



**OPEN SESSION**

**MINUTES OF THE REGULAR OPEN MEETING OF THE  
THIRD LAGUNA HILLS MUTUAL BOARD OF  
DIRECTORS A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION**

**Tuesday, July 19, 2022 - 9:30 a.m.  
Laguna Woods Village Community Center  
Board Room/Virtual Meeting  
24351 El Toro Road  
Laguna Woods, California**

**Directors Present:** Mark Laws, Annie McCary, Ralph Engdahl, John Frankel, Jim Cook, Nathaniel Ira Lewis, Donna Rane-Szostak, Cris Prince, Cush Bhada, Jules Zalon

**Directors Absent:** None

**Staff Present:** Siobhan Foster-CEO, Makayla Schwietert, Paul Nguyen, Carlos Rojas, Connie Habal, Bart Mejia, Robert Carroll, Eileen Paulin

**Others Present:** VMS – Wei-Ming Tao  
GRF – None  
United – None

**1. Call meeting to order / Establish Quorum – President Laws, Chair**

President Laws called the meeting to order at 9:30 a.m. and established that a quorum was present.

**2. Pledge of Allegiance**

Director Engdahl led the Pledge of Allegiance.

**3. Acknowledge Media**

The media was acknowledged online and through Village Television.

**4. Approval of Agenda**

President Laws asked for a motion to approve the agenda.

Director Rane-Szostak made a motion to approve the agenda. Director McCary seconded.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

President Laws requested to move Item 11.d Update Committee Appointments from Consent Calendar to New Business as Item 13.b.

Hearing no further changes or objections, the amended agenda was approved unanimously.

**5. Approval of Minutes**

- a. March 24, 2022 – Special Open Budget Meeting
- b. May 31, 2022 – Special Open Budget Meeting
- c. June 02, 2022 – Special Open Budget Meeting
- d. June 21, 2022 - Regular Board Meeting
- e. July 01, 2022 – Agenda Prep Meeting

President Laws asked for a motion to approve the minutes.

Director McCary made a motion to approve the minutes of March 24, 2022 – Special Open Budget Meeting. Director Cook seconded.

Hearing no changes or objections, the March 24, 2022 – Special Open Budget Meeting minutes were approved by consensus.

Director Cook made a motion to approve the minutes May 31, 2022 – Special Open Budget Meeting. Director Bhada seconded.

President Laws requested an amendment to correct the date on the May 31, 2022 – Special Open Budget Meeting minutes.

Hearing no changes or objections, the May 31, 2022 – Special Open Budget Meeting minutes were approved as amended by consensus.

Director Cook made a motion to approve the minutes of June 02, 2022 – Special Open Budget Meeting. Director Rane-Szostak seconded.

Hearing no changes or objections, the June 02, 2022 – Special Open Budget Meeting minutes were approved by consensus.

Director Lewis made a motion to approve the minutes of June 21, 2022 - Regular Board Meeting. Director Bhada seconded.

President Laws requested an amendment to correct the spelling of Director Bhada's name on the June 21, 2022 – Regular Board Meeting minutes.

Hearing no changes or objections, June 21, 2022 - Regular Board Meeting minutes were approved as amended unanimously.

Director Prince made a motion to approve the minutes of July 01, 2022 – Agenda Prep Meeting. Director Cook seconded.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

Hearing no changes or objections, July 01, 2022 – Agenda Prep Meeting minutes were approved unanimously.

## 6. Report of the Chair

President Laws commented on the following:

- Addressed the vacant Director seat created by resigned Director Wayne. The Board chose not to fill the vacant seat at this time, as it is within 100 days of the Annual Election.
- The three Third Annual Election candidates will be voted onto the Third Board by acclamation, with the fourth position being vacant, as there were not enough candidates to meet the regular Election process.
- Provided an update regarding the Third Mutual Budget and the possible effects it has in reference to assessment costs.

## 7. Update from the VMS Board – Director Tao

VMS Director Tao provided an update from the last VMS Board Meeting with the following information:

- Enhance Efficiency
- Mutual Consent Application Status
- Measure Performance
- Measure Satisfaction
- Identify Trends
- Financial Processes
- 2023 Budget
- Employee Development
- KPI Reporting

**8. Open Forum (Three Minutes per Speaker)** - *At this time Members only addressed the Board of Directors regarding items not on the agenda and within the jurisdiction of this Board of Directors. The Board reserves the right to limit the total amount of time allotted for the Open Forum to thirty minutes. A member can speak only once during the forum. Speakers may not give their time to other people, no audio or video recording by attendees, and no rude or threatening comments. Members can attend the meeting by joining the Zoom link <https://zoom.us/j/94899806730> or call 1 (699)900-6833 or email [meeting@vmsinc.org](mailto:meeting@vmsinc.org) to have your message read during the Open Forum.*

- A member commented on a solution to safety regarding cars exiting the underground parking.

## 9. Responses to Open Forum Speakers

- Director Engdahl and Director Bhada confirmed that they will take a look at the issue in question.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

**10. CEO Report**

CEO Siobhan Foster reported on:

- VMS is seeking part-time employees to fill various positions throughout the community. This includes the new position, Community Center Attendant, which will allow the Community Center to be open after hours. Recruiting for part—time Community Center attendants, recreation leaders, bus drivers and gate ambassadors. Visit [LagunaWoodsVillage.com](http://LagunaWoodsVillage.com) to apply and for further details.
- The City of Laguna Woods has hired an outside contractor to pick up local household hazardous waste materials throughout the community. To request for a hazardous waste material collection, contact WM Curbside directly. Materials that can be picked up are as follows: paint products; household cleaners; florescent tubes & compact lamps; and miscellaneous residential materials.
- Recreation and Special Events Department will hold the BBQ Buffet on Monday, August 22, 2022 at Clubhouse 5 at 5:00 p.m. Tickets will be made available beginning Thursday, July 21, 2022 at the Clubhouse 5 office.

