

A G E N D A
REGULAR MONTHLY MEETING OF THE BOARD OF DIRECTORS
SEAL BEACH MUTUAL FIFTEEN
July 18, 2022
Meeting begins at 1:00 p.m.
Conference Room A
And via Zoom Video and Call Conference Meeting

TO ATTEND VIA ZOOM: The Shareholder will be provided with instructions on how to access the call via telephone or via video upon the Shareholder contacting GRF Mutual Administration at mutualsecretaries@lwsb.com or (562) 431-6586 ext. 313 and requesting the call-in or log-in information by no later than 3:30 p.m., on 07/15/2022, the business day before the date of the meeting.

TO MAKE COMMENTS DURING MEETING: In order to make a comment during the open Shareholder forum, the Shareholder must submit their name, Unit number, and telephone number, via e-mail at mutualsecretaries@lwsb.com, by no later than 3:30 p.m., on 07/15/2022, the business day before the date of the meeting. If you do not have access to an email, please call (562) 431-6586 ext. 313 and let us know that you wish to make a comment during the open shareholder forum.

1. CALL TO ORDER
2. BOARD ROOM DECORUM/ PLEDGE OF ALLEGIANCE
3. SHAREHOLDER COMMENTS (2-3 minutes per shareholder. Agenda items only)
4. ROLL CALL
5. INTRODUCTION OF GRF REPRESENTATIVE, STAFF, AND GUEST(S):

Mr. Friedman, GRF Representative
Mr. Antisdell, Building Inspector
Mr. Monroy, Portfolio Specialist
Ms. Duarte, Recording Secretary
6. APPROVAL OF MINUTES
 - a. **Regular Board Meeting Minutes of June 20, 2022**
7. BUILDING INSPECTOR'S REPORT Mr. Antisdell
Permit Activity, Escrow Activity, Contracts & Projects; Shareholder and Mutual Requests (pp.3-4)
 - a. Update on stairway repairs
 - b. Update on Breezeway lights (handout)
8. GRF REPRESENTATIVE Mr. Friedman
9. CONSENT CALENDAR
 - a. Discuss and vote to authorize transfer of funds for mutual fifteen (p.5)

10. **NEW BUSINESS**

- a. Approval of Monthly Finances (p.6)
- b. Discuss and vote to approve Towing agreement for 2022-2023 (pp.7-9)
- c. Discuss and vote to approve M15 President to sign the new management agreement at a special signing in August (p.10)
- d. Discuss and vote to appoint members of the Executive Session Committee for the term 2022-2023 (p.11)
- e. Discuss and vote to appoint the formation of other Committees (p.12)
- f. Discuss and vote to accept the resignation of Jackie Dunagan (p.13)
- g. Discuss and vote to appoint a new Director (p.14)
- h. Discuss and vote to ratify amending Rules and Regulations Article XIV Section 14.11 – Realtor Hours (pp.15-16)
- i. Discuss to authorize Vice President to explore establishment for a park
- j. Discuss combining Shareholder Comments in agenda
- k. Discuss Water Conservation

STAFF BREAK BY 3:00 p.m.

- 11. SECRETARY / CORRESPONDENCE John Fuhrer
- 12. CHIEF FINANCIAL OFFICERS REPORT Barbara Keenoy
- 13. PORTFOLIO SPECIALIST Josh Monroy
- 14. ANNOUNCEMENTS
 - a. **NEXT MONTHLY BOARD MEETING: Monday, August 15, 2022, at 1:00 p.m. in Administration Building Conference Room A and via Zoom Video and Call Conference Meeting**
- 15. COMMITTEE REPORTS
- 16. DIRECTORS' COMMENTS
- 17. SHAREHOLDER COMMENTS (2-3 MINUTES, IF TIME PERMITS)
- 18. ADJOURNMENT
- 19. EXECUTIVE SESSION

STAFF WILL LEAVE THE MEETING BY 4:00 p.m.

