

**A G E N D A**  
**REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS**  
**SEAL BEACH MUTUAL EIGHT**  
**February 24, 2020**  
**Open Forum begins at 9:00 a.m. – Meeting begins at 9:30 a.m.**  
**Administration Building, Conference Room A**

1. CALL TO ORDER / PLEDGE OF ALLEGIANCE
2. ROLL CALL
3. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUEST(S):

Mrs. Fekjar, GRF Representative  
Ms. Hopkins, Mutual Administration Director  
Mr. Rodriguez, Building Inspector  
Ms. Givehand, Recording Secretary
4. APPROVAL OF MINUTES:
  - a. **Regular Meeting Minutes of January 27, 2020**
5. BUILDING INSPECTOR'S REPORT Mr. Rodriguez  
Permit Activity; Escrow Activity; Contracts & Projects; Shareholder and Mutual Requests (pp.3-4)
6. GRF REPRESENTATIVE Mrs. Fekjar
7. CONSENT CALENDAR
  - a. Discuss and vote to approve authorization of transfers of funds for Mutual Eight (p. 5)
8. **UNFINISHED BUSINESS**
  - a. Discuss and vote to ratify all rescinded/posted Policies except, 7525 Withdrawal Inspection Process Fee, 7530 Withdrawal Inspection and 7558.08 Building Captain Policy (pp.6-7)
  - b. Discuss and vote to ratify Rules and Regulations (p.8)
  - c. Discuss and vote to ban LW Décor from doing large remodels. (p.9)
9. **NEW BUSINESS**
  - a. Discuss and Vote to approve Mutual Monthly Finances (p. 10)
  - b. Discuss and Vote to authorize Roseman Law, APC to release information to CliftonLarsonAllen, LLP (pp.11-13)
  - c. Discuss and Vote to approve Tree Trimming (p.14)
  - d. Discuss and Vote approve amount of not to exceed \$1800 for May Luncheon, Annual Meeting (p.15)
  - e. Discuss and vote the Notice of Authorization to Close Escrow (pp.16-17)
  - f. Discuss and vote to Approve Adding Extended Patio Program to Rules and Regulations Article III, Section 3.4 (p.18) HANDOUT
  - g. Discuss the Town Hall meeting

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

10. SECRETARY / CORRESPONDENCE Ms. Weisenstein
11. CHIEF FINANCIAL OFFICER'S REPORT Ms. Thompson
12. MUTUAL ADMINISTRATION DIRECTOR Ms. Hopkins
13. ANNOUNCEMENTS
  - a. **NEXT MEETING: Monday, March 23, 2020, at 9:00 a.m.  
Administration Building, Conference Room A**
14. COMMITTEE REPORTS
15. DIRECTORS' COMMENTS
16. SHAREHOLDERS' COMMENTS (2-3 minutes)
17. ADJOURNMENT
18. EXECUTIVE SESSION

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

**MUTUAL EIGHT EMAIL BLAST**

If you would like to keep up with the Mutual Eight current information and events, please submit your email address to President Dolch. To be included in the Mutual Eight email blast, please email President Dolch at the email address provided with a subject line referencing your unit number:

[m8emails@gmail.com](mailto:m8emails@gmail.com)

## MONTHLY INSPECTORS REPORT

MUTUAL: NO. 8

INSPECTOR: Victor Rodriguez

MUTUAL BOARD MEETING DATE: February 24,2020

### PERMIT ACTIVITY

UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	PERMIT ISSUE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
177D	heat/pump	both	02/18/20	03/18/20	no		Alpine Heating & Air
178 G	carport cabinet	GRF	02/15/20	03/01/20	no		Imagination Unlimited
179E	flooring	GRF	02/17/19	02/24/20	no		Bixby Plaza Carpet&Flooring
186 F	replacement stovetop & new microwave	both	11/21/19	04/20/20	no		LW Décor
187G	heat pump	both	01/24/20	04/24/20	no		Greenwood
187k	heat pump	both	02/19/20	05/19/20	no		Greenwood
188F	remodel	both	02/03/20	06/03/20	no		LW Décor
189C	windows	both	03/10/20	03/30/20	no		Real McCoy Builders
191B	heat/pump	both	02/03/20	05/03/20	no		Greenwood
192 i	remodel and extension/hvac/flooring etc.	both	10/21/19	02/28/20	no	drywall	Roberts construction
192L	carport cabinet	GRF	02/15/20	03/01/20	no	02/07/20 final	Imagination Unlimited
193 J	electrical corrections non permitted work	both	12/12/19	02/25/20	no		Mamuscia Construction
195 B	central air / attic access / concrete pad	both	12/02/19	02/03/20	no	2/06/20 final	Thomson, Inc.
195 F	remodel/ add 70 sq. ft	both	11/10/19	03/01/20	no	12/4/19 rough plumbing	Lance Freedman Construction
198-l	patio gate	GRF	02/20/20	02/22/20	no		share holder
198-l	waher/dryer	both	02/17/20	04/17/20	yes		BA Construction
201 L	cabinets and countertops	both	06/03/19	08/01/19	no	2/03/20 late final	Freedom Painting
204 B	carpet throughout except kitchen and bath	GRF	12/23/19	01/06/20	no	2/03/20 late final	Carrolls Paint & Flooring
205 B	enlarge closet / fur wall / electrical	both	12/15/19	02/29/20	no	01/24/20 final	Alpha Master Builders

