



Laguna Woods Village

Resident Handbook



Laguna Woods Village

RESIDENT HANDBOOK

Laguna Woods Village is the largest age-restricted, private gated community in the country. The first residents closed escrow on September 10, 1964, and today there are over 18,000 residents in 12,736 manors. As a private, gate-controlled access community that is designated senior housing status under California Civil Code § 51.3, there are both state and federal requirements that must be met in order to maintain that status.

This handbook has been prepared as a resource guide. The information contained in this handbook is not intended to be a complete listing of operating rules. A complete listing of operating rules is accessible through the community website: www.lagunawoodsvillage.com under the following sections.

- (1) *Architectural Standards*
- (2) *Assessment Collection and Lien Enforcement Policy*
- (3) *Chargeable Services Policy*
- (4) *Landscape Maintenance Manual*
- (5) *Recreation Division Rules & Regulations*
- (6) *Resident Handbook*
- (7) *RV Lot A&B Rules & Regulations*
- (8) *Vehicle Operation and Parking on Property*
- (9) *Proposed Rule Change Notification*

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I. GOVERNANCE AND CORPORATE STRUCTURE

GOVERNANCE

The governance structure is organized under the California Non Profit Mutual Benefit Corporation Law. There are four such corporations, three of which are housing corporations including United Laguna Hills Mutual, Third Laguna Hills Mutual, and Mutual Fifty; and the fourth, the Golden Rain Foundation is not a housing corporation, but a corporation that manages the shared community facilities. Each owner is a member of their respective housing corporation as well as a member of the Golden Rain Foundation.

Each corporation has its own set of governing documents, filed with the County Recorder and transferred to each member through escrow.

SENIOR HOUSING DEVELOPMENT

According to California Civil Code § 51.3 in order to reside in a senior housing development at least one occupant must be 55 years of age or older; all other persons who reside must be at least 45 years of age, unless the other occupant is: (1) a spouse or registered domestic partner (2) a primary provider of physical health care. **Any person wishing to reside in the community must obtain prior approval from the Board of Directors.**

UNITED MUTUAL

UNITED MUTUAL is stock cooperative housing comprised of 6,323 memberships. Its governing documents include Articles of Incorporation, Bylaws, and an Occupancy Agreement. The Corporation leadership consists of an 11 member Board of Directors, elected by the Members of United Mutual.

United operates and maintains the manors, laundry rooms, carports and common grounds owned by the Corporation. The Corporation also owns the manor interior, including the appliances. Mutual Members who replace their appliances as a non-standard alteration (*see alteration guidelines, Permits & Inspections*) must return the original appliance to the Corporation. Arrangements can be made by calling Property Services at (949) 597-4600.

UNITED HUD LOANS

The construction of 6,223 United Stock Cooperatives was funded through 22 FHA-guaranteed loans for a 40-year period at a rate of 5.25%. First payments were due 03/01/1965 and the final payment is due 10/01/2009. The monthly loan payment is collected through the monthly carrying charge payment. Mutual Members cannot pre-pay the loan balance due. Following is a list of the loans by Sub-Mutual. The Sub Mutual number is found on the Member's stock certificate as the first part of the Membership Series number. For example, the loan for Membership series "19"-L is sub-mutual "19" and will mature on 11/01/2008.

Sub Mutual	Units	Maturity
1A	152	02/01/2005
1B	218	02/01/2005
2A	276	03/01/2005
2B	372	03/01/2005
3	569	09/01/2005
4	295	08/01/2005
5	188	08/01/2005
6	242	11/01/2005
7	371	12/01/2005
8	370	06/01/2006
9	242	08/01/2006
10	46	10/01/2005
11	344	11/01/2006
12	380	07/01/2007
13	276	06/01/2007
14	278	01/01/2007
15	356	09/01/2007
16	358	12/01/2007
17	100	N/A
18	48	02/01/2007
19	450	11/01/2008
20	196	03/01/2009
21	196	10/01/2009
	6,323	

THIRD MUTUAL

THIRD MUTUAL is condominium housing comprised of 6,102 memberships. Its governing documents include Articles of Incorporation, Bylaws, Covenants, Conditions, and Restrictions (CC&R's). The Corporation leadership consists of an 11 member Board of Directors, elected by the Members of Third Mutual.

All manors built since 1968 are condominiums. Third Mutual operates and maintains the buildings, laundry rooms, carports and grounds.

MUTUAL FIFTY

MUTUAL FIFTY is a condominium association that is comprised of 311 memberships. Its governing documents include Articles of Incorporation, Bylaws, Covenants, Conditions, and Restrictions (CC&R's). The Corporation leadership consists of a 5 member Board of Directors, elected by the Members of Mutual Fifty.

Mutual Fifty consists of two high-rise buildings located inside Gate 10 off of Santa Maria. Dinner is included in the monthly fees. Room service and carry-out lunch are available at an extra cost. Weekly housekeeping is also offered at no extra cost. A monthly calendar includes daily activities, classes, day drips, and concerts. The average age of Mutual Fifty residents is 88, which is about 10 years older than the average age of residents in United and Third.

GOLDEN RAIN FOUNDATION

The purpose of the **GOLDEN RAIN FOUNDATION** is to develop and maintain facilities and services, acting as Trustee of the Golden Rain Foundation of Laguna Hills Trust. This includes recreational facilities, security gates, bus transportation system, community center.

There are two classes of Membership in Golden Rain Foundation:

Corporate Members are the Board of Directors of the three housing Mutual Corporations. Corporate Members have voting rights to elect the Golden Rain Foundation Board of Directors.

Mutual Members are the users of the services and facilities, but do not have voting rights to elect the Golden Rain Foundation Board of Directors.

LEGAL DEFINITIONS OF REAL PROPERTY

Separate Interest – Condominium: the “separate interest” is commonly referred to as the air space of the condominium unit. Each member of a condominium owns an undivided interest of the real property.

Separate Interest – Stock Cooperative: the “separate interest” is the exclusive right to occupy a portion of the real property, as specified in subdivision, title to which is held by the corporation.

Common Area –All areas owned by the Corporation exclusive of the Manors.

Limited Use Common Area – portions of the condominium project or planned development that are not within the defined boundaries of a unit or lot, but are intended to be used exclusively by one owner. Examples of Limited Use Common Area are garages, patios, balconies, and carports.

SHARED COST CONCEPT

Golden Rain Foundation shared costs are costs of operating, maintaining or furnishing facilities or services which all residents use or enjoy, or have the right to use or enjoy. They are paid equally by each Member and collected through the monthly association dues.

Similarly, costs of operating, maintaining or furnishing facilities or services within each housing mutual corporation (Third, United, and Mutual Fifty), which all housing mutual members use or enjoy or have the right to use or enjoy, are shared costs. These costs are paid equally by each Member and collected through the monthly association dues.

In addition, within the respective housing mutual corporations, certain facilities or services are furnished for the use and convenience of a limited group of residents (or of an individual resident). These costs are budgeted in the respective Mutual in addition to the Golden Rain Foundation/Mutual Shared and Direct Mutual Operating Costs. The carrying charges paid monthly by each Member in each of said limited groups of residents of such Mutual reflect the Manor ownership's portion of these costs.

There are exceptions to the shared cost concept that are collected from residents in the form of fees. Such fees include but are not limited to facility room rental fees, clubhouse facility room option fees, non-clubhouse facility fees, non-resident and guest fees, and third party fees. A current list of this information is posted on the community website @ www.lagunawoodsvillage.com.

For additional information, please refer to the following section(s) of the governing documents for which you hold Membership:

1. United Laguna Hills Mutual: The Occupancy Agreements, Article I (a), Article 13 and United By-Laws, Article III, Section 6.
2. Third Laguna Hills Mutual and Laguna Hills Mutual No. Fifty: The Covenants, Conditions and Restrictions, Article IX, Section 1 (h), and Article VII, Section 1 (h).
3. Golden Rain Foundation: Amended Trust Agreement dated March 30, 1964, Paragraph 6: Golden Rain costs shall be included in monthly carrying charges on a pro-rata basis to members of respective corporations.

If any material changes are made which differ from the long established shared cost concept, amendments to the governing documents (CC&R's, Occupancy Agreements, Trust Agreement, By-Laws) may be required.

BOARD MEETINGS

Residents are encouraged to attend Board and Committee meetings. The Davis-Stirling Common Interest Development Act states:

“Any member of the association may attend meetings of the board of directors of the association, except when the board adjourns to executive session to consider litigation, matters relating to the formation of contracts with third parties, member discipline, personnel matters, or to meet with a member, upon the member’s request, regarding the member’s payment of assessments . . .” (Civ. Code § 1363.05)

Board Meetings are held in the Boardroom of the Community Center, and each meeting is broadcast live through Channel 6. Board and Committee meeting agendas and minutes are posted on the community website at www.lagunawoodsvillage.com and also at the clubhouse bulletin boards.

