

**MINUTES OF THE REGULAR MONTHLY MEETING  
OF THE BOARD OF DIRECTORS  
SEAL BEACH MUTUAL TWELVE  
November 9, 2023**

The Regular Meeting of the Board of Directors of Seal Beach Mutual Twelve was called to order by President Carson at 9:00 a.m. on Thursday, November 9, 2023, Building 5, Conference Room B and via Zoom Video/Conference Call Meeting.

President Carson announces the passing of Secretary Milek.

**SHAREHOLDERS' COMMENTS**

Several shareholders made comments.

**ROLL CALL**

Present: President Carson, Vice President Sprague, Chief Financial Officer Ferraro, Director Hoover, Director Hogan (**entered at 9:07 a.m.**), and Director Addis

GRF Representative: Ms. Damoci (**via zoom**)

Guest: Four Mutual Twelve Shareholder (**in-person**)  
Three Mutual Twelve Shareholders (**via zoom**)

Staff: Mr. Black, Physical Property Manager  
Ms. Estrada, Stock Transfer Manager (**entered at 9: 13 a.m.**)  
Ms. Josevska, Member Records Coordinator  
Ms. Barua, Sr. Portfolio Specialist  
Ms. Kong, Assistant Portfolio Specialist

**GRF REPRESENTATIVE**

GRF Representative, Ms. Damoci provided an update on GRF projects.

**MINUTES**

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Director Addis, it was

RESOLVED to approve the Regular Meeting Minutes of October 12, 2023 as presented.

The MOTION passed unanimously.

**BUILDING INSPECTOR'S REPORT**

Following a discussion, and upon a MOTION duly made by President Carson and

seconded by Director Addis, it was

RESOLVED to approve the proposal from Sun Solar Energy Holdings to install roof mounted solar panels with microinverters, service panel and subpanel upgrades for unit 43-G, pending compliance with Mutual 12 Rule 12-7414-1 Solar Energy System, plan check through Physical Property and issuance of all City of Seal Beach permits.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Vice President Sprague, it was

RESOLVED to approve the proposal for J.C. Kress for Hood replacement at a cost not to exceed \$ 40,000. Funds to come from Roofing Reserves and authorize the president to sign any necessary documentations.

The MOTION passed unanimously.

Following questions, Mr. Black left the meeting at 10:03 a.m.

### **NEW BUSINESS**

Member Records Coordinator, Ms. Josevska and Stock Transfer Manager, Ms. Estrada presented the progress in signing of Occupancy Agreement.

Following questions, Ms. Josevska and Ms. Estrada left at 10:24 a.m.

### **UNFINISHED BUSINESS**

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Director Addis, it was

RESOLVED to propose a rule change with corrections from Mutual attorney by amending Rule 12-7415-1 Patio Regulations to add Section 9 Exclusive Use Common Area Patios of the Rules and Regulations and approve the 28-day posting of notice of the proposed rule change with corrections. The proposed rule change with corrections will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Director Addis, it was

RESOLVED to adopt the proposed form 12-7415-4 Revocable License and Indemnity Agreement (Exclusive Use Patio Area) of the Rules and Regulations and approve the 28-day posting notice of the proposed form.

**November 9, 2023**

The proposed form will be considered by the board at the next scheduled meeting following review of any shareholder comments received.

The MOTION passed unanimously.

**NEW BUSINESS**

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Director Hogan, it was

RESOLVED to approve the September 2023, financial statements as reviewed per California Civil Code Section 5500 (a)-(f) for audit as presented.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded Vice President Sprague, it was

RESOLVED to ratify resolution dated 10/12/23, "RESOLVED to approve the gutter cleaning proposal from Four Stars Landscaping at a cost not to exceed \$4,294.00 Funds to come from Landscape – Extras and authorize the President to sign any necessary documentation."

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Vice President Sprague, it was

RESOLVED to ratify resolution dated 10/12/23, "RESOLVED to approve the tree trimming proposal from Four Stars Landscaping at a cost not to exceed \$17,300.00. Funds to come from Landscape – Trees and authorize the President to sign any necessary documentation."

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Chief Financial Officer Ferraro, it was

RESOLVED to approve the reinvestment of two certificates of deposit totaling \$450,000 maturing on November 22<sup>nd</sup>, 2023, at US Bankcorp for terms not to exceed one year at the prevailing interest rate.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Chief Financial Officer Ferraro, it was

**November 9, 2023**

RESOLVED to approve the use of Election timeline for Acclamation Election for 2024.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Vice President Sprague, it was

RESOLVED to gratefully accept the donation of one tree from unit 35K.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Vice President Sprague, it was

RESOLVED to approve Four Stars Landscape proposal to plant two donated trees at a cost of \$900. Funds to come from Landscape - Trees and authorize the president to sign any necessary documentation.

