

**MINUTES OF THE REGULAR MONTHLY MEETING  
OF THE BOARD OF DIRECTORS  
SEAL BEACH MUTUAL EIGHT  
March 26, 2018**

The Regular Meeting of the Board of Directors of Seal Beach Mutual Eight was called to order by President Thompson at 1:30 p.m. on Monday, March 26, 2018, in the Administration Building Conference Room A, followed by the *Pledge of Allegiance*.

**SHAREHOLDERS COMMENTS**

Several Shareholders made comments.

**ROLL CALL**

Present:	President Thompson, Vice President/CFO Berg, Secretary Park, and Directors Kline and Winslow
GRF Representative:	Mr. McGuigan was absent
Guests:	Fifteen Mutual Eight Shareholders
Staff:	Ms. Miller, Director of Finance Ms. Hopkins, Mutual Administration Director Mr. Hurtado, Building Inspector Ms. Pandit, Recording Secretary

**INTRODUCTION**

President Thompson welcomed the staff and guests to the meeting.

**MINUTES**

President Thompson asked if there were any corrections to the February 26, 2018, Regular Meeting minutes. There being none, the minutes were approved as printed.

**BUILDING INSPECTOR'S REPORT**

Building Inspector Hurtado updated the Board on Permit Activity; Escrow Activity; Contracts & Projects; Shareholder and Mutual Requests (attached).

Following questions, Inspector Hurtado left at 1:44 p.m.

**GUEST SPEAKER, - Ms. Miller**

Ms. Miller reviewed the Financial Statements as of the year ending December 31, 2017, and proposed Accountant's Report as submitted by CliftonLarsonAllen (CLA).

**GUEST SPEAKER, - Ms. Miller (continued)**

Following a discussion, and upon a MOTION duly made by President Thompson and seconded by Director Kline, it was

RESOLVED, To accept that the Board of Directors of Seal Beach Mutual Eight, upon a presentation of the Financial Statements as of December 31, 2017, for the year then ended, and the proposed Accountant's Report as submitted by CliftonLarsonAllen (CLA), hereby accepts the above mentioned Financial Statements and reports therein, and authorize the President to sign the Management Representation Letter.

The MOTION passed.

Following questions, Ms. Miller left the meeting at 1:44 p.m.

**UNFINISHED BUSINESS**

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

RESOLVED, To adopt Policy 7471.08 – Pest Control on a preliminary basis until the 30 – day posting period is completed.

The MOTON passed with one “no” vote (Berg).

Following a discussion, and upon a MOTION duly made by Secretary Park and seconded by Director Kline, it was

RESOLVED, To ratify Policy 7510.08 – Eligibility Requirements.

The MOTION passed with three “yes” votes (Park, Kline, and Thompson), one “no” vote (Winslow), and one abstention (Berg).

**NEW BUSINESS**

Following a discussion, it was the consensus of the Board to postpone the discussion of Insurance payments for the Carport 102 fire until the next Regular Board Meeting.

Following a discussion, and upon a MOTION duly made by Secretary Park and seconded by Director Kline, it was

**NEW BUSINESS (continued)**

RESOLVED, To adopt No Cumulative Voting and request Mutual Attorney to draft and submit amendment to Stock Transfer for voting in the general election.

The MOTION failed with two “yes” votes (Thompson and Kline) and three “no” votes (Park, Winslow, and Berg).

**SECRETARY/CORRESPONDENCE**

Secretary Park received two pieces of correspondence.

**CHIEF FINANCIAL OFFICER’S REPORT**

Vice President/CFO Berg submitted her report (attached).

Following a discussion, it was the consensus of the board to postpone approvals of Bond Purchases for the Month of February/March, until the next regular Board Meeting.

**MUTUAL ADMINISTRATION**

Mutual Administration Director Hopkins updated the Board on the Mutual Administration activity (attached).

**ANNOUNCEMENTS**

Candidate Forum, Tuesday May 1, 2018, at 5:00 p.m. Clubhouse 3 Room 1  
Annual Shareholders Meeting, Tuesday, May 29, 2018, 10:00 a.m. Clubhouse 4

**COMMITTEE REPORTS**

**Physical Property Report**

Director Winslow submitted his report (attached).

**DIRECTORS COMMENTS**

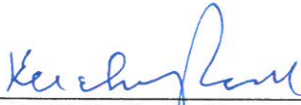
Several Directors made comments.