GRF	First Tuesday of the month – 9:30 AM
United Mutual	Second Tuesday of the month – 9:30 AM
Third Mutual	Third Tuesday of the month – 9:30 AM

The Mutual Fifty Board of Directors hold meetings on the third Thursday of each month at 10:00 A.M. at Lortscher Hall, Rossmoor Towers. Although these meetings are not broadcast through Channel 6, they are open to all Mutual Fifty Members.

COMMITTEE MEETINGS

United and Third Mutual committees include finance, maintenance and construction, traffic, landscape, long range planning, and business planning.

GRF committees include finance, maintenance & construction, long range planning, security & community access, transportation, broadband, government and public relations, and community activities.

The community activities committee (CAC) has established the following advisory committees: active facilities, aquatics, clubhouse, computer, continuing education, equestrian, garden center, and golf.

Each committee serves at the pleasure of the Board of Directors and evaluates issues and then recommends action to the Board of Directors. Final decisions are made at the board level.

PROFESSIONAL COMMUNITY MANAGEMENT, INC. (PCM)

Professional Community Management (PCM) is under contract to manage the affairs of each of the four Corporations. PCM's home office is located in Lake Forest, California and over 800 of its on-site employees work exclusively for your community. PCM's on-site administrative offices are located at the Community Center, 24351 El Toro Road, Laguna Woods, California. Business hours are Monday through Friday, between 8:00 AM and 4:30 PM.

The community has maintained a contract with PCM since January 1, 1973. More than half of its staff is comprised of full-time employees and many of the part-time employees are residents.

GENERAL MANAGER'S OFFICE

The General Manager's office provides a broad array of services and support to the Boards of Directors of all four Corporations. The General Manager oversees all of the PCM divisions and departments by implementing and administering Board policies and programs.

Correspondence directed to the Board of Directors can be mailed to:

[Corporation] Board of Directors
P.O. Box 2220
Laguna Hills, CA 92654
Attn: General Manager's Office

Requests for Corporate Records under Davis-Stirling must be made in writing sent through conventional United States mail, or delivered in person, to the Community Center at the address shown below. Please mail or deliver your request to:

[Corporation] Board of Directors
Laguna Woods Village Community Center
24351 El Toro Road
Laguna Woods, CA 92637
Attn: Records Request

For your convenience, you may also contact the General Manager's office at (949) 268-2277, to arrange to pick up a Records Request Form.

II. COMMUNITY CENTER

24351 El Toro Road, Laguna Woods, California 92653

BROADBAND SERVICES (949) 837-2670
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The Golden Rain Foundation (GRF) Broadband Services Division provides cable services to your community as well as the Renaissance at the Regency complex. With over 12,900 subscribers, GRF Broadband Services provides quality cable television services, local origination programming, commercial advertising, and high-speed internet services.

CABLE SERVICE

GRF Broadband Services has its own Customer Service Hotline and Customer Support Desk. **Customers requesting cable service should call: (949) 837-2670. Service Hours are Monday through Friday 8:00 a.m. to 4:30 p.m.**

HIGH SPEED INTERNET SERVICE

West Coast Internet Service is the high speed Internet Service Provider (ISP) for the community. The installation process requires the purchase of a \$50 cable modem, which is delivered on a "credit card on delivery" basis. Every household requesting installation will be required to purchase a modem (no exceptions). Actual installation is free to customers if their computer is located within 12 feet of the existing cable connection inside the manor. If routing requires more than 12 feet, an installation service fee will be billed based on the amount of time required. A cable extension, if needed, will be performed and billed by Laguna Woods Village Broadband. There is a \$19.95 monthly charge billed to residents directly from West Coast Internet Service. Customers with an "@fea.net" address will be able to maintain their same e-mail address. New users will be assigned a "@comline.com" address.

Resident can subscribe to High Speed Internet by calling West Coast Internet at **(949) 487-3300** or sales@fea.net.

Technical Support for customers (949) 487-3307

Technical Support for e-mail address: tech@comline.com

Billing Phone # for customers (949) 487-3302

BUS TRANSPORTATION (949) 597- 4659

The Transportation Department provides free fixed route bus service for all residents and their guests within the community and the immediate surrounding area outside of the gates of the community. Service is provided to the area medical offices, the hospital, the Laguna Hills Mall, the supermarkets, the financial institutions, and the many small businesses surrounding the community.

The fixed route bus service is provided Monday through Sunday from 8:00 a.m. to 6:00 p.m. There is an evening reservation shuttle bus service (B-Bus) available from 6:15 - 11:30 p.m. except on Sunday. Non-ambulatory residents who are unable to use the daily fixed route bus system should contact the Transportation Department for information regarding the **lift-bus reservation service (949) 597-4679**. Bus schedules are available on all buses and in the lobby of the Community Center 1 at 2:00 pm. In addition, every third Wednesday of the month the volunteer Bus Information Specialists provide an education service pertaining to the Bus schedules at Clubhouse 1 at 1:00 p.m.

COMMUNITY ACCESS (949) 597-4443

Gate Passes Gate Entry passes can be obtained at the Community Center building. The Community Access Department issues annual guest passes (up to a maximum of 5 per household), and various type of other passes (i.e. care provider passes, business passes, non-resident owner passes.) These passes do not authorize the holder to reside in the Community. Application forms and additional information can be obtained from the Community Access Department in the Community Center or on the web site.

Vehicle Decals Vehicle Decals for resident entry are issued by the Community Access Department following guidelines established by GRF. Staff is authorized to affix decals to automobiles, golf-carts and motorcycles. Additional information can be obtained by contacting Community Access.

Gate Clearance Residents can arrange guest admittance through the gates by calling the gate nearest to their residence and providing the gate guard with their resident ID number (located on the photo ID card), name, and manor number. **Please do not release your resident ID number to anyone other than authorized PCM staff.**

To facilitate traffic at the gates, residents who are expecting more than three visitors for a meeting, party or other event should obtain a "Guest Clearance" form from Community Access or the web site. Please return a completed list to the Community Access Department four days prior to the event. Each clearance form should include the name of each guest entering the community. Listing guest names in alphabetical order will allow staff to locate the names on the list more quickly.

Residents are responsible for the conduct of anyone that they authorize through the gate. Please caution your guests about traffic enforcement and encourage them to abide by the traffic rules & regulations.

**COOPERATION • CONSIDERATION • COURTESY • CONCERN •
COMPROMISE**

The primary factor in the success of this community is the broad acceptance of the cooperative philosophy, known as the five “Cs”. By voluntarily adhering to these concepts, individual residents will help to promote a mutually tolerant and enjoyable relationship with neighbors that make this community the special place that it is.

The Community Services Department provides assistance to residents with neighbor disturbances and seeks compliance with the governing rules of the community. In addition, this department performs a variety of resident services relating to changes in membership, residency requests, the issuance of photo ID cards, and providing accurate public information.

COPY / FAX SERVICES (949) 597-4224

The Central Mail Services Department provides copying, fax and mail services to residents at a nominal charge.

OCCUPANCY APPLICATIONS (949) 597-4225

Anyone wishing to stay in the community for a period greater than sixty (60) days during a 12-month period must meet the minimum age requirement under 51.3 of the California Civil Code and obtain approval from the Board of Directors prior to occupancy. Community Services provides assistance with the application process.

PUBLIC INFORMATION / MEDIA RELATIONS (949) 597-4483

Community Services makes public information available through GRF website www.lagunawoodsvillage.com.

***Community Tours** are offered through the Historical Society and reservations are made through Community Services (949) 597-4360.*

RULES ENFORCEMENT – (949) 597-4360

Community Services receives written complaints from residents on matters alleging a violation of Mutual rules.

Security Dispatch (949) 580-1400 can be called 24-hours per day in matters that involve an alleged noise nuisance. The City of Laguna Woods ordinance establishes “quiet hours” between 10:00 P.M. and 7:00 A.M., enforceable by the OC Sheriff’s Department.

MEDIATION SERVICES

Community Services receives several complaints that are not rules violations and cannot be enforced by the Corporation Board of Directors. In the case of a neighbor-to-neighbor dispute, Community Services will coordinate mediation between the disputing parties and a third party mediation service, usually the County of Orange – Community Relations department. The charge for mediation is paid by the disputing residents.

MEMBERSHIP TRANSFER (949) 268-2393

Changes in Membership such as adding or deleting a name, or transferring the membership into a Trust require the Member to make an appointment with the Community Services Department.

United Mutual Members are limited to 1 Membership, except in a short-term buy/sell situation or when two manors have been converted to one living space. There is no limit to the number of memberships held in Third Mutual; however, only two units per Member may be occupied. (Effective 10/1/05)

RESIDENT ID CARDS & LEASE PERMITS (949) 597-4323

The Community Services Department issues photo identification cards for all residents of the community Monday through Friday between the hours of 8:00 AM and 4:30 PM.

Members are permitted to lease their dwelling units according to specific rules established by their Mutual Board of Directors. When leasing, this office assists the Member by verifying that age and occupancy restrictions are met before issuing a resident I.D. card. **United Members may lease their homes for up to 6 months during any twelve-month period.** Resident ID cards are for residents only, therefore, non-resident owners must surrender their cards in exchange for a “non-resident owner” pass.