The MOTION passed unanimously.

Following a discussion, and upon a MOTION duly made by President Carson and seconded by Director Hogan, it was

RESOLVED to appoint Susan Ferraro as Chair of the 2024 Luncheon Committee, Rose Sprague, and Kathy Hogan as members.

The MOTION passed unanimously.

### **SECRETARY / CORRESPONDENCE**

Directors received no correspondence.

### **CHIEF FINANCIAL OFFICER'S REPORT**

Chief Financial Officer Ferraro presented her report (attached).

### **PORTFOLIO SPECIALIST REPORT**

Assistant Portfolio Specialist Kong presented her report (attached).

### **ANNOUNCEMENTS**

- a. **NEXT BOARD MEETING: Thursday, December 14, 2023, at 9:00 a.m.  
Location: Administration Building, Conference Room B and via Zoom  
Video/Conference Call Meeting.**

### **COMMITTEE REPORTS**

Governing Documents Committee

CFO Ferraro presented her report (attached).

Luncheon Committee

CFO Ferraro did not provide an update.

Landscape Committee

Directors provided no update.

Physical Properties Committee

President Carson provided an update. Director Addis provided an update on carport inspections to start in January 2024.

Pets & Caregivers

No report was given.

Financial Review Committee

CFO Ferraro provided no update.

**DIRECTORS' COMMENTS**

No Directors made comments.

**SHAREHOLDERS' COMMENTS**

One shareholder made a comment.

**ADJOURNMENT**

There being no further business to conduct, President Carson adjourned the meeting at 11:19 a.m. and announced there would be an Executive Session following the meeting.

**EXECUTIVE SESSION SUMMARY**

The Board met in Executive Session on November 9, 2023, and took the following actions:

The Board approved the Regular Executive Session Meeting Minutes of October 12, 2023.

1. Legal Matters
  - a. Legal matters were discussed.
2. Contracts
  - a. Contracts were discussed.
3. Assessments / Delinquencies
  - a. Several Assessment/Delinquencies discussed.
4. Disciplinary Hearings
  - a. Two disciplinary hearing were discussed.

November 9, 2023

The Executive Session was adjourned at 12:00 p.m.



Attest, Rose Sprague, Vice President  
SEAL BEACH MUTUAL TWELVE  
DK: 11/09/2023  
Attachments