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN

INSPECTOR: **Jerry Antisdal**

REPORT: JULY 18 TH 2022

PERMIT ACTIVITY							
UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	RECENT INSPECTION	CONTRACTOR / COMMENTS
1-P	HEAT PUMP	BOTH	06/01/22	09/01/22	NO	07/07/22 FINAL	GREENWOOD
1-P	FLOORING	GRF	06/28/22	07/30/22	NO	NONE	KARYS CARPET
2-E	WINDOWS	BOTH	07/01/22	10/01/22	NO	NONE	LOS AL BUILDERS
3-M	KITCHEN REMODEL	BOTH	05/01/22	06/30/22	NO	06/30/22 FINAL	LOS AL BUILDERS
3-N	KITCHEN/BATH REMODEL	BOTH	04/11/22	05/31/22	NO	05/13/22 FRAME/ELEC/PLUM	SENECA CONSTRUCTION
3-N	KITCHEN/BATH REMODEL	BOTH	04/11/22	05/31/22	NO	05/23/22 SHOWER PAN	SENECA CONSTRUCTION
3-N	KITCHEN/BATH REMODEL	BOTH	04/11/22	05/21/22	NO	07/01/22 FINAL	SENECA CONSTRUCTION
3-P	CEILINGS	BOTH	05/23/22	08/23/22	NO	NONE	PIP PLUMBING CONSTRUCTION
7-J	CARPORT CABINET	GRF	06/15/22	06/30/22	NO	NONE	MJ JURADO
7-Q	KITCHEN REMODEL	BOTH	06/06/22	08/12/22	NO	NONE	BERGKVIST
13-L	SHOWER CUT DOWN	BOTH	04/28/22	05/28/22	NO	NONE	NUKOTE
17-P	CARPORT CABINET	GRF	07/05/22	08/26/22	NO	NONE	MARCO CONSTRUCTION
21-B	WASHER/DRYER	BOTH	04/25/22	06/03/22	NO	NONE	BERGKVIST
21-P	SHOWER CUT DOWN	BOTH	06/22/22	07/22/22	NO	NONE	NUKOTE
23-A	CARPORT CABINET	GRF	06/25/22	07/15/22	NO	07/11/22 FINAL	MJ JURADO
23-A	WASHER/DRYER	BOTH	07/05/22	09/12/22	NO	06/29/22 PLUMBING	BERGKVIST
23-J	KITCHEN REMODEL	BOTH	05/02/22	08/31/22	NO	NONE	LW DECOR
26-A	FLOORING	GRF	06/25/22	08/25/22	NO	NONE	MAMUSCIA
29-B	WASHER/DRYER	BOTH	06/16/22	09/20/22	NO	NONE	LOS AL BLDRS
30-C	HEAT PUMP	BOTH	05/23/22	08/23/22	NO	NONE	GREENWOOD
30-F	SHOWER CUT DOWN	GRF	06/29/22	07/29/22	NO	NONE	NUKOTE
32-A	BATH TUB	BOTH	07/12/22	08/30/22	NO	NONE	LUXURY BATH OF LA & OC
32-K	KITCHEN REMODEL	BOTH	06/18/22	08/18/22	NO	07/08/22 ROUGH ELEC	LOS AL BLDRS
34-N	PAINT/FLOORING	GRF	04/07/22	07/31/22	NO	06/29/22 FINAL	LW DECOR
37-J	KITCHEN REMODEL	BOTH	02/07/22	06/17/22	YES	03/01/22 FRAM/ELEC/PLU	CAL CUSTOM INTERIORS
37-J	KITCHEN REMODEL	BOTH	02/07/22	06/01/22	NO	03/04/22 DRYWALL	CAL CUSTOM INTERIORS
37-J	KITCHEN REMODEL	BOTH	02/07/22	06/01/22	NO	06/21/22 FINAL	CAL CUSTOM INTERIORS
37-Q	FLOORING	GRF	05/11/22	06/30/22	NO	NONE	BIXBY PLAZA CARPETS
41-R	FLOORING	GRF	06/15/22	07/15/22	NO	06/28/22 FINAL	BIXBY PLAZA CARPETS
42-J	CARPORT CABINET	GRF	07/01/22	07/21/22	NO	NONE	MJ JURADO
42-Q	REMODEL	BOTH	10/01/21	04/22/22	YES	NONE	ALPHA MASTER BUILDERS
44-C	KITCHEN REMODEL	BOTH	06/27/22	08/22/22	NO	NONE	OGAN CONSTRUCTION
44-C	PATIO REMODEL	BOTH	04/18/22	05/09/22	NO	NONE	OGAN CONSTRUCTION
44-E	SHOWER CUT DOWN	BOTH	05/26/22	06/26/22	NO	NONE	NUKOTE
44-G	PATIO ROOF	BOTH	04/01/22	06/30/22	NO	05/10/22 FRAMING/FOOTING	BERGKVIST
47-E	MOE STRIP AT GARDEN	GRF	05/26/22	07/01/22	NO	NONE	ANGUIANO LAWN CARE
48-C	FLOORING	GRF	05/30/22	06/30/22	NO	NONE	KARYS CARPET
ALL SHADED AREAS HAVE BEEN SIGNED OFF							