The housing Mutual Corporation and its managing agent does not provide property management services to Members and will not mediate landlord-tenant issues. Please refer to a local real estate broker for property management services.

INSURANCE (949) 597-4202

Buildings and manors for the four Laguna Woods Village corporations, including the GRF Trust, are insured on a Commercial Property Policy with Fire and Special Form Coverage that includes lightning, wind, and other hazards; with replacement cost valuation. There is a \$10,000 deductible on this master policy. In order to obtain the best pricing and coverage for all community and residential buildings, the master policy covers all buildings. The master policy does not insure building components that are not owned in common - see definition of Unit in the CC&Rs. An insurance disclosure letter is sent to each owner or member annually as required by the Davis Stirling Act.

For condominiums, the master policy does not insure the interior portions of a manor, such as floor coverings, cabinets, counters, built-in appliances, or electrical and plumbing fixtures. Members should also carry an additional \$10,000 to cover the deductible on the master insurance policy. Members and tenants are also advised to carry their own insurance on all personal property and any improvements, alterations or additions, including those installed by previous residents.

GRF, the GRF Trust, Professional Community Management, Inc., and your Mutual are insured under a Commercial General Liability Policy with a limit of \$1,000,000 plus Umbrella Liability with a limit of \$25,000,000. This policy insures liability for common areas. It does not insure or cover personal liability for incidents that take place inside a manor or for acts of members, tenants, guests or their pets. For more details and information, contact the Insurance Department.

None of the Housing Mutuals carry Earthquake or Flood insurance. If there is earthquake or flood damage to property controlled by a Mutual, reconstruction or repair costs would be paid first from reserves and then, if necessary, through special assessments. If special assessments are necessary, all members of that Mutual would be assessed, even if their individual manor was not damaged.

Insurance to cover special assessments resulting from an earthquake is available from some insurers. Members of all associations are strongly urged to purchase "Earthquake Loss Assessment Coverage" for their manors. It is also recommended that manor owners insure the elements of the manor that are their individual responsibility and their personal property against earthquake damage.

To avoid personal financial loss, owners and tenants MUST obtain their own individual insurance for personal liability in addition to personal property, all additions and alterations, and condominium owners must insure the interior of the manor.

LOCAL NEWSPAPER (949) 553-2908

The *Laguna Woods Globe*, a local newspaper published weekly by the *Orange County Register*. The Editor's office is located at the Community Center and its staff reports on meetings, club information, real estate advertisement, and other community-specific news. The cost is \$13 per year (subject to change) and is delivered to the resident-subscriber's door every Thursday morning.

MANOR PAYMENTS (949) 597-4221

Coupons for monthly association dues are mailed annually in the form of a coupon booklet and mailed to new owners through escrow, or by way of the Manor Payment Representative at PCM. Payments are made payable to the Golden Rain Foundation and collected through an automatic processing center in Los Angeles, California. Payments are due on the first of each month and delinquent if not received by the 16TH. A \$10 late fee will be charged if payments are received after the 16th of each month.

EZ PAY (949) 597-4221

The EZ-Pay Plan allows the Member to authorize the automatic payment of dues from a designated bank account. Payments are drawn on the 6th of each month or first business day after the 6th. Signing up for this plan will prevent the Member from incurring late charges, save in mailing costs and eliminate the need to rely on the timing and accuracy of the U.S. postal service. Therefore, this payment method is highly recommended.

Those who wish to use on-line bill payment services through individual banking institutions are advised to request the bank include the manor number on the check and make the monthly check payable to Golden Rain Foundation (GRF), P.O. Box 2220, Laguna Hills, CA 92654-2220. If the bank check is sent without a reference to a manor number, then the staff at PCM will not be able to post the check appropriately, which could lead to Late Charges. Members wishing to utilize on-line bill payment services through individual banking institutions must allow time for mailing and posting of checks.

PERMITS AND INSPECTIONS (949) 597-4616

Any Mutual Member contemplating an alteration must contact this department prior to the commencement of any work. The Permits & Inspection Department Staff is prepared to assist the resident by maintaining a list of architectural standards and submitting non-standard variance requests to the Board of Directors for consideration.

Permit fees are calculated to offset the associated costs of the services provided and are levied on a scale proportional to the total cost of the alteration.

In **United Mutual** the Corporation owns all of the real property, therefore, Members are required to contact Permits & Inspections **BEFORE** making any alteration.

In **Third Mutual**, except for the purpose of proper maintenance and repair, no person shall install, erect, attach, apply, paste, hinge, screw, nail, paint, build or construct, any lighting, shades, screens, awnings, patio covers, decorations, fences, aerials, antennas, radio or television broadcasting or receiving devices, or make any change or otherwise alter whatsoever any dwelling unit without the approval of the Board of Directors.

A contractor list is available at the permits and inspections office.

PROPERTY SERVICES (949) 597-4600

The Property Services Department receives approximately 150,000 calls for maintenance work requests each year. Work requests are processed for various items of work, including but not limited to: plumbing, electrical, carpentry, painting, landscaping, general maintenance, trash pick up, and name changes on the directories in the Garden Villas. Residents are encouraged to call in non-emergency requests between Tuesday and Thursday to avoid a long waiting period during peak hours.

An emergency is considered to be anything that can cause either physical harm or severe property damage, such as plumbing leaks. Office hours are 8:00 am through 4:30 pm, Monday through Friday. Offices are closed on regularly observed holidays. **After hours emergency calls can be reported to Security Dispatch: (949) 580-1400.**

A Property Services Representative schedules routine maintenance work through a computer entry system. The Property Services Representative will advise the caller/requestor of the first available date for service and whether the work is paid for by the Mutual or available as a chargeable service.

Chargeable Services are maintenance services not included in the monthly dues that can be performed by PCM staff at a cost to the Mutual Member. Chargeable services are provided as a courtesy and are scheduled secondary to maintenance obligations performed for Members through monthly dues. Residents also have the option to hire an outside vendor for maintenance items not included in the monthly dues. The Permits & Inspections Department must be contacted prior to any alteration.

Members who wish to dispute a chargeable services invoice should contact Property Services at (949) 597-4600. The Property Services e-mail address is: customerservice@pcm-inc.org.

Service Complaint?

Both United Laguna Hills Mutual and Third Laguna Hills Mutual hold monthly Resident Relations meetings. These meetings serve as a forum in which residents can ask questions and present particular concerns on maintenance issues. A Mutual Director attends the meeting along with Property Services Staff. No reservation is required. Meetings are held:

United Mutual – 4th Monday between 1:00 and 2:30 PM at the Community Center
Third Mutual - 2nd Wednesday between 10:00 and 11:30 AM at the Community Center

RECREATION DIVISION (949) 597-4272

The Recreation Division is responsible for the planning and execution of a comprehensive and diversified recreation program for all residents. It supervises the operation and maintenance of the recreational facilities and plans and coordinates the activities conducted within the community. The facilities include seven clubhouses (one with ten craft shops), five pools and hot tubs, eighteen shuffle board courts, three lawn bowling greens, twelve tennis courts (two are lighted), one 834-seat auditorium/theater, two garden centers, one library, one 27-hole golf course, one par-three golf course, one paddle tennis court, one equestrian center and two fitness centers.

A wide variety of activities offer residents more than 240 clubs and organizations from which to choose as well as, many Recreation sponsored activities/functions such as classes, special Clubhouse dinners and programs, and an annual flea market. In order to keep residents current on community activities, Recreation publishes a comprehensive handbook that includes a description of facilities and activities, applicable fees, and a listing of all clubs and organizations. Also available is a Recreation sponsored class schedule and a monthly clubhouse activity calendar. In addition, Recreation maintains a list of resident entertainers, approved caterers/servers/clean-up people and can offer a host or no host bar for private parties or a club function at one of the GRF facilities.

The Recreation Division coordinates the **EMERITUS INSTITUTE** program, sponsored by Saddleback College, which offers approximately 100 classes during the fall and spring semesters. The classes are open to all residents on a first-come, first-served basis with class registration administered through the college. Saddleback College has an on-site office in Clubhouse 4 and can be reached at (949) 770-9669. For further information regarding recreational facilities and activities, please contact the Recreation Division, (949) 597-4272, or come by the office on the ground floor of the Community Center to pick up publications and discount tickets.

SAFETY/HAZARDOUS MATERIALS (949) 597-4321

The HR/Safety Supervisor operates within the Human Resources Department and is responsible for promoting company and community safety and hazardous material programs. Residents with questions on home safety or unsafe conditions within the community can contact Human Resources.

Placement of hazardous materials in the dumpsters is prohibited and any violation is subject to a City fine. The City of Laguna Woods has a hazardous material pickup program for the collection of paint, paint thinner, oil, batteries, car tires, etc. For this service, residents can pick up a collection bin at City Hall and they will arrange for pick up. Another alternative is to contact one of Orange County's Household Hazardous Waste Collection Centers. The nearest location serving your community is in Irvine. Call 714-834-6752 for directions and hours of operation. This service is also free to Orange County residents.

SECURITY (949) 597-4257

Security is located in building "E" at 23081 Campo Verde, Laguna Woods. It provides a variety of services to the community such as: emergency services; gate control; traffic control and enforcement; community security patrols; recreational vehicle storage; resident welfare checks; and after-hour emergency plumbing services.

