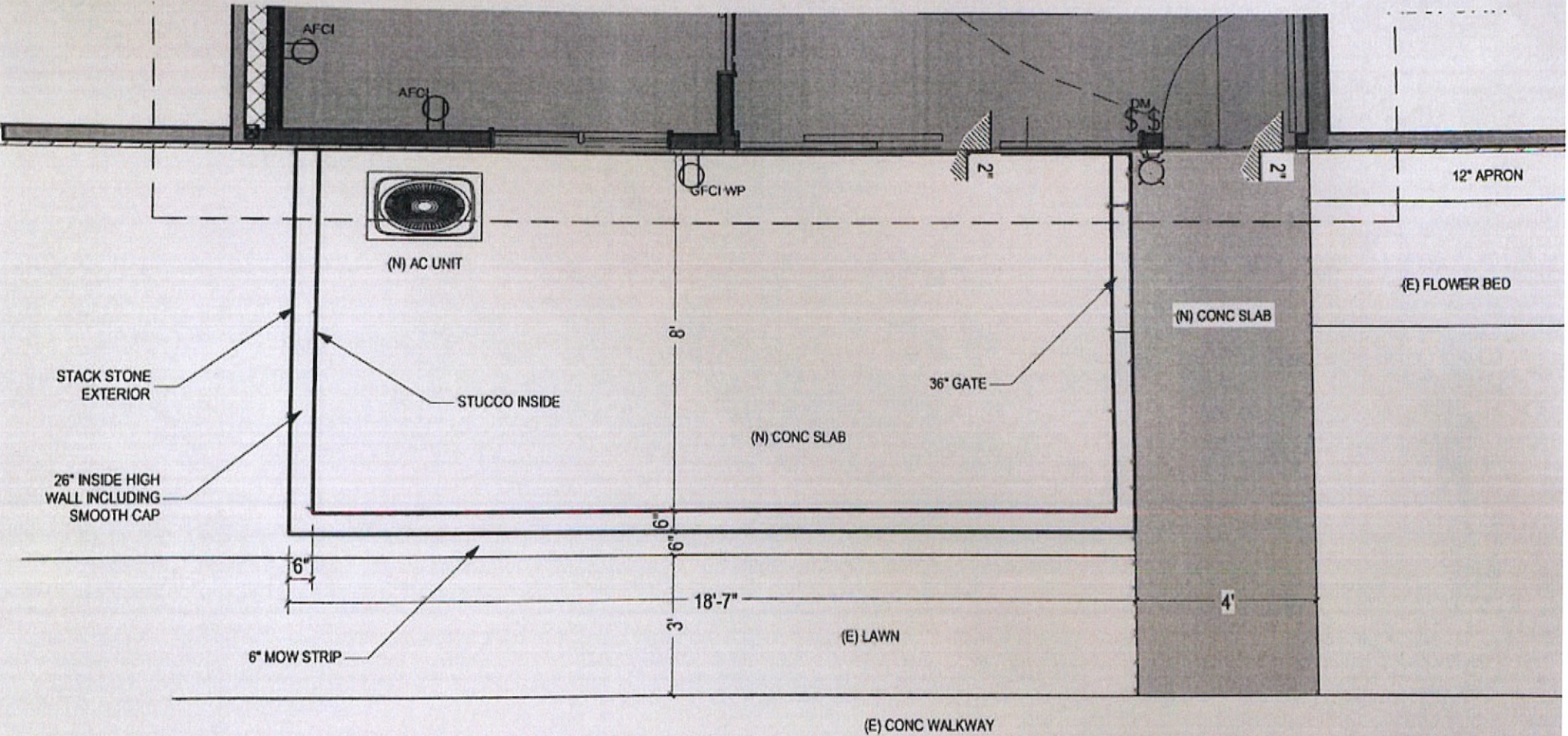
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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE PATIO PROPOSAL FOR UNIT 05-098C  
(BUILDING INSPECTOR, ITEM A)  
**DATE:** OCTOBER 18, 2023  
**CC:** MUTUAL FILE

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I move to approve patio proposal for Unit 05-098C. Work to be done at the shareholder's expense.





