MINUTES OF THE REGULAR MEETING OF THE BOARD OF DIRECTORS SEAL BEACH MUTUAL TEN November 30, 2022

The Regular Monthly Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Wednesday, November 30, 2022, at 9:00 a.m. Conference Room A and via Zoom Video and Call Conference Meeting.

SHAREHOLDER COMMENTS

Shareholder comment made

ROLL CALL

Present:

President Arlart, Vice President Cummings, Secretary

Viglietta, Chief Financial Officer Giles, and Director Sims

GRF Rep:

Ms. Levine, GRF Representative (absent)

Guest:

Four Mutual Ten Shareholders (via zoom)

Two Mutual Ten Shareholders (in-person)

Staff:

Mr. Quental, Building Inspector (via zoom)

Ms. Barua, Portfolio Specialist

Ms. Duarte, Assistant Portfolio Specialist

APPROVAL OF MINUTES

The Regular Board Meeting Minutes of October 26, 2022, were approved by general consent of the Board as printed and distributed.

The Special Board Meeting Minutes of November 07, 2022, were approved by general consent of the Board as printed and distributed.

The Special Board Meeting Minutes of November 15, 2022, were approved by general consent of the Board as printed and distributed.

GRF REPRESENTATIVES' REPORT

President Arlart provided a verbal report for GRF Representative Levine.

BUILDING INSPECTOR'S REPORT

Building Inspector Quental presented his report (attached).

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

RESOLVED to approve the installation of a cart pad at unit 256-J at shareholder's expense, work to be done by J & J Landscaping.

The MOTION passed unanimously.

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

RESOLVED to discontinue the summer Mosquito Bait Station program with Fenn Termite and Pest Control for 2023.

The MOTION passed with 4 "yes" votes and 1 "no" vote.

Following questions, Building Inspector Quental left the meeting at 9:50 a.m.

CONSENT CALENDAR

Following a discussion and upon a MOTION duly made by Chief Financial Officer Giles and seconded by Secretary Viglietta, it was

RESOLVED to authorize the following transfers of funds per detailed resolutions.

Transfer/ Invoice Date	Amount	Originating/Destination Accounts or Payee
10/20/2022	\$31,500.00	Transfer from US Bank Checking to US Bank Restricted Money Mkt.
10/21/2022	\$15,466.00	Invoice# multiple Check# 11173 Payee: J & J Landscaping
11/04/2022	\$311,025.02	Transfer from US Bank Impound to US Bank Checking
11/07/2022	\$61,119.36	Transfer from US Bank Checking to GRF – US Bank Checking
11/07/2022	\$142,966.32	Transfer from ACH – Direct Debit from multiple shareholders to US Bank Checking
11/08/2022	\$55,170.84	Transfer from US Bank Checking to US Bank Impound (Property Taxes)

The MOTION passed unanimously.

CHIEF FINANCIAL OFFICER'S REPORT

Chief Financial Officer Giles presented his report (attached).

Following a discussion and upon a MOTION duly made by Chief Financial Officer Giles and seconded by Vice President Cummings, 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 October 2022.

The MOTION passed unanimously.

SECRETARY / CORRESPONDENCE

Secretary Viglietta received no correspondence.

UNFINISHED BUSINESS

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

RESOLVED to ratify rescinding Policy 7554 – <u>Interview of Applicants for Qualified Permanent Residency/Co-Occupancy</u>; the 28-day posting requirement has been met.

The MOTION passed unanimously.

NEW BUSINESS

Following a discussion and upon a MOTION duly made by Vice President Cummings and seconded by Director Sims it was

RESOLVED to approve the development of a Mutual 10 Electrical Panel Plan to meet insurance requirements.

The MOTION passed unanimously.

Director Sims left the meeting at 10:37 a.m.

PORTFOLIO SPECIALIST REPORT

Portfolio Specialist Barua presented her report (attached).

ANNOUNCEMENTS

NEXT REGULAR MONTHLY BOARD MEETING: Wednesday, December 28, 2022, 9:00 a.m., Location: Conference Room, A and via Zoom Video and Call Conference Meeting

Director's Comments

No Directors made comments.

Director Sims returns to the meeting at 10:40 a.m.

ADJOURNMENT

There being no further business to conduct, President Arlart adjourned the meeting at 10:40 a.m. and announced that there would be an executive session following to discuss member issues.

