

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

December 14, 2010

The Regular Meeting of the Board of Directors of United Laguna Hills Mutual, a California Non-Profit Mutual Benefit Corporation, was held on Tuesday, December 14, 2010 at 9:30 A.M. at 24351 El Toro Road, Laguna Woods, California.

Directors Present: Gail McNulty, Harold Allen, Arlene Miller, John Dalis, Ron Beldner, Barbara Copley, Heather Gerson, Libby Marks, Cynthia Chyba, Roger Turner, Catherine Brians

Directors Absent: None

Others Present: Jerry Storage, Patty Kurzet, Janet Price (10:55 A.M – 11:25 A.M.)
Executive Session: Jerry Storage, Cris Robinson, Patty Kurzet, Sandra Gottlieb, Esq.; Luis Rosas

CALL TO ORDER

Gail McNulty, 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 9:30 A.M.

A moment of silence was held to honor the US Troops serving our country and those placed in harm's way.

PLEDGE OF ALLEGIANCE

Director Chyba led the Pledge of Allegiance to the Flag.

ACKNOWLEDGEMENT OF PRESS

Ms. Claire Webb from the Laguna Woods Globe was not present at the time the meeting started, and the Channel 6 Camera Crew, by way of remote cameras, was acknowledged as present.

APPROVAL OF AGENDA

Without objection, the Board approved the agenda.

Without objection, the Board agreed to limit the total time for Member Comments to 30 minutes, and if further time is necessary, the Board would consider allotting additional time.

MEMBER COMMENTS

- Delsie Zuzak (674-A) commented on discretionary bonuses, Associa's offer to donate \$50,000 to GRF for use in the Community, GRF's investigation into Third Mutual's lawsuit, and the Board's Open Meeting Rules.
- Bevan Strom (30-A) commented on the anniversary of Cortese's purchase of land to build and develop the Community's cooperatives, and commented on the State laws governing Cooperatives.

- Charlene Sydow (646-A) commented on the Board's Open Meeting Rules and a member's right to speak.
- Kay Margason (510-C) commented on an email sent to the Board Members regarding the Board's Open Meeting Rules and asked that the Board remove President McNulty from her position as President.
- Collette Siegman (607-A) commented on the walkway lighting report given to the "Let There Be Light" group.
- Betty Salazar (40-O) commented on employee bonuses and the alleged spending of resident's money without their knowledge.
- Eleanor Barber (347-A) commented on a member's right to speak.
- John Camp (592-E) addressed his concerns regarding the Aliso Creek area and the deterioration of the road, and asked the Board to look into correcting the problem.
- Jerri Loeb (947-A) commented on the fractional membership resolution.
- Rhoda Lindner (2013-C) commented on the agenda item for the Board to approve an additional \$100,000 to fund their investigation into the claims made by Third Mutual in their lawsuit against PCM, et al regarding the former incentive plan.

RESPONSE TO MEMBER COMMENTS

- President McNulty briefly responded to resident comments regarding the Board's Open Meeting Rules, discretionary bonuses, fractional memberships, and the additional appropriation to fund the Board's investigation into Third Mutual's claims against PCM, et al regarding the former incentive plan.
- Director Allen addressed Ms. Siegman's comment regarding additional lighting.
- Mr. Storage indicated that he would follow-up on Mr. Camp's request; responded to residents' comments regarding Associa's offer to donate up to \$50,000 to the Community for a Community project; and discretionary bonuses.
- Director Beldner commented on fractional memberships and Associa's offer to donate money that was discussed in a closed session meeting.
- Director Miller responded to Ms. Margason's comment that the Board should remove President McNulty from her position as President, and stated that the Board supports their President.

APPROVAL OF MINUTES

The Board reviewed the minutes of the November 9, 2010 Regular Board meeting and the November 15, 2010 Special Board meeting and approved them with only one exception to the November 9 minutes, and that was to add John Dalis's name as an attendee.

CHAIR'S REMARKS

President McNulty addressed the comments attacking the Board, clarified the purpose of the Board's Open Meeting Rules, and commented on other avenues in which residents can speak to the Board on issues.

NEW BUSINESS

The Board discussed the increase in the number of cars in United Mutual occupying the guest parking spots and other areas in the Community, and considered ways to address and control the issue.