CEO Foster answered questions from the Board.

**11. Consent Calendar** - *All matters listed under the Consent Calendar were recommended for action by committees and were enacted by the Board by one motion. Items removed from the Consent Calendar by members of the Board were moved for further discussion and action by the Board.*

President Laws asked for a motion to approve the Consent Calendar as presented.

Director Cook made a motion to approve the Consent Calendar. Director Lewis seconded the motion.

Hearing no changes or objections, the motion to approve the Consent Calendar was approved unanimously.

- a. Consistent with its statutory obligations the Board members individually reviewed Third Laguna Hills Mutual preliminary financials for the month of May 2022, and by this vote ratify that such review be confirmed in this month's Board Member Open Session Meeting minutes per Civil Code §5501.
- b. **Recommendation from the Landscape Committee:**
  1. Recommend to Approve Removal of One Canary Island Pine Tree – 4021-C Calle Sonora

**RESOLUTION 03-22-69**

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

**Approve the Request for Removal of One  
Canary Island Pine Tree 4021-C Calle Sonora**

**WHEREAS**, February 16, 2021, that the Board of Directors adopted Resolution 03-21-10 Tree Maintenance Policy which states:

“...Unless there is a purposeful reason, trees should not be removed merely because they are messy, or because of residents’ personal preferences concerning shape, color, size, or fragrance. Trees shall not be removed to preserve, enhance or create a view.

- Trees which are damaging or will damage a structure, pose a hazard, diseased, in failing health or interfering with neighboring trees, will be considered for removal.
- Removal requests will be reviewed by a staff arborist and, if necessary, referred to the Committee...”

**WHEREAS**, on July 7, 2022, the Landscape Committee reviewed a request from the Member at 4021-C to remove one Canary Island Pine tree. The Member cited the reasons as liter/debris, overgrown, and the potential threat of structural damage; and

**WHEREAS**, staff inspected the condition of the tree and determined it does pose a potential fire threat due to proximity to the fireplace and recommends approving the request for the removal of one Canary Island Pine tree located at 4021-C Calle Sonora; and

**WHEREAS**, the Committee determined that the tree meets the guidelines set forth in Resolution 03-21-10 and recommends approving the request for the removal of one Canary Island Pine tree located at 4021-C Calle Sonora;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, the Board of Directors approves the request for the removal of one Canary Island Pine tree located at 4021-C; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

**c. Recommendation from the Finance Committee**

1. Approve a Resolution for Recording a Lien against Member ID# 931-460-20

**RESOLUTION 03-22-70**

**Recording of a Lien**

**WHEREAS**, Member ID# 931-460-20 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 931-460-20; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

2. Approve a Resolution for Recording a Lien against Member ID# 933-801-07

**RESOLUTION 03-22-71**

**Recording of a Lien**

**WHEREAS**, Member ID# 933-801-07 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 933-801-07; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

3. Approve a Resolution for Recording a Lien against Member ID# 931-680-71

**RESOLUTION 03-22-72**

**Recording of a Lien**

**WHEREAS**, Member ID# 931-680-71 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 931-680-71; and

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

4. Approve a Resolution for Recording a Lien against Member ID# 932-792-42

**RESOLUTION 03-22-73**

**Recording of a Lien**

**WHEREAS**, Member ID# 932-792-42 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 932-792-42; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

5. Approve a Resolution for Recording a Lien against Member ID# 931-680-74

**RESOLUTION 03-22-74**

**Recording of a Lien**

**WHEREAS**, Member ID# 931-680-74 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 931-680-74; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

6. Approve a Resolution for Recording a Lien against Member ID# 933-030-09

**RESOLUTION 03-22-75**

**Recording of a Lien**

**WHEREAS**, Member ID# 933-030-09 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 933-030-09; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

7. Approve a Resolution for Recording a Lien against Member ID# 933-612-25

**RESOLUTION 03-22-76**

**Recording of a Lien**

**WHEREAS**, Member ID# 933-612-25 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 933-612-25; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

8. Approve a Resolution for Recording a Lien against Member ID# 933-200-63

**RESOLUTION 03-22-77**

**Recording of a Lien**

**WHEREAS**, Member ID# 933-200-63 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 933-200-63; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

9. Approve a Resolution for Recording a Lien against Member ID# 933-040-07

**RESOLUTION 03-22-78**

**Recording of a Lien**

**WHEREAS**, Member ID# 933-040-07 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 933-040-07; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

10. Approve a Resolution for Recording a Lien against Member ID# 933-800-28

**RESOLUTION 03-22-79**

**Recording of a Lien**

**WHEREAS**, Member ID# 933-800-28 is currently delinquent to Third Laguna Hills Mutual with regard to the monthly assessment; and

**WHEREAS**, a Notice of Delinquent Assessment (Lien) will be filed upon adoption of this resolution following at least a majority vote of the Board (with no delegation of such action by the Board), acting in an open meeting, and for which the Board's vote is recorded in the minutes;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors hereby approves the recording of a Lien for Member ID# 933-800-28; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

**12. Unfinished Business**

**a. Inter-Board Anti-Harassment, Anti-Abuse, and Anti-Intimidation Policy and Charter for Joint Hearing Body – Oral Discussion**

CEO Foster provided an update to the Board regarding the Anti-Harassment, Anti-Abuse, and Anti-Intimidation Policy and Joint Hearing Body.