### ESCROW ACTIVITY

UNIT #	NMI	PLI	NBO	FI	FCOEI	ROF	DOCUMENTS/COMMENTS
177 G		8/27/18	11/15/18	11/19/18			
178 E		12/17/19					
178 F		8/23/19					
179 B		12/6/19					
180 K		8/30/19					
181B		2/13/20					
184-E		1/10/20	1/14/20	1/14/20	1/29/20		
184 K		7/23/19	11/12/19	11/18/19			
186 L		11/30/18					
195C		2/12/20					
195-A		2/10/20					
196 H		8/21/19					
198 i		11/8/19	12/26/19	12/27/19			
199 i		8/21/19					
201 G		7/18/19					
203 i		11/22/19					
203 J		11/8/19					

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

### CONTRACTS

CONTRACTOR	PROJECTS
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## MONTHLY INSPECTORS REPORT

MUTUAL: NO. 8

INSPECTOR: Victor Rodriguez

MUTUAL BOARD MEETING DATE: February 24, 2020

J & J Landscaping	Sep. 16, 2019-Sep. 15, 2020/Sep. 16, 2020-Sep. 15, 2021/Sep. 16, 2021-Sep. 15, 2022
So Cal Fire Protection	laundry room fire extinguishers - yearly
Empire Pipe and Supply	sewer cleaning - yearly
Fenn	pest control- Year Two- June 1, 2018-May 31, 2019-Year Three- June 1, 2019- May 31, 2020
J.C. Kress Construction	stove hood replacements for re-roofing May 1, 2020 - January 31, 2021
B.A. Construction	dryrot and termite repair of re-roofing May 1, 2020 - January 31, 2021
National Coin Washer & Service, Inc.	laundry services + 29 washers and 29 dryers July 1, 2019 - June 30, 2024
M.J. Jurado, Inc.	replacement of damaged sidewalks/block walls/carport areas Sep. 25th- April 30th 2020
Roofing Standards	re-roofing of 9 bldgs. 178, 179, 182, 188, 191, 195, 196, 201 and 204 May 1-Dec. 31, 2020
Roxygen Painting Company	painting repairs of re-roofing project May 1, 2020 - January 31, 2021

### SITE VISITS

UNIT	REASONS
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# Mutual Corporation No. Eight

## MEMO

**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE AUTHORIZATION OF TRANSFERS OF FUNDS FOR MUTUAL EIGHT (CONSENT CALENDAR, ITEM A)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

I move that the Board authorizes the following transfers of funds, per detailed and dated resolutions, by consent calendar.

<i>Transfer/ Invoice Date</i>	<i>Amount</i>	<i>Originating/Destination Accounts or Payee</i>
01/21/2020	\$14,457.27	US Bank Restricted Money Market to US Bank Non-Restricted Money Market
01/22/2020	\$29,950.00	US Bank Checking to US Bank Restricted Money Market
02/14/2020	\$15,000.00	Sale of 201G, Check Number 033092 (\$12,000.00 repair + \$3,000 tax deposits) Castlehead Escrows
02/14/2020	\$11,000.00	Sale of 184E, Check Number 33066 (\$8,000 repair + \$3,000 tax deposits) Castlehead Escrow
02/05/2020	\$132,472.22	ACH – Direct Debit from Multiple shareholders to US Bank Checking
02/06/2020	\$55,211.10	US Bank Checking to US Bank Impound
02/05/2020	\$79,652.61	US Bank Checking to GRF – US Bank Checking

# Mutual Corporation No. Eight

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO RATIFY ALL RESCINDED /POSTED POLICIES– EXCEPT POLICIES 7525 WITHDRAW INSPECTION PROCESS FEE, 7530 WITHDRAWAL INSPECTION AND 7558.08 BUILDING CAPTAIN POLICY (UNFINISHED BUSINESS, ITEM A)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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On January 27, 2020 the Mutual Board of Directors voted to rescind all policies except Policy 7525-Withdraw Inspection Process Fee, 7530-Withdrawal Inspection, and Policy 7558.08-Building Captain Policy on a preliminary basis until the 28-day posting period is completed.

