



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

**Tuesday, May 11, 2021, 9:30 a.m.  
Open Session, Virtual Meeting  
24351 El Toro Road, Laguna Woods, California**

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Directors Present: Sue Margolis, Carl Randazzo, Andre Torng, Elsie Addington, Neda Ardani, Reza Bastani, Azar Asgari, Manuel Armendariz, Diane Casey, Cash Achrekar, Brian Gilmore

Directors Absent: None

Staff Present: Jeff Parker, CEO; Siobhan Foster, COO; Ellyce Rothrock, Eileen Paulin, Chuck Holland, Pamela Bashline, Steve Hormuth, Grant Schultz and Cheryl Silva

Others Present: VMS: Norman Kahn, Juanita Skillman

**1. Call Meeting to Order/Establish Quorum**

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

**2. Acknowledge Media**

The Village Television Camera Crew, by way of remote cameras, was acknowledged as present. The virtual meeting was recorded.

**3. Approval of Agenda**

President Margolis requested that agenda item 11c. be moved to new business as agenda item 12c.

Director Armendariz made a motion to approve the agenda as amended. Director Randazzo seconded the motion.

President Margolis called for the vote to approve the agenda as amended and the motion passed without objection.

**4. Approval of Minutes**

a. April 13, 2021 – Regular Open Meeting

Hearing no changes, the minutes of April 13, 2021, were approved without objection.

## **5. Report of the Chair**

President Margolis commented this board takes their fiduciary duties very seriously. She discussed how the financials are handled, the balance in the reserve account and the results of the audit. Discussed the services provided with the member assessments.

## **6. Open Forum**

Ellyce Rothrock read the member comments received.

Members made comments regarding the following:

- A Member requested a recycle bin to be placed in each laundry room.
- A Member commented about the transfer of funds from the operating and reserve funds.
- A Member commented about a water leak at his unit.

## **7. Responses to Open Forum Speakers**

- Jeff Parker-CEO responded regarding the operating and reserve funds. Discussed how property taxes are paid. Staff will look into providing recycling bins in the laundry rooms.
- Jeff Parker-CEO responded about the water leak.
- Director Armendariz responded about HO6 insurance and upgrades being the members' responsibility.

President Margolis gave an update to the Open Forum comments from April 13, 2021 board meeting.

- The Board is reviewing the requirements to get a replacement stock certificate.

## **8. Update from VMS – Director Kahn**

VMS Director Kahn gave a report from the VMS Board. He reported on the KPI's related to Laguna Woods Village.

Director Kahn answered questions from the board.

Director Kahn introduced Chuck Holland, Director of IT Services, to show a presentation on the Malware Incident:

- Malware Recovery Summary
- Overview of Malware Analogy

Chuck Holland answered questions from the board.

## **9. CEO Report**

CEO Jeff Parker and COO Siobhan Foster reported on the following subjects:

- According to the Orange County Health Care Agency (OCHCA) the COVID-19 cases continue to decline. Hospitalizations/ICU cases are as low as 80, which is

the lowest we have seen. There are 254,231 confirmed COVID-19 cases in Orange County—46 cases reported May 7. The City of Laguna Woods reports 413 confirmed cases and 50 deaths. The seven-day testing positivity rate in Orange County is 1.3%. The State of California has vaccinated 31,787,822 individuals so far. The last vaccine clinic for Laguna Woods Village will be held soon for the second vaccination. Orange County has moved to the less restrictive tier. The yellow tier allows increased our capacity in recreational facilities. The green tier will allow us to reopen without restrictions.