There was no discussion by the Board.

**b. Resident Policy and Compliance Committee – Guidelines for Financial Qualifications (JUNE Initial Notification – 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied)**

**RESOLUTION 03-22-80**

**Clarification of Guidelines for Financial Qualifications Policy**

**WHEREAS**, Third Laguna Hills Mutual (Third) is formed to manage, operate and maintain housing at Laguna Woods Village; and

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

**WHEREAS**, Third is authorized to adopt rules and regulations to carry out the purposes of this Corporation through its board of directors; and

**WHEREAS**, Third desires to protect the financial integrity of the Corporation; and

**WHEREAS**, Third has expressed the need to clarify select income and net worth provisions of its Guidelines for Financial Qualifications Policy;

**NOW, THEREFORE BE IT RESOLVED**, July 19, 2022, the Board of Directors of this Corporation hereby introduces one amendment to the Financial Qualifications Policy, which amends Section II, Net Worth Requirements, Subsection B to add "U.S." before residential property; and

**RESOLVED FURTHER**, that Resolution 03-21-50, adopted August 17, 2021, is hereby suspended in its entirety and canceled; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of this corporation to carry out the purpose of this resolution.

Director Zalon made a motion to approve Resolution 03-22-80. Director Cook seconded.

Discussion ensued among the Board.

Hearing no changes or objections, the motion was called to a vote and passed unanimously.

**c. Entertain a Motion regarding Distribution of Printed Materials (JUNE Initial Notification – 28-day notification for member review and comments to comply with Civil Code §4360 has been satisfied)**

**RESOLUTION 03-22-81**

**Distribution of Printed Materials**

**WHEREAS**, the Resident Policy and Compliance Committee has recommended revising the Distributing-Posting Printed Materials Rules to fairly and reasonable address placement of materials within Third; and

**WHEREAS**, the Board recognized the need to amend the rules to align with the changing needs of the community;

**NOW THEREFORE BE IT RESOLVED**, July 19, 2022, that the Board of Directors of this Corporation hereby approves the amended Distributing-

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

Posting Printed Materials Rules, as attached to the official minutes of this meeting; and

**RESOLVED FURTHER**, the Distributing-Posting Printed Materials Rules will now be known as the Distribution of Printed Materials Policy; and

**RESOLVED FURTHER**, that Resolution 03-07-59 adopted June 19, 2007 is hereby superseded in its entirety and cancelled; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Director Engdahl made a motion to approve Resolution 03-22-81. Director Rane-Szostak seconded.

Discussion ensued among the Board.

Hearing no changes or objections, the motion was called to a vote and passed unanimously.

**13. New Business**

- a. Discuss and Consider the Deactivation of the Cable/Internet Services as a Disciplinary Action (JULY Initial Notification – 28-day notification for member review and comments to comply with Civil Code §4360)**

**RESOLUTION 03-22-XX**

**Deactivation of Cable/Internet Services as a Disciplinary Action**

**WHEREAS**, Third Laguna Hills Mutual (Third) desires to strengthen disciplinary actions; and

**WHEREAS**, the Board recognizes the need to expand the option to deactivate cable/internet service to all disciplinary matters when cases are brought for a disciplinary hearing; and

**WHEREAS**, the GRF Board adopted Resolution 90-17-38 which GRF authorizes, Third, to take disciplinary action against a Member which includes, but is not limited to, the suspension of the Member's right to use the cable/internet services;

**NOW THEREFORE BE IT RESOLVED**, on August 16, 2022 that the Board of Directors hereby approves deactivation of cable/internet services as a disciplinary action; and

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

**RESOLVED FURTHER**, that Resolution 03-17-49 adopted May 16, 2017 is hereby superseded and cancelled; and

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out the purpose of this resolution.

Director Prince made a motion to approve the Resolution for discussion purposes and to postpone the final vote for 28-days per Civil Code §4360. Director Bhada seconded.

Discussion ensued among the Board.

Hearing no changes or objections, the motion was called to a vote and passed unanimously.

**THIS ITEM WAS MOVED TO NEW BUSINESS DURING APPROVAL OF AGENDA**

**b. Update Committee Appointments**

**RESOLUTION 03-22-82**

**Third Mutual Committee Appointments**

**RESOLVED**, July 19, 2022, that the following persons are hereby appointed to serve on the committees and services of this Corporation.

**RESOLVED FURTHER**, that each committee chair in consultation with the vice chairmay appoint additional members and advisors with interim approval by the Presidentsubject to the approval of the Board of Directors:

**Architectural Standards and Control Committee**

James Cook, Chair

John Frankel

Ralph Engdahl

Nathaniel Ira Lewis

~~Craig Wayne~~

Cris Prince

Voting Advisors: Mike Butler and Mike Plean

**Communications Committee**

Annie McCary, Chair

Donna Rane-Szostak

Cris Prince

James Cook

Mark Laws

Cush Bhada, Alternate

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

**Executive Hearing Committee**

Annie McCary, Chair  
Ralph Engdahl, Co-Chair  
Mark Laws  
Jules Zalon, Alternate  
John Frankel, Alternate

**Finance (Committee of the Whole)**

Donna Rane-Szostak, Chair  
Non-Voting Advisors: John Hess, Wei-Ming Tao

**Investment Ad Hoc Committee**

Mark Laws  
Craig Wayne  
Donna Rane-Szostak

**Garden Villa Recreation Room Subcommittee (Quarterly)**

Mark Laws  
Donna Rane-Szostak  
Nathaniel Ira Lewis  
Voting Advisors: Martina Mangan, Sharon Molineri, Lynn Jarrett