ESCROW ACTIVITY							
UNIT	PLI	NBO	FI	FCOEI	ROF		WARRANTY EXPIRES
1-B	09/09/20	02/10/21	02/09/21	02/24/21	02/26/21		2/24/2022
1-P	04/07/22	04/20/22	05/04/22	05/18/22	06/28/22		5/18/2023
1-L	03/28/22	04/14/22	04/18/22	05/02/22	06/17/22		5/2/2023
2-D	02/08/22	02/23/22	02/24/22	03/10/22			3/10/2023
3-F	07/11/22						
3-N	08/21/21	01/12/22	01/12/22	01/26/22	02/15/22		1/26/2023

INSPECTOR MUTUAL REPORT

MUTUAL: (15) FIFTEEN

INSPECTOR: **Jerry Antisdal**

5-B		04/12/22	02/27/19	04/08/19	04/22/19	05/20/19	4/22/2023
7-Q		01/20/22	03/22/22	04/04/22	04/18/22		4/18/2023
8-H		12/17/21	03/10/22	03/10/22	03/24/22	04/22/22	3/24/2023
10-D		04/27/20	VIDEO	07/01/20	07/16/20	08/17/20	7/16/2021
10-J		05/04/22					
11-Q		03/03/22	04/28/22	04/28/22	05/12/22	06/03/22	5/12/2023
14-D		02/03/20	03/17/20	03/23/20	04/06/20	05/04/20	4/6/2021
14-F		05/10/22					
14-R		09/12/18					
11-Q		03/03/22	04/28/22	04/28/22	05/12/22		
19-B		02/18/22	04/19/22	04/19/22	05/02/22	05/31/22	5/2/2023
22-A		01/14/22	02/17/22	02/24/22	03/10/22	05/19/22	3/10/2023
24-D		05/17/22					
29-E		05/05/22					
29-J		06/29/22					
29-R		06/08/20	08/20/20	08/21/20	09/04/20	09/21/20	9/4/2021
30-C		02/08/22	04/12/22	04/18/22	05/02/22	05/24/22	5/2/2023
30-D		11/17/21	03/08/22	03/08/22	03/22/22	05/10/22	3/22/2023
30-G		06/30/22					
40-B		11/14/19	11/14/19	11/20/19	12/05/19	12/19/20	12/5/2023
32-Q		04/20/22	05/03/22	05/04/22	05/17/22	06/28/22	5/17/2023
34-N		02/11/22	03/07/22	03/08/22	03/22/22	04/19/22	3/22/2023
37-Q		01/19/22	05/03/22	05/04/22	05/17/22		5/17/2023
39-A		06/17/22					
41-L		07/08/22					
46-G		08/10/21	11/05/21	11/05/21	11/19/21	11/29/21	11/19/2022
40-D		03/31/22	04/27/22	04/27/22	05/11/22	05/23/22	5/11/2023
40-H		04/29/22	05/10/22	05/10/22	05/26/22	06/07/22	5/26/2023
46-M		09/11/20					

SHADED AREAS HAVE BEEN SIGNED OFF

NMI = New Member Inspection PLI = Pre-Listing Inspection NBO = New Buyer Orientation