EXECUTIVE SESSION SUMMARY

The Board met in Executive Session on November 30, 2022, at 10:58 a.m., and took the following actions:

The Board approved Executive Meeting Minutes of October 26, 2022 and Special Executive Meeting Minutes of November 15, 2022, as presented.

- 1. Legal Matters
 - a. Some legal matters were discussed.
- 2. Contracts
 - a. No contract was discussed.
- 3. Assessments / Delinquencies
 - a. Some letters were drafted.
 - b. Some files to monitor.
 - c. No files were closed.
- 4. Disciplinary Hearings
 - a. No Disciplinary hearing was discussed.

President Arlart adjourned the meeting at 12:01 p.m.

Attest, Elissa Viglietta, Secretary

SEAL BEACH MUTUAL TEN

ND 11/30/2022

Attachments

MONTHLY MINUTES ARE POSTED IN THE LAUNDRY ROOMS AND THE MUTUAL TEN WEBSITE. THANK YOU.

REMINDER: THE SWEEPING DAY FOR MUTUAL TEN'S TRUST STREETS IS THE 4th WEDNESDAY NIGHT OF EACH MONTH. PLEASE DO NOT PARK ON INTERLACHEN, ST. ANDREWS, OR NORTHWOOD STREETS AT THIS TIME.

Mutual Ten shareholders can access the monthly minutes on the Mutual website at:

www.lwsb.com – go to "MUTUALS" – CLICK ON "Mutual 10"

RESOLUTIONS IN THE REGULAR MONTHLY MEETING OF NOVEMBER 30, 2022

The Regular Board Meeting Minutes of October 26, 2022, were approved by general consent of the Board as printed and distributed.

The Special Board Meeting Minutes of November 07, 2022, were approved by general consent of the Board as printed and distributed.

The Special Board Meeting Minutes of November 15, 2022, were approved by general consent of the Board as printed and distributed.

RESOLVED to approve the installation of a cart pad at unit 256-J at shareholder's expense, work to be done by J & J Landscaping.

RESOLVED to discontinue the summer Mosquito Bait Station program with Fenn Termite and Pest Control for 2023.

RESOLVED to authorize the following transfers of funds per detailed resolutions.

Transfer/ Invoice Date	Amount	Originating/Destination Accounts or Payee
10/20/2022	\$31,500.00	Transfer from US Bank Checking to US Bank Restricted Money Mkt.
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11/07/2022	\$61,119.36	Transfer from US Bank Checking to GRF – US Bank Checking
11/07/2022	\$142,966.32	Transfer from ACH – Direct Debit from multiple shareholders to US Bank Checking

11/08/2022 \$55,170.84 Bank Impound (Property Taxes)
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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 October 2022.

RESOLVED to ratify rescinding Policy 7554 – <u>Interview of Applicants for Qualified Permanent Residency/Co-Occupancy</u>; the 28-day posting requirement has been met.

RESOLVED to approve the development of a Mutual 10 Electrical Panel Plan to meet insurance requirements.

MINUTES OF THE SPECIAL MEETING OF THE BOARD OF DIRECTORS SEAL BEACH MUTUAL TEN November 7, 2022

The Special Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Monday, November 7, 2022, at 2:00 p.m. via Zoom Video and Conference Call.

Those members present were President Arlart, CFO Giles, and Secretary Viglietta.

Absent: Vice President Cummings and Director Sims

Also present was Portfolio Specialist Barua.

No Mutual Ten Shareholders were present.

The purpose of this meeting was to adopt the Collections Rule.

Following a discussion and upon a MOTION duly made by Chief Financial Officer Giles and seconded by Secretary Viglietta, it was

RESOLVED to propose a rule change by adopting Rule 10-7513-1 Collection Rule and approve a 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.

There being no further business to conduct, President Arlart adjourned the meeting at 2:37 p.m.

Attest, Elissa Viglietta, Secretary

SEAL BEACH MUTUAL TEN

RB 11/07/22

MINUTES OF THE SPECIAL MEETING OF THE BOARD OF DIRECTORS SEAL BEACH MUTUAL TEN NOVEMBER 15, 2022

Zoom Video and Call Conference Meeting

The Special Meeting of the Board of Directors of Seal Beach Mutual Ten was called to order by President Arlart on Tuesday, November 15, 2022, at 2:41 p.m. via Zoom.