**Landscape Committee**

Nathaniel Ira Lewis, Chair  
Annie McCary  
Jules Zalon  
Ralph Engdahl  
Donna Rane-Szostak  
Cush Bhada, Alternate  
Non-Voting Advisor: Cindy Baker

**Maintenance and Construction Committee**

Ralph Engdahl, Chair  
Mark Laws  
John Frankel  
Craig Wayne  
Cris Prince, Alternate  
James Cook  
Cush Bhada, Alternate  
Non-voting Advisor – David Bienek, Judith Troutman

**New Resident Orientation**

Everybody Participates on a Rotating Basis

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

**Water Conservation Committee (Quarterly)**

Donna Rane-Szostak, Chair

John Frankel

Cush Bhada

Jules Zalon

Nathaniel Ira Lewis

Non-Voting Advisor: Lee Goldstein

**Parking & Golf Cart Task Force**

Cush Bhada, Chair

John Frankel

Mark Laws

Ralph Engdahl, Alternate

Non-Voting Advisor: Hal Horne

**Resident Policy and Compliance Committee**

Mark Laws, Chair

Cush Bhada

~~Lynn Jarrett~~

Jules Zalon, Alternate

Cris Prince

Nathaniel Ira Lewis, Alternate

Non-Voting Advisors: Stuart Hack

**Energy Research Group**

Ralph Engdahl

John Frankel

Nathaniel Ira Lewis

Non-Voting Advisors: Sue Stephens, Bill Walsh

**RESOLVED FURTHER**, that Resolution 03-22-60, adopted June 21, 2022, is hereby superseded and canceled; and,

**RESOLVED FURTHER**; that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

**RESOLUTION 03-22-83**

**GRF Committee Appointments**

**RESOLVED**, July 19, 2022, that in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

**Community Activities Committee**

Annie McCary

Cush Bhada

Jules Zalon, Alternate

**Equestrian Center Ad Hoc Committee**

~~Cush Bhada~~

~~Annie McCary~~

**GRF Finance Committee**

Donna Rane-Szostak

Mark Laws

Craig Wayne, Alternate

**Purchasing Ad Hoc Committee (new)**

Donna Rane-Szostak

Ralph Engdahl, Alternate

Mark Laws

**GRF Landscape Committee**

Jules Zalon

Nathaniel Ira Lewis

Annie McCary, Alternate

**GRF Maintenance and Construction Committee**

Ralph Engdahl

Jim Cook

John Frankel, Alternate

**Clubhouse Renovation Ad Hoc Committee**

John Frankel

Ralph Engdahl

Cush Bhada, Alternate

**GRF Media and Communications Committee**

Annie McCary

Jim Cook

Cris Prince, *Alternate*

**Broadband Ad Hoc Committee**

Cris Prince

Annie McCary

**Mobility and Vehicles Committee**

Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

Jim Cook, Alternate  
John Frankel  
Cush Bhada

**Security and Community Access Committee**

Annie McCary  
~~Craig Wayne~~  
Cris Prince  
Donna Rane-Szostak, Alternate

**Disaster Preparedness**

John Frankel  
Jim Cook  
Donna Rane-Szostak, Alternate

**Laguna Woods Village Traffic Hearings**

John Frankel  
Mark Laws

**Strategic Planning Committee**

Mark Laws  
Nathaniel Ira Lewis

**IT Technology Advisory Committee (ITAC)**

Mark Laws

**Insurance Ad Hoc Committee**

Cris Prince  
Mark Laws  
Jim Cook

**Website Ad Hoc Committee**

Annie McCary  
Mark Laws

**RESOLVED FURTHER**, that Resolution 03-22-61, adopted June 21, 2022, is hereby superseded and canceled; and

**RESOLVED FURTHER**; that the officers and agents of this Corporation are hereby authorized on behalf of the Corporation to carry out this resolution.

President Laws declared Resolution 03-22-82 & Resolution 03-22-83 as approved unanimously.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

**14. Committee Reports**

- a. Report of the Finance Committee / Financial Report – Director Rane-Szostak. The committee met on July 5, 2022; next meeting August 2, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
  - (1) Treasurer’s Report
  - (2) Third Finance Committee Report
  - (3) Resales/Leasing Reports
- b. Report of the Architectural Controls and Standards Committee – Director Cook. The committee met on June 27, 2022; next meeting July 25, 2022 at 9:30 a.m. in the Board Room and as a virtual meeting.
- c. Report of the Communications Committee – Director McCary. The committee met on July 13, 2022. The next meeting is August 2, 2022, at 1:30 p.m. in the Willow Room and as a virtual meeting.
- d. Report of the Maintenance and Construction Committee – Director Engdahl. The committee met on July 7, 2022; next meeting September 12, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
  - (1) Report of the Parking and Golf Cart Subcommittee – Director Bhada. The subcommittee met on May 25, 2022; next meeting July 27, 2022, at 1:30 p.m. in the Board Room.
  - (2) Garden Villa Rec. Room Subcommittee – Director Lewis. The subcommittee met on May 26, 2022; next meeting August 4, 2022 at 9:30 a.m. in the Board Room.
- e. Report of the Landscape Committee – Director Lewis. The committee met on July 7, 2022; next meeting August 4, 2022 at 9:30 a.m. in the Board Room and as a virtual meeting.
- f. Report of the Water Conservation Committee – Director Rane-Szostak. The committee met on April 28, 2022; next meeting July 28, 2022, at 2:00 p.m. in the Elm Room.
- g. Report of the Resident Policy and Compliance Committee – Director Laws. The committee met on June 28, 2022; next meeting July 27, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.