**SHAREHOLDER COMMENTS**

Several shareholders made comments.

**ADJOURNMENT**

There being no further business to conduct, President Thompson adjourned the meeting at 4:17 p.m. and announced an Executive Session would follow to discuss member issues.



Attest, K.C. Park, Secretary  
SEAL BEACH MUTUAL EIGHT  
sp: 03/29/18  
Attachments

(These are tentative minutes, subject to approval by the Board of Directors at the next regular Board of Directors Meeting.)

**NEXT MEETING: REGULAR BOARD MEETING: MONDAY APRIL 23, 2018  
AT 1:30 p.m. IN THE ADMINISTRATION BUILDING CONFERENCE ROOM A**

**In order to view the Minutes, Agendas, etc., for Mutual 8, please follow these directions:**

1. Go to LWSB website at: <http://www.lwsb.com>
2. Go across the black bar at the top of the webpage to the category called "Mutuals"
3. Scroll down to Mutual 8, click on Mutual 8
4. You are now on the website for MU 8

**You will see Minutes at the top and in the bottom also. Click on Minutes or what you want to view.**

**RESOLUTIONS IN THE REGULAR  
MONTHLY MEETING MARCH 26, 2018**

3/26/18      RESOLVED, To accept that the Board of Directors of Seal Beach Mutual Eight, upon a presentation of the Financial Statements as of December 31, 2017, for the year then ended, and the proposed Accountant's Report as submitted by CliftonLarsonAllen (CLA), hereby accepts the above mentioned Financial Statements and reports therein, and authorize the President to sign the Management Representation Letter.

RESOLVED, To adopt Policy 7471.08 – Pest Control on a preliminary basis until the 30 – day posting period is completed.

RESOLVED, To ratify Policy 7510.08 – Eligibility Requirements.



# INSPECTOR MONTHLY MUTUAL REPORT

MUTUAL: **(08) EIGHT**

INSPECTOR: **George Hurtado**

MUTUAL BOARD MEETING DATE: **March 26, 2018**

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
202A	remodel	yes	07/19/17	03/31/18	no		Los Al Builders
202A	entry door,tile, foam trim	yes	07/27/17	02/28/18	no		Los Al Builders
184E	central air	yes	12/14/17	04/30/18	no		Greenwood
194A	microwave	yes	01/17/18	02/25/18	no		Ogan
182I	windows, door	yes	01/26/18	04/21/18	no		Seaport
202F	bath remodel	yes	02/21/18	05/05/18	no		Roberts
178E	heatpump	yes	02/05/18	05/16/18	no		Greenwood
194A	windows, door	yes	01/31/18	04/30/18	no		Real McCoy
184E	heatpump	yes	12/26/17	03/05/18	no		Greenwood
194F	3/4 bath,washer/dryer	yes	10/18/17	03/18/18	no		JC Kress
ESCROW ACTIVITY							
UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
189B			03/15/18				
192H		2/8/2018	02/22/18		3/9/2018		
199G			02/21/18		3/7/2018		
191A		3/8/2018	02/01/18	2/7/2018	2/21/2018		

Pre-Listing Inspection **NBO** = New Buyer Orientation

Final COE Inspection **ROF** = Release of Funds

CONTRACTS							
CONTRACTOR				PROJECT			
Brightview Landscape				Mutual gardening			
So Cal Fire Protection				laundry room fire extinguishers			
Empire Pipe and Supply				Mutual sewer cleaning			
Fenn				termites and pests			

SPECIAL PROJECTS							
CONTRACTOR				PROJECT			

APARTMENT VISITS							
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VARIOUS

## Mutual 8 Secretary Job Description March 26, 2018

1. **Board Meeting Agenda:** President sets the agenda. Admin Secretary types the agenda and e-mails the draft agenda to President and Secretary. Secretary proofreads the draft agenda or makes some comments. Admin Secretary gets an approval from the president for printing. Mutual Secretary does not approve final.

Mutual Secretary picks up 21 copies of agenda from the Admin Building and delivers to 5 Directors and posts 16 copies to 8 laundry rooms within 4 days of the meeting. According the Davis-Stirling Act, they have to be posted on or before Thursday 1:30 pm, preferably on Wednesday.