ROLL CALL:

Present: President Arlart, Vice President Cummings, Secretary Viglietta, CFO

Giles

Absent: Director Sims

Staff: Building Inspector Quental

SHAREHOLDER COMMENTS

Comment made.

<u>PURPOSE OF THE MEETING:</u> Directors discuss Building Inspector's Report, additional Physical Property and Landscape issues

BUILDING INSPECTOR'S REPORT

Building Inspector Quental updated the Mutual Ten Board on Mutual Ten activity.

LANDSCAPE REPORT

Discussion on sprinkler valve areas, waiting for estimates.

PHYSICAL PROPERTY CHAIR REPORT

Discussion on plan for replacement of electrical panels.

Discussion on mosquito program.

Discussion of issues with recent rain.

Discussion on trash/recycle/food scraps.

SERVICE MAINTENANCE CALL REQUESTS

Discussion on Service Maintenance call requests and policy 7431.

ADJOURNMENT

There being no further business to conduct, President Arlart adjourned the meeting at 3:39 p.m. and announced that there would be an Executive Session following to discuss member issues.

Attest

Elissa Viglietta, Secretary SEAL BEACH MUTUAL TEN

Ra: 11/15/2022

MONTHLY MUTUAL INSPECTOR REPORT

MUTUAL:

(10) TEN

DATE:

NOVEMBER

INSPECTOR: RYAN QUENTAL

PERMIT ACTIVITY										
UNIT#	WORK DESCRIPTION	GRF/CIT Y PERMIT	START DATE	FINISH DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR			
238-F	WASHER/DRYER	вотн	10/18/22	12/31/22	NONE	FINAL 11/14/22	ACE MAINTENANCE			
240-L	WASHER/DRYER	вотн	04/12/22	08/31/22	NONE	M.E.P 5/5/22	BA CONSTRUCTION			
243-E	REMODEL	вотн	04/15/22	08/31/22	YES	LATH 8/29/22 (Back Order)	BA CONSTRUCTION			
246-I	FLOORING	вотн	10/30/22	11/30/22	NONE	FINAL 11/10/22	KARYS CARPETS			
248-C	BATH REMODEL	вотн	09/26/22	11/01/22	NONE	M.E.P 10/4/22	OGAN			
248-D	ELECTRICAL	вотн	07/28/22	08/30/22	NONE	(Permit Not Turned Back In)	JC KRESS			
249-G	FLOORING	GRF	11/28/22	01/28/22	NONE		FAMILY FLOORS			
254-D	HVAC	вотн	10/03/22	01/03/22	NONE		GREENWOOD			
256-J	HVAC	вотн	10/19/22	11/09/22	NONE		GREENWOOD			
258-I	WINDOWS	вотн	12/06/22	02/24/23	NONE		MARCO CONSTRUCTION			
260-D	CARPORT CABINET	GRF	12/01/22	12/15/22	NONE		MJ JURADO			

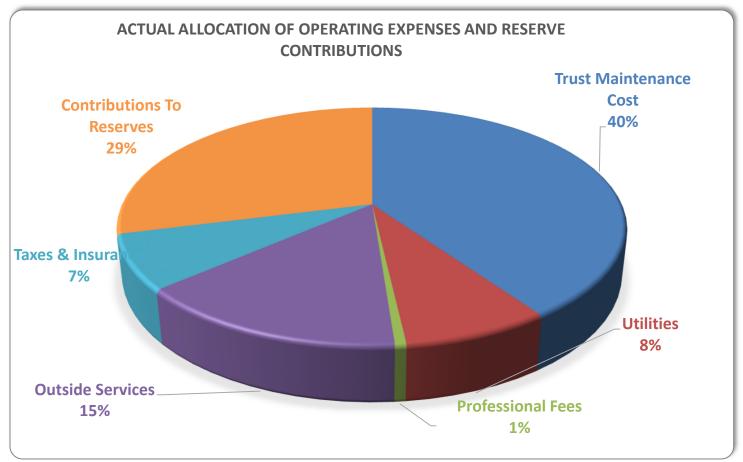
ESCROW ACTIVITY											
UNIT #	NMI	PLI	NBO	FINAL	FCOEI	ROF	ACTIVE	CLOSING	CLOSED		
243-B		09/15/22									
243-K		08/26/22									
248-I		07/19/22									
249-B		11/01/22					6	1	28		
250-C		06/13/22	10/25/22	11/09/22	11/10/22						
256-J	11/15/2022										
257-A		10/13/22									