The Board discussed the need for tighter security into the Community by way of gate access. The Board directed Director Brians to bring the matter to the GRF Security and Community Access Committee.

OLD BUSINESS

Without objection, the Board agreed to waive the reading of the resolution approving the policy on fractional memberships which was postponed from the previous meeting to satisfy the 30-day notification requirements. Director Copley moved to approve the resolution. Director Gerson seconded the motion and discussion ensued.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-10-267

WHEREAS, United Laguna Hills Mutual (United) is primarily, and has historically been an owner-occupied community; and

WHEREAS, United's Board of Directors believes it is in the best interests of United's Members, in terms of the market values of United's Manors and the preservation and protection of United's development, that United remain a primarily owner-occupied community; and

WHEREAS, United's Board of Directors has recently become aware that a number of applications for fractional Membership in United have likely been submitted for stock issuance in a number of proposed Members' names with the intent of circumventing United's subleasing restrictions, allowing a proposed sublessee of a Manor to become a Member of United and occupy/sublease the Manor for no finite term, and certainly in excess of six months; and

WHEREAS, United's Board has also become aware that applications for fractional Membership in United have likely been submitted for stock issuance in a number of proposed Members' names with the sole intent of the proposed Member, who has no intention to reside in a Manor at United, being able to inappropriately use and enjoy the recreational facilities which United's Members/Manor occupants are entitled to use (the "Recreational Facilities").

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors of United has adopted the following operating rule regarding the granting of fractional membership interests in a Manor to prevent any such circumvention of United's leasing restrictions and/or the inappropriate use of the Recreational Facilities by non-occupants of a Manor.

**UNITED LAGUNA HILLS MUTUAL
OPERATING RULE REGARDING THE GRANTING OF FRACTIONAL
MEMBERSHIP INTERESTS IN A MANOR**

1. APPLICATION FOR FRACTIONAL MEMBERSHIP INTEREST

If a person applies for fractional Membership in United, that person must have a bona fide intent to reside in a Manor at United for six or more months per calendar year. In applying for fractional Membership in United, the applicant must provide, in addition to any other information as may be requested by United, a sworn statement or affirmation, under penalty of perjury, describing in detail:

- (a) the nature of the relationship of the applicant to the other owners of the applicable Certificate of Membership;
- (b) the length of time that the applicant has known the other owners of the applicable Certificate of Membership;
- (c) all consideration provided by the applicant in return for the proposed fractional interest in the applicable Membership, and documentation evidencing such consideration;
- (d) the fractional interest that the applicant proposes to own along with a statement that (i) the applicant is a proposed owner of the applicable Membership interest, (ii) the applicant is not a sublessee or tenant of the applicable Member's Manor, (iii) the applicant will not be paying rent for the proposed occupancy of the Manor leasehold interest related to the Membership and (iv) the applicant will be occupying the Manor for at least six months during each 12-month period and is not seeking Membership as a means of gaining access and use rights to the Recreational Facilities.

2. TRANSFER DOCUMENT OR INSTRUMENT

In addition, the applicant must provide United with a copy of the document or instrument signed by the applicant and the transferor of Membership that purports to transfer a fractional Membership interest in United to the applicant.

3. BOARD DISCRETION

The Board of Directors of United may deny any application for fractional Membership in United if the Board determines, in its sole discretion, that the applicant is:

- (a) not related by blood, marriage or domestic partnership to an owner of the applicable Membership;

(b) proposed to own less than a significant percentage interest in the applicable Certificate of Membership; and/or

(c) not an actual proposed owner of the applicable Certificate of Membership, but a person who is attempting, along with the owner of the applicable Certificate of Membership, to (i) circumvent the six (6) month maximum occupancy limitation applicable to the sublessees of United's Manors and/or (ii) obtain inappropriate access and use rights to the Recreational Facilities.

4. FALSE INFORMATION

If it is determined that either the applicant or an owner of the applicable Certificate of Membership provided false information to United during the application process, and/or it is determined that false information was provided to United in an attempt to allow the applicant, who is actually a tenant or sublessee of the applicable Member's Manor, or a proposed tenant or sublessee of the applicable Member's Manor, to obtain a fractional Membership interest in United to circumvent United's leasing restrictions and/or it is determined that false information was provided to United in an attempt to allow the applicant, who does not plan to reside in the applicable Member's Manor, to inappropriately access and use the Recreational Facilities, the Board may, in its sole discretion, after a noticed hearing with the owner of the applicable Certificate Membership, terminate that Member's Certificate of Membership and initiate an unlawful detainer (eviction) action against that Member.