- In the process of planning for the reopening of all facilities and recreations activities.
- CFO recruitment has concluded and Jose Campos and Steve Hormuth will be promoted to the Finance Director position.
- Budget process begins the end of May and information has been sent out to the board members.
- Return of the Village Bazaar on Saturday, June 5, from 10 a.m. to 2 p.m.
- The library and history center reopened on May 5, 2021, by appointment with limited capacity.
- Fall Prevention Virtual Lecture by Laguna Woods Social Services, in partnership with MemorialCare Saddleback Medical Center and the Foundation of Laguna Woods Village, is hosting a free, virtual class on age-friendly care on Thursday, May 20, from 2 to 3 p.m.
- New resident orientation will be virtual. Contact Becky Jackson to make reservations. Next new resident orientation will be held on Friday, June 3.
- Next bulky item pickup will be held on the third Saturday of the month on May 15, 2021.

Jeff Parker-CEO and Siobhan Foster-COO answered questions from the board.

## 10. Consent Calendar

### 10a. Recommendation from the United Architectural Control and Standards Committee:

- (1) Recommendation to Approve the Request for Bathroom Addition in Existing Enclosed Atrium Alteration (Shahnazi, 2085-B, Cordoba Pacifica, AB04-1)

### **RESOLUTION 01-21-27** **Variance Request**

**WHEREAS**, Mr. Ali Shahnazi of 2085-B Ronda Granada, a Cordoba style unit, requests Board approval of a variance to install a non-standard Bathroom Addition in the existing alteration enclosed atrium.; and,

**WHEREAS**, a Neighborhood Awareness Notice was sent to Owners of affected units on April 5, 2021, notifying them that an application to make an alteration to a neighboring unit had been made and that comments or objections could be made in writing to the Architectural Controls and Standards Committee or in person at the Architectural Controls

and Standards Committee Meeting on April 19, 2021.

**NOW THEREFORE BE IT RESOLVED**, on May 11, 2021, the Board of Directors hereby approves the request to a variance to install a non-standard Bathroom Addition in the existing alteration enclosed atrium;

**RESOLVED FURTHER**, all costs for maintenance, repair, renovation, replacement or removal of the improvement, present and future, are the responsibility of the Property's Member Owner at 2085-B Ronda Granada and all future Mutual members at 2085-B Ronda Granada;

**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.

**10b. Recommendation from the United Landscape Committee:**

- (1) Recommendation to Approve Landscape Revisions Request: 703-C Avenida Sevilla (Passehl) – One Bottle Brush Tree

**RESOLUTION 01-21-28**  
**Approve Removal**  
**of One Bottle Brush Tree**  
**703-C Avenida Sevilla**

**WHEREAS**, February 12, 2013, that the Board of Directors adopted Resolution 01-13-17 tree removal guidelines:

- Unless there is a purposeful reason, trees should not be removed merely because they are messy, or because of residents' personal preferences concerning shape, color, size, or fragrance.
- Trees should not be removed because of view obstruction.
- Trees on slopes should not be removed if the removal will contribute to the destabilization of that slope.
- Trees which are damaging or will damage a structure, pose a hazard, in failing health or interfering with neighboring trees, will be considered for removal.

**WHEREAS**, on April 8, 2021, the Landscape Committee reviewed a request to remove Bottle Brush tree from the Member at 703-C, who cited the reasons as overgrown and structural damage, and;

**WHEREAS**, the Committee determined that the tree meets the guidelines established in Resolution 01-13-17, and thereby recommends approving the request for the removal of one Bottle Brush tree located at 703-C Avenida Sevilla.

**NOW THEREFORE BE IT RESOLVED**, May 11, 2021, the Board of Directors approves the request for the removal of one Bottle Brush tree;

**RESOLVED FURTHER**, that the officers and agents of this Corporation are hereby

authorized on behalf of the Corporation to carry out this resolution.

**10c. Recommendation from the United Finance Committee:**

- (1) Approve a Resolution for Recording of Lien against Member ID# 947-377-81

**RESOLUTION 01-21-29**  
**RECORDING OF A LIEN**

**WHEREAS**, Member ID 947-377-81; 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**, May 11, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-377-81 and;

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

- (2) Approve a Resolution for Recording of Lien against Member ID# 947-402-20

**RESOLUTION 01-21-30**  
**RECORDING OF A LIEN**

**WHEREAS**, Member ID 947-402-20; 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**, May 11, 2021, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-402-20 and;

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

- 10d.** Accept the Review of the United Sub-Leasing and Transfer of Trust Documents Approved in April, 2021 and such review is hereby ratified.