Admin will make 2 copies of agenda for GRF Representative and Shareholders and pass out them at the meeting. Admin Secretary e-mails the draft agenda to the GRF IT personnel for the Mutual 8 Website.

2. **Board Meeting Minutes:** Admin Secretary creates a draft of the meeting minutes. President and Secretary proofread and make any comments before printing.

Mutual secretary picks up 53 copies of the draft minutes from the Distribution Center. Mutual Secretary delivers 8 copies to the following: 5 Directors, 1 GRF Director, and 2 extras to President. The Center will punch the holes in paper for these 8 copies. Mutual Secretary delivers 45 copies to the 5 Directors (16 copies go to 8 laundry rooms and 29 copies go to 29 Building Captains). Each director delivers to the assigned building captains and posts to the assigned laundry rooms.

Mutual Secretary signs the meeting minutes after they are approved at the regular monthly meeting.

Mutual President or Secretary signs the Executive Session Minutes of Executive Session.

3. **Meeting Resolution:** Get the resolution sheets from the president. Fill the sheets at the meeting by showing Maker and Second of Motion, amendments approved by Motion and Second and if Motion carries, show the vote. Make sure the meeting minutes are made according to the resolutions.
4. **Correspondence:** Announce any correspondence from members, vendors, etc., at the next monthly meeting. Secretary gives correspondence to Admin Secretary at the meeting.

Mutual Secretary reviews Correspondence from Admin with President. Although President keeps the copies, Mutual Secretary initials letters to show Secretary has read them.

5. **Notice and Flyer:** Mutual Secretary picks up the flyers and notices for special meetings or important notices and delivers to Directors or posts in the Laundry Rooms.
6. **Roster:** Mutual Secretary picks up 24 copies of rosters and delivers to Directors and posts them in the Laundry Rooms.

8 copies are delivered to 5 directors, 1 GRF representative, and 2 extras for president. Secretary posts 16 copies on the bulletin boards of the 8 Laundry Rooms.

7. **Building Captains List:** Mutual Secretary receives updates of Building Captain Roster from Directors and provides updates to Admin Secretary to update Master Copy. Mutual Secretary picks up current roster and e-mails or delivers to 5 Directors.
8. **Posting policies:** Mutual Secretary posts any policies in 8 Laundry Rooms. The Secretary does not take down any policies until the draft meeting minutes show the ratification of the policy.



**9. Checks:**

- a. Co-sign corporate checks and/or co-initial electronic transfers.
- b. Ensure the invoice for the transaction has been approved by the CFO.
- c. Ensure the invoice has been reviewed and signed by GRF staff.
- d. Review and comment on financial matters with other Board Members that affect Mutual 8.

**10. Mutual 8 Website:** Mutual Secretary reviews the contents of the Website. If something needs to be updated, inform the Admin Director and ask for the updates. Mutual Secretary keeps the Website updated.

Keechul Park

A handwritten signature in black ink, appearing to read 'Keechul Park', written in a cursive style.

Secretary Mutual 08

## Mutual 8 CFO Report – March 26, 2018

Welcome to the monthly meeting of Mutual 8.

The total Assets of Mutual 8 is \$5,054,803.77 with \$2,090,367.00 in Restricted Reserves. The total liabilities of the Mutual to date is \$390,024.93. Excess income for the current year is \$27,266.48.

Significant Expenses over budget for the month ending 2/28/18 include legal fees (\$2,032.00), contracted Landscape maintenance (\$256.00), and Landscape Extras (\$390). Maintenance Replacements were (\$3,137.00) over budget and replaced with Reserves. The month ended with a \$10,112.00 positive Operating budget variance. Remember, this is only for the second month of 2018 and we recently have experienced significant legal and vector control expenses which are not yet represented in the Financial Statement. Total expenses and contribution to Capital for the month was \$118,284 of a \$122,273 budgeted.

Total mutual Income and contributes to capital for February is \$142,242 of a budgeted \$122,273. This represents an excess of \$19,722.00 (YTD).

Total market value plus accrued income from our investment Bank, BNYMellon equals \$1,255,709.15, most of which is directed to Restricted Reserves. The estimated yearly income is scheduled to be in the vicinity of \$56,399.82. On 2/1/18 a Bond with Los Angeles Ca Sol W was sold for \$50,000.00. On 2/2/18, a Bond with Wisconsin ST Transpr was sold for \$52,351.00. As already reported, I have discussed our investment strategy with our legal council to insure we were proceeding with due diligence. No new Bonds were purchased.