5. BOARD APPROVAL

Notwithstanding the foregoing, a resident Member may, upon written approval by United's Board of Directors, have a Co-occupant (as defined in United's Bylaws) who concurrently resides in the Manor along with the Member and who provides compensation to the Member for residency in the Member's Manor. In such event, both the resident Member and the qualified/approved Co-occupant shall have the right to access and use the Recreational Facilities.

6. RECREATIONAL FACILITIES

If a Member subleases his/her Manor, the Member's rights to access and use the Recreational Facilities shall be assigned to the Member's sublessee(s) during the term of such sublease, and the Member shall not be allowed to access or use the Recreational Facilities during the term of the Sublease.

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

Without objection, the Board agreed to waive the reading of the resolution adopting the electrical use requirement policy which was postponed from the previous meeting to satisfy the 30-day notification requirements. Director Copley moved to approve the resolution. Director Gerson seconded the motion.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-10-268

WHEREAS, the Mutual has historically reimbursed members for electricity consumption related to the restoration of manors as a result of moisture intrusion as well as for excess electricity consumed due to hot water supply line leaks; and

WHEREAS, the practice of reimbursing members for electricity usage has not been formally recorded as an explicit United Mutual policy;

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors of this Corporation hereby adopts the Electricity Usage Reimbursement Policy, in accordance with Resolution 01-06-75 (Damage Restoration Policy), as follows:

- For moisture-intrusion events where dry-down of property is required, the Mutual will reimburse for electricity used in the dry-down of property, based on an established daily rate for each type of equipment extrapolated for the number of days each type of equipment is in place, as verified by the vendor.
- For hot water leaks where excess electricity has been consumed, the Mutual will reimburse for excess electricity consumption for a maximum period of three Southern California Edison billing periods, as evidenced by detailed billing statements for each of the three periods involved. Additional electricity use beyond the period of three billing cycles is the responsibility of the Member and is not reimbursable by the Mutual.
- All reimbursements will be charged to the Contingency Fund.

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.

Without objection, the Board agreed to waive the reading of the resolution adopting the revised Alteration Standard Section 11 – Doors, Exterior which was postponed from the previous meeting to satisfy the 30-day notification requirements. Director Copley moved to approve the resolution. Director Gerson seconded the motion.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-10-269

WHEREAS, the Board of Directors of this Corporation adopted Resolution U-96-62 on May 14, 1996, which approved the United Laguna Hills Mutual Alteration Standards; and

WHEREAS, the Maintenance and Construction Committee has recommended that the Board of Directors further amend the United Laguna Hills Mutual Alteration Standards with suggested changes;

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors of this Corporation hereby approves the revisions of United Mutual Alteration Standard Section 11 – Doors, Exterior, as attached to the official minutes of this meeting; and

RESOLVED FURTHER, that Resolution 01-08-142 adopted August 12, 2008 is hereby superseded and cancelled; and Resolution U-96-62, adopted May 14, 1996 is hereby amended; 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.

The Secretary of the Corporation read the proposed change to the GRF Committee Appointments. Director Copley moved to approve the resolution. Director Gerson seconded the motion.

By a vote of 10-0-0, the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-10-270

RESOLVED, December 14, 2010, that, in compliance with Article 7, Section 7.3 of the Golden Rain Foundation Bylaws, adopted May 2006, the following persons are hereby appointed to serve on the committees of the Golden Rain Foundation:

Broadband Services

Ron Beldner
Roger Turner

Business Planning

Heather Gerson
Gail McNulty (replaces John Dalis)

Bus Services

Arlene Miller
Ron Beldner

Community Activities

Libby Marks
Ron Beldner

Finance

Heather Gerson
John Dalis

Government & Public Relations

Libby Marks
Catherine Brians

Golf Building Ad Hoc Committee

Barbara Copley
Cynthia Chyba

Landscape Committee

Harold Allen
Cynthia Chyba

Land Use Ad Hoc Committee

Barbara Copley
Roger Turner

Maintenance & Construction

Harold Allen
Barbara Copley

Recreation Master Planning Sub-Committee

Libby Marks
Roger Turner

Security

Libby Marks

Catherine Brians

RESOLVED FURTHER, that Resolution 01-10-263, adopted November 15, 2010 is hereby superseded and canceled.