	A	B	C	D	E	F	G	H	I
1	<b>INSPECTOR MONTHLY MUTUAL REPORT</b>								
3	MUTUAL: <b>(12) TWELVE)</b>			INSPECTOR: <b>JERRY ANTISDEL</b>					
4	MUTUAL BOARD MEETING DATE: <b>NOVEMBER REPORT</b>			Print Date: <b>NOVEMBER 02/2023</b>					
5	<b>PERMIT ACTIVITY</b>								
6	UNIT #	DESCRIPTION OF WORK	GRF/CITY PERMIT	START DATE	COMP. DATE	CHANGE ORDER	FINAL INSPECTION	CONTRACTOR / COMMENTS	
577	9-D	REMODEL	BOTH	09/13/22	09/13/23	YES	NONE	CAL CUSTOM INTERIORS	
646	34-D	FLOORING	GRF	09/22/23	12/22/23	NO	NONE	B&B CARPETS	
649	37-F	AWNINGS	GRF	12/01/23	12/01/23	NO	NONE	AAA AWNINGS	
658	39-G	ADD A BATHROOM	BOTH	09/25/23	01/30/24	NO	NONE	MP CONSTRUCTION	
659	43-G	SOLAR PANELS	BOTH	09/19/23	11/19/23	NO	NONE	SUN SOLAR ENERGY HOLDING	
696	45-E	SHOWER	BOTH	02/12/24	03/29/24	NO	NONE	BERGKVIST	
697	46-I	WASHER/DRYER	BOTH	10/06/23	01/18/24	NO	NONE	LOS AL BUILDERS	
698	47-H	HEAT PUMP	BOTH	09/05/23	12/15/23	NO	NONE	GREENWOOD	
703	55-B	ADDING A BATH AT DEN	BOTH	05/01/23	09/30/23	NO	10/23/23 FINAL	MAMUSCIA	
771	55-C	WINDOWS AND DOOR	BOTH	10/20/23	12/31/23	NO	NONE	MAMUSCIA	
772	59-C	HEAT PUMP	BOTH	08/02/23	11/02/23	NO	NONE	GREENWOOD	
773	62-A	REMODEL	BOTH	07/28/23	12/30/23	NO	NONE	MP CONSTRUCTION	
774	62-A	HEAT PUMP	BOTH	09/26/23	11/26/23	NO	NONE	ALPINE	
779	68-B	WINDOWS/DOOR	BOTH	08/01/23	12/31/23	NO	09/25/23 FINAL	BODIES GLASS	
780	68-B	REMODEL	BOTH	07/31/23	07/31/24	NO	JOB WAS ON HOLD	CAL CUSTOM INTERIORS	
784	73-H	HEAT PUMP	BOTH	10/02/23	01/02/24	NO	10/24/23 FINAL	GREENWOOD	
788									
837									
839	GREY AREAS HAVE BEEN SIGNED OFF								
905	<b>ESCROW ACTIVITY</b>								
906		NMI	PLI	NBO	FI	COE DATE	ROF		
1032	6-C		08/03/23	09/15/23	09/22/23	10/06/23	10/23/23		
1033	7-B		08/23/23	10/17/23	10/30/23	11/13/23			
1036	11-G		06/23/22						
1047	34-D		10/30/23						
1048	39-C		08/01/23	10/16/23	10/18/23	11/01/23			
1049	39-E		06/22/23	09/26/23	09/29/23	10/13/23	10/23/23		
1050	40-A		02/24/23						
1064	43-E		08/03/23						
1082	45-C		11/01/23						
1083	45-H		09/29/23	09/28/23	10/05/23	10/19/23	10/27/23		
1084	62-A		04/04/23	07/10/23	07/10/23	07/24/23	09/25/23		
1088	63-G		09/29/23						
1089	64-E		09/29/22						
1095	64-H		07/13/23	08/30/23	08/31/23	09/15/23	10/13/23		
1096	66-A		07/12/23	07/24/23	08/01/23	08/15/23			
1098	73-H		04/11/23	08/10/23	08/14/23	08/28/23	10/25/23		
1099	76-L		06/12/23	07/24/23	07/24/23	08/07/23	10/16/23		
1100									
1142	GREY AREAS HAVE BEEN SIGNED OFF								
1143	NMI = New Member Inspection    PLI = Pre-Listing Inspection    NBO = New Buyer Orientation								
1144	FI = Final Inspection    FCOEI = Final COE Inspection    ROF = Release of Funds								

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3	MUTUAL: <b>(12) TWELVE)</b>			INSPECTOR: <b>JERRY ANTISDEL</b>					
4	MUTUAL BOARD MEETING DATE: <b>NOVEMBER REPORT</b>			Print Date: <b>NOVEMBER 02/2023</b>					
1167	<b>PROJECTS AND CONTRACTS</b>								
1432	7-A DISCUSS TREE TRIMMING PROJECT START DATE.								
1433	7-B DISCUSS STATUS REPORT ON CONTRACT FOR ROOFING STANDARDS AND DISCUSS PLYWOOD COST								
1434	7-C DISCUSS STATUS REPORT ON CONTRACT FOR DRY ROT AND TERMITE REPAIRS DURING RE-ROOFING.( <b>HAND OUT</b> )								
1435	7-D DISCUSS STATUS REPORT ON CONTRACT FOR REPLACEMENT OF STOVE VENTS DURING RE-ROOFING.								
1436	7-E DISCUSS STATUS REPORT ON BUILDING SIGNS.								
1437	7-F DISCUSS STATUS REPORT ON PAINTING STOPS AND PARKING DELINEATOR MARKINGS ON CARPORT DRIVEWAYS.								
1438	7-G DISCUSS UPDATE ON GLENVIEW PAVING.								
1439	7-H DISCUSS STATUS REPORT OF NEW VINYL FENCING AROUND UNIT 59-H.								
1440	7-I DISCUSS STATUS ON REPORT ON TERMITE INSPECTIONS FROM EARLIER THIS YAER.								
1462	7-J DISCUSS AND VOTE ON SOLAR FOR UNIT 43-G								
1463	FENN BAIT STATIONS FOR THREE YEARS CONTRACT GOOD UNTIL JULY 31 ST 2026								
1478	LANDSCAPE CONTRACT WITH FOUR STARS GOOD UNTIL 2024								
1480	FENN TERMITE AND PEST CONTROL CONTRACT GOOD UNTIL JUNE 30TH 2026								
1656	CALLS AND VISITE TO UNITS								
2013	63								



## CFO Report – November 9, 2023 Regular Meeting

The Mutual 12 Financial Review Committee recently met and reviewed the September 30, 2023 detailed financial statements and accompanying information as required. Each Board Member has a received the Financial Statements and supporting schedules for their review and comment. Further, the statements have been reviewed in compliance with CA Civil Code §5500 (a)-(f).