Gate Hours:	Gate	1	597-4301	Open	24 hours
	Gate	2	597-4302	Open	24 hours
	Gate	3	597-4303	Open	6:00 a.m. – 12:00 p.m.
	Gate	4	597-4304	Exit gate only	7:00 a.m. – 7:00 p.m.
	Gate	5	597-4305	Open	24 hours
	Gate	6	597-4306	Open	7:00 a.m. – 11:00 p.m.
	Gate	7	597-4307	Open	24 hours
	Gate	8	597-4308	Open	7:00 a.m. – 11:00 p.m.
	Gate	9	597-4309	Open	7:00 a.m. – 11:00 p.m.
	Gate	10	597-4310	Open	24 hours
	Gate	11	597-4311	Open	24 hours
	Gate	12	597-4312	Open	5:00 A.M. – 11:00 P.M.
	Gate	14	597-4314	Open	24 hours

The community has a traffic program that is enforced by the Mutuels. The maximum speed within the community is 25 miles per hour on streets and 15 miles per hour in cul de sacs unless otherwise posted. Residents must come to a complete stop at stop signs and may not park in a handicap-parking place unless a handicap sign is displayed inside the car or on the license plate. Security patrol cars are equipped with cameras to record offenses.

FIRE OR MEDICAL EMERGENCIES – CALL 9-1-1

For non-emergencies or after-hours maintenance emergencies contact Security Dispatch at (949) 580-1400. Security Staff is available 24 hours per day, 7 days per week.

SECURITY INSPECTOR (949) 597-4600

The Security Inspector is responsible for replacing batteries in the smoke detectors and inspecting fire extinguishers. Please contact Property Services to request an inspection of fire safety equipment.

RESIDENT SAFETY/WELFARE CHECKS (949) 580-1400

Security will make resident “welfare checks” upon request. Residents are encouraged to complete Emergency Notification Forms contained in the New Resident Welcome Kit and return the form to Security as soon as possible in the bright red box located at the Community Center lobby.

RECREATIONAL VEHICLE STORAGE (949) 268-2284

Residents wishing to be placed on a waiting list for RV storage availability can contact Security at (949) 268-2284.

24/7 SECURITY DISPATCH (949) 580-1400

Security cars are patrolling the community 24/7. They are equipped with cameras and radios which are in constant communication with dispatch, the gates, other patrol units and foot patrol officers. Security dispatch is available 24/7.

SOCIAL SERVICES (949) 597-4267

The Social Services Department, with a staff of clinical social workers and a nurse practitioner provide counseling, crisis intervention, and support groups at no charge to residents. The Friendly Visitor Program matches active resident volunteers with residents who are frail and homebound. The Social Services department is located in the Community Center building across from the Recreation Department.

MISCELLANEOUS INFORMATION

DISASTER PREPAREDNESS TASKFORCE (949) 597-4237

The Disaster Preparedness Task Force (formerly Earthquake and Disaster Task Force), was created by volunteers to prepare residents in the event of a major earthquake or disaster. Located on the first floor of the Community Center, this office provides printed materials regarding disaster preparedness and Vial of Life packages. This group is made up entirely of volunteer residents who are eager to assist with personal preparedness planning. This office is always looking for interested residents to volunteer a few hours to give assistance to others. Please visit this office between 10:00 a.m. – 12:00/noon, Monday through Friday.

GOLF CART USE ON PUBLIC STREETS & TUNNELS

The County of Orange has specifically and legally identified the following as County posted golf cart crossings (**ALL OTHER CROSSINGS AND TRAVELING ARE ILLEGAL**):

1. Golf Carts are not to cross or travel on public streets when the posted speed limit exceeds 25 MPH. Posted speed limits outside of the community exceed 25 MPH.
2. Golf Cart Crossing is permitted between Gates:
 - a. 10 and 11
 - b. 12 and the Driving Range
 - c. 7 and 14
 - d. 1 and 5 (the tunnel is next to building 235 on Calle Aragon on the Gate 1 side, and is between buildings 2384 and 2016 Via Mariposa West on the Gate 5 side.)
 - e. The city cart path, which connects to the community's existing cart path, is located on the North side of El Toro road adjacent to the Lutheran Church parking lot. The hours of operation are between 6:00 A.M. and 9:30 P.M. daily. Residents wishing to utilize the gate can make an appointment with Community Access to have their cards activated: (949) 597-4443.

LIBRARY (949) 597-4274

The library is located next to Clubhouse 1 on Calle Aragon. The book, magazine and paperback circulation exceeds 140,000 annually. The library is staffed by resident volunteers and is open Monday, Tuesday, Thursday and Friday from 10:00 a.m. to 4:00 p.m., Wednesday from 10:00 a.m. to 6:00 p.m. and Saturday from 10:00 a.m. to 1:00 p.m. Nearby county libraries include the El Toro Branch at 24672 Raymond Way, Laguna Hills and the Laguna Woods branch at City Hall in Laguna Woods.

MAILBOX KEYS – residents who have misplaced their mailbox keys will need to hire a locksmith to re-key or replace the locks. Property Services can assist residents as a chargeable service: \$10.00 service call plus labor (\$48.59 per hour pro-rated) plus parts. (949) 597-4600

PROPERTY TAXES – ASSESSOR’S OFFICE (714) 834-2727

Orange County Tax Assessor

12 Civic Center Plaza, Room 142

PO Box 149

Santa Ana, California 92702-0149

All property is assessed through the Orange County Tax Assessor at 1.25% of the purchase price. In Third Mutual and Mutual Fifty taxes are paid by the property owner. In United Mutual taxes are paid through the Corporation and collected from the Member through monthly dues. This is important to remember because dues are assessed annually and collected between January and December. Any Supplemental Tax Bill (see definition below) will be paid by United Mutual and then collected from the Mutual Member during the following assessment period. In some cases, up to 18 months can lapse between the close of escrow date and the time that the supplemental tax is added to the monthly dues.

Supplemental Tax

A Supplemental Tax Bill is levied on property as it exists on the date of the change in ownership or completion of new construction (please refer to [Article XIII A of the California Constitution](#).) Supplemental taxes represent the additional taxes due as a result of ownership change or new construction. If the property was purchased for less than the amount assessed on the tax roll and the current taxes are paid a supplemental tax refund is due.

The first year of owning a new home can be confusing because of the government cycle for assessing property and sending out tax bills. The Treasurer-Tax Collector's Office sends out property tax bills every year in September, based on the property's assessed value on January 1 of that year.

The **first installment** payment is due no later than December 10 and the **second installment** is due no later than April 10. A supplemental tax bill is sent out separately, covering the difference between the previous owner's property value and purchase price. The tax bill is based on the County's fiscal year from July 1 to June 30.

Depending on when the property was purchased (before or after January 1), the Assessor's Office may send one or two supplemental tax bills. For example, if the home was purchased August 31 of this year for \$500,000 and was previously assessed at \$200,000, the tax bill sent to the record owner in September was based on the previous owner's \$200,000 assessed value.

The seller may have paid a portion of the tax through escrow. A supplemental bill, usually sent to the new owner within three to six months after purchase, will collect the tax owed on the difference between the seller's and buyer's assessed value.

Homeowner's Exemption

Property that is owner/occupied is eligible for a homeowner's exemption by calling the Orange County Tax Assessor's Office at (714) 834-3821.

Proposition 13

On June 6th, 1978, nearly two-thirds of California's voters passed Proposition 13, reducing property taxes by about 57%. In Laguna Woods, the property tax rate is assessed at 1.25% of the purchase price of the home and annual tax increases are limited to no more than two percent. When property is sold it is then reassessed at market value.

Proposition 58

The parent-child transfers of Proposition 58 include all types of transfers of title from parents to children or from children to parents. Transfers must occur on or after November 6, 1986, the effective date of the Proposition. They may be in the form of a deed (recorded on or after November 6, 1986) or a court order dated on or after that date.

Further, this Proposition includes all types of real property owned by the transferor, including all the value of his/her principal place of residence and on the first one million dollars (\$1 million) of the enrolled value of all other types of property. A mother and father can combine their exclusion for a limit of \$2 million dollars.

Proposition 60/90

These are constitutional initiatives passed by California voters. They provide tax relief by preventing the reassessment when a senior citizen sells his/her residence and purchases or constructs a replacement resident worth more than the original property.

Proposition 60 allows a one-time tax base transfer from one property in a county to another property within the same county. Contact the tax assessor's office for eligibility information.

Proposition 90 enacted after Proposition 60, it allows a one-time tax base transfer from a property in one county to a property in another county. It requires that the replacement residence be of equal or lesser value. For more information it is recommended that you contact the tax assessor's office in the county of the current property AND the tax assessor's office in the county of the replacement property.

SADDLEBACK COMMUNITY COLLEGE EMERITUS INSTITUTE (949) 770-9669

The Recreation Division coordinates the Emeritus Institute program inside the community. This program, sponsored by Saddleback Community College, offers approximately 100 classes during the fall and spring semesters. The classes are open to all residents on a first come first served basis. Pre-registration is required. The Saddleback on-site office is located at Clubhouse 4 (949) 770-9669.

