

**MINUTES OF THE OPEN MEETING OF THE
BOARD OF DIRECTORS OF UNITED LAGUNA WOODS MUTUAL
A CALIFORNIA NON-PROFIT MUTUAL BENEFIT CORPORATION**

September 8, 2015

The Regular Meeting of the Board of Directors of United Laguna Woods Mutual, a California Non-Profit Mutual Benefit Corporation, was held on Tuesday, September 8, 2015 at 9:00 A.M. at 24351 El Toro Road, Laguna Woods, California.

Directors Present: Pat English, Jack Bassler, Ming-Lee Chang, Ken Hammer, Don Tibbetts, Jan LaBarge, Juanita Skillman, Tony Dauer, Anthony Liberatore, Lenny Ross, Eva Lydick

Directors Absent: None

Staff Present: Jerry Storage, Kim Taylor, Cindy Grace, Wendy Panizza
(Executive Session: Jerry Storage, Cris Robinson, Kim Taylor, Blessilda Fernandez, Pamela Bashline and Betty Parker)

Others Present: Jeff Beaumont Esq. of Beaumont Gitlin Tashjian (Executive Session)

CALL TO ORDER

Pat English, President of the Corporation, chaired and opened the meeting, and stated that it was a Regular Meeting held pursuant to notice duly given. A quorum was established, and the meeting was called to order at 9:00 AM.

PLEDGE OF ALLEGIANCE

Director Juanita Skillman led the Pledge of Allegiance to the Flag.

ACKNOWLEDGEMENT OF MEDIA

A representative of the Laguna Woods Globe was present and the Channel 6 Camera Crew, by way of remote cameras, was acknowledged as present.

APPROVAL OF AGENDA

Director Lydick moved to approve the agenda as written. Director Dauer seconded the motion.

By a vote of 10-0-0 the motion carried and the agenda was approved as written.

UNITED MUTUAL MEMBER COMMENTS AND PUBLIC FORUM

United Mutual Members were given the opportunity to speak to items that are not on the agenda.

- Barbara Colpey (410-D) commented on the possibility of heavy rains this winter, the cleaning of gutters and not leaving clutter in carports.
- Maxine McIntosh (68-C) commented on the last replay of the GRF Board meeting and spoke to the accomplishments of the United Board for 2015.

- Pamela Grundke (2214-B) spoke to the accomplishments of the United Board during the year and spoke to supporting the incumbents during the 2015/2016 election.

RESPONSE TO MEMBER COMMENTS

The United Mutual Directors briefly responded to Member Comments.

CHAIR'S REMARKS

President English had no comments at this time.

APPROVAL OF MINUTES

Director Skillman moved to approve the Regular Open Meeting minutes of August 11, 2015 as written. Director Hammer seconded the motion.

By a vote of 10-0-0 the motion carried.

UNFINISHED BUSINESS

(9a) The Secretary of the Corporation, Director Skillman, read the following proposed resolution approving the Internal Dispute Resolution Policy, which was postponed in July to satisfy the 30-day notification requirement:

RESOLUTION 01-15-119

United Mutual Internal Dispute Resolution Policy

WHEREAS, the new Civil Code §5910 starting January 1, 2015 establishes minimum requirements for internal dispute resolution meetings; and

WHEREAS, Mutual legal counsel has recommended adopting procedures regarding internal dispute resolution meetings;

NOW THEREFORE BE IT RESOLVED, September 8, 2015, that the Board of Directors of this Corporation hereby adopts the United Laguna Woods Mutual Internal Dispute Resolution Policy, as attached to the minutes of this meeting **as reflected in Attachment B**, effective September 8, 2015; and

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

Director Skillman moved to approve the resolution. Director Hammer seconded the motion.

By a vote of 10-0-0 the motion carried.