- 18 FEET 7 INCHES WIDE
- 8 FEET DEEP W/ 6-INCH MOW STRIP
- 26 INCH WALL W/CAP
- 36 INCH GATE
- 36 INCH GRASS SET BACK

CONCRETE BROOM FINISH  
 STACK STONE WALL COVERING

13621 CEDAR CREST LN 98C M5

# Mutual Corporation No. Five

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE/DENY WHETHER MUTUAL BOARD DOCUMENTS SHOULD BE POSTED ON LWSB PUBLIC WEBSITE (UNFINISHED BUSINESS, ITEM A)  
**DATE:** OCTOBER 18, 2023  
**CC:** MUTUAL FILE

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**Mutual Documents:** agendas, minutes, summary reports, governing documents, policies/rules, bylaws, occupancy agreement, board roster

I move to have Mutual meeting documents: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, removed from the public LWSB Mutual Website and posted only to CINC for Mutual 05 shareholders viewing only.

Or

I move to deny removing the Mutual meeting documents from the public LWSB Mutual Website.



# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO RATIFY AMENDED RULE 05-7652-1 – ELIGIBILITY REQUIREMENTS (UNFINISHED BUSINESS, ITEM B)  
**DATE:** OCTOBER 18, 2023  
**CC:** MUTUAL FILE

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I move to ratify the proposed rule change by amending Rule 05-7562-1 - Eligibility Requirements; the 28-day posting requirement has been met.

**SEAL BEACH MUTUAL NUMBER FIVE****Shareholder Regulations****Resident Lessee Regulations****Eligibility Requirements**

All persons seeking approval of the Board of Directors of Seal Beach Mutual No. Five to lease a residential unit in Mutual 5, and to reside in the Mutual, must meet the following eligibility criteria:

- A. Apply for and be accepted as a member of the Golden Rain Foundation, Seal Beach, California.
- B. Meet the Mutual eligibility criteria as follows:

**1. Age**

Minimum of 55 years, as confirmed by a birth certificate, California Driver's license or passport.

**2. Assets Requirement**

A combination of liquid assets totaling at least ~~\$25,000~~ **\$35,000**.

**2.1.** Acceptable assets are those considered to be liquid, marketable or income producing. Acceptable assets include, among others:

- 2.1.1.** Equity in U.S. residential property.
- 2.1.2.** Savings accounts in U.S. financial institutions.
- 2.1.3.** Cash value in life insurance.
- 2.1.4.** Certificates of deposit or money market accounts in U.S. financial institutions.

**2.2.** Excluded from consideration are the following assets, among others:

- 2.2.1.** Recreational vehicles, boats and trailers.
- 2.2.2.** Vacant land.
- 2.2.3.** Automobiles.
- 2.2.4.** Artwork, jewelry, furs and collections such as coins, dolls, stamps and other similar items.
- 2.2.5.** Term life insurance.
- 2.2.6.** Annuity funds that cannot be withdrawn in lump sum.
- 2.2.7.** Anticipated bequests or inheritances.
- 2.2.8.** Promissory Notes whose income is not reported on the prospective transferee tax return.
- 2.2.9.** Community property.

**3. Income Requirement**

At the time of requesting occupancy rights, a verified net monthly income at least four

(Mar 21)

# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO RATIFY AMENDED RULE 05-7415-1 PORCH AND PATIO REGULATIONS (UNFINISHED BUSINESS, ITEM C)  
**DATE:** SEPTEMBER 20, 2023  
**CC:** MUTUAL FILE

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I move to ratify the proposed rule change by amending Rule 05-7415-1 Porch and Patio Regulations; the 28-day posting requirement has been met.

05-7415-1

**SEAL BEACH MUTUAL NO. FIVE**

**PHYSICAL PROPERTY**

**Porch and Patio Regulations**

**Definition of Terms**

This policy has been developed to enhance the enjoyment of the Mutual Five living style by setting and enforcing standards for open and enclosed PORCHES and to provide guidelines for the building, maintenance, and use of PATIOS and PAVED SEATING AREAS that are user friendly, ~~increase-maintain~~ the property value ~~to-of~~ the Mutual's property, and improve the aesthetics of the shareholder's units and of Mutual Five. It is the responsibility of the Mutual and its shareholders to manage the appearance, safety, and health conditions of Porches, Patios, and Paved Seating Areas by respecting approved standards.