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

ANGUIANO LAWN CARE CONTRACT GOOD UNTIL JUNE 30TH 2023

FENN TERMITE AND PEST CONTROL CONTRACT GOOD UNTIL MAY 31 ST 2023

FENN BAIT CONTROL CONTRACT GOOD UNTIL MAY 31 ST 2023

EMPIRE PIPE CLEANING CONTRACT GOOD UNTIL DECEMBER 2022

WASH MUTIFAMILY CONTRACT GOOD UNTIL AUGUST 1 ST 2023

UPDATE ON STAIRWAY REPAIRS

UPDATE ON BREEZEWAY LIGHTS

68 CALLS AND VISITS TO UNITS AND LIFTS

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO AUTHORIZE TRANSFERS OF FUNDS FOR MUTUAL FIFTEEN (CONSENT CALENDAR, ITEM A)
DATE: JULY 18, 2022
CC: MUTUAL FILE

I move that the Mutual Fifteen Board authorizes the following transfers of funds per detailed and dated resolutions as presented.

<i>Transfer/ Invoice Date</i>	<i>Amount</i>	<i>Originating/Destination Accounts or Payee</i>
04/09/2022	\$12,800.00	Invoice # 15161 Check# 500782 Payee: Alpine Heating & Air
05/24/2022	\$16,829.00	Invoice# MO062215 Check# 12145 Payee: Anguiano Lawn Care
06/21/2022	\$51,744.50	Transfer from US Bank Checking to US Bank Restricted Money Mkt.
07/05/2022	\$285,413.07	Transfer from ACH-Direct Debit from multiple shareholders to US Bank Checking
07/05/2022	\$144,411.58	Transfer from US Bank Checking to GRF - US Bank Checking
07/06/2022	\$144,959.68	US Bank Checking to US Bank Impound (Property Taxes)

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: APPROVAL OF MONTHLY FINANCES (NEW BUSINESS, ITEM A)
DATE: JULY 18, 2022
CC: MUTUAL FILE

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 June 2022.

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE TOWING AGREEMENT FOR 2022-2023
(NEW BUSINESS, ITEM B)
DATE: JULY 18, 2022
CC: MUTUAL FILE

At the June 21, 2021 Board Meeting the Board of Directors passed the following resolution:
RESOLVED to approve Mr. C's Towing Agreement for the towing of vehicles when there is a violation of Mutual Policy, effective 2021-2022, and authorize the President to sign the agreement.

I move to approve Mr. C's Towing Agreement for the towing of vehicles when there is a violation of Mutual Policy, effective 2022-2023, and authorize the President to sign the agreement.



PRIVATE PROPERTY TOW SERVICES AGREEMENT

AGREEMENT DATE:		EFFECTIVE DATE:	July 18, 2022
CUSTOMER:	Mutual Fifteen Corporation		
PROPERTY:	Mutual Fifteen		
TYPE OF PROPERTY:	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Retail
	<input type="checkbox"/> HOA		

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

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

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

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

ACCEPTED

Customer:	Mutual Fifteen Corporation	Tow Company:	Mr. C's Towing
Signed:		Signed:	
Print Name:	Bruce Bowles	Print Name:	
Title:	Mutual Fifteen Board President	Title:	
Date:		Date:	

ACCOUNT INFORMATION

Original Updated _____

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

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

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

PLEASE CHECK APPROPRIATE BOXES

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

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

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE M15 PRESIDENT TO SIGN THE NEW MANAGEMENT AGREEMENT AT A SPECIAL SIGNING IN AUGUST (NEW BUSINESS, ITEM C)
DATE: JULY 18, 2022
CC: MUTUAL FILE

I move to authorize the President to sign the new management agreement at a special signing and photo op event with GRF in August.

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPOINT MEMBERS OF THE EXECUTIVE SESSION COMMITTEE FOR THE TERM 2022-2023 BY AMENDING RESOLUTION DATED JUNE 21, 2021 (NEW BUSINESS, ITEM D)
DATE: JULY 18, 2022
CC: MUTUAL FILE

At the June 21, 2021, Board Meeting, the Mutual Fifteen Board of Directors passed the following resolution: *RESOLVED to amend resolution dated April 19, 2021 “RESOLVED to appoint Jackie Dunagan (Chair), Ron Gildner, Bruce Bowles, David Harlow, Ronald Beeler, and Joyce Reed to the Executive Committee for Mutual 15.” By removing David Harlow, Joyce Reed and appointing Barbara Keenoy and Bernie Koagel.*