**10e. Recommendation from the United Maintenance & Construction Committee:**

- (1) Recommendation to Deny a Reimbursement for an Alteration Heater/AC System Repair

Director Armendariz made a motion to approve the Consent Calendar. Director Addington seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote on the Consent Calendar and the motion passed without objection.

## **11. Unfinished Business**

**11a.** Consistent with its statutory obligations under Civil Code §5501, a subcommittee of the board consisting of the Treasurer and at least one other board member reviewed the United Laguna Woods Mutual preliminary financials for the month of November 2020, December 2020, January 2021, February 2021, March 2021 and April 2021; such review is hereby ratified.

Directors Asgari and Casey commented they reviewed the financials and made a motion to approve the financials for the months of November 2020, December 2020, January 2021, February 2021, March 2021 and April 2021.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 8-1-2 (Director Armendariz opposed, Directors Bastani and Gilmore abstained)

**11b.** Discuss and Consider Resale Process Efficiencies—Proposed Amendment to Financial Qualifications Policy and Other Efficiencies.

Director Addington read the changes in following resolution:

### **RESOLUTION 01-21-32** **Financial Qualifications Policy**

**WHEREAS**, United Laguna Woods Mutual (“United”) is formed to provide housing to its Members on a mutual nonprofit basis;

**WHEREAS**, United is authorized to adopt, amend or repeal necessary or desirable rules and regulations, through its Board of Directors, to carry out the purposes of this Corporation;

**WHEREAS**, on February 18, 2021, the Governing Documents Review Committee discussed a list of goals for the coming year, which includes the Community Services Division’s review and streamlining of the resale application process where applicable; and

**WHEREAS**, on March 18, 2021, the Community Services Division presented potential resale process efficiencies to the Governing Documents Committee for consideration; and

**WHEREAS**, on March 18, 2021, the Governing Documents Review Committee recommended that the Board of Directors consider the implementation of the resale process efficiencies; one of which would result in an adjustment to Income Requirement of the Financial Qualifications Policy as follows:  
Prospective Shareholders shall submit from a recognized Credit Reporting Agency (e.g. Equifax, TransUnion, Experian) **a full credit report if FICO score is less than 700 or FICO score is 700 or higher with an outside mortgage. Submit a credit summary report if FICO score is 700 or higher without an outside mortgage. These reports must be dated within 60 days prior to the application submittal.**

**NOW THEREFORE BE IT RESOLVED**, **May 11, 2021** the Board of Directors of this Corporation hereby introduces the amendment to the Financial Qualifications as outlined in this resolution; and

**RESOLVED FURTHER**, that Resolution 01-20-63, adopted October 13, 2020, is hereby suspended in its entirety and canceled; and

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

APRIL Initial Notification

28-day notification for member review and comment to comply with Civil Code §4360 has been satisfied.

Pamela Bashline, Community Services Manager gave an overview of the staff report. Staff recommends approval of the updated Financial Qualifications Policy amending the income requirements section to require FICO scores less than 700 to submit a full credit report and FICO scores 700 or higher to submit a credit summary report only in the membership application package.