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a. **A Porch** is ~~any surface~~ an open or covered area that is located at the entrance to the Unit within the original building footprint and is attached to the outside of the building outside wall. between the outside wall of a unit and the original building footprint measured at the foundation.

b. **A Patio** is any improved area outside of the original building footprint which is measured at the foundation enclosed by a wall.

c. **A Paved Seating Area** is a paved area similar in size and location to a patio, of limited size but without a wall.

d. **A Porch and Patio** can be built and maintained as a continuous structure, but only the portion inside the original building footprint will be considered and maintained as a Porch within pursuant to this policy.

**1. Section 1 – Porch Use and Maintenance**

Maintenance of porches is the responsibility of the shareholder.

**1.1. Emergency Egress: Windows and Walkways.** (i) All Porch window spaces must be kept clear to facilitate emergency exit and entrance. (ii) A clear path of at least 36 inches must be maintained from the entrance of the Porch to the entry door of the unit. (iii) Walkway must have a clean 36-inch pathway. No obstructions allowed including but not limited to potted plants.

**1.2. Emergency Egress: Doors.** (i) No Porch addition may have a door that locks. Only doors with direct entry into the unit may have locks, i.e., front door or sliding glass door leading directly into the unit from the Porch. (ii) A door outside in the Porch without

direct access into the unit is not considered an entry door. To clarify, there can be no door locked before arriving to the front door of the unit. (iii) Any lock on a Pporch door (except for those Porch doors which also serve as front doors pursuant to section (i) above) must be removed or the Mutual will remove it at the shareholder's expense. (iv) Any object kept on a Porch which in the sole discretion of the Board contributes to uncleanliness or impedes passage for emergency personnel and equipment and may lead to unhealthy or dangerous conditions to shareholders, must be corrected by the shareholder. If such items are not removed, the Mutual will do so at the shareholder's expense.

**1.3. Inspection.** Porches will be periodically inspected by a Building Inspector assigned by the Physical Property Department or authorized Mutual Five Board Member. Shareholders will receive a letter listing any violations and may be asked to attend a disciplinary hearing regarding violations.

**1.4. Storage – Open and Enclosed Porches.** After the initial 30-day move-in period, the following ~~47~~ items MAY NOT be stored or placed on ~~open~~-Pporches: (i) Any type of food, ~~48~~ including birdseed, dog or cat food (ii) Cardboard boxes (iii) Charcoal or highly flammable items, old newspaper, magazines, etc. (unless stored in approved containers). (iv) Gasoline-operated equipment or gas cans, flammable chemicals. (v) Laundry hung for airing or drying (vi) Non-working refrigerators or freezers (vii) On ungated Pporches: Unattended pets or pets in permanent outdoor kennels or cages (including birds). (viii) Indoor upholstered furniture.

**1.5. Porch Décor.** (i) Screens, panels, or drapes to block the sun must be of outdoor fire-retardant fabric and must be maintained. (ii) Obscene or offensive objects hanging or stationary are prohibited. ~~(iii) Industrial-grade shelving is prohibited. (iv) Shelving and plant displays must be of a decorative nature. (v) Patio Porch~~ décor must be neat, clean, and aesthetically pleasing. ~~(vi) Cleaning products, garden sprays, fertilizer containers, tools, brooms, shovels, and other non-decorative items must not be visible from the outside of the unit.~~

**1.6. Prohibited Activities.** Any activity causing excessive and unreasonable noise, odor, unsightliness, and/or unhealthy conditions is prohibited. Be guided by the The "occasional hobby-oriented" activity which causes only brief noise on a limited basis is probably not a prohibited nuisance, while rather than noise, odor, and the like related to an ongoing business or ~~any~~ any persistent and annoying activity considered to be a nuisance to neighbors are prohibited nuisances.

**1.7. Porch Size.** Mutual building permits are required for any alteration to Pporches. Porches may be reduced in size by: (i) Construction of Pporch closets ~~requires~~ (require a Mutual building permit); (ii) Adding pre-assembled cabinets/sheds; (iii) By expanding the interior rooms of the unit outward into the Pporch space (require a Mutual building permit).