**15. GRF Committee Highlights**

### Third Board Regular Meeting Minutes

July 19, 2022

Page 2 of 2

- a. Community Activities Committee – Director McCary. The committee met on July 14, 2022; next meeting, August 11, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- b. GRF Finance Committee – Director Rane-Szostak. The committee met on June 15, 2022; next meeting August 17, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- c. GRF Landscape Committee – Director Lewis. The committee met on June 8, 2022; next meeting September 14, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- d. GRF Maintenance & Construction Committee – Director Engdahl. The committee met on June 8, 2022; next meeting August 10, 2022, at 9:30 a.m. in the Board Room and as a virtual meeting.
  - (1) Clubhouse Facilities Renovation Ad Hoc Committee – Director Frankel. The committee met on June 24, 2022; next meeting, TBA.
- e. Media and Communications Committee – Director McCary. The committee met on July 18, 2022; next meeting August 15, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- f. Mobility and Vehicles Committee – Director Bhada – The committee met on June 1, 2022; next meeting August 3, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
- g. Security and Community Access Committee – Director McCary. The committee met on June 27, 2022; next meeting August 22, 2022, at 1:30 p.m. in the Board Room and as a virtual meeting.
  - (1) Disaster Preparedness Task Force – Director Rane-Szostak. The task force met on March 29, 2022; next meeting July 26, 2022 at 9:30 a.m. in the Board Room.
- h. Report of the Laguna Woods Village Traffic Hearings – Director Frankel. The hearings were held on June 15, 2022; next meeting August 17, 2022 at 9:00 a.m. as a virtual meeting.
- i. GRF Strategic Planning Committee – Director Lewis. The committee met on May 2, 2022; next meeting TBA.
- j. Information Technology Advisory Committee – Director Laws. The committee met on July 15, 2022; next meeting July 22, 2022 at 1:30 p.m. as virtually.
- k. Purchasing Ad Hoc Committee – Director Rane-Szostak. The committee met on April 7, 2022; next meeting TBA.

Third Board Regular Meeting Minutes  
July 19, 2022  
Page 2 of 2

- I. Website Ad Hoc Committee – Director McCary. The committee met on July 6, 2022; next meeting TBA.
  
- m. Insurance Ad Hoc Committee – Director Laws. The committee met on May 9, 2022; next meeting July 25, 2022 at 10:00 a.m. in the Willow Room.

**16. Future Agenda Items--** *All matters listed under Future Agenda Items are items for a future board meeting. No action will be taken by the Board on these agenda items at this meeting. The Board will take actions on these items at a future Board meeting.*

- Director Rane-Szostak asked for a placeholder to discuss El Toro Water District's rate increase.

**17. Directors' Comments**

- Director McCary commented on the importance of staying hydrated during the hot summer weather.
- President Laws reminded residents that the next Third Mutual Town Hall meeting is scheduled for Wednesday July 27, 2022 at Clubhouse 2 from 3:00–5:00 p.m.

**18. Recess** - *At this time, the meeting will recess for lunch and reconvene to Executive Session to discuss the following matters per California Civil Code §4935.*

The meeting was recessed into closed session at 11:30 p.m.

**Closed Session Agenda**

*Approval of Agenda*

*Approval of the Minutes*

*(a) May 17, 2022—Regular Closed Session*

*(b) May 26, 2022 – Special Closed Session*

*(c) May 31, 2022—Special Closed Session*

*Discuss and Consider Member Matters*

*Discuss Personnel Matters*

*Discuss and Consider Contractual Matters*

*Discuss and Consider Litigation Matters*

**19. Adjournment**

The meeting was adjourned at 4:30 p.m.

DocuSigned by:

*N. Cris Prince*

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N. Cris Prince, Secretary of the Board  
Third Mutual Laguna Hills



## **Guidelines for Financial Qualifications**

Resolution 03-22-80

Adopted July 19, 2022

The governing documents of Third Laguna Hills Mutual (“Mutual”) require each person seeking to acquire an ownership interest in a unit (“Applicant”) to obtain the **PRIOR** written approval of the Mutual’s Board of Directors (“Board”) before doing so. As a condition to obtaining such approval, each Applicant must provide to the Board documentation that conclusively establishes that Applicant satisfies certain financial requirements as set forth in the Mutual’s governing documents (“Application”). For the purposes of determining whether an Application will be approved or denied, the Board has adopted these Guidelines for Financial Qualifications (“Guidelines”), which shall remain in effect until such time as these Guidelines may be changed, modified, or amended by a duly adopted Board resolution.

### **I. General Application Requirements.**

- a. As a condition of approval, each Applicant must submit to the Mutual an Application with all of the following documentation provided in a form satisfactory to the Board:
  1. A federal income tax return for the most recent year that is signed, dated, and includes Schedules A, B and E, as applicable, as well as any other financial verification documents requested by the Board. By way of example, but without limitation, other verification documents may be required if any Applicant derives income from a business owned by the Applicant (personally or through a legal entity), in which case the applicable business tax schedule and profit and loss statement may also be required.
  2. Net worth verification pursuant to Section II of these Guidelines.
  3. Income verification pursuant to Section III of these Guidelines.
  4. A completed Financial Statement and Credit Information form.
  5. Verification of the Applicant’s identity, which must be a natural person, or a designated individual acting on behalf of a corporation, LLC or Trust.
  6. If the Applicant desires to have a Guarantor to enable the Applicant to Qualify to purchase a unit (as defined below), all documents required pursuant to Section IV of these Guidelines shall also apply to the Guarantor.
  7. If the Applicant desires to purchase more than one (1) unit or already owns at least one (1) unit at the Mutual, all documents required pursuant to Section IV of these Guidelines shall be required for each unit application.
- b. The Board may deny any Application that does not include all of the documentation required herein, in a form consistent with these Guidelines and satisfactory to the Board, except as otherwise required by law.