There is a **U. S. POSTAL SERVICES SATELLITE OFFICE** located on the West Side of the parking lot at Clubhouse 3. Hours of operation are from 9:00 a.m. - 4:00 p.m., Monday through Friday. The office is closed for lunch between 11:45 a.m. – 12:30 p.m.

UTILITIES

SOUTHERN CALIFORNIA EDISON

General Services	800-655-4555
Residential Services	800-684-8123
Business Services	800-990-7788
TDD (Speech & Hearing Impaired)	800-352-8580
Emergency Services	800-611-1911

AT&T CALIFORNIA (Telephone Services)

Residential Services	800-310-2355
Business Services	800-750-2355
Accessibility Resources	800-722-3140
TTY (Speech & Hearing Impaired)	800-651-5111
Voice for Speech Disability Services	800-772-3140
Directory Assistance for Speech Disability Services	711
Repair Services	611

EL TORO WATER DISTRICT

Customer Service	949-837-0660
Administration	949-837-7050

LAGUNA BEACH ANIMAL CONTROL (949) 497-3552

The community operates under the guidelines of the Laguna Beach Animal Control. Offices are open seven days a week from 11:00 a.m. – 7:00 p.m. A limited number of pets are allowed per manor. Please check with the Laguna Beach Animal Control for further information.

For emergencies call the Laguna Beach Police Department at (949) 497-0701. Orange County Vector Control can be reached at (714) 971-2421.

TRASH PICK-UP

Gates 1, 2, 3, 4, 14	Tuesday and Friday
Gates 5, 6, 7, 8, 9, 10	Monday and Thursday
Individual Container	Wednesday

*Please place trash at curbside by 7:00 a.m.

Items such as electronics, motor oil, paint, tires, batteries, and sharp objects **are not permitted to be placed in trash receptacles.** The City of Laguna Woods will collect these items periodically only from the manor. Residents may contact the City of Laguna Woods for more information (949) 639-0500.

Recycling bins are located at the main Maintenance parking lot at Campo Verde for glass, cans, plastic, phone books and magazines. Newspaper racks are located adjacent to the dumpsters. Manors with individual trash pickup can bundle newspapers up and place the bundles next to the trash containers. Newspapers are collected by staff and sold to a local recycler and the profits are returned back to the community.

Move-in cartons can be disposed of by putting flattened boxes next to the dumpster or individual trash containers where they will be picked up by the trash collector. A work order must be requested through Property Services for disposal of large items, including but not limited to sofas and mattresses. Items must be placed outside of the manor or by the dumpster. Charges for this service are determined by size and weight. The trash company will not go inside manors for pickup.

In three-story buildings, trash is disposed of via the trash chute. Please avoid liquids and food items since these may become smelly and could create a health and safety hazard.

Contractors and vendors are required to take their trash, used carpeting, and other discards with them for disposal outside of the gates of the community. At no time are they allowed to use the dumpsters.

III. RULES AND REGULATIONS

A. UNITED MUTUAL

Anti-Littering Policy

It is prohibited for any person knowingly and intentionally, without the consent of the Board of Directors, except for those policies expressly allowed by the Board of Directors, to dump, deposit, place, throw, leave, or cause or permit dumping, depositing, placing, throwing, or leaving of, litter on any property managed by the Corporation. The term "litter," as used herein, means all rubbish, refuse, waste material, garbage, offal, paper, glass, cans, bottles, trash, debris, or any foreign or organic substance of every kind and description. (01-07-20)

Carpport Assignments

Permanent carpport assignments were assigned on October 28, 1986 and are not negotiable for re-assignment. (U-86-142) Residents who are unsure about their correct carpport assignment can refer to the Occupancy Agreement that was issued with the Membership Certificate.

Carpport Use Restrictions

Carpports are to be used exclusively for the parking of personal, non-commercial vehicles used for personal transportation. Except as permitted by the Mutual, storage of personal property in carpports shall be contained in carpport cabinets in accordance with Mutual standards. The storage in carpports of oversized items (those that donot fit into the carpport storage cabinet) or disaster relief materials owned by the Member of the Corporation that are not unsightly or unsuitable as determined by the Mutual may be stored in the space directly beneath the Member's carpport storage cabinet. The storage of any type of material in areas not approved by the Mutual for Member storage in property owned by the Corporation shall not be permitted and shall be removed and the property restored, if necessary, at the expense of the Member. The improper or unsafe storage of any item or materials that creates a substantial and material threat to the health, safety and well-being of all residents, including but not limited to noxious, corrosive or combustible materials is strictly prohibited. The Corporation shall issue Notice of Violations to Mutual Members in violation of this policy, which may result in member disciplinary action. (01-07-59, 06/12/07)

Chargeable Services Disputes

Members with a chargeable services billing dispute are first encouraged to contact the accounting department at (949) 597-4226. Disputes that cannot be resolved through the managing agent may be referred to the board of directors by the Member in writing, addressed to United Board of Directors – Billing Dispute, P.O. Box 2220, Laguna Hills, California 92653.

Distribution of Material

Distribution of Material & Gathering of Signatures on Petitions (RESIDENTS ONLY)

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

Petitions – only resident Mutual Members or their designated resident representative are permitted to gather signatures on petitions. The petition must remain in the possession of the signature gatherer (there can be no unattended petitions).

Posting of Material – posting locations are limited to those reserved for posting, such as Laundry Room bulletin boards and are available only for residents. Only one posting per subject matter, per organization, is allowed on the posting site. The size of the posting shall not exceed 6” by 8” to allow space for other postings. Each posting by a resident must identify the posting individual’s name and posting date. Any material considered lewd, libelous, or vulgar is not permitted. Postings shall be removed after thirty (30) days. All material must comply with state and federal laws. Postings that do not comply with these rules will be subject to removal.

Estate Sales

Estate and causal sales are permitted by owner/member(s), their authorized agent or legal representative. All estate and causal sales are limited to residents and their guests only. *Residents are asked to provide the Security Gate with a list of attendees 24-hours prior to the scheduled estate sale.* (U-92-145, 10/27/92, rev. U-96-89, 08/13/96)

Hate Incident / Hate Crime Reporting Policy

Anyone who believes a hate incident or crime has occurred should take the following action: (1) call the Sheriff’s Department (949) 770-6011 immediately and make a report. In an emergency situation call 9-1-1; (2) obtain medical attention, if needed and retain medical documentation; (3) leave evidence in place; (4) document what happened by taking photos or writing down exactly what happened; (5) get the name and addresses of witnesses or other victims; (6) write down a description of the perpetrator and the perpetrator’s vehicle; (7) call 1-888-NO-2-HATE and report the occurrence to Orange County Human Relations.

Lease Extensions

Six-month lease extensions are prohibited. (U-96-33, 03/29/96). The maximum term for which a member may sublease his or her dwelling unit may not exceed six (6) months, whether or not consecutive, in any twelve (12) month period. (U-84-84, 06/26/84)

Lessor-Lessee Release Waiver and Liability

A Seller-Buyer, Lessor-Lessee Release, Waiver of Liability and Indemnification agreement forms, and appended Agreement forms permits the Buyer or Lessee to access and use the Manor prior to close of escrow or commencement of the lease. (U-94-134, 10/11/94)

Maintenance of Telephone Wiring

All inside telephone wiring located within the dwelling units owned and managed by this corporation shall be maintained, repaired or replaced at the expense of the corporation. The policy shall not extend to the telephone instrument, which is the personal property of each resident, and therefore, independent of the aforementioned inside telephone wiring. (U-87-25, 02/24/87) Reimbursement requests shall be directed to Property Services at (949) 597-4600.

Membership, Financial Requirements

Minimal Annual Income - \$36,000 per year, regardless of the number of persons on title.
Minimal marketable and/or income producing assets - \$100,000, plus the total purchase price of the membership.

The minimum financial requirement for Guarantors of prospective membership:

Minimal annual income - \$90,000

Minimal verifiable marketable and/or income producing assets - \$250,000 plus the total purchase price of the membership.