NEW BUSINESS

(10a) The Secretary of the Corporation, Director Skillman, read the following proposed resolution approving a Supplemental Appropriation not to exceed \$6,500 for a Mutual mailing and to place an ad in the Globe newspaper:

RESOLUTION 01-15-120

Approve a Supplemental Appropriation for Mutual Mailing and an Ad in the Globe Newspaper

WHEREAS, the United Laguna Woods Mutual has mailed a position mailing to the residents of United Mutual and have placed an ad in the Globe newspaper;

NOW THEREFORE BE IT RESOLVED, September 8, 2015, the Board of Directors of this Corporation hereby authorizes a supplemental appropriation not to exceed \$6,500, from the Contingency Fund, for the position mailing to the residents of United Mutual and an ad placed in the Globe newspaper; and

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

Director Skillman moved to approve the resolution. Director Ross seconded the motion.

Members Barbara Copley (410-D) and Dick Rader (270-D) commented on the motion.

By a vote of 10-0-0 the motion carried.

(10b) The Board discussed creating a Task Force for the purpose of creating contingency plans.

Director LaBarge moved to create a Task Force consisting of Directors Eva Lydick, Lenny Ross and Ming-Lee Chang for the purpose of creating contingency plans. Director Hammer seconded the motion.

Member Maxine McIntosh (68-C) commented on the motion.

By a vote of 7-2-1 (Directors Bassler and Liberatore opposed; Director Tibbetts abstained) the motion carried.

CONSENT CALENDAR

(11) Without objection, the Board approved the Consent Calendar as written and approved the following:

(11a) Maintenance and Construction Committee Recommendations:

Approved the request for a change in the exterior paint color at Building 86 to Coastal Fog/Smoky Mountain.

Denied postponement of fumigation of Building 98 to 2016 and directed Staff to schedule fumigation of Building 98 for no later than December 2015.

Deny request from 852-A for a basin replacement.

RESOLUTION 01-15-121

Variance Request

RESOLVED, September 8, 2015, that the variance request of Ms. Sook Hee Yoon to retain PEX tubing at Manor 261-A Calle Aragon, is hereby approved; and

RESOLVED FURTHER, all costs for the installation, repair and maintenance associated with the subject alterations are the responsibility of the Mutual Member(s) at 261-A; and

RESOLVED FURTHER, a Mutual Consent for Manor Alteration(s) and a City of Laguna Woods permit for the PEX tubing must be obtained and the appropriate City of Laguna Woods permit numbers must be submitted to the Mutual through the Manor Alterations Department located in the Laguna Woods Village Community Center; and

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

RESOLUTION 01-15-122

Variance Request

RESOLVED, September 8, 2015, that the variance request of Gary and Gunlog Spaberg to install a window in the patio wall at Manor 314-A Avenida Castilla, is hereby approved; and

RESOLVED FURTHER, all costs and maintenance of the alteration, present and future, are the responsibility of the Mutual member(s) at 314-A; and

RESOLVED FURTHER, a Mutual Consent for Manor Alteration(s) and a City of Laguna Woods permit must be obtained and the appropriate City of Laguna Woods permit numbers must be submitted to the Mutual through the Manor Alterations Department located in the Laguna Woods Village Community Center; and

RESOLVED FURTHER, the window must be installed in accordance with United Laguna Woods Mutual Standard Section 31: Window and Window Attachments; and

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

RESOLUTION 01-15-123

Variance Request

RESOLVED, September 8, 2015, that the variance request of Shirl Kelemer of 379-N Avenida Castilla to install an electric chairlift in the exterior stairwell of Manor 379-N is hereby denied; and

RESOLVED FURTHER, that the denial is due to the request not being made to accommodate a disability or mobility issue; and

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

RESOLUTION 01-15-124

Variance Request

RESOLVED, September 8, 2015, that the variance request of Mr. Fred Bennett of 551-E Via Estrada for a window in the living room is hereby approved; and

RESOLVED FURTHER, all costs for the installation, repair and maintenance associated with the subject alterations are the responsibility of the Mutual Member(s) at 551-E; and