Director Addington made a motion to adopt a resolution updating the Financial Qualifications Policy. Director Armendariz seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 10-0-1 (Director Achrekar abstained)

**This item was moved to new business**

**11c.** Entertain a Motion to Approve a Revised Temporary Borrowing from Reserve Fund Authorization

## 12. New Business

- 12a. Entertain a Motion to Approve the 2021 Annual Election Schedule and Approve a Resolution Appointing the Inspector of Elections

### **RESOLUTION 01-21-31** **Approve Inspector of Election Services**

**WHEREAS**, Civil Code §5110 requires an association to select an independent third party or parties as an inspector of elections; and

**WHEREAS**, in accordance with Civil Code §5110, §5115, §5120, and §5125, the inspector of elections performs several tasks during an election, including but not limited to print and mail voter packages, inspect and tabulate ballots, and certify results;

**NOW THEREFORE BE IT RESOLVED**, May 11, 2021, that the Board of Directors of United Laguna Woods Mutual hereby approves single-sourcing a contract to UniLect Corporation to perform inspector of election services for the 2021 annual Meeting of the Members; and

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

Staff recommends the board approve the proposed 2021 election schedule, set the annual Meeting of Members, and appoint UniLect Corporation as the Inspector of Elections for the election of directors.

President Margolis made a motion to approve the 2021 election schedule and approve the resolution to appoint the inspector of election. The motion was seconded by Director Armendariz.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 10-0-1 (Director Gilmore abstained).

- 12b. Entertain a Motion to Introduce a Resolution and the Revised Non-Emergency Maintenance Chargeable Services List.

Director Randazzo read the following resolution:

### **RESOLUTION 01-21-XX** **Non-Emergency Maintenance Chargeable Services**

**WHEREAS**, the Board established a “Chargeable Maintenance Services Policy” by way of Resolution 01-04-28; and



**WHEREAS**, the Board amended the policy on June 12, 2007 to remove single fixture stoppages as a chargeable service; and

**WHEREAS**, the Board amended the policy further by way of Resolution 01-17-104 to establish a charge of \$50.00 for a Missed Maintenance Appointment to be charged to resides who are a no-show during their scheduled appointment time frame or do not cancel/reschedule 24 hours prior to their scheduled appointment; and

**WHEREAS**, the Board added additional services by way of Resolution 01-20-22 to include non-emergency maintenance chargeable services to authorized member alterations; and

**WHEREAS**, in order to provide a complete list of non-emergency maintenance chargeable services, the list has been revised again to account for services that have been provided to members for many years, that weren't previously on the chargeable services list; and

**WHEREAS**, additional non-emergency maintenance chargeable services have been included for appliances, electrical, carpentry, plumbing and painting, as referenced on the attached, approved list.

**NOW THEREFORE BE IT RESOLVED**, June 8, 2021, that the Board of Directors hereby approves the attached new policy and list of non-emergency maintenance chargeable services; and

**RESOLVED FURTHER**, that the service charge for all Maintenance chargeable services shall remain \$10; and

**RESOLVED FURTHER**, the \$25 permit processing fee for work that requires a City of Laguna Woods building permit if VMS pulls the permit shall remain in effect; and

**RESOLVED FURTHER**, the \$50 service charge for when the Mutual Member (or representative) is not home for a scheduled appointment and fails to cancel in advance shall remain in effect; and

**RESOLVED FURTHER**, that Resolution 01-20-22 adopted on April 10, 2020 is hereby superseded and cancelled; and

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

MAY Initial Notification

Must postpone 28-days for member review and comment to comply with Civil Code §4360.

Director Randazzo made a motion to introduce a resolution to revise non-emergency maintenance chargeable services list for 28-day review. Director Addington seconded the motion.

Discussion ensued among the directors.

President Margolis called for the vote and the motion passed by a vote of 6-1-4 (Director Bastani opposed, Directors Ardani, Azar, Gilmore, Torng abstained).

- 12c. Entertain a Motion to Approve a Revised Temporary Borrowing from Reserve Fund Authorization (MAY Initial Notification—Must postpone 28-days for member review and comment to comply with Civil Code §4360)**

**RESOLUTION 01-21-XX**  
**Temporary Borrowing by Operating Fund from The Reserve Fund**

**WHEREAS**, pursuant to Civil Code Section 5515, the Board of Directors may authorize the temporary transfer of moneys from a reserve fund to an Association's general operating fund to meet short-term cash-flow requirements or other expenses, if the Board of Directors has provided notice of the intent to consider the transfer in a Board meeting notice provided pursuant to Section 4920.