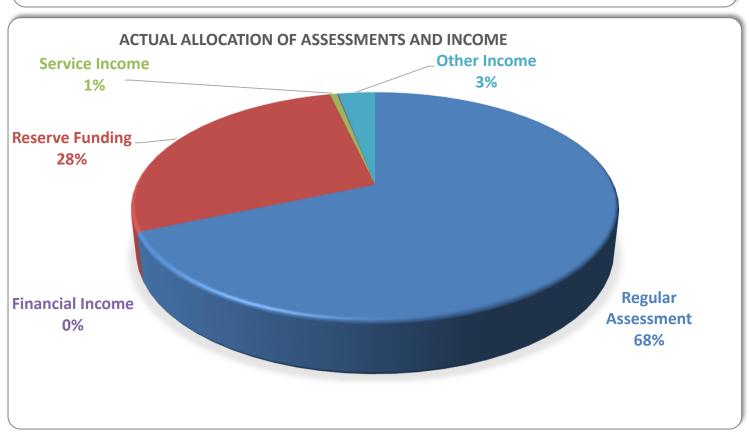
NMI = New Member Inspection PLI = Pre-Listing Inspection NBO = New Buyer Orientation FI = Final Inspection FCOEI = Final Close of Escrow Inspection ROF = Release of Funds

CONTRACTS & PROJECTS							
CONTRACT	OR	PROJECT					
J&J Landscape	12/1/22 - 11/30/23	Mutual Gardening, Irrigation and Lawns - On Going.					
Empire Pipe Cleaning	12/31/23	Cleaning Sewer Main.					
Fenn Pest and Termite	4/30/23	Pest Control and Termite Inspections.					
Fenn Pest and Termite	6/30/23	Bait Station Maintenance.					
National Service Lease	September 2024	On Going.					
Roofing Standards Contract	2022	Buildings 246 - 251 (Complete)					

	SHAREHOLD	DER & MUTUAL REQUESTS
	SHAREHOLDER	MUTUAL
248G	Downspout color visit.	

MONTHLY MUTUAL INSPECTOR REPORT												
MUTUAL:	(10) TEN	DATE:	NO	/EMBER	INSPECTOR	RYAN QUENTAL						
248C	Broken skylights.	l l										
249J	Fridge pick up request.											
253I	Garbage disposal issue.											
250G	Sink stoppage call.											
248B	Kitchen pantry paint issue.											
248D	Skylight rubber seal.											





CFO Report - Mutual 10 October 31, 2022

Account Description	\$ Va	riance	% Variance	Explanation
Total Operating Income	\$	21,481	99.3%	Total Operating Income ended year to date 10/31/2022 better than planned, primarily in inspection fees, due to more units sold than planned and buyer's premium income not included in the original budget.
Utilities	\$	4,361	5.0%	Utilities are over the plan in all areas, Electricity (\$1,351), Water (\$1,821), and Trash (\$1,188).
Professional Fees	\$	(7,854)	-52.8%	Professional Fees are under the plan in Legal Fees of \$7,854. As mentioned in past months, this surplus will be closer to the budget when the Mutual is billed for work in process.
Outside Services	\$	(15,362)	-8.2%	Outside Sevices ended year to date 10/31/2022 better than plan in all areas except Landscape Trees (\$6,330) over plan however, this is offset by a surplus in Landscape Extras of \$8,664. Pest Control is (\$1,004)over Plan due to the annual premium paid at the first of the year and will be corrected by year-end. Painting is over plan (\$1,627) because there are more problems the planned.
Taxes & Insurance	\$	6,395	8.0%	As in past months, Property and Liability Insurance is over plan and will correct by yearend.
Excess Inc. / (Exp) After Off-Bdgt Items	\$	43,058	0.0%	