RESOLVED FURTHER, a Mutual Consent for Manor Alteration(s) and a City of Laguna Woods permit must be obtained and the appropriate City of Laguna Woods permit numbers must be submitted to the Mutual through the Manor Alterations Department located in the Laguna Woods Village Community Center; and

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

RESOLUTION 01-15-125

Variance Request

RESOLVED, September 8, 2015, that the appeal variance request of Mr. Herbert Beck of 2068-A Via Mariposa East for a variance to install a concrete walkway at Manor, is hereby denied; and

RESOLVED FURTHER, that the denial is due to the proposed alteration being located in common area; and

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

(11b) Landscape Committee Recommendations:

- 476-P Approve removal of three of the four trees requested for removal, at the Mutual's expense
- 928-Q Approve request for plant replacement contingent upon the Sago Palm near the entrance is remaining in place or being removed to be saved for use elsewhere in the Community, at Mutual Member's expense

(11c) Finance Committee Recommendations:

RESOLUTION 01-15-126

Recording of a Lien

WHEREAS, Member ID 947-397-43 is currently delinquent to United Laguna Woods Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, September 8, 2015, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-397-43; and

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

RESOLUTION 01-15-127

Recording of a Lien

WHEREAS, Member ID 947-399-77 is currently delinquent to United Laguna Woods Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, September 8, 2015, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-399-77; and

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

RESOLUTION 01-15-128

Recording of a Lien

WHEREAS, Member ID 947-455-63 is currently delinquent to United Laguna Woods Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, September 8, 2015, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-455-63; and

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

(11d) Parking Committee Recommendations:

Approved designated handicapped parking space in CDS 26.

(12) GENERAL MANAGER'S REPORT

Jerry Storage provided a brief update on the ongoing projects in GRF and United Mutual.

COMMITTEE REPORTS

(13) FINANCE REPORT

Director Lenny Ross reported from the Finance Committee, gave the United Treasurer's Report, and commented on the Resale Activities Report.

13(d) The Secretary of the Corporation, Director Skillman, read the following proposed resolution approving the 2016 Business Plan:

RESOLUTION 01-15-129

**UNITED LAGUNA WOODS MUTUAL
2016 BUSINESS PLAN RESOLUTION**

RESOLVED, September 8, 2015, that the Business Plan of this Corporation for the year 2016 is hereby adopted and approved; and

RESOLVED FURTHER, that pursuant to said Business Plan, the Board of Directors of this Corporation hereby estimates that the net sum of \$35,925,106 is required by the Corporation to meet the United Laguna Woods Mutual operating expenses and reserve contributions for the year 2016. In addition, the sum of \$14,743,384 is required by the Corporation to meet the Golden Rain Foundation and the Golden Rain Foundation Trust operating expenses and reserve contributions for the year 2016. Therefore, a total of \$50,668,490 is required to be collected from and paid by the members of the Corporation as monthly assessments; and

RESOLVED FURTHER, that the Board of Directors of this Corporation hereby approves expenditures from reserves in the sum of \$12,149,295, of which \$11,090,428 is planned from the Reserve Fund and \$1,058,867 from the Contingency Fund; and

RESOLVED FURTHER, that all sums paid into the Reserve Fund shall be used for capital expenditures only and shall be credited on the books of account of the Corporation to Paid-In Surplus as a capital contribution; and

RESOLVED FURTHER, that the Board of Directors of this Corporation hereby determines and establishes monthly assessments of the Corporation as shown on each member's breakdown of monthly assessments for the year 2016 and as filed in the records of the Corporation, said assessments to be due and payable by the members of this Corporation on the first day of each month for the year 2016; and

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

Director Skillman moved to approve the resolution. Director Ross seconded the motion and discussion ensued.

By a vote of 10-0-0 the motion carried and the Board of Directors adopted the resolution.