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**1.8. Porch Floor.** Outdoor carpeting is permitted. Any permanent resurfacing of the Pporch floor requires a Mutual building permit. Tile, pebble tech and other flooring materials must meet the co-efficiency rating (DCOS). Flooring installed without a permit may be removed by the Mutual at the shareholder's expense.

**1.9. Acceptable Items.** Acceptable items for Porch décor must be in good taste, properly maintained, and kept clean. Items placed without prior approval may be removed by the Mutual at the shareholder's expense.

**1.10. Enclosed Porches.** (i) A permit from the Physical Property Department is required for any construction to a Pporch. (ii) An enclosed Pporch may NOT function as a bedroom, kitchen, or storage closet. (iii) Any items not appropriate to a Pporch ~~will~~ must be removed by the shareholder or they will be removed by the Mutual at the shareholder's expense.

**1.11. Enclosed Porch Acceptable Items.** (i) Refrigerator or freezer in working condition plugged directly into wall socket only. (ii) Washer and/or dryer may be installed inside a Pporch storage cabinet. (iii) A permit must be obtained for the installation of these appliances, and all codes relating to electrical and, if applicable, plumbing and ventilation must be adhered to.

**1.12. Open Porch Wall Railings.** (i) Unlike the rule for Ppatio walls (no objects of any kind on Ppatio walls, Policy 05-7415-1, 2.8.6.) a limited number of potted plants and ornaments are allowed on Pporch railings. If the number of objects is determined to be excessive or hazardous, which determination shall be made at the Board's sole discretion, the Mutual will inform the shareholder that they must be removed. (ii) Tempered glass panels are allowed on Open Porch Wall Railings ONLY. They are NOT allowed on Ppatio walls.

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## **2. Section 2 – Patios and Paved Seating Areas**

Shareholders must be aware that Patios and Paved Seating Areas are placed on Mutual Trust property for NON-EXCLUSIVE use by an individual shareholder. The Mutual shall have sole discretion in granting the shareholder the NON-EXCLUSIVE use of this common property, including the size and position of the Patio/Paved Seating Area. Patios/Paved Seating Areas will be unique and will be approved on a site-specific basis, taking into consideration all the factors listed. Shareholders are also advised that Patios/Paved Seating Areas are visible to surrounding shareholders, therefore, they must be aesthetically pleasing, architecturally appealing, uncluttered, and well maintained. All requests must be submitted to the Golden Rain Foundation (GRF) Physical Property Department.

### **2.1. Patio and Paved Seating Area Approval Process**

**2.1.1.** The shareholder will submit a hand-drawn (or professionally prepared) plot plan showing all details of the requested location to the GRF Physical Property Inspector, drawn to scale, that can be easily understood with dimensions in feet

and inches. Plans must include any proposed walls, wall materials, columns, wall caps, fences, and gates. All Patios must have a gated or ungated opening to meet safety standards.

**2.1.2.** The GRF Physical Property Inspector will submit the plans for approval to the Physical Property Committee and the Committee will review the plot plan, followed by a site visit. The Committee will inform the shareholder of any necessary changes before preliminary approval.

**2.1.3.** Preliminary approval of a Patio proposal must be completed 3 weeks prior to a monthly board meeting to be on the agenda for a vote of the Board of Directors.

**2.1.4.** Upon preliminary approval by the Physical Property Committee a request will be sent to the Mutual Five Board of Directors for final approval at a regular board meeting.

**2.1.5.** Once approved by the Board of Directors the Physical Property Inspector will inform the shareholder and a permit must be obtained through a contractor vetted by the Golden Rain Foundation.

**2.2. Patio and Paved Seating Area Requirements.** (i) All requests will be considered by the Physical Property Committee on a site-specific basis, taking into consideration, but not limited to the following: (a) Aesthetic/financial value to the Mutual (b) Functionality for the shareholder (c) Utility boxes (d) Electrical enclosures/panels (e) Sprinkler systems (f) Sprinkler valves/plumbing (g) Telephone pull boxes/equipment (h) Sidewalks (i) Laundry rooms (j) Landscaping. (ii) Patios/Paved Seating Areas must: (a) Slope away from the building. (b) Include a 6" mow strip. (c) There must be a minimum 18" setback from the sidewalk to the edge of the mow strip. (d) Setback may be waived by the Board on a site-specific basis. Patio surface material must be non-skid. (e) Natural grass may not be planted within the Patio/Paved Seating Area. (f) Minor exceptions to the specifications may be granted by the Board of Directors on a site-specific basis.