At this point I need direction from the Board. The President included a motion for me to make in my Report. As per Board direction, the process has not been for the Board to approve transactions prior to sale or purchase; thus I do not have the time to research any individual transaction. This would defeat the practice of a speedy turnaround. However, the Board can require prior approval, but I need to have that direction if it is to occur. I did suggest that our financial advisor from Mellon discuss options with us as well as an update on the current Mutual's portfolio. That would also have to be at the direction of the Board.

That concludes the financial report. Please let me know if you have any questions.

Ruth G. Mullins Berg, PhD, RN, CPNP-R  
VP/CFO, Mutual 8  
562-936-1274. rgmullins@sprintmail.com

P.O. Box 2069  
Seal Beach, CA 90740

Feb Actual	Feb Budget		2018 Y-T-D Actual	2018 Y-T-D Budget
88,929	88,925	Carrying Charges	177,855	177,850
28,667	28,666	Reserve Funding	57,333	57,332
<b>117,596</b>	<b>117,591</b>	<b>Total Regular Assessments</b>	<b>235,189</b>	<b>235,182</b>
606	787	Service Income	1,400	1,574
1,261	1,486	Financial Income	2,673	2,972
22,780	2,409	Other Income	25,006	4,818
<b>24,646</b>	<b>4,682</b>	<b>Total Other Income</b>	<b>29,079</b>	<b>9,364</b>
<b>142,242</b>	<b>122,273</b>	<b>Total Mutual Income</b>	<b>264,268</b>	<b>244,546</b>
53,140	53,140	GRF Trust Maintenance Fee	106,280	106,280
6,801	9,469	Utilities	14,887	18,938
4,239	2,203	Professional Fees	4,867	4,406
19,140	21,003	Outside Services	35,258	42,006
6,297	7,792	Taxes & Insurance	15,810	15,584
28,667	28,666	Contributions to Reserves	57,333	57,332
<b>118,284</b>	<b>122,273</b>	<b>Total Expenses Before Off-Budget</b>	<b>234,436</b>	<b>244,546</b>
<b>23,958</b>	<b>0</b>	<b>Excess Inc/(Exp) Before Off-Budget</b>	<b>29,832</b>	<b>0</b>
1,283	0	Depreciation Expense	2,566	0
<b>22,675</b>	<b>0</b>	<b>Excess Inc/(Exp) After Off-Budget</b>	<b>27,266</b>	<b>0</b>
		<b>Restricted Reserves</b>		
(804)	0	Appliance Reserve Equity	19,879	0
2,250	0	Painting Reserve	38,681	0
7,333	0	Roofing Reserve	1,723,653	0
1,333	0	Emergency Reserve Equity	8,093	0
15,417	0	Infrastructure Reserve	300,062	0
<b>25,530</b>	<b>0</b>	<b>Total Restricted Reserves</b>	<b>2,090,367</b>	<b>0</b>

# Mutual Administration Director's Report

## MARCH 2018



### **All visitors to Seal Beach Leisure World must have a parking pass on the dash board of the vehicle while parked in Seal Beach Leisure World.**

Guest passes can be used as a pass to enter the Community and must be displayed on the dash at all times while parked in the Community.

Sidewalk – No vehicle may be parked with any portion of it on a sidewalk.

Fire Hydrant – At no time may a vehicle be parked within 15 feet of a fire hydrant. Vehicles in violation are subject to immediate tow-away at owner's expense.

Bus Stops: No person shall park or leave unattended any vehicle within 30 feet of the bus stop side of the street that provides for loading and unloading of buses.

Drive-up Mail Boxes: No person shall park or leave unattended any vehicle within 15 feet of the mail box.

Red Zones – Vehicles in violation are subject to immediate tow away at owner's expense.

Green Zones – Parking is not to exceed 15/30 minutes as marked.

White Zones: Passenger loading and unloading only. Time limit: 30 minutes.

Yellow Zones: Commercial vehicle loading and unloading only: Time limit: 30 minutes.

Unpainted: Parking is permitted up to 96 hours, unless otherwise restricted, on Golden Rain Foundation Trust Property.

A Caregiver may park only when a copy of the CAREGIVER pass is displayed on the dashboard of the vehicle. The Caregiver must be registered with the GRF Stock Transfer Office, for parking information.