13(e) The Secretary of the Corporation, Director Skillman, read the following proposed resolution approving the 2016 Replacement Reserves Plan:

RESOLUTION 01-15-130

**UNITED LAGUNA WOODS MUTUAL
2016 RESERVES PLAN RESOLUTION**

WHEREAS, Civil Code § 5570 requires specific reserve funding disclosure statements for common interest developments; and

WHEREAS, planned assessment or other contributions to reserves must be projected to ensure balances will be sufficient at the end of each year to meet the Corporation's obligations for repair and/or replacement of major components during the next 30 years;

NOW THEREFORE BE IT RESOLVED, September 8, 2015, that the Board has developed and hereby adopts the Reserve 30-Year Funding Plan (attached) with the objective of maintaining reserve fund balances at or above a threshold of \$10,000,000, while meeting its obligations to repair and/or replace major components; and

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

Director Skillman moved to approve the resolution. Director Hammer seconded the motion and discussion ensued.

By a vote of 10-0-0 the motion carried and the Board of Directors adopted the resolution.

(14) Maintenance and Construction Committee

Director Tibbetts reported from the Maintenance and Construction Committee.

Ms. Cindy Grace entered the meeting at 10:00 AM.

(14a) The Board discussed including patterned laminate countertop materials among the standard countertop color selection options offered by the Mutual.

Director Tibbetts moved to approve including patterned laminate countertop materials among the standard countertop color selection options offered by the Mutual. Director Bassler seconded the motion.

Member Maxine McIntosh (68-C) commented on the motion.

By a vote of 10-0-0 the motion carried.

Ms. Cindy Grace left the meeting at 10:00 AM.

14(b) The Board discussed authorizing the reinstallation or reconnection of alteration appliances.

Director Tibbetts moved to add the discussion to the closed session portion of the meeting to obtain advice of counsel. Director Ross seconded the motion.

By a vote of 7-3-0 (Directors Lydick, Chang and Dauer opposed) the motion carried.

14(c) Director Tibbetts moved to approve the variance request of Ms. Diana Tai to construct a room addition on the front patio and to install windows in the living room at Manor 394-D Avenida Castilla, with contingencies. Director Bassler seconded the motion.

By a vote of 9-1-0 (Director LaBarge opposed) the motion carried.

14(d) Director Lydick moved to deny the variance request of Mr. Fred Bennett of 551-E Via Estrada for a front patio extension with block wall and wrought iron gate and to install a window in the living room of Manor. Director LaBarge seconded the motion.

Members Maxine McIntosh (68-C), Barbara Copley (410-D), and Dick Rader (270-D) commented on the motion.

By a roll call vote of 10-0-0 the motion to deny passed.

Ms. Wendy Panizza entered the meeting at 10:45 AM.

14(e) Director Bassler moved to approve the variance request of 624-D for a variance to install window additions in the living room and master bedroom at Manor, with contingencies. Director Dauer seconded the motion.

Members Rebecca and Nathan Miller (624-D) commented on the motion.

By a roll call vote of 8-2-0 the motion carried.

Ayes: Lydick, LaBarge, Ross, Bassler, Skillman, Tibbetts, Liberatore, Dauer

Nays: Chang, Hammer

Ms. Wendy Panizza left the meeting at 10:55 AM.

14(f) Director Tibbetts moved to approve replacement of the Mutual's toilet with a non-standard toilet by the member at 2042-A, at the Member's expense. Director Bassler seconded the motion.

By a vote of 10-0-0 the motion carried.

(15) Walkway Lighting Sub Committee

Director Liberatore reported from the Walkway Lighting Sub-Committee.

(16) Water Conservation Ad Hoc Committee

Director Liberatore reported from the Water Conservation Ad Hoc Committee.

(17) Landscape Committee

Director Lydick reported from the Landscape Committee and spoke to the cessation pesticides and herbicides being tested in test cul-de-sacs.

(18) Governing Documents Review Committee

Director Skillman reported from the Governing Documents Review Committee.

(19) Parking Committee

Director Hammer reported from the Parking Committee.

(20) Report on Disciplinary Cases

Director Ross reported on disciplinary cases in United Mutual.

(21) Laguna Woods Village Traffic Hearings

Director Hammer reported from the Laguna Woods Village Traffic Hearings.