Once a member has qualified within this Corporation said member need not requalify for purchase of a replacement manor as long as the person or persons in whose name title is held remain the same. The board will *consider* waiving financial requirements if the applicant obtains secondary financing from a financial institution of at least 50% and not more than 90% of the purchase price. (01-07-60 / 06/12/2007)

Membership, Financial Pre-Approval

Any prospective member with "special financial circumstances" can request pre-escrow approval of the Financial Qualification. A Committee, comprised of one officer and two members, will consider each such request on an individual basis and grant approval if the prospective member's financial resources are satisfactory. Pre-approval will be binding on the Mutual with respect to its financial requirements, provided escrow is opened within 90 days of such approval, and will require the signatures of one officer of the Board and two members of the Finance Committee who are Board Members. (U-95-14, 02/14/95)

Membership, Interim Dual Ownership Agreement

An Interim Dual Ownership Agreement permits a member to purchase a second membership, and own the old and new membership concurrently for a short time, to facilitate the member's move from one manor to another. The terms of the Interim Dual Ownership Agreement prohibit the leasing of either unit during the period of dual ownership (U-02-164, 11/12/02.) Interim Dual Ownership Agreements are limited to one (1) Agreement in any two-year period. (01-06-39, 5/09/06)

Membership, Limit of One (1) Per Individual

A Member may not, either individually or jointly with one more other person own more than one Certificate of Membership in the Corporation without first obtaining the prior written approval of the Board of Directors. (United Mutual Bylaws, Article II, Section 4(i))

Membership, Lost Instrument Bond

Before issuing any replacement membership certificate to any member of this corporation for one alleged to have been lost, stolen or destroyed, said member shall give to the corporation a lost instrument bond in an amount equal to the fair market value of the membership to protect the corporation against any claim that may arise against the corporation from the issuance of the replacement certificate. (U-99-31, April 13, 1999)

Membership, Review of Application

All directors of the corporation may approve or disapprove, on behalf of the corporation, resale notification/applications for memberships, co-occupancy agreements and requests for transfers (U-86-76, 05/27/86)

Membership, Revocable Living Trusts

Membership vesting may be held in Revocable Living Trusts. (U-99-81, 11/09/99)

Monetary Penalties, Failure to Pay

United Members who fail to pay any monetary penalty ninety days after it has been imposed will be referred to the Golden Rain Foundation Board of Directors. The GRF Board will consider suspending Member privileges. (01-07-02, 1/9/07)

Occupancy, Maximum Number of Occupants Per Manor

The maximum occupancy permitted for any manor in United Laguna Hills Mutual shall be equal to the number of rooms designated by the corporation as bedrooms plus one additional occupant (U-90-15, 02/27/90)

Occupancy Restrictions, Disabled Child

California Civil Code §51.3(3) permits a disabled person or person with a disabling illness or injury who is a child of the senior citizen or a qualified permanent resident who needs to live with the senior citizen or qualified permanent resident because of the disabling condition, illness, or injury. For purposes of this section, "disabled" means a person who has a disability as defined in subdivision (b) of Section 54. A "disabling injury or illness" means an illness or injury, which results in a condition meeting the definition of disability set forth in subdivision (b) of Section 54.

Potential buyers/residents who are contemplating requesting approval of underage persons under this policy are strongly encouraged to seek approval prior to finalizing the decision to buy/reside.

Occupancy, Permitted Health Care Residents

California Civil Code §51.3 permits the occupancy of a health care provider under the following circumstances: (1) a person hired to provide live-in, long-term, or terminal health care to a qualifying resident; or (2) a family member of the qualifying resident who provides live-in, long-term, or terminal health care; and (3) live-in, long-term or terminal care must be substantial in nature and assist the qualifying resident with necessary daily activities or medical treatment or both.

Any qualifying resident wishing to apply on behalf of a permitted health care provider must obtain a physician's certification that live-in, long-term, or terminal health care is required for daily activities, medical treatment, or both. The total number of persons residing in a Manor, including the permitted health care provider shall not exceed the number of bedrooms plus one (i.e. no more than two persons in a one-bedroom unit; no more than three persons in a two-bedroom unit.) Each health care provider who seeks to reside in a co-op may not have been convicted of a felony within the last twenty years or a misdemeanor involving moral turpitude within the last five years. The qualifying resident and/or Mutual Member is responsible for the conduct of the permitted health care provider, and shall ensure that he/she complies with all rules, regulations, and policies of the Mutual and the Golden Rain Foundation. Non-compliance may result in disciplinary action against the Mutual Member to the extent allowed by the Mutual's governing documents.

Upon approval by the Board of Directors, a four-month renewable pass shall be issued to the permitted health care resident that will permit gate access into the community but will not permit use of GRF facilities other than the bus system unless accompanied by the qualifying resident. (01-06-40, 05/09/2006)

Pets

No person shall keep, maintain or permit within any dwelling unit under his control, or within any other real property owned or managed by this corporation, any dog which by any sound or cry shall disturb the peace and comfort of the inhabitants of the neighborhood or interfere with any person in the reasonable and comfortable enjoyment of life or property.

No person owning or having charge of any dog shall permit the same to run at large within any real property owned or managed by this corporation, except as otherwise provided in these rules and regulations, unless such dog is restrained by a substantial leash not to exceed six (6) feet in length and is in the charge of a person competent to restrain such dog.

Any animal found running at large within any real property owned or managed by this corporation may be reported to the Poundmaster of the County of Orange for such action as he may deem appropriate according to law.

No person owning or having charge of any dog shall permit the same to enter or remain within any real property owned or managed by this corporation contrary to the provisions of any sign posted conspicuously thereon by the corporation, provided that appropriate exception, as the case of guide dogs for blind persons, may be noted upon any such sign.

No person owning or having charge of any dog shall permit any feces therefrom to remain within any real property owned or managed by this corporation except in trash containers.

Whenever any animal suspected of being vicious is reported to this corporation, the officers and agents shall report facts and circumstances thereof to the Poundmaster of the County of Orange for such action as he may deem appropriate according to law. (U-76-44, 02/24/76)

Resale, For Sale / For Lease Signage

Real Estate Signage shall comply with the following standard (01-06-48, adopted June 13, 2006):

1. Sign Location: To be displayed in the manor window
2. Maximum Number: One per residence
3. Maximum Sign Area: The smaller of 6 square feet or 20% of the window area
4. Maximum Character Size: 12 inches
5. Sign Copy: Pertaining only to the sale, rent or lease of the manor
6. Sign Material: Wood, metal, or rigid poster board
7. Sign Illumination: None permitted
8. Permit Requirement: None

Resale, Open House Policy

Open Houses are authorized every Saturday and Sunday only between the hours of 11:00 A.M. and 4:00 P.M. Open house signs may not be displayed earlier than 10:00 AM and must be removed by 5:00 PM each day. Any sign not removed by 5:00 PM will be removed by Security staff and held at the appropriate Gate House for no more than 48 hours, after which time it will be discarded as trash.

No more than three open house signs (maximum size of 24" x 24") may be displayed in the common area, limited to the entrance of the cul-de-sac and within the cul-de-sac. Signs may not be placed outside of the cul-de-sac that the listed property is located. **Persons wishing to attend open houses must be called through the Gate by a resident, or otherwise accompanied through the Gate by a registered Real Estate Agent.** To report violations or request sign removal please contact Security Dispatch at (949) 580-1400. (U-01-79, 05/13/97)

Resale, Use of Electronic Boxes

All real estate agents and brokers are required to implement the use of electronic lock boxes. (U-01-81, 09/11/01 rev. 01-03-172, 12/09/03)

Resale, MLS Listings

All real estate agents and brokers accepting exclusive right to sell or exclusive agency resale listings of properties are required to provide the Multiple Listing Service (MLS) with property information within 24 hours (excluding weekends and holidays) of the signing of a listing. (U-01-80, 09/11/01 rev. 01-03-171, 12/09/03)

Skateboards are Prohibited

The use of skateboards by members, co-occupants, lessees or guests on the real property owned by this corporation is hereby prohibited. (U-78-404, 08/22/78)

Storage of Personal Items

The placement of privately-owned objects (including foundation planters) is permitted (personal/non-standard landscaping) within the following guidelines: (1) residents may not enlarge foundation planters. Plants and shrubs which members are permitted to plant adjacent to their units should be well maintained (see Common Area, Planting Adjacent to Resident Manors, above) (2) decorative items (hardscape, garden décor, statuary, potted plants or hanging objects) may be placed in these areas as long as they do not interfere with the Landscapers' work or cause a hazard to either persons or property. These items should be in good repair. Potted plants should be well-maintained and empty pots removed. Upon sale of the manor, the Mutual Member or estate is financially responsible for the removal of personal plantings and the re-landscaping of the area, unless the buyer assumes responsibility for the "non-standard" landscaping. Prior to any common area alteration, residents are required to contact Property Services and request contact with a Landscape Supervisor. (01-05-83, 06/14/05)

III. RULES AND REGULATIONS

B. THIRD MUTUAL

Resales, Continued Occupancy by Seller

Continued occupancy of a dwelling unit by the seller(s) after the close of escrow for a period not to exceed fifteen calendar days. Any continuations, which extended beyond the fifteen days will require a lease. Security shall be authorized to issue temporary guest passes to sellers, upon the new owner's request, for the occupancy continuation period. (M3-93-31, 02/16/93)

Criminal Convictions

Each person who seeks to reside in a Condominium shall not have been convicted of a felony within the last twenty (20) years or of a misdemeanor involving moral turpitude within five years immediately preceding the date of application for residency and shall execute a certificate on a form prescribed by the Board to such effect. The term "convicted" shall include either a plea of guilty or nolo contendere. (CC&R's, Article II, Section 2.c & 3.c)

Curbside Trash Pick Up

Trash and/or containers shall be put at curbside no sooner than 5 PM the day before trash collection and must be removed from the street no later than 7 PM the day of trash collection. (03-03-36, 04/15/03)

Distribution of Material & Gathering of Signatures on Petitions (RESIDENTS ONLY)

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

Petitions – only resident Mutual Members or their designated resident representative are permitted to gather signatures on petitions. The petition must remain in the possession of the signature gatherer (there can be no unattended petitions).