SEAL BEACH MUTUAL NO. 10 FINANCIAL STATEMENTS RECAP

For the 10 months ending October 31, 2022

	Oc	tober				YTD	
 Actual		Budget	Variance	Account	 Actual	Budget	Variance
82,130		82,129	0.0%	Regular Assessment	821,300	821,290	0.0%
33,478		33,478	0.0%	Reserve Funding	334,781	334,780	0.0%
115,608		115,607	0.0%	Total Regular Assessment	1,156,081	1,156,070	0.0%
659		800	-17.6%	Service Income	6,576	8,000	-17.8%
507		14	3521.4%	Financial Income	1,390	140	892.9%
1,051		1,349	-22.1%	Other Income	35,145	13,490	160.5%
2,217		2,163	2.5%	Total Operating Income	43,111	21,630	99.3%
\$ 117,825	\$	117,770	0.0%	Total Mutual Income	\$ 1,199,192	\$ 1,177,700	1.8%
47,480		47,480	0.0%	Trust Maintenance Cost	465,673	474,800	-1.9%
8,731		8,732	0.0%	Utilities	91,681	87,320	5.0%
655		1,488	-56.0%	Professional Fees	7,026	14,880	-52.8%
28,537		18,639	53.1%	Outside Services	171,028	186,390	-8.2%
2,859		7,955	-64.1%	Taxes & Insurance	85,945	79,550	8.0%
33,478		33,478	0.0%	Contributions To Reserves	334,781	334,780	0.0%
\$ 121,740	\$	117,772	3.4%	Operating Expenses Before Off-Budget	\$ 1,156,134	\$ 1,177,720	-1.8%
\$ (3,915)		-		Excess Inc. / (Exp) After Off-Bdgt Items Depreciation (Off-Budget Item)	\$ 43,058	-	
				Excess Inc. / (Exp) After Off-Bdgt Items	\$ 43,058	\$ -	
				Restricted Reserve			
1,071				Appliance Reserve	15,289		
1,305				Painting Reserve	27,903		
21,449				Roofing Reserve	691,360		
-				Emergency Reserve	47,734		
5,702				Infrastructure Reserve	341,470		
\$ - 29,527				Total Restricted Reserve	\$ 1,123,756		

MUTUAL OPERATIONS

RESIDENT REGULATIONS

Orientation of Applicants for Qualified Permanent Resident and Co-Occupant

WHEREAS, it is the intent of this Corporation to clarify occupant entry information and explain the duties, obligations and rights to an applicant applying for qualified permanent resident and co-occupant,

BE IT HEREBY RESOLVED, that the Mutual will conduct orientations for all applicants for qualified permanent resident and co-occupant.

Document History

Adopted: 26 October 2022

Keywords: Mutual Ten Qualified Permanent Resident





ORANGE COUNTY FIRE AUTHORITY NOVEMBER 2022 SOCIAL MEDIA / RSG! TOPICS



Holiday Cooking Safety: More cooking fires are reported on Thanksgiving Day than any other day of the year, followed by Christmas and Christmas Eve. Help protect your family and home by keeping a lid or fire extinguisher nearby when cooking this holiday season. For more information on holiday cooking safety, visit ocfa.org.



Holiday Cooking Safety: Unattended cooking is the leading cause of home cooking fires. Stay in the kitchen when frying, grilling, or broiling food. For more information on cooking safety, visit ocfa.org



Fire Extinguishers: Fire extinguishers can save lives and property! Use the P.A.S.S. Method – Pull the pin, Aim low, Squeeze the lever, and Sweep the nozzle from side to side. For more information on fire extinguishers, visit ocfa.org.



As Wildfire Approaches: To prepare for a possible evacuation, load everything in your car, including your Disaster Supply Kit and Go! Bag. Back the car in the driveway and keep the keys with you in case you need to leave quickly. For more information on what to do as wildfire approaches, visit ocfa.org/RSG.

FIRE EXTINGUISHERS



Fire extinguishers can save lives and property, but should only be used if the fire is small, smoke and heat have not filled the room, and if you have a clear escape route. If you're unsure, evacuate immediately and call 9-1-1.



Since fire grows and spreads rapidly, the number one priority is to get out safely.



Orange County Fire Authority

(714) 573-6200 ocfa.org







Types of Fire Extinguishers

Multipurpose (ABC) fire extinguishers are recommended for home use. Fire classifications are used to indicate the type of fire they will extinguish.