I move to amend resolution dated June 21, 2021 *“RESOLVED to amend resolution dated April 19, 2021 “RESOLVED to appoint Jackie Dunagan (Chair), Ron Gildner, Bruce Bowles, David Harlow, Ronald Beeler, and Joyce Reed to the Executive Committee for Mutual 15.” By removing David Harlow, Joyce Reed and appointing Barbara Keenoy and Bernie Koagel.”* To read as appoint Bruce Bowles (Chair), Bernie Koagel, John Fuhrer, Barbara Keenoy and Ron Gilder to the Executive Committee for Mutual 15, for the term of 2022-2023.

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPROVE THE FORMATION OF OTHER COMMITTEES (NEW BUSINESS, ITEM E)
DATE: JULY 18, 2022
CC: MUTUAL FILE

I move to appoint _____ (Chair) to _____ Committee. _____ (Chair) to _____ Committee.

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE ACCEPT THE RESIGNATION OF JACKIE DUNAGAN
(NEW BUSINESS, ITEM F)
DATE: JULY 18, 2022
CC: MUTUAL FILE

I move to regretfully accept the resignation of Jackie Dunagan from the Mutual Fifteen Board of Directors.

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO APPOINT A NEW DIRECTOR (NEW BUSINESS, ITEM G)
DATE: JULY 18, 2022
CC: MUTUAL FILE

I move to appoint _____ as a Director to the Mutual Fifteen Board of Directors, for the remaining 2022-2023 term of office.

Mutual Corporation No. Fifteen

MEMO

TO: MUTUAL BOARD OF DIRECTORS
FROM: MUTUAL ADMINISTRATION
SUBJECT: DISCUSS AND VOTE TO RATIFY AMENDING RULES AND REGULATIONS
ARTICLE XIV SECTION 14.11 - REALTOR HOURS (NEW BUSINESS, ITEM H)
DATE: JULY 18, 2022
CC: MUTUAL FILE

I move to ratify proposed rule change by amending Article XIV Section 14.11 – Realtor Hours of the Rules and Regulations; the 28-day posting requirement has been met.

SEAL BEACH MUTUAL NO. FIFTEEN

Rules and Regulation

as set forth in this Policy will control.

14.10.1.11. Minutes of all open Board Meetings, including a tele/video conference meeting, shall be made available to all Shareholders upon request and shall be posted in accordance with the Mutual's policy applicable to all other open meetings.

14.11. Section 14.11 - Realtor Hours

Realtors are to show units between the hours of 9:00 a.m. – 8:00 p.m., Sunday through Saturday **ONLY**.

15. ARTICLE XV – PENALTIES, FINES AND FEES

15.1. Section 15.1 – General Violations.

In order to enforce the Governing Documents and Rules and Regulations, the Mutual Board may levy, assess, and collect reasonable fines as established by the Board of Directors pursuant to these Rules and the Fine Schedule attached hereto as Exhibit “B” and incorporated herein. The fines will be assessed against the Shareholder for violations by the Shareholder, members of the Shareholder’s family, or the Shareholder’s guests or invitees, pursuant to the following policy:

15.1.1. Violations.

If there is a violation of the Governing Documents, including the Occupancy Agreement or these Rules, any Shareholder may contact the Mutual Board or GRF, in order to report the alleged violation to the Mutual Board. Violation reports should be in writing and should describe the violation, identify the alleged violator, and identify the individual making the report. Please note that Shareholders do not have the right to remain anonymous when reporting an alleged violation. Upon receipt of a violation report, the Mutual Board will commence the enforcement process and determine whether a violation has occurred. The Mutual Board has complete discretion to decide whether or not to take action on a written violation complaint and what action, if any, will be taken. The Mutual Board may investigate any reported violation in order to determine whether the alleged violation has potential merit and, if so, whether the violation warrants action by the Board. Violations may also be noted by members of the Mutual Board, GRF, and/or staff during regular walkthroughs of the Mutual.

15.1.2. Enforcement Procedures.

The Mutual reserves the right to take legal action in order to enforce compliance with the Governing Documents at any stage in the