The 28-day policy posting period requirements have been met and on February 24, 2020 the Board of Directors will vote to ratify all rescinded /posted policies

I move to ratify all rescinded/posted policies 7010- Merger of Mutuals Opinion, 7020.08 – Approval of Escrows MU 08, 7021 – Limitation of Stockholders, 7025.08 – Common Interest Development MU 08, 7170- Parcel Representation, 7210.08 – Annual Elections, 7211-Proxy Card-Form, 7304 - Financing Capital Projects, 7305-Depreciation – Straight Line Method, 7306.8 Banking Resolution, 7310- Mutual Budgets, 7331- Impounds, 7331.1-Interest on Impound Accounts Mu 01-08, 10 and 11, 7331.2 - Impound Account Agreement, 7333-Income Items and Their Distribution – MU 5, 7335-Cash Disbursements All MU Except 05,09,10,11 & 12, 7336-Shareholders Interest, 7401- Contractor License, 7401.1-Licensed and Insured Contractors List, 7402-Working Hours – Contractors, 7403.1.8- Building Alterations or Additions, 7403.2-Installation of Bathtubs, 7403.4.8- Skylights for Bathrooms or Kitchens, 7403.5-Skylights in Permanent Roof, 7403.6-Microwave Ovens, 7403.7- Ceiling Fans, 7403.8-Building Permit Signatures, 7403.G.8 – Skylights & Sola Tubes, 7404- Notification of Remodeling, 7406.08- Common Areas for Exclusive Private use of Shareholders MU 08, 7407.8-Washers and Dryers in Units, 7409-Rabbit Control Resolution, 7410-Apartment Fire/Safety Inspection, 7411-New Plan Concepts and Changes, 7413.08-Walk-In Therapeutic/Jacuzzi-Type Bathtubs, 7415.8-Patio Regulations, 7421.08-Building Alterations or Additions, 7425.8-Garden Areas, Trees, Shrubs, 7427.G-Barbeques – Usage and General Safety Precautions, 7426.08- SmartBurners, 7430-Purchasing Service, 7431- Service Maintenance Requests, 7440- Communications, 7451- Standardization Committee, 7452- Equipment Standards, 7461- Lateral Sewer