**No animal or child shall be left alone in a vehicle at any time.**



# Mutual 8

## Laundry Room Instructions

**Hours of Use:** 7 A.M. to 9 P.M. May change in the summer.

1. Be considerate. Use no more than two (2) washers/dryers at the same time.
2. Wash load = 25 minutes  
Drying time = 45 minutes  
**Please!** No loads over 12 lbs.
3. Balance the load. Distribute evenly around the washer tub.
4. Don't damage machines with large loads, rubber backed rugs, pet beds, etc.
5. Place fabric softener sheets and lint from dryers in trash cans.
6. **DO NOT** place soap bottles, fabric softener and bleach bottles in laundry room trash cans. Place them in trash bins located by carport.
7. Clothes lines provided for you.
8. If machine breaks or coin box broken, **CALL** Director/Coordinator of Physical Property listed on bulletin board.

**Thank You for Your Help!**



# **Mutual 8 Candidate Forum for Board of Directors Election**



**Date: May 1, 2018**  
**Time: 5:00 p.m.**  
**Location: Clubhouse 3 Room 1**

## Physical Property Report by Richard Winslow- March 2018

Maintenance: Plastic is off the roofs of several buildings hopefully meaning they have been repaired before recent rain.

Curb Painting: A shareholder has asked about losing a parking space due to the recent curb repainting. LW contracted with the City of Seal Beach for enforcement of traffic/parking laws so LW needed to bring all traffic signage up to code; this included restricting parking within 20 feet of intersections and near fire hydrants. Under the Uniformed Manual of Traffic Control Devices, intersections begin where the curb *begins to curve* into the intersecting street's curb, so, the red curbs start earlier than they had. In several places this resulted in the loss of a former, parking space.

Laundry Rooms and Equipment: At this moment, I think all washers and dryers are operating as intended. On occasion, dryers do not heat up as expected. This may mean the setting is for low heat, or, that dryer needs repair; it may also mean that a limit controller has interrupted the electricity to avoid the laundry room being billed at a higher rate while the machines are in heavy usage. We apologize for the inconvenience, but we have to watch our budget. Before installation of "electricity limit controllers" our bills increased a lot when usage was heavy.

Some problems arose when laundry room trash containers overflowed with bulky, discarded items. *The trash containers are for lint and dryer sheets only.* Detergent, bleach, and softener bottles and other trash must be disposed of in another location because the trash containers are scheduled to be emptied only every other week. (Policy 7575.08)

We have 2 spare dryers and one spare, new washer to use when needed.

Building Captains: We are still in need of building captains for several buildings. The functions include: keeping an eye out for unusual conditions, monitoring special needs of shareholders, facilitating communications, greeting new members etc. Please call any director if you might be interested in helping our community in this way.

Fire Inspections are scheduled for July. This involves the building inspector and a director entering each unit to check fire alarms and to inspect for potential fire and safety hazards such as accumulations of flammables, blocked access to emergency personnel and apparent overloaded circuits.

Respectfully,

*Richard Winslow*

## President's Report

### March 2018

1. Still receiving great feedback from **Town Hall Meeting** on 3/5/18. We will have two or three more meetings until we adopt Restatement By Laws. The real reason the Town Hall meeting was a success is because of the good company, great food and obvious caring of shareholders for our Mutual. Don't miss out on the next one.

2. To recap the Board of Director activities under the Restatement efforts, our attorney, Steve Roseman, called for a meeting of all the Board of Directors from nine Mutuals that are participating together to simplify, make more efficient, and more professional writings of the by laws. The meeting lasted almost three hours and was extremely direct. Consensus was achieved in many areas and the **second draft of the Restatement By Laws** is being written now. The areas of question were:

- termination of membership and disciplinary hearings
- quorums
- proxies
- cumulative voting
- board composition and number of directors
- director qualifications
- terms of office
- advisory committees
- ownership of share/occupancy
- vacant units
- nuisance issues
- legal ways to address taking a portion of the common area for personal use with proper documentation

The attorney emphasized in writing and in person that there has to be 'give and take'. Also we need to take our time and create a document that can last for another 50 years. As much as we want to keep this Restatement at a forward pace, we may have to slow down and let ideas rest for a feedback period. All attendees were polite, thoughtful and listened. It was quite an event.