- c. Any Application (including, without limitation, any document submitted in connection with said Application) that contains false or misleading information will be denied. If an Application was approved and it is later determined that such Application contained false or misleading information and if escrow had not closed by the time such discovery was made the Board may immediately withdraw its approval without the Mutual suffering any liability whatsoever. If escrow, as referenced immediately above, has already closed when the discovery of the false and misleading documentation is discovered, the Applicant will be deemed an owner, not in good standing and will, after a noticed hearing before the Board, be denied the owner's amenity rights, held by an owner in the Mutual, unless such rights are suspended by the Board of Directors.
- d. Notwithstanding anything to the contrary contained herein, if more than one (1) Applicant will acquire an ownership interest or reside in any single unit, such Applicants' income and net worth may, in the Board's sole reasonable discretion, be calculated collectively.

## II. Net Worth Requirements.

- a. As a condition of approval, each Applicant shall submit satisfactory verification of net worth that is greater than or equal to the sum of the purchase price of the unit plus one hundred twenty-five thousand dollars (\$125,000) in acceptable assets. NOTE: Applicants owning other properties having mortgage obligations shall provide satisfactory evidence of additional assets sufficient to offset the total mortgage balance(s).
- b. When computing net worth for the purposes of this Section, acceptable assets shall be limited to those assets that are considered, in the Board's sole discretion, to be liquid, marketable or income producing. Examples of acceptable assets include, without limitation, the following:
  - 1. Equity in U.S. residential and income real estate.
  - 2. Savings accounts in U.S. banks and U.S. credit unions.
  - 3. Cash value life insurance.
  - 4. Certificates of deposit and money market accounts.
  - 5. IRA, SEP, 401(k), Profit Sharing and Keogh accounts.
  - 6. Federal, state, or municipal government bonds.
  - 7. U.S. traded investments (e.g., NYSE, Amex, OTC, Nasdaq, etc.) valued at current market prices.
  - 8. Mortgages and promissory notes; provided that the interest in such mortgages or promissory notes is reported on the Applicant's tax return.
- c. When computing net worth for the purposes of this Section, acceptable assets will not include, without limitation, the following:
  - 1. Equity in mobile homes, recreational vehicles, boats, trailers, airplanes, automobiles, or other vehicles of any kind.
  - 2. Vacant or undeveloped real estate.

3. Artwork, jewelry, or other collectibles (e.g., coins, dolls, stamps, etc.).
4. Term life insurance.
5. Annuity funds that cannot be withdrawn in lump sum.
6. Anticipated bequests, devises or inheritances.
7. Mortgages and promissory notes where the interest in such mortgages or promissory notes is not reported on the Applicant's tax return.

### III. Income Requirements.

- a. As a condition of approval, each Applicant shall submit satisfactory verification of annual income that is greater than or equal to the sum of the total of the unit's annual mortgage payment plus forty-five thousand dollars (\$45,000) per year.
- b. Traditional retirement account assets (e.g., 401K, ERISA, IRA, Profit Sharing, etc.) will be considered as a source of annual income in accordance with this subsection. For the purposes of the income verification requirement pursuant to subsection (a) above, the portion of an Applicant's traditional retirement account assets attributable to said Applicant's annual income shall be deemed to be the greater of the following:
  1. The mandatory annual distributions for the Applicant's retirement accounts; or
  2. The total amount of the Applicant's retirement accounts *multiplied* by eighty percent (80%), and then *dividing* this product by twenty-five (25) years, as follows:  
$$\text{Attributable Income} = (\text{Total Retirement Account Assets} \times 80\%) \div 25$$
- c. Examples of acceptable income verifications include, without limitation, the following:
  1. Federal tax returns from the most recent year.
  2. W-2 forms or paycheck stubs.
  3. Bank, credit union, or investment account statements.
  4. Letters from bankers with verifiable first-hand knowledge of the Applicant's finances.
  5. Notices of annuities and social security payments.
  6. Credit reports.
- d. Examples of unacceptable income verifications include, without limitation, the following:
  1. Letters from employers, accountants, enrolled agents, investment counselors, or attorneys.
  2. Any income not reported on federal income tax returns.

#### IV. Guarantors.

- a. In the event any Applicant is unable to satisfy the financial requirements set forth in the Mutual's governing documents (including, without limitation, these Guidelines), the Board may permit said Applicant to have a financial guarantor in accordance with this Section IV ("Guarantor").
- b. Each Applicant supported by a Guarantor shall submit proof that their primary residence is located in California, USA and satisfactory verification of a net worth of at least one hundred twenty-five thousand dollars (\$125,000) in acceptable assets, notwithstanding the requirements of Section II and Section III of these Guidelines.
- c. Each Guarantor shall enter into an agreement with the Mutual to become financially responsible, jointly and severally, for all expenses associated with the Applicant's ownership, residency and/or membership at the Mutual ("Assessment/Charges Guarantor Obligation Form"). A Assessment/Charges Guarantor Obligation Form is attached hereto as Exhibit "A" and incorporated in its entirety herein by this reference as if fully set forth in these Guidelines.
- d. Each Guarantor shall submit all of the following documentation in a form satisfactory to the Board:
  1. A fully executed and completed Assessment/Charges Guarantor Obligation Form.
  2. Proof that the Guarantor's primary residence is located in California, USA.
  3. Verification of net worth equal to the sum of the purchase price of the unit plus two hundred thousand dollars (\$200,000) in acceptable assets.
  4. Verification that the Guarantor's annual income is greater than or equal to the sum of the total of the unit's annual mortgage payment plus \$150,000 per year.
  5. A credit report.
- e. The Board may withhold its approval of any Guarantor for, without limitation, any the following reasons:
  1. A Guarantor or Applicant fails to provide all of the documentation as required by subsection (d), above, in a form consistent with these Guidelines and satisfactory to the Board.
  2. A Guarantor is subject to a bankruptcy proceeding that is pending or has not been discharged.
  3. Any foreclosure or short sale of any property owned by the Guarantor.
  4. Any outstanding balances, collection accounts, or judgments owed by the Guarantor.
  5. A Guarantor's credit score is lower than 680.
  6. A Guarantor resides in a primary residence outside of the State of California.
  7. A Guarantor's bank is located outside of the State of California.
  8. A Guarantor already guarantees (1) one or more units within Laguna Woods Village.