Cleaning, 7471.08-Pest Control MU 08, 7490-Standard Plans and Specifications – Remodeling, 7490.1- Standard Contract – Building Alterations, 7490.3- Inspection Service – Building Alterations, 7490.pb.08 – Payment and Performance Bond MU 08, 7491-Roof Extensions, 7491.1- Roof Leak Procedure, 7492- Padmount Transformers, 7493- Patio Roof Covers, 7494- Filled Concrete Block and Footings, 7494.1- Liners for Decorative Block Walls, 7495- Bay Windows, 7496.8- Common Entry Walkways, 7499.8- Air Conditioning/HVAC/Heat Pump Units, 7501- Pet Ownership, 7502.08 - Carport Regulations MU 08, 7502.08.1- Parking Rules Adoption of GRF Policy 1927-37 Parking Rules, 7503- Plumbing Stoppages, 7504.G- Lock Resolution, 7505.8- Maintenance Responsibility, 7506.1- Roller Skates, Roller Blades, Skateboards, Bicycles, Tricycles, and Scooters, 7506.8- Sidewalk Traffic Restrictions, 7508- Patio/Estate Sales, 7508.8- Patio/Estate Sales, 7509- Acceptability of Individual for Stock Ownership, 7510.08- Eligibility Requirements, 7525- Withdrawal Inspection Process Fee, 7530- Withdrawal Inspection, 7531.08- Inspection of Vacant, Unoccupied or Occasional-Use Units, 7532.08- Secondhand Smoke-Nuisance Policy, 7540- Nonresident Co-owner, 7541- Co-Occupants, Qualified Permanent Residents & Health Care Providers, 7545- Nonresident Co-owner Residency – Inheriting Share of Stock, 7545.1- Inspection Fee, Inheriting Share of Stock, 7545.2.1- Procedure for Membership When There is No Escrow Involved, 7549.08- Lockout Procedures, 7550- Dual Ownership, 7551.G- Unsanitary Premises and Fire Loading Conditions, 7554- Interview of Applicants for Qual. Permanent Residency/Co-Occupancy, 7555- Visitors, 7556- Co-Occupant Not Allowed Immediate or Collateral Family, 7557.8- Caregivers, 7558.08- Building Captain Policy MU 08, 7560- Apartment Rental, 7561- Standard Apartment Rental Form, 7570- Sign Resolution, 7574 R- Satellite Dish Installation – Regulation, 7574.8- Satellite Dish Installation, 7575.08-Laundry Room Use, 7580-Traffic Control Regulations, 7581.08- Enforcement of Traffic Regulations, 7582- Towing Vehicles & Letter Form, 7585.08 – Governing Document Compliance Corrective Measures and Fines, 7590.G- Feeding Wildlife, 7610- Operating Service, 7622- Replacement Reserve – Information and Use, 7701.08-Personal Property Insurance MU 08, 7707-Apartment Pre-Sale Cleanup, 7708.08 -Listing Inspections, 7709- Intention to Withdraw, 7709.1- Escape Tax Deposit, 7711- Stock & Membership Transfers outside Escrow, 7712- Stock & Membership Transfers Affected by Escrow, 7731.08- Internal Dispute Resolution – IDR MU 08, 7811- Presidents' Council Bylaws, 7812 -Physical Property Council Bylaws, 7910- Regulatory Agreement except for 7525 Withdrawal Inspection Process Fee, 7530 Withdrawal Inspection and 7558.08 Building Captain Policy.

# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO RATIFY RULE AND REGULATIONS (UNFINISHED BUSINESS ITEM B)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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On January 27, 2020 the Mutual Board of Directors voted to adopt Seal Beach Mutual 8 Rules and Regulation on a preliminary basis until the 28-day posting period is completed.

The 28-Day posting period requirement have been me and on February 24, 2020 the Mutual Board of Director will vote to ratify the adopted posted Rules and Regulations.

I move to approve to ratify the adopted /posted Rules and Regulations



# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUALBOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO BAN LW DÉCOR FROM DOING LARGE  
REMODELS (UNFINISHED BUSINESS, ITEM C)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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I move to approve that effective immediately Leisure World Décor are no longer permitted to do large remodels, in Mutual 8.

# *Mutual Corporation No. Eight*

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## **MEMO**

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE MUTUAL MONTHLY FINANCES (NEW BUSINESS, ITEM A)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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I move to acknowledge, per the requirements of the Civil Code Section 5500(a)-(f), a review of the reconciliations of the operating and reserve accounts, operating revenues and expenses compared to the current year's budget, statements prepared by the financial institutions where the mutual has its operating and reserve accounts, an income and expense statement for the mutual's operating and reserve accounts, the check registers, monthly general ledger and delinquent assessment receivable reports for the month of January 2020.

# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO AUTHORIZE ROSEMAN LAW,APC TO  
RELEASE INFORMATION TO CLIFTONLARSONALLEN, LLP  
(NEW BUSINESS ITEM B)  
**DATE:** FEBRUARY 24,2020  
**CC:** MUTUAL FILE

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I move to authorize the president to sign the letter on behalf of Mutual #08 addressed to Roseman Law, APC that authorizes the law firm to release information to CliftonLarsonAllen, LLP, requested by the audit firm, to complete the 2019 financial audit.



February 10, 2020

Roseman Law, APC  
21650 Oxnard St., Suite #2000  
Woodland Hills, CA 91367

Re: Seal Beach Mutual No. Eight (“Company”)

Our auditors, CLA, are conducting an audit of our financial statements related to the year ended December 31, 2019. This letter will serve as our consent for you to furnish to our auditors all the information requested herein. Accordingly, please furnish to them the information requested below involving matters with respect to which you have been engaged and to which you have devoted substantive attention on behalf of the Company in the form of legal consultation or representation.

Pending or Threatened Litigation, Claims, and Assessments (excluding un-asserted claims and assessments)

Please prepare a description of all material litigation, claims, and assessments (excluding un-asserted claims and assessments). Materiality for purposes of this letter includes items involving amounts exceeding \$2,500 individually or in the aggregate. The description of each matter should include:

- 1) the nature of the litigation,
- 2) the progress of the matter to date
- 3) how management is responding or intends to respond to the litigation, e.g., to contest the matter vigorously or to seek an out-of-court settlement, and
- 4) an evaluation of the likelihood of an unfavorable outcome and an estimate, if one can be made, of the amount or range of potential loss.