Ms. Janet Price entered the meeting at 10:55 A.M.

Director Gerson made a motion to place Resolution 01-10-264 (Open Session Board Meeting Attendance and Member Forum Policy) on a 6-month trial basis. Director Turner seconded the motion and discussion ensued.

Director Marks amended the motion to change the trial basis period to one-month. Director Dalis seconded the motion.

By a vote of 5-6-0 (Directors Dalis, Beldner, Marks, Copley, and Chyba voted in favor; Directors Allen, Miller, Gerson, Turner, and Brians opposed; President McNulty voted against the amendment to break the tie) the amendment failed.

By a vote of 6-5-0 (Directors Allen, Miller, Gerson, Turner, and Brians voted in favor; Directors Dalis, Beldner, Marks, Copley, and Chyba opposed; President McNulty voted in favor to break the tie) the main motion carried.

GENERAL MANAGER'S REPORT

Mr. Storage reported on the ongoing projects in the Community that impact United Mutual residents; commented on water heater electrical upgrades; and announced the promotion of Ms. Janet Price as PCM's CFO who will oversee all of PCM companies and that Ms. Price will continue to carry on her duties for the Community as the Finance and Administration Director.

CONSENT CALENDAR

Without objection, the Board approved the Consent Calendar as written.

Maintenance and Construction Committee:

No meeting was held.

Landscape Committee Recommendation:

No meeting was held.

Finance Committee Recommendations:

RESOLUTION 01-10-271

WHEREAS, Member ID 947-377-49 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-377-49; 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 01-10-272

WHEREAS, Member ID 947-397-11 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-397-11; 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 01-10-273

WHEREAS, Member ID 947-403-82 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-403-82; 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 01-10-274

WHEREAS, Member ID 947-419-14 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-419-14; 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 01-10-275

WHEREAS, Member ID 947-431-72 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-431-72; 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 01-10-276

WHEREAS, Member ID 947-455-69 is currently delinquent to United Laguna Hills Mutual with regard to the monthly assessment; and

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

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors hereby approves the recording of a Lien for Member ID 947-455-69; 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.

COMMITTEE REPORTS and SERVICES

FINANCE REPORT

Director Heather Gerson gave the Treasurer's and the Finance Committee Reports.

The Secretary of the Corporation read a proposed resolution authorizing a supplemental appropriation in the amount of \$100,000 to fund the Board's continued investigation relating to the Third Mutual vs. PCM, Inc., et. al. lawsuit. Director Copley moved to approve the resolution. Director Gerson seconded the motion and discussion ensued.

By a vote of 9-1-0 (Director Marks abstained), the motion carried and the Board of Directors adopted the following resolution:

RESOLUTION 01-10-277

WHEREAS, by way of 01-10-195, the Board of Directors of this Corporation authorized a supplemental appropriation in the amount of \$100,000 from the Contingency Fund to fund the Board's investigation relating to the Third Mutual vs. PCM, Inc., et. al; lawsuit; and

WHEREAS, the total legal fees and costs related to the investigation have exceeded the existing appropriation;

NOW THEREFORE BE IT RESOLVED, December 14, 2010, that the Board of Directors of this Corporation hereby authorizes an additional supplemental appropriation in the amount of \$100,000 from the Contingency Fund to fund the Board's continued investigation relating to the Third Mutual vs. PCM, Inc., et. al; lawsuit; 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 Allen reported from the Maintenance and Construction Committee.

Director Chyba reported from the Landscape Committee.

Director Copley reported from the Governance Ad Hoc Committee.

Director Miller reported from the Standards Sub-Committee.

Director Miller reported from Resident Relations Information Services.

GRF HIGHLIGHTS

Director Copley reported on the Golf Building Ad Hoc Committee and the Land Use Ad Hoc Committee meetings.

Director Brians reported on the Government and Public Relations Committee meeting.