**WHEREAS**, the notice required pursuant to Section 4920 has been provided in the agenda for this Board of Directors meeting.

**WHEREAS**, it has become necessary to transfer moneys from the reserve fund to the operating fund due to timing differences in when property tax assessments are collected and the corresponding amounts are required to be paid and also due to short term cash flow shortfalls in the operating fund.

**WHEREAS**, the amount of funds needed to be transferred from the reserve fund to the operating fund has been determined to be \$6,100,000 and the repayment of such funds from the operating fund to the reserve fund is anticipated to be provided by future property tax assessment collections and positive cash flow results from operations.

**WHEREAS**, it is planned and anticipated that sufficient cash flow will be generated in the operating fund to repay the \$6,100,000 to the reserve fund in three months and therefore a special assessment will not be needed.

**NOW THEREFORE BE IT RESOLVED**, May 11, 2021 that the transfer of up to \$6,100,000 as a temporary transfer from the reserve fund to the operating fund for the reasons stated herein, and with the plan to repay the funds in three months, but no later than one year from this date, is hereby authorized.

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

MAY Initial Notification

Must postpone 28-days for member review and comment to comply with Civil Code §4360.

Staff recommends the board approve the Finance Committee's endorsement to adopt a policy of temporarily borrowing monies from the reserve fund to pay for operating expenditures consistent with the Davis Stirling Act and Civil Code Section 5515. Payback of the borrowed monies to the advancing fund is not to exceed three months.

Director Armendariz made a motion to introduce a policy of temporarily borrowing monies from the reserve fund to pay for operating expenditures. Director Randazzo seconded the motion.

Discussion ensued among the directors.

Steve Hormuth answered questions from the board.

President Margolis called for the vote and the motion passed by a vote of 6-5-0 (Director Torng, Bastani, Asgari, Ardani, Gilmore opposed).

Jeff Parker-CEO commented that the main focus of this item is to be consistent with the Davis Stirling Act by approving a resolution whenever money is borrowed from one fund to another fund.

### **13. Committee Reports**

- 13a.** Report of the Finance Committee / Financial Report – Director Asgari showed a presentation on the Treasurer's Report and reviewed the resale and lease reports. The committee met on April 27, 2021; next meeting will be May 25, 2021, 1:30 p.m. as a virtual meeting.
- 13b.** Report of the Architectural Control and Standards Committee – Director Gilmore. The committee met on April 19, 2021; next meeting May 20, 2021, at 9:30 a.m. as a virtual meeting.
- 13c.** Report of Member Hearings Committee – Director Achrekar gave a report from Member Hearings. The committee met on April 22, 2021; next meeting May 27, 2021, at 9:00 a.m. as a virtual meeting.
- 13d.** Report of the Governing Documents Review Committee – Director Addington gave a report from the last Committee meeting. The committee met on April 15, 2021; next meeting will be May 20, 2021, 1:30 p.m. as a virtual meeting.
- 13e.** Report of the Landscape Committee – Director Torng gave a report from the last

Committee meeting. The committee met on April 8, 2021; next meeting TBA.

- 13f. Report of the Maintenance & Construction Committee – Director Randazzo gave a report from the last committee meeting. The committee met on April 28, 2021; next meeting June 23, 2021, at 9:30 a.m. as a virtual meeting.
- 13g. Report of the Communication Committee – Director Ardani. The next committee is TBA.