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### **2.3. Stipulations for Existing Patios and Paved Seating Areas**

**2.3.1.** All current Patios/Paved Seating Areas must comply with the requirements of this Policy.

**2.3.2. Maintenance, repair, and insurance for Patios and Paved Seating Areas are the responsibility of the shareholder.**

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**2.3.3.** At the time of transfer of stock ownership, the buyer must agree to manage, maintain, repair, and insure the Patio/Paved Seating Area. All existing Patios/Paved Seating Areas must be brought into compliance at the sale or transfer of a unit at seller's expense.

**2.3.43.** Remodels of existing Patios/Paved Seating Areas must comply with this policy in its entirety and require a permit.

**2.4. Patio Walls.** (i) All Patios must be enclosed by a wall that is no higher than 26 "high on the inside. (ii) Patio wall exterior with cap must be between 24" and no higher than 35" high. (iii) Gates must not be higher than 36" and must NOT be locked at any time. (iv) All walls must be equipped with adequate weep holes in walls for draining. (v) Any changes or deviations from the approved plans must be submitted to the Physical Property Department for a change order prior to implementation.

**2.5. Paved Seating Area Size and Specifications.** (i) Must be no larger than 7' X 7', or 49 square feet if rectangular, as measured from the building wall, and can be adjacent to the unit walkway. (ii) When adjacent to a walkway the Ppaved Sseating Aarea and the walkway ~~y~~ must be made with the same surface material in most cases. (iii) The size, shape and surface material will be approved on a site-specific basis. (iv) The Paved Seating Aarea must be surrounded by a mow strip.

**2.6. Patio Size and Shape.** (i) Patio width and depth will be approved on a site-specific basis. (ii) The size and shape of a Ppatio must be in proportion to the proposed location, taking into consideration the location of unit's windows and doors, the size of the green belt, location of utilities and trees, existing landscaping, irrigation system, and other factors of this nature. (iii) The exact size and shape will be determined by the Board of Directors.

## **2.7. Disclosure Agreement**

**2.7.1.** The Physical Property Department will provide a disclosure to all new shareholders stating that their Patios/Paved Seating Areas might have been built over sewer, water, electrical, or other types of utilities and that there is the potential to require access or relocation and that this could require removal of all or a portion of the patio at the owner's expense. (See Form 05-7415-4)

**2.7.2.** Shareholders are responsible for all costs of the Ppatio/Ppaved Sseating Aarea including but not limited to the maintenance of the patio, corrections to the elevation of the green belt around the patio/paved seating area, sprinkler relocation, grass replacement, tree replacement, and flower bed repairs.

**2.7.3.** All grass, landscape, and irrigation relocation must be done by the Mutual 5 landscaper. The landscaper must be contacted before construction begins. The grass must be restored with sod.

**2.7.4.** ~~This~~The disclosure must be signed by the selling shareholder and it will be provided to the purchasing shareholder.

## **2.8. Patio and Paved Seating Area Use: Rules and Maintenance Requirements**

**2.8.1. Emergency Egress: Windows, Gates and Walkways.** (i) All window spaces must be kept clear to facilitate emergency exit and entrance. (ii) A clear path of at least 36 inches must be maintained on the entrance walkway of the patio and paved seating area to the entry door from the unit. (iii) Walkway must have a clean 36-inch pathway. No obstructions allowed including potted plants.

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~~The only items allowed on Paved Seating Areas are a table with a reasonable number of chairs, one patio umbrella and a barbeque unit. ALL other items must be approved in advance by the Mutual.~~

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**2.8.2. Furniture and other items****Other Items:** (i) All items must be appropriate for outdoor use on Patios/Paved Seating Areas. (ii) The only items allowed on Patios/Paved Seating Areas are a table, a reasonable number of chairs, a reasonable number of small side tables, one coffee table, one large or two small patio umbrellas and one barbeque unit. ALL other items, including but not limited to potted plants and storage chests, must be approved in advance by the Mutual. (iii) It is preferable to leave patio furniture uncovered for the sake of the surrounding shareholders, however, if furniture covers are used on patio/paved seating area furniture the covers must be contoured covers that fit snugly over each individual piece of furniture and must be in good condition. Towels, sheets, tarps, or other non-contoured covers are not to be used.