Also, please identify any pending or threatened litigation, claims, and assessments with respect to which you have been engaged but as to which you have not yet devoted substantive attention.

Un-asserted Claims and Assessments

We have represented to our auditors that there are no un-asserted possible claims or assessments that you have advised us are probable of assertion and must be disclosed in accordance with *FASB Accounting Standards Codification 450, Contingencies*

We understand that whenever, in the course of performing legal services for us with respect to a matter recognized to involve an un-asserted possible claim or assessment that may call for

Mutual Eight Letter to Roseman Law, APC dated February 10, 2020

financial statement disclosure, if you have formed a professional conclusion that we should disclose or consider disclosure concerning such possible claim or assessment, as a matter of professional responsibility to us, you will so advise us and will consult with us concerning the question of such disclosure and the applicable requirements of *FASB Accounting Standards Codification 450, Contingencies* (excerpts of which can be found in the ABA's *Auditor's Letter Handbook*). Please specifically confirm to our auditors that our understanding is correct.

Response

Your response should include matters that existed as of March 5, 2020, and during the period from that date to the effective date of your response. Please specify the effective date of your response if it is other than the date of reply.

Please specifically identify the nature of, and reasons for, any limitations on your response.

Our auditors expect to have the audit completed by about March 19, 2020. They would appreciate receiving your reply no earlier than March 5, 2020. You may also be requested to provide verbal updates to your written response at a later date. We authorize you to respond to a request for updates made directly from our auditors in connection with the audit of our financial statements as of December 31, 2019 and for the period then ended. We appreciate your timely response to such requests.

Other Matters

Please also indicate the amount we were indebted to you for services and expenses (billed or unbilled) on December 31, 2019.

Very truly yours,

Jeri Dolch, President  
Seal Beach Mutual No. Eight

# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE TREE TRIMMING PROPOSAL (NEW BUSINESS, ITEM C)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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I move to approve the tree trimming proposal for eight (8) trees at a cost not to exceed \$2,200.00. Funds to come from Landscape Extras.

# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE AMOUNT NOT TO EXCEED \$1800 FOR ANNUAL MEETING LUNCHEON (NEW BUSINESS, ITEM D)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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I move to approve no more than \$1800 for the luncheon for the Annual meeting in May

# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE THE NOTICE OF AUTHORIZATION TO CLOSE ESCROW FORM (NEW BUSINESS, ITEM E)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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I move to approve the Notice of Authorization to Close Escrow form.



## Notice of Authorization to Close Escrow

MUTUAL/UNIT NO.: \_\_\_\_\_

Date of Orientation: \_\_\_\_\_

Move-in Date: \_\_\_\_\_

Escrow company: \_\_\_\_\_

Buyer(s) Name(s): \_\_\_\_\_

Approval given by: \_\_\_\_\_ Date: \_\_\_\_\_

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

**SIGNED COPY TO STOCK TRANSFER OFFICE**

ST/BM1/27/2020

## Notice of Authorization to Close Escrow

MUTUAL/UNIT NO.: \_\_\_\_\_

Date of Orientation: \_\_\_\_\_

Move-in Date: \_\_\_\_\_

Escrow company: \_\_\_\_\_

Buyer(s) Name(s): \_\_\_\_\_

Approval given by: \_\_\_\_\_ Date: \_\_\_\_\_

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

**SIGNED COPY TO STOCK TRANSFER OFFICE**

ST/BM1/27/2020

# *Mutual Corporation No. Eight*

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## MEMO

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**TO:** MUTUAL BOARD OF DIRECTORS  
**FROM:** MUTUAL ADMINISTRATION  
**SUBJECT:** DISCUSS AND VOTE TO APPROVE ADDING EXTENDED PATIO PROGRAM TO RULES AND REGULATIONS ARTICLE III, SECTION 3.4 (NEW BUSINESS, ITEM F)  
**DATE:** FEBRUARY 24, 2020  
**CC:** MUTUAL FILE

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I move to approve the Extended Patio Program as part of the Rules and Regulations, Article III Porches/Golf Cart Pads. Section 3.4 Patios, on a preliminary basis until the 28-day posting period is completed. This section of the Rules and Regulations will take effect at the next Board of Directors meeting if the board receives no comment.