- A For use with ordinary materials like cloth, wood, and paper.
- B For use with flammable liquids like grease, gasoline, oil, and oil-based paints.
- C For use with electrical equipment that is connected to an outlet.

Before Using a Fire Extinguisher

- Alert others that there is a fire and appoint someone to call 9-1-1.
- Make sure the fire is small, not spreading, and that you have a clear escape route.

The P.A.S.S. Method

- Pull the pin.
- Aim low. Stand six to eight feet away and point the extinguisher nozzle at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side to side until the fire is completely out.

Fire Extinguisher Maintenance

- Keep your extinguisher in plain view and out of the reach of children.
- Read and follow all instructions on the label and check for dents, corrosion or damage monthly.
- Non-rechargeable fire extinguishers should generally be replaced every five to seven years.
- Fire extinguishers are good for one use only. To dispose of an extinguisher, release the pressure by squeezing contents into a trash can. Let the extinguisher sit for 48 hours and then throw it in a trash can. You can also drop off used extinguishers at any household hazardous waste facility.



The roof is the most at-risk part of a home during a wildfire. Even if the flames never reach your property, windblown embers can threaten your home and bring fire to your front door.



Keep your roof clear of debris year round.



If burning embers cause your roof to catch fire, it is likely that the fire will spread to the rest of your home. Homes with flammable roofs are much more likely to be destroyed than those with fire-resistant roofs.

Pine needles, leaves, and debris build up put your roof at risk from burning embers.

Plug gaps between the roof covering, roof deck or sheathing with non- combustible materials regardless of your roof's rating. This is often called "bird stopping," as it stops birds from building nests in gaps on the roof's edge.

Replacing plastic skylights with dual pane glass is another way to better protect your home. Dual panes and tempered glass are much more likely to resist damage if exposed to burning embers.

For more information, please visit the OCFA website or call (714) 573-6774 to schedule a Wildfire Home Assessment.



Early evacuation is the best way to protect yourself and your loved ones during a wildfire. As a wildfire approaches, follow these steps to help prepare your family and home, and make your evacuation safer.



Have all necessities ready, including the 6 P's, in case you have to evacuate:

- 1. People and pets
- 2. Papers, phone numbers, and important documents
- 3. Prescriptions, medical equipment, and eyeglasses
- 4. Pictures, family keepsakes, and other meaningful items
- 5. Personal computers, hard drives, tablets, or other data storage devices, including cell phones, and chargers
- 6. Plastic credit cards, ATM cards, and cash

Review your
Wildfire Action
Plan so all
family members
have the same
information and
know what to do.

Load everything into your car, including your Disaster Supply Kit and Go! Bag. Then, back the car into the driveway and close the windows and doors. Keep the keys with you, in case you need to leave quickly.

At Home:

- Close all windows and doors
- Shut off air conditioning and fans
- Close the fireplace flue
- Leave lights on, including porch lights
- Move outdoor combustible items (patio furniture, door mats, charcoal, firewood, lighter fluid, brooms, trash cans, etc.) away from the house or bring them inside
- Turn off propane tanks
- Close the garage door
- Connect garden hoses to spigots and place them so they can reach any area of the house
- Don't leave sprinklers on or water running as this can waste critical water pressure



Orange County Fire Authority

www.ocfa.org/RSG

For more information, please visit the OCFA website or call (714) 573-6774 to schedule a Wildfire Home Assessment.



PORTFOLIO SPECIALIST REPORT

NOVEMBER 2022

PROPER USE OF GARBAGE DISPOSAL

When using the garbage disposal be sure to run plenty of water!

Follow these easy steps when using the garbage disposal:

- 1. Turn on the cold water
- 2. Turn on the disposal
- 3. Feed the material into the disposal a little at a time
- 4. When the hammering stops, turn off the disposal and keep the water running for one minute
- 5. Make sure to run the disposal every day, even though you are not putting it to normal use
- 6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

REMINDER

Please do not grind these items

Bones
Carrot peelings
Celery & Rhubarb Stalks
Coffee Grounds
Corn Cobs–Husks or Silks
Egg Shells

Onion Skins Pea Pods Potato Peelings

Grease

Grease Pills Glass Rice

Any fibrous materials

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades.

To deodorize the disposal, grind some lemon, lime, or orange rinds.