9. A Guarantor provides any false or misleading information to the Board.
  10. Any other reasonable grounds that call into question a Guarantor's financial ability or fitness to serve in this capacity on an Applicant's behalf.
- f. Each Guarantor's assurances shall only apply to the Applicant(s) and unit expressly identified on the Assessment/Charges Guarantor Obligation Form. No Guarantor's assurances may be transferred to any other Applicant or unit.

II. **Multiple Units.** As a condition of approval, any Applicant who desires to purchase more than one (1) unit or already owns at least one (1) unit at Third Laguna Hills Mutual, Laguna Woods Mutual No. Fifty or United Laguna Woods Mutual shall submit satisfactory verification of annual income and net worth requirements pursuant to this Section V.

a. **Net Worth Requirements.** The Applicant shall submit satisfactory verification of net worth that is greater than or equal to the *sum* of the purchase price for each unit *plus* one hundred twenty-five thousand dollars (\$125,000) in acceptable assets per unit, as follows:

- Unit 1: purchase price for Unit 1 + \$125,000
- Unit 2: purchase price for Unit 1 + \$125,000 +  
purchase price for Unit 2 + \$125,000
- Unit 3: purchase price for Unit 1 + \$125,000 +  
purchase price for Unit 2 + \$125,000 +  
purchase price for Unit 3 + \$125,000

b. **Income Requirements.** The Applicant shall submit satisfactory verification of annual income as follows:

1. Annual Income that is greater than or equal to the *sum* of the following: the total of the first unit's annual mortgage payment *plus* forty-five thousand dollars (\$45,000) per year *plus* the total of the second unit's annual mortgage payment *plus* forty-five thousand dollars (\$45,000) per year *plus* an additional twenty-two thousand five hundred dollars (\$22,500).
2. For each additional unit, the annual income requirement shall be calculated consistent with subsection (b)(1), above – that is, the additional unit's annual mortgage payment *plus* an additional twenty-two thousand five hundred dollars (\$22,500) over the previous annual income requirement, as follows:

- Unit 1: annual mortgage payment + \$45,000
- Unit 2: annual mortgage payment on Unit 1 + \$45,000 +  
annual mortgage payment on Unit 2 + \$45,000 + \$22,500
- Unit 3: annual mortgage payment on Unit 1 + \$45,000 +  
annual mortgage payment on Unit 2 + \$45,000 + \$22,500 +  
annual mortgage payment on Unit 2 + \$45,000 + \$22,500 + \$22,500

**EXHIBIT "A"**

**THIRD LAGUNA HILLS MUTUAL  
A California Non-Profit Mutual Benefit Corporation  
(the "Mutual")**

**ASSESSMENT/CHARGES GUARANTOR OBLIGATION FORM**

**A. The Parties**

Owner(s): \_\_\_\_\_ (collectively, the "Owner")

Property Address: \_\_\_\_\_ (the "Property")

Guarantor: \_\_\_\_\_ ("Guarantor")

**B. Guarantee Payment.** Guarantor hereby guarantees unconditionally to the Mutual and the Mutual's agents as follows:

- a. Guarantor guarantees unconditionally to be jointly and severally responsible for/liable for all Charges related and charged to the Owner's assessment account.
- b. Guarantor guarantees unconditionally to promptly pay for all HOA assessments, regular or special, compliance assessments, reimbursable assessments, chargeable services etc., late charges, interest, costs, trustee fees, attorney fees, or any other amount charged by the Mutual to the HOA assessment account for the Property, including fines, after a noticed hearing before the Board, reimbursement assessments, special assessments, chargeable services etc. (collectively, the "Charges".)

**C. Waiver of Right to Demand Enforcement.** Because the Guarantor is jointly and severally liable for the Charges, Guarantor guarantees unconditionally to waive any right to require the Mutual or the Mutual's agents to proceed against the Owner for any default occurring under the Governing Documents before seeking to enforce this Assessment/Charges Guarantor Obligation Form.

**D. Broad Interpretation.** This Assessment/Charges Guarantor Obligation Form shall be construed as a general, absolute, and unconditional Guaranty of payment and shall continue in perpetuity and said guarantees shall apply to all amounts charged by the Mutual to the Owner's account during the time which the Owner is a title/record owner of the Property. If any of the provisions of this Assessment/Charges Guarantor Obligation Form shall be determined to be invalid or unenforceable under applicable law, such provision shall, insofar as possible, be construed or applied in such manner as will permit enforcement.

**E. Enforcement.**

- a. The Mutual may enforce this Assessment/Charges Guarantor Obligation Form without being obligated to resort first to any security or any other remedy against the Owner, and

Guarantor hereby waives any notice of default and/or any right to cure same and there shall be no presentment or dishonor hereunder.

- b. This Assessment/Charges Guarantor Obligation Form is general and shall inure to, and may be relied upon and enforced by, any successor or assign of the Mutual.