**3. Board of Directors Elections:** The nominating period closed 3/30/18. There are **seven** people running for five seats. Three are newcomers and four are incumbents. Exciting ! I am proud of new people volunteering for an important position and running for office.

Your ballots will arrive early this year because the legal mail date is on a Sunday. They may come the Friday before, 4/27/18. Please attend the Candidate Forum listed below before you decide your vote. There are new people who are running which is exciting for our Mutual.

**Candidates Forum: May 1st Tuesday Clubhouse 3, room #1 at 5PM. Please attend** to hear the candidates. There are new candidates not just the 'same old' like me!

**Annual Meeting: Tuesday, May 29 at 10AM in** Clubhouse 4. NOT ON MONDAY MEMORIAL DAY.

Have not asked Board how they want to handle food. Tell your directors what you prefer. We usually have between 80-100 plates served. And, we find out the new Board of Directors.

**4. Laundry Rooms- quiet month in the Laundry,** thankfully. Wet clothes, big quilts & blankets take their toll on machines we all need. Please call Security if someone has washed big blankets, quilts, big pads, etc. I need documentation for

shareholders who break the rule and don't care about the next person. Can't count on BOD to be available at all times. Security will come to help us.

5. **Insurance-** I have been told I don't understand '**loss assessment**' very well. Please ask your insurance agents for help. Here is another try at insurance called

HO-6 and sometimes HO-A for our apartments.

Be sure to review your HO-6 policy with your agent for the following coverage items. Keep in mind that the terms used for these types of coverages may vary from one company to another, so be sure that you are talking about the types of coverage provided and not just the name. Make sure you thoroughly understand all of the terms and conditions of your policy.

A. Personal property insurance-for your belongings and any upgrades to your unit. Be sure to clarify the details with your agent and have a full inventory of those upgrades and belongings. Mutual paid insurance covers original floorplan and only 'permitted additions' to rebuild your unit after a catastrophe, nothing else.

B. Liability insurance-suggested minimum of \$200,000-\$300,000.00. Check with your agent to be sure that this will cover the \$50,000 deductible on the Mutual's policy for damage to the building and other Mutual property caused by your actions.

C. Loss of use-coverage of your costs if you can't stay in the unit.



D. Loss assessment coverage-Check with your agent as to the coverage. This may only cover when assessments are made to every shareholder in the mutual and for very specific causes. It may not cover if the assessment is only to you. Please inquire about 'loss assessment'.

This is an inexpensive insurance rider, under \$20.00 a year for many carriers. Please ask your own questions with your agent.

6. Last time we did the **Fire and Safety Check** for all 348 apartments, we counted about 25% of you with your own washer and dryer in unit. Please arrange to have your vents cleaned out by service maintenance and the sticker placed on the appliance. You must call yourself and make an appointment. If you let service maintenance have 'key access' they can come in when available and do the work. Plus, we won't be having vent fires from excess lint and all types of other problems.

Have a great day.  
Camille Thompson

**MUTUAL OPERATIONS****ADOPT DRAFT****PHYSICAL PROPERTY****Pest Control – Mutual Eight**

Mutual Eight contracts with a pest control company to service the needs of the Mutual and the shareholders.

**MUTUAL EIGHT PAYS FOR:** Interior unit treatment for ants, roaches, silverfish, mites, gnats, mosquitoes, flies, vinegar flies, pantry pests, weevils, spiders, earwigs, crickets. Annual termite inspections, rodent bait stations throughout the Mutual, mole, gopher, skunk control, removal of bee (includes carpenter bees), wasps nests and yellow jacket hives, and fleas infesting a common area. Mutual pays for exterior treatments required for attics, patios, and garden areas.

**SHAREHOLDER PAYS FOR:** Lizards, bed bugs, fleas, and any other indoor pest. Shareholders requesting pest control services must contact Service Maintenance. Pest control services are provided weekly.

**THE MUTUAL DIRECTOR WILL:** Inform the shareholder of responsibility for charges and call in the shareholder request for the next weekly visit. *Any request regarding bed bug services will be reported immediately to the pest control company and to President of the Mutual, and will involve an additional charge to the shareholder for a special service call.* If the shareholder requests immediate service, a "service charge" will be added to their bill.

**MUTUAL****ADOPTION**

EIGHT :

(draft created on 12-04-17 ka)  
(draft updated on 03-27-18 sp/ka)