Posting of Material – posting locations are limited to those reserved for posting, such as Laundry Room bulletin boards and are available only for residents. Only one posting per subject matter is allowed on the posting site, per individual. The size of the posting shall not exceed 6" by 8" to allow space for other postings. Each posting by a resident must identify the posting individual's name and posting date. Any material considered lewd, libelous, or vulgar is not permitted. Postings shall be removed after thirty (30) days. All material must comply with state and federal laws. Postings that do not comply with these rules will be subject to removal.

Estate and Casual Sales

No Person other than an owner, resident, managing agent or the personal representative of said owner, may authorize admittance to the property owned or managed by this corporation. (M3-93-47, 04/20/93) All estate and casual sales shall not start before 10:00 a.m. *and shall end by 4:00 p.m.* Estate and casual sales shall be limited to residents and their guests only. (M3-96-42, 08/20/96)

Membership, Financial Requirement

PROSPECTIVE MEMBERSHIP

Minimum Annual Income - \$42,000 per year, regardless of the number of persons on title, plus additional income of \$21,000 for each additional manor purchased.

Minimum Assets Requirement - \$125,000 plus purchase price of all manors owned (Verifiable marketable and/or income-producing only)

GUARANTORS OF PROSPECTIVE MEMBERSHIP

Minimum Annual Income - \$72,000

Minimum Assets - \$200,000 plus the total purchase price of the membership. (Verifiable marketable and/or income-producing only) (03-05-17, 09/20/05)

Membership, Financial Approval Under Special Circumstances

Any prospective member with “special financial circumstances” can request pre-escrow approval of their Financial Qualification. A Committee, comprised of one officer and two members of the Finance Committee, will consider each such request on an individual basis and grant approval if the prospective member’s financial resources are satisfactory. Pre-approval will be binding on the Mutual with respect to its financial requirements, provided escrow is opened within 90 days of such approval, and will require the signatures of one officer of the Board and two members of the Finance Committee who are Board Members. (M3-95-03, 07/17/95)

Membership, Non-Resident Owner Passes

The Management Agent is authorized to issue identification cards to non-resident owners with a limitation of one year and renewable thereafter, and in accordance with terms and conditions of this corporation and Golden Rain Foundation of Laguna Hills. Guest Passes shall be used and marked “Non Resident Owner”. (M3-77-823, 11/18/77)

Membership, Owner-Occupied and/or Leased Property Restriction

Maximum Number of Memberships Allowed

There is no limit on the number of Memberships owned by any individual.

Maximum Number of Owner-Occupied and/or Leased Units

Two, regardless of the number of Memberships owned. An individual may not occupy and/or lease more than two manors owned. (03-05-18,09/20/2005)

Home Occupations

A passive business is permitted in manors and must be registered through the Board of Directors. (M3-01-38, 08/21/01)

Leasing, Policy on Delinquent Accounts

Should the assessment account become delinquent during the period of a lease, the Mutual has the right to demand payment of the rents from the Lessee directly to the Mutual, without denying property rights. (M3-01-09, 03/20/01)

Occupancy, Residency of Disabled Child

California Civil Code §51.3(3) permits a disabled person or person with a disabling illness or injury who is a child of the senior citizen or a qualified permanent resident who needs to live with the senior citizen or qualified permanent resident because of the disabling condition, illness, or injury. For purposes of this section, "disabled" means a person who has a disability as defined in subdivision (b) of Section 54. A "disabling injury or illness" means an illness or injury, which results in a condition meeting the definition of disability set forth in subdivision (b) of Section 54.

Potential buyers/residents who are contemplating requesting approval of underage persons under this policy are strongly encouraged to seek approval prior to finalizing the decision to buy/reside. (M3-01-06, 02/20/01)

Occupancy, Permitted Health Care Residents

A permitted health care resident, defined by § 51.3 as a person hired to provide live-in, long-term, or terminal health care to a qualifying resident, or a family member of the qualifying resident providing that care is permitted, as long as it is substantial in nature and provides assistance with necessary daily activities or medical treatment, or both. Age is not a qualifying factor:

Any qualifying resident wishing to apply for a permitted health care resident must obtain a physician's certification that live-in, long-term, or terminal health care is required for daily activities, medical treatment, or both. The total number of persons residing in a Manor shall not exceed the number of bedrooms, plus one (i.e. no more than two persons in a one-bedroom unit; no more than three persons in a two-bedroom unit.) Each person who seeks to reside in a Condominium shall not have been convicted of a felony within the last twenty years or a felony involving moral turpitude within the last five years. The qualifying resident and/or Mutual Member is responsible for the conduct of the permitted health care resident, and shall ensure that he/she complies with all community rules, regulations, and policies. Non-compliance may result in disciplinary action against the resident up to and including revocation of the pass. Upon approval by the Board of Directors, a four-month renewable pass shall be issued to the permitted health care resident that will permit gate access into the community but will not permit use of the GRF facilities unless accompanied by the qualifying resident. The permitted health care resident shall meet all applicable requirements of the Golden Rain Foundation (GRF) relating to operating a motor vehicle within the community. (03-05-37, 11/15/2005)

Pet Restrictions

No person shall keep, maintain or permit within any dwelling unit under his control, or within any other real property owned or managed by this corporation, any dog which by any sound or cry shall disturb the peace and comfort of the inhabitants of the neighborhood or interfere with any person in the reasonable and comfortable enjoyment of life or property.

No person owning or having charge of any dog shall permit the same to run at large within any real property owned or managed by this corporation, except as otherwise provided in these rules and regulations, unless such dog is restrained by a substantial leash not to exceed six (6) feet in length and is in the charge of a person competent to restrain such dog.

Any animal found running at large within any real property owned or managed by this corporation may be reported to the Poundmaster of the County of Orange for such action as he may deem appropriate according to law.

No person owning or having charge of any dog shall permit the same to enter or remain within any real property owned or managed by this corporation contrary to the provisions of any sign posted conspicuously thereon by the corporation, provided that appropriate exception, as the case of guide dogs for blind persons, may be noted upon any such sign.

No person owning or having charge of any dog shall permit any feces therefrom to remain within any real property owned or managed by this corporation except in trash containers. Whenever any animal suspected of being vicious is reported to this corporation, the officers and agents shall report facts and circumstances thereof to the Poundmaster of the County of Orange for such action as he may deem appropriate according to law. (509, 02/27/76)

Skateboards Prohibited

The use of skateboards by members, co-occupants, lessees or guests on streets, sidewalks or cul de sacs within this corporation is hereby prohibited. (672, 01/07/77)

Storage in Carports

Carports are to be used exclusively for the parking of personal, non-commercial vehicles used for personal transportation. The storage of personal property in carports shall be contained in cabinets in accordance with Mutual standards. The storage of bicycles, ladders, battery chargers, grocery carts, bottled water that are deemed to be unsightly or unsuitable by the management agent are permitted. The storage of any type of material in crawl spaces of buildings owned by the Corporation, and in void areas of buildings owned by the Corporation shall not be permitted and shall be removed and the property restored, if necessary, at the expense of the owner. The improper or unsafe storage of any item or materials that creates a substantial and material threat to the health safety and well-being of all residents, including but not limited to noxious, corrosive or combustible materials is strictly prohibited. The Corporation shall issue notices of violation to Mutual Members in violation, which may result in disciplinary action. (03-07-58, 6/19/07)

Resale, For Sale / For Lease Signage

Real Estate Signage shall comply with the following standard (03-06-31, adopted August 15, 2006):

9. Sign Location: To be displayed in the manor window
10. Maximum Number: One per residence
11. Maximum Sign Area: The smaller of 6 square feet or 20% of the window area
12. Maximum Character Size: 12 inches
13. Sign Copy: Pertaining only to the sale, rent or lease of the manor
14. Sign Material: Wood, metal, or rigid poster board
15. Sign Illumination: None permitted
16. Permit Requirement: None

Resale, Open House Policy

Open Houses are authorized every Saturday and Sunday only between the hours of 11:00 A.M. and 4:00 P.M. Open house signs may not be displayed earlier than 10:00 AM and must be removed by 5:00 PM each day. Any sign not removed by 5:00 PM will be removed by Security staff and held at the appropriate Gate House for no more than 48 hours, after which time it will be discarded as trash.

No more than three open house signs (maximum size of 24" x 24") may be displayed in the common area, limited to the entrance of the cul-de-sac and within the cul-de-sac. Signs may not be placed outside of the cul-de-sac that the listed property is located. Persons wishing to attend open houses must be called through the Gate by a resident, or otherwise accompanied through the Gate by a registered Real Estate Agent. To report violations or to request sign removal please contact Dispatch at (949) 580-1400. (M3-02-12, 02/19/02)

III. RULES AND REGULATIONS

C. GOLDEN RAIN FOUNDATION

Annual Guest Pass Limit (5)

The issuance of annual guest passes is limited to a maximum of five per manor per year. (G-88-82, 10/04/88)

Community Tours

Group Tours provide an overview of the Community Center, recreation, clubhouses, library, Historical Society, and various amenities. Tours are conducted by the Historical Society and are held the first, second, and third Thursday of each month. Reservations are made through Community Relations (949) 597-4360.