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**2.8.3. Obstruction of the Greenbelt View:** (i) ~~The areas around the inside perimeter of Patio walls must be kept free at all times of a solid row of plants, trellises, or other objects~~ objects at all times that obstruct the view of the length of the greenbelt, and nothing (ii) Nothing can be placed around the edges of Paved Seating Areas, including but limited to plants, pottery, ornaments and similar items. (iii) Nothing is allowed around the outside of Patio walls on the grass, on the footing or on the mow strip, including but not limited to lights, plants, ornaments or any other item.

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**2.8.4.** Excessive clutter or inappropriate items are not ~~allowed.~~allowed on Patios /Paved Seating Areas.

**2.8.5.** On Paved Seating Areas barbeques must be stored along the building and must be used according to the barbeque policy (Policy 05-7427-1).

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**2.8.6.** Nothing can be placed on, or attached to, Patios walls. This includes but is not limited to plants and ornaments, glass panels, wind sails, pergolas, awnings, poles, and permanent umbrellas.

**2.8.7.** Patio/Paved Seating Area umbrellas must be closed when not in use. When shareholders leave for extended periods of time the umbrellas must be placed on the floor in case of high winds during their absence.

**2.8.8.** The Mutual [Board](#) has sole discretion about the appropriateness of Patio/Paved Seating Area items.

**2.8.9.** Any item in, on, built into or onto a Patio/Paved Seating Area in conflict with this policy must be removed by the shareholder within 10 days of written notification. If the item is not removed after the 10-day period, the Mutual will have the right to remove the item at the shareholder's expense [after a noticed hearing, if necessary](#).



# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** APPROVAL OF MUTUAL MONTHLY FINANCES (NEW BUSINESS, ITEM A)  
**DATE:** OCTOBER 18, 2023  
**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 months of August and September 2023.

# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE TOWING AGREEMENT FOR 2023-2024  
(NEW BUSINESS, ITEM B)  
**DATE:** OCTOBER 18, 2023  
**CC:** FILE

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I move to approve Mr. C's Towing Agreement for the towing of vehicles when there is a violation of Mutual Rules, effective 2023-2024, and authorize the President to sign the agreement.



# PRIVATE PROPERTY TOW SERVICES AGREEMENT

<b>AGREEMENT DATE:</b>		<b>EFFECTIVE DATE:</b>	
<b>CUSTOMER:</b>	Mutual Five Corporation		
<b>PROPERTY:</b>	Mutual Five		
<b>TYPE OF PROPERTY:</b>	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Retail
	<input type="checkbox"/> HOA		

This agreement by and between the Towing Company (named below) and Customer (named above) shall serve as authorization to serve the Property named above in accordance with the requirements of California Vehicle Code Section 22658 (CVC 22658) "Removal From Private Property" upon the specific written authorization of Customer, except for Section 22658(1)(E), for which this agreement may serve as the general authorization.

The Towing Company agrees to respond to the Property within a reasonable period of time when requested by Customer for the purposes of removing any vehicle(s) that are not in compliance with the property or business regulations as determined by Customer and communicated to the Towing Company in the written authorization provided by Customer under CVC 22658(1).

The Towing Company will, as prescribed by law, promptly report all impounded vehicles to the appropriate law enforcement agency and will perform all operations within the guidelines set forth in CVC 22658.

The Towing Company agrees that their employees will act and conduct themselves in a professional, workman-like manner on and off the above Property. This agreement is for a period of one (1) year commencing on the Effective Date noted above and shall automatically renew annually, unless terminated in writing upon 30-days written notice by either party.