DIRECTORS' FORUM

- President McNulty wished everyone Happy Holidays.
- Director Beldner encouraged residents to keep control of their animals and to keep their animals on a leash and to clean up after them.
- Director Chyba wished everyone a happy and healthy holiday.
- Director Marks wished everyone a happy and healthy holiday.
- Director Copley welcomed the opportunity to rest over the holiday.
- Directors Allen, Miller, and Gerson wished everyone a happy and healthy holiday.
- Director Dalis wished everyone a happy and healthy holiday and thanked the remaining audience members for attending the meeting.
- Directors Turner and Brians wished everyone a happy and healthy holiday.

MEETING RECESS

The Regular Open Session Meeting recessed for lunch at 11:41 A.M. and reconvened into the Regular Executive Session at 12:50 P.M.

Summary of Previous Closed Session Meetings per Civil Code Section §1363.05

During its Special Meeting of December 8, 2010, the Board discussed member discipline and potential litigation matters.

The Traffic Committee of the Board did not meet in Executive Session on November 17, 2010 to discuss member disciplinary issues.

ADJOURNMENT

With no further business before the Board of Directors, the meeting was adjourned at 3:55 P.M.

Barbara Copley, Secretary

UNITED LAGUNA HILLS MUTUAL

SECTION 11 DOORS, EXTERIOR

JUNE 1999

REVISED NOVEMBER 2003, RESOLUTION 01-03-152

REVISED FEBRUARY 2007, RESOLUTION 01-07-18

REVISED FEBRUARY 2008, RESOLUTION 01-08-18

REVISED AUGUST 2008, RESOLUTION 01-08-142

REVISED DECEMBER 2010, RESOLUTION 01-10-XXX

1.0 GENERAL REQUIREMENTS

- 1.1 **PERMITS AND FEES:** A Mutual permit is required for all alterations to the building. A City of Laguna Woods permit may be required. All fees for both Mutual and City permits shall be paid for by the Member and/or his contractor. Member and/or his contractor must supply the Permits and Inspections office located in the Laguna Woods Village Community Center with City permit number prior to beginning work.
- 1.2 **MEMBERS RESPONSIBILITY:** The member is solely responsible for the maintenance, repair, and/or removal of all alterations to the building. Removal may be required upon sale of a manor, or deterioration of the alteration.
- 1.3 **CODES AND REGULATIONS:** All work shall comply with all applicable local, state, and federal requirements including but not limited to the current edition of the Uniform Building Code and the California Building Code (UBC/CBC).
- 1.4 **WORK HOURS:** No work shall start before 7:00 a.m. and no work will be permitted after 6:00 p.m. Monday through Friday. No work shall commence prior to 8:00 a.m. and no work shall be permitted after 5:00 p.m. on Saturday. No work whatsoever shall be permitted on Sunday.
- 1.5 **PLANS:** The member applying for a permit shall provide to the Permits and Inspections office a detailed plan(s), for approval, indicating all work to be done, i.e., size, location, description, and specifications.
- 1.6 **DUMPSITES:** The premises shall be kept free from accumulation of waste materials and/or rubbish caused by the construction work. Member and/or his contractor is responsible for removal of debris and excess material and must leave work areas "**BROOM CLEAN**" daily. **USE OF COMMUNITY DUMPSITES FOR CONSTRUCTION RELATED DUMPING IS NOT PERMITTED.** Dumpsters, if required, must have location approved by the Permits and Inspections office.

- 1.7** **CONTRACTOR:** Installation must be performed by a California licensed contractor of the appropriate trade.

2.0 **TYPES OF DOORS**

- 2.1** All doors shall be of solid core 1-1/2" minimum thickness with exterior grade hardware that is harmonious with the existing design of the Community.
- 2.2** Dutch doors, French doors, and double door conversions to single doors, with or without sidelites, are allowed in an area that faces into a patio or courtyard surrounded by walls, or is more than 25 feet away from other front doors.
- 2.3** Screen door additions are acceptable.

3.0 **APPLICATIONS**

- 3.1** The exterior of the doors shall match the Mutual's approved paint colors of the building's body color, trim color, or approved accent colors as determined by the Mutual, or be of natural wood, white, or black.
- 3.2** Any required irrigation or landscaping modifications resulting from the door (or required stoop) installation must be performed by the Mutual, at the Mutual Member's expense.