Private VIP tours are conducted by the Historical Society in Tuesdays and Wednesdays for groups of five (5) or more. The fee is \$100.00 for 5-10 persons and \$200.00 for 11 – 20 persons, made payable to the Historical Society. Reservations can be made through Community Relations at (949) 597-4360.

Distribution of Election Material

Election signs and placards, either for offices or otherwise are prohibited on or within GRF property, except upon written approval of the GRF Board of Directors. Signs placards, and printed materials are prohibited in the Community Center, except upon prior written approval of the GRF Board of Directors. Any sign, placard or printed literature for which prior written approval was given by the GRF Board of Directors shall have the name of the individual or organization responsible for the display and/or distribution clearly identified on the placard or printed material. (G-01-65, 08/07/01)

Distribution of Publications

Any individual or entity wishing to distribute publications is requested to comply with all distribution rules and complete an application form, to be obtained from Community Access, including:

1. The name of the individual or entity intending to distribute such publication within the gates of this private community;
2. The address, phone number, fax number, e-mail address and other pertinent identifying information so a to permit contact with the Publisher;
3. The name or names of contact persons representing the Publisher;
4. If available, the name or names of the particular employees or agents who will be distributing the publication on behalf of the Publisher;
5. A sample or samples of the publication to be distributed;
6. A brief statement as to the date and times and frequency with which the Publisher intends to deliver its publication;
7. A statement to be executed by the Publisher pursuant to which the Publisher acknowledges that he, she, or it will be responsible for all acts of its employee or agents while they are distributing the publication on behalf of the Publisher within the community, as well as agreeing to abide and be bound by the Corporations' reasonable rules regarding distribution of all publications;
8. An acknowledgement by the Publisher that it shall only be entitled to distribute its publication following receipt of the Application from the Golden

Rain Foundation, which Application shall be automatically issued by GRF's managing agent on behalf of the GRF following processing of the Application, which shall be done promptly. The application shall state that the Publisher shall be required to produce a copy of the Application form fully filled out to Community Access prior to gaining access to the community.

9. Any distribution of a publication must be made during normal business hours, Monday through Friday (except newspaper delivery);
10. While on the premises, knocking on doors, business solicitation, or other behavior which intrudes on the privacy of residents is prohibited;
11. Door-to-door distribution of publications shall be permitted, so long as residents are not disturbed;
12. The Publisher, its employees or agents must bring and present the Application fully filled out to Community Access prior to gaining access to the community;
13. All distribution must comply with state and federal laws. (G-98-55, 7/7/98)

Hate Incident / Hate Crime Reporting Policy

Anyone who believes a hate incident or crime has occurred should take the following action: (1) call the Sheriff's Department (949) 770-6011 immediately and make a report. In an emergency situation call 9-1-1; (2) obtain medical attention, if needed and retain medical documentation; (3) leave evidence in place; (4) document what happened by taking photos or writing down exactly what happened; (5) get the name and addresses of witnesses or other victims; (6) write down a description of the perpetrator and the perpetrator's vehicle; (7) call 1-888-NO-2-HATE and report the occurrence to Orange County Human Relations.

Move-In/Out Hours

No vehicle of any household goods carrier shall be loaded, unloaded, or permitted to be loaded or unloaded, in or upon any real property owned by this corporation unless such loading or unloading is:

- a. Commenced between the hours of 7:00 A.M., and 6:00 P.M.; and
- b. Completed not later than 10:00 P.M., of the same day.

No household goods shall be deposited, permitted to be deposited, permitted to remain, carried, or permitted to be carried, prior to loading or subsequent to unloading of any vehicle of a household goods carrier, in or upon any real property owned by this corporation except during the hours that such loading or unloading is permitted, as provided in Paragraph 1 above. (994, 08/27/73)

Photo ID Card Replacement Policy

There is a fee of \$25 fee for lost identification cards EXCEPT in the instances where an individual presents a theft report from a bonafide police agency. In the instances where an individual produces evidence that the lost identification card has been subsequently found, that individual will be refunded \$15. (G-95-18, 03/07/95)

Vehicle Decal Policy

To obtain a decal, Residents must show proof of a current and valid driver's license or a signed statement that the Resident does not drive the vehicle. No Recreational Vehicles may be parked in the community for more than six (6) hours. (90-03-28, 03/04/03)

MONETARY PENALTY SCHEDULE

Your Boards of Directors are required by California Law, Section 1363(g) of the Civil Code, to distribute to you a Schedule of Monetary Penalties which can be imposed by the Corporations for violation of the Corporations' Governing Documents and Rules and Regulations.

The following schedules identify the violations and potential monetary penalties which may be imposed upon a Member, Co-occupant, Guest or Lessee. Such penalties may be imposed following a hearing by the Board of Directors of the Mutual or GRF (unless otherwise stated by their Bylaws), for a violation of those Governing Documents and Rules and Regulations by the Member, Co-occupant, Guest or Lessee.

	Range of Penalties
Golf Course Rules Violations	
Slow play	\$25.00 - \$200.00
Failure to rake traps or repair ball marks	\$25.00 - \$200.00
Improper operation of golf cart	\$25.00 - \$200.00
Playing holes out of order	\$25.00 - \$200.00
Practicing on golf course; hitting more than one ball to each green	\$25.00 - \$200.00
Animal Control Rules Violations	
Dog not on leash; dog not under control; unreasonable noise (barking)	\$25.00 - \$200.00
Dog owner not picking up and disposing of feces	\$25.00 - \$200.00
Breeding animals for sale or commercial gain	\$50.00 - \$500.00
Injury to persons or damage to property caused by animal	\$50.00 - \$500.00
Permitting a Nuisance	
Examples: unreasonable noise, disturbance, clutter or other activity which annoys, obstructs or interferes with the rights of other persons	\$25.00 - \$500.00
Permitting any Illegal Act to be committed in or about the dwelling unit, Common or limited common area, or premises owned by the Corporation	\$50.00 - \$500.00
Unauthorized, Illegal Use, Alteration of GRF Facilities, Property or Equipment	\$50.00 - \$200.00
Unauthorized, Illegal Use, Alteration of Dwelling Unit, Common/Limited Common Area or Property owned or managed by the Corporation	\$50.00 - \$500.00
Failure to correct Fire, Safety, Health Hazard, or other dangerous condition	\$50.00 - \$500.00
Nonpayment of Fees or Charges for Use of Facilities or Services, Chargeable Services and/or Late Charges on said fees or charges on same	\$25.00 - \$500.00
Residency/Occupancy Violations:	
Examples: Unauthorized, Illegal Occupants; Guest visitations Exceeding 60 calendar days within 12 months	\$50.00 - \$500.00
Second or Subsequent Violations of the Same Rule or Governing Document by a Member, Non-member Occupant, Tenant or Guest who has been fined previously	Double the penalty Imposed at the prior hearing
Any violations of the Governing Documents or Rules, not specifically identified in this schedule	\$25.00 - \$500.00

MONETARY PENALTY SCHEDULE

Members are advised that the Bylaws of the Mutual Corporations and Golden Rain Foundation provide that, in addition to, or instead of the monetary penalty, the Board of Directors of the Corporation may impose the following optional penalties, following a hearing, for a violation of the Governing Documents or Rules and Regulations:

1. Suspension of the right to use any facilities owned, operated or managed by the Corporation, for a period not to exceed 30 days for each breach (applicable to United and Third Mutuels and Mutual Fifty), and not to exceed 90 days for each breach (applicable to Golden Rain Foundation.)
2. Suspension of the right to vote in a Mutual election, whether by voice, ballot or written consent, on any and all matters brought before the Members, for a period not to exceed one (1) year.
3. The Corporation may also make an application to a court of competent jurisdiction for legal or equitable relief (for all Corporations.)
4. GRF may recommend to the Mutual Corporation that the Mutual Board of Directors take disciplinary action against a resident Member of GRF, to the extent possible under the Mutual's Bylaws, Rules and Regulations, for a violation of GRF's Bylaws or Rules and Regulations.

Notes:

- (a) United, Third, Mutual Fifty, and GRF Bylaws and Rules and Regulations provide that Members/residents who receive a traffic violation notice may elect to waive their right to a hearing and attend Traffic School or forfeit a fine for certain violations and under certain circumstances.
- (b) Delinquent regular or special assessments, plus any costs of collection, late charges and interest, shall become a lien on the owner's interest in the common interest development upon recordation of a Notice of Delinquent Assessment in the Official Records of Orange County, California; and said lien may be enforced as provided by Section 1367 of the California Civil Code, and as otherwise permitted by law.

If you have questions regarding the above information, please contact the Compliance Coordinator during regular business hours at (949) 268-2327.

Boards of Directors:
Golden Rain Foundation
United Laguna Hills Mutual
Third Laguna Hills Mutual
Laguna Woods Mutual Fifty