## ACCEPTED

<b>Customer:</b>	Mutual Five Corporation	<b>Tow Company:</b>	Mr. C's Towing
<b>Signed:</b>		<b>Signed:</b>	
<b>Print Name:</b>		<b>Print Name:</b>	
<b>Title:</b>	Mutual Five Board President	<b>Title:</b>	
<b>Date:</b>		<b>Date:</b>	

# ACCOUNT INFORMATION

Original  Updated \_\_\_\_\_

<b>Property/Complex Name:</b>	
<b>Property Address:</b>	
<b>City/Zip:</b>	
<b>Cross Streets:</b>	
<b>Mailing Address:</b>	PO Box 2069, Seal Beach, CA 90740
<b>Property Management Co.</b>	X Yes <input type="checkbox"/> No
<b>If Yes, Name, Address &amp; Phone:</b>	Golden Rain Foundation, PO Box 2069, Seal Beach, CA 90740 (562) 431-6586, Ext. 377

MANAGER	ASSISTANT MANAGER	ON-SITE CONTACT
Executive Director	Mutual Administration Manager	Security Services Director
Phone: 562-431-6586	Phone: 562-431-6586	Phone: 562-594-4754
Fax: 714-851-1251	Fax: 714-851-1253	Fax: 562-431-8206
<b>Security Company:</b>	X Yes <input type="checkbox"/> No	
<b>If Yes, Name, Address &amp; Phone:</b>	Internal Department of Property Management Company (562) 431-6586, Ext. 377	

<b>Persons Authorized to Sign for Vehicle Removals</b>  <b>(Two Board Members Must be Present)</b>	1.	Title: President
	2.	Title: Vice President
	3.	Title: CFO
	4.	Title: Secretary
	5.	Title: Director at Large

## PLEASE CHECK APPROPRIATE BOXES

<input type="checkbox"/> Fire Lane Removals	<input type="checkbox"/> Visitor Only Parking	<input type="checkbox"/> Posted "Tow-Away Zone"
<input type="checkbox"/> Ingress/Egress Interference	<input type="checkbox"/> Manager Parking Only	<input type="checkbox"/> Parking Permits
<input type="checkbox"/> Within 15' of Fire Hydrant	<input type="checkbox"/> Expired Tags	<input type="checkbox"/> Handicap Parking
<input type="checkbox"/> No Street Parking	<input type="checkbox"/> Tenants authorized to tow	<input type="checkbox"/> Blocking Carports
<input type="checkbox"/> Time Limit Parking	<input type="checkbox"/> Blocking Dumpster	<input type="checkbox"/> Double Parked
<input type="checkbox"/> Violation of Mutual Five Policies on Mutual Five Property, when directed by authorized Board Member		
<input type="checkbox"/> Proof of residence required. Describe: Carport spaces assigned and vehicle is to display decal of registration with Security. Non-resident parking by permission of Mutual Five on a case-by-case basis.		

<b>Local Rate Jurisdiction:</b>	
<b>Tow Rate:</b>	<b>\$220.00</b>
<b>Storage Rate/Day:</b>	<b>\$85.00</b>
<b>Other / Weekend Drop Fee:</b>	<b>Gate Fee: \$110.00      Drop Fee: \$108.00</b>

# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO MAINTAINING A HARRASSMENT-FREE AND DISCRIMINATION FREE ENVIRONMENT (NEW BUSINESS, ITEM C)  
**DATE:** OCTOBER 18, 2023  
**CC:** FILE

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I move to approve maintaining a harassment free and discrimination free environment for all.



# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE THE TRANSFER OF THE 2022 EXCESS INCOME (NEW BUSINESS, ITEM D)  
**DATE:** OCTOBER 18, 2023  
**CC:** FILE

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I move to approve the transfer of the 2022 Excess Income in the amount of \$15,816 identified on page 6 of the Mutual 5 2022 Audit Report to the Infrastructure Reserves Fund; and instruct the GRF Accounting Department to record the transfer.

# *Mutual Corporation No. Five*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE THE PURCHASE OF CD'S THROUGH US BANCORP (NEW BUSINESS, ITEM E)  
**DATE:** OCTOBER 18, 2023  
**CC:** FILE

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I move to approve the purchase of \_\_\_\_\_ brokered CDs through US Bancorp in the amount of \$\_\_\_\_\_. Funds to come from US Bank Money Market Reserve account, for a term not to exceed \_\_\_ to \_\_ months at the prevailing interest rate.