#### **14. GRF Committee Highlights**

- 14a. Report of the GRF Finance Committee – Director Asgari gave highlights from the last committee meeting. The committee met on April 21, 2021; next meeting will be June 23, 2021, 1:30 p.m. as a virtual meeting.
- 14b. Report of the GRF Strategic Planning Committee – The committee met on March 17, 2021; next meeting TBA.
- 14c. Report of the Community Activities Committee – Director Addington gave highlights from the last committee meeting. The committee met on April 8, 2021; next meeting May 13, 2021, 1:30 p.m. as a virtual meeting.
  - (1) Equestrian Center Ad Hoc Committee – The committee met on May 6, 2021; next meeting TBA.
- 14d. Report of the GRF Landscape Committee – Director Armendariz. The committee met on March 10, 2020; next meeting June 9, 2021, at 1:30 p.m. as a virtual meeting.
- 14e. Report of the GRF Maintenance & Construction Committee – Director Randazzo gave highlights from the last committee meeting. The committee met on April 14, 2021; next meeting will be June 9, 2021, 9:30 a.m. as a virtual meeting.
  - (1) Clubhouse 1 Renovation Ad Hoc Committee—Director Randazzo. The committee met on March 23, 2021; next meeting TBA.
- 14f. Report of the Media and Communications Committee – Director Ardani gave highlights from the last committee meeting. The committee met on April 19, 2021; next meeting will be May 17, 2021, 1:30 p.m. as a virtual meeting.
- 14g. Report of the Mobility and Vehicles Committee – Director Addington gave highlights from the last committee meeting. The committee on April 7, 2021; next meeting will be June 2, 2021, 1:30 p.m. as a virtual meeting.
- 14h. Report of the Security and Community Access Committee – Director Armendariz. The committee met on April 26, 2021; next meeting June 28, 2021, at 1:30 p.m. as a virtual meeting.

- 14i. Report of the Laguna Woods Village Traffic Hearings – Director Ardani. The hearings were held virtually on April 21, 2021; next hearings May 19, 2021, at 9:00 a.m. as a virtual meeting.
- 14j. Report of the Disaster Preparedness Task Force – Director Casey. The Task Force met virtually on March 30, 2021; next meeting May 25, 2021, at 9:30 a.m. as a virtual meeting.
- 14k. Report of the Insurance Ad Hoc Committee – Director Margolis. The Committee met on February 18, 2021; next meeting will be held on May 14, 2021.

## 15. Future Agenda Items

- 15a. 360 Investigation

## 16. Director's Comments

- Director Asgari and Randazzo commented that Bert Moldow has passed and he will be deeply missed.
- Director Achrekar commented about a Member with an electrical panel problem.
- Director Ardani commented about how long it takes to close tickets.
- Director Armendariz commented about the temporary borrowing of funds.
- Director Asgari asked about the required deposit for members selling their units.
- Jeff Parker-CEO commented we are no longer requiring the escrow deposit. The purpose of the deposit was to speed up the escrow process when the buyer wanted to close escrow in 30-days or less.
- Jeff Parker-CEO commented about the staffing shortage.
- Director Bastani asked about the board member terms that for re-election this year. He commented about manor alterations.
- Director Randazzo commented about manor alteration standards. He commented about the vaccinations. He asked about Zoom functionality.
- Director Tornig commented about landscape complaints and closing landscape tickets.
- Director Addington commented on conduct of one of the directors.

**17. Recess** - *At this time the Meeting will recess for lunch and reconvene to Closed Session to discuss the following matters per California Civil Code §4935.*

The meeting recessed at 12:13 p.m. into the Closed Session.

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

*During the April 13, 2021, Regular Closed Session, the Board:*

*Approval of Agenda*

*Approval of the Following Meeting Minutes;*

*(a) March 9, 2021 – Regular Closed Session*

*Discussed and Considered Litigation and Legal Matters*

*Discuss Board Disciplinary Matters*

*Discuss and Consider Contractual Matters*  
*Discussed Personnel Matters*  
*Discuss Member Disciplinary Matters*

**18. Adjourn**

The meeting was adjourned at 3:35 p.m.

DocuSigned by:

*Neda Ardani*

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Neda Ardani, Secretary of the Board  
United Laguna Woods Mutual