(22) GRF COMMITTEE HIGHLIGHTS

The Directors briefly gave highlights from GRF Committees on which they serve.

(23) DIRECTORS' FORUM

The Directors briefly made final comments.

President English thanked everyone for coming to the meeting.

MEETING RECESS

The Regular Open Session Meeting recessed at 11:30 AM and reconvened into the Regular Executive Session at 11:35 AM. The Board took a recess for lunch at 12:00 PM and reconvened back into the Regular Executive Session at 12:45 PM.

Summary of Previous Closed Session Meetings per Civil Code Section §4935

During the August 11, 2015 Regular Executive Session meeting the Board reviewed and approved the minutes of the Regular Executive Session meeting of July 14, 2015, and the Special Executive Committee meeting of July 31, 2015; heard one (1) disciplinary hearing and imposed \$150 in fines for violations of the Mutual's rules and regulations; discussed the delinquency report; discussed and considered numerous Member disciplinary matters; discussed and considered Membership and Occupancy matters; discussed litigation matters; discussed the HELOC matter; discussed the Policy regarding United Members Attending Board Meetings; discussed Non-resident Members Accessing Community; discussed and considered sending a Letter to Members regarding Management; discussed GRF's Termination of PCM; discussed the Land Use Survey; and discussed the Third Mutual Storm Drain Settlement.

During the August 27, 2015 Special Closed Executive Committee Meeting the Board discussed and considered member disciplinary matters and common area damage reimbursement hearings.

During the August 27, 2015 Special Closed Session All Boards meeting the Board discussed and considered contractual matters.

ADJOURNMENT

With no further business before the Board of Directors, the meeting was adjourned at 4:10 PM.

Juanita Skillman, Secretary

**Proposed United Laguna Woods Mutual
Internal Dispute Resolution Policy
Approved September 2015 Resolution 01-15-119**

In accordance with Civil Code Section 5900 et seq., the Board of Directors of United Laguna Woods Mutual (“Mutual”) has adopted the following Internal Dispute Resolution (“IDR”) policy and procedure to be followed by the Mutual and its Members in connection with disputes relating to the enforcement of the governing documents, the Davis-Stirling Common Interest Development Act (Civil Code §§ 4000 et seq.) and Section 7110 et seq. of the Nonprofit Mutual Benefit Corporation Code, or any other state or federal law (collectively referred to as a “CID Dispute”). The law requires a fair, reasonable, and expeditious procedure for resolving such CID Disputes, and further authorizes the Mutual to develop its own procedure for these purposes, known as “IDR” or “meet and confer.”

1. The Internal Dispute Resolution (“IDR”) process provides the Mutual as well as all Members an alternative to costly, formal “Alternative Dispute Resolution” (such as mediation, arbitration or other non-judicial process involving a neutral third party decision maker) and prior to the filing of any litigation related to a dispute involving their respective rights, duties or liabilities under the Mutual governing documents, the Davis-Stirling Common Interest Development Act and/or the nonprofit mutual benefit corporation law or any other state or federal law (a “CID Dispute”). The IDR process is available not only to disputes between the Mutual and a Member, but can also be used to help resolve disputes between two or more Members. It does not relate to any collection of assessments unless the Mutual determines to pursue litigation to collect same.
2. Either party (Mutual or a Member(s)) to a CID Dispute may invoke the following procedure:
 - a. The party may request the other party to meet and confer, in an effort to resolve the CID Dispute. The request shall be in writing and shall include a brief description of the CID Dispute between the parties.
 - b. A Member may refuse a request to meet and confer. The Mutual may not refuse a Member’s request to meet and confer.
 - c. In response to a CID Dispute involving the Mutual, the Board will designate two Directors (“Mutual Designees”) to represent the Mutual and meet and confer with the Member. The Mutual Designees shall also have the right to request the Chairperson of any applicable Committee interested in the CID Dispute to assist the Mutual and attend the meet and confer session with the Member.
 - d. The Mutual shall respond to a Member or Members’ request for IDR within thirty (30) days of receipt of the written request to meet and confer. Although Members

are not required to participate in IDR, in the event the Member does not respond to the Mutual's request to participate in IDR within thirty (30) days of the written request, same will be deemed rejected. IDR must be scheduled and completed within ninety (90) days of receipt of the written acceptance of IDR by either party.