- c. This Assessment/Charges Guarantor Obligation Form shall be governed by the laws of the State of California and the parties specifically agree that any legal action brought under this Assessment/Charges Guarantor Obligation Form or any underlying lease shall be brought only in Orange County, California, which Court is agreed to have jurisdiction over the parties.
- d. The Parties waive the right to a jury trial in any such legal action.
- e. If the Guarantor breaches this Assessment/Charges Guarantor Obligation Form, the Mutual shall be entitled to a full award of attorney fees, costs and expenses relative to any enforcement efforts taken, including any litigation pursued to enforce this Assessment/Charges Guarantor Obligation Form. Guarantor agrees to pay the Mutual's actual attorney fees, costs, and expenses in the enforcement of the Governing Documents and this Assessment/Charges Guarantor Obligation Form, whether before the lawsuit/proceeding is filed, after the lawsuit/proceeding is filed, or in any and all trial and appellate tribunals, whether suit be brought or not, if, after default, counsel shall be employed by the Mutual.
- f. All amounts due to the Mutual hereunder shall bear interest at the highest rate allowed by law from the date of default.

**F. Modification.** Alteration, Modification or Revocation of this Assessment/Charges Guarantor Obligation Form is not permitted unless otherwise agreed to and signed by the Parties in writing.

**G. No Strict Performance Required.** Failure of the Mutual to insist upon strict performance or observance of any of the terms of the Governing Documents or to exercise any right held by the Mutual will not diminish the enforceability of this Assessment/Charges Guarantor Obligation Form. Guarantor agrees that the foregoing obligations shall in no way be terminated, affected, or impaired by reason of any action which the Mutual may take, or fail to take against the Owner, or by reason of any waiver of, or failure to enforce, any of the rights or remedies to the Mutual in the Governing Documents and all amendments thereto.

**H. Binding on Successors.** The obligations of Guarantor shall be binding upon Guarantor and his/her/their successors and assigns.

**I. Effective Immediately Upon Signature.** Guarantor fully understands this Assessment/Charges Guarantor Obligation Form is neither a reference, credit check, nor application, that the Mutual has relied on Guarantor's representations and warranties contained herein and it is fully effective upon Guarantor's signature.





**Distribution of Printed Materials Policy**  
**Resolution 03-22-81; Adopted July 19, 2022**

**I. Purpose**

The purpose of this document is to define the policies of Third Laguna Hills Mutual (“Third”) regarding the distribution of materials.

**II. Definitions**

For the purposes of this policy:

- a. Community Rules - the Articles of Incorporation, Bylaws, the recorded Covenants, Conditions, and Restrictions (CC&Rs); and any rules and regulations adopted by Third. Any reference to the “Governing Documents” shall, for purposes of this Policy, be deemed a reference to the Community Rules set forth in this definition.
- b. Distributor: Individual who is a resident of Laguna Woods Village.
- c. Types of Printed Materials which can be Distributed - publications, advertisements by Laguna Woods Village Clubs, announcements, campaign material, petitions, and related printed literatures.
- d. Nuisance – Anything which is injurious to health, indecent or offensive to the senses, causes an unreasonable disturbance or annoyance, or an obstruction to the free use of property, so as to interfere with the comfortable enjoyment of life or property, is a nuisance. (Civ. Code § 3479). Additionally, see Nuisance Policy, Resolution 03-20-28.
- e. Resident - is defined as any person who has been approved by the Board of Directors for occupancy in Laguna Woods Village.
- f. Third - the corporate homeowners association that was formed in 1970 and by 1984 had acquired the assets and liabilities by vote of each of the 59 individual mutuals within the larger Leisure World (now Laguna Woods Village), a common interest development, with full authority to “manage, operate, and maintain” them. Also known as Corporation. Also known as the Mutual.

**III. General Conditions**

- a. Any materials, including petitions to gather signatures, to be distributed to Third Mutual residents shall bear the name of the representative who accepts responsibility for the source of material, distribution and/or posting.
- b. Printed Materials and Postings must be removed after thirty (30) days by the distributor.
- c. Printed Materials that do not comply with these rules will be subject to removal.
- d. All material must comply with state and federal laws.

**IV. Conditions for Distribution of Materials**

- a. Door-to-door distribution of Materials shall be permitted, as long as the act of distributing such Material does not rise to the level of creating a nuisance to residents.
- b. Door-to-door distribution may only be left on the surface of the thresholds of front doors or hung from doorknobs. Material may not be placed in USPS delivery points, nor left on vehicles in carports.

**V. Conditions for Petitions**

- a. Only residents are permitted to gather signatures on petitions.
- b. The petition must remain in the possession of the signature gatherer.
- c. Unattended petitions are not allowed.

**VI. Conditions for Posting of Materials**

- a. Posting location are limited to those areas reserved for posting, such as Laundry Room bulletin boards and that are available only for residents.
- b. Only one posting per subject matter is allowed on the posting site.
- c. Posting size shall not exceed 6" by 8".
- d. Any material considered lewd, libelous or vulgar is not permitted.

**VII. Enforcement**

Third Members are personally responsible for ensuring that the rules, regulations, and policies are followed by anyone they allow into the Community. This includes any Co-occupant, Lessee, Guest or Vendor.

Third is authorized to take disciplinary action against a Member found to be in violation of the Distribution of Materials Policy. When a violation occurs the Board is obligated to evaluate and impose if appropriate, member-discipline as set forth in the governing documents. The Board of Directors has the authority to impose monetary fines, suspend Member privileges, and/or bring forth legal action. Additionally, the Board may seek reimbursement for remediation cost associated with damage caused by posting or distribution of printed materials.