Attachment B (continued)
Proposed United Laguna Woods Mutual
Internal Dispute Resolution Policy

- e. IDR meetings between Members not otherwise involving the Mutual should be held at a "neutral" location. To the extent conference rooms are available, and if the requesting Members provide a minimum of ten (10) business days' advance written notice, the Mutual will make best efforts to provide a conference room in the Community Center for the purpose of the IDR meeting. IDR meetings involving the Mutual will be held in the Community Center.
 - f. IDR meetings will be **up to** one hour in length, **unless extended by written agreement of the parties**. By requesting or agreeing to participate in IDR, the parties agree to commit **up to** one hour to the effort to resolve the dispute.
3. A Member participating in IDR may be assisted by an attorney or another person in explaining their positions at the Member's sole cost; the Mutual may also be assisted by legal counsel or another person at the Mutual's cost. Although a Member is permitted to bring Member's attorney or other representative to the IDR meeting, the Mutual encourages direct discussions between the Mutual representative and the Member, without legal counsel, to further the goal of resolution through an amicable, no cost, and expeditious process.
4. If Member desires to bring his or her attorney to the IDR meeting, the Member shall give **no less than** ten (10) business days' advance written notice to the other parties, including the Mutual, so that the other parties may determine if they wish their respective legal counsel to attend. Failure of Member to timely advise if he or she is bringing legal counsel shall result in postponement of the IDR meeting to a date at which Mutual counsel or the counsel of any other party is able to participate. If Member appears at the IDR meeting with unannounced counsel, the IDR will not proceed at the scheduled date and time but will be rescheduled.
5. In an IDR meeting, the parties will meet promptly at a mutually convenient time and

place, explain their positions to each other and confer in good faith in an effort to resolve the CID Dispute. If all parties to the IDR are not present, and no one has called to notify he or she will arrive late, the IDR will be cancelled after 15 minutes of the scheduled time.

6. A resolution of the CID Dispute agreed to by the parties shall be memorialized in writing and signed by all participating parties, including, if the Mutual is involved, the Board Designees on behalf of the Mutual.
7. An agreement reached by the Members or the Members and the Board Designees will bind the parties and be judicially enforceable if the following conditions are satisfied.
 - a. The agreement is in writing and signed by all parties to the IDR process;
 - b. The Agreement is not in conflict with law or the Mutual governing documents; and

Attachment B (continued)
Proposed United Laguna Woods Mutual
Internal Dispute Resolution Policy

- c. If the IDR involves the Mutual as a participant, the agreement is consistent with the authority granted in advance to the Mutual representatives by the Board or is ratified by the Board of Directors within thirty (30) days of the date that the Agreement is executed by the Member and the Mutual Designees.
8. The Member participating in the IDR process shall not be charged a fee to participate in the IDR process.
9. All parties participating in the IDR process should note that the goal of the meeting is not to determine who is right or who is wrong, nor does IDR determine a "winner." The purpose of the IDR meeting is to try to find a compromise between the disputing parties, and thereby enhance neighborliness and harmony at United Laguna Woods Mutual. Therefore, parties participating should come to the IDR meeting with an open mind and prepared to be flexible in dealing with other parties to the IDR in good faith.
10. Appeals: If the Member participates in IDR, but the CID Dispute is resolved other than by agreement as outlined in paragraph 7 above, the Member shall have a right of appeal to the entire Board of Directors. The appeal must be in writing and submitted to the Board within thirty (30) days of the meeting and the Board shall invite the Member to an executive session meeting with the Board within sixty (60) days of receipt of the written request for appeal.