### Cash in the Bank:

Checking Account     \$ 104,634     (Operations)

### Reserves:

General Investments	\$ 253,258
Appliance	\$ 44,958
Painting	\$ 243,303
Roofing	\$1,720,369
Infrastructure	\$ 425,050
Emer/Contingency	\$ 261,329
Capital Fund	<u>\$ 2,064</u>
<b>Total Reserves</b>	<b>\$2,950,330</b>

**Reserve Commitments:**     (\$ 155,830)     (Contract Payable-CP 140 Concrete)  
**Available Reserves**     \$2,794,500

**Shareholder Receivables**     \$ 27,052     (5 Delinquent Accounts owe more than \$1800--1 Estate account in collection with attorney, 2 estate accounts and 2 member accounts all of which are being closely monitored.)

As of September 30, excess income is \$62,540 as follows:

Mutual Income	\$ 50,212	Positive variance – Higher Interest Income
Mutual Expense	\$ 12,328	Positive variant - Overall holding steady

The Annual Mutual Budget Report and Policy Disclosure, as well as the Annual GRF Budget Report and Policy Disclosure will be sent to you in mid-November.

Social Security announced a 3.2% cost of living increase for 2024 and Medicare announced the monthly cost will increase to \$174.70, a \$9.80 increase.

HAPPY THANKSGIVING



Respectfully submitted,  
Susan Ferraro, CFO Mutual 12



# PORTFOLIO SPECIALIST REPORT

NOVEMBER 2023

## PROPER USE OF GARBAGE DISPOSAL

**DISCLAIMER: Many Mutuals discourage the usage of garbage disposal, but if you happen to use the garbage disposal be sure to run plenty of water!**

Follow these easy steps when using the garbage disposal:

1. Turn on the cold water
2. Turn on the disposal
3. Feed the material into the disposal a little at a time
4. When the hammering stops, turn off the disposal and keep the water running for one minute
5. Make sure to run the disposal every day, even though you are not putting it to normal use
6. If the disposal stops working, locate the RED re-set button on the bottom surface of the unit and hold for 30-seconds.

### **\*REMINDER\***

#### **Please do not grind these items**

Bones

Carrot peelings

Celery & Rhubarb Stalks

Coffee Grounds

Corn Cobs—Husks or Silks

Egg Shells

Onion Skins

Pea Pods

Potato Peelings

Grease

Pills

Glass

Rice

Any fibrous materials

If the disposal is not grinding as well as it should, grind some ice to sharpen the blades. To deodorize the disposal, grind some lemon, lime, or orange rinds.



# FIRE SAFETY

November 2023

Portfolio Specialist Report





## ORANGE COUNTY FIRE AUTHORITY NOVEMBER 2022 SOCIAL MEDIA / RSG! TOPICS

**KEEP** a lid or fire extinguisher  
**NEARBY** when cooking



ocfa.org



**Holiday Cooking Safety:** More cooking fires are reported on Thanksgiving Day than any other day of the year, followed by Christmas and Christmas Eve. Help protect your family and home by keeping a lid or fire extinguisher nearby when cooking this holiday season. For more information on holiday cooking safety, visit [ocfa.org](http://ocfa.org).

**STAY** in the kitchen when cooking  
**NEVER LEAVE** food unattended



ocfa.org



**Holiday Cooking Safety:** Unattended cooking is the leading cause of home cooking fires. Stay in the kitchen when frying, grilling, or broiling food. For more information on cooking safety, visit [ocfa.org](http://ocfa.org)

**PULL** the PIN, **AIM LOW**, **SQUEEZE** the LEVER,  
**SWEEP** the NOZZLE from side to side



ocfa.org



**Fire Extinguishers:** Fire extinguishers can save lives and property! Use the P.A.S.S. Method – Pull the pin, Aim low, Squeeze the lever, and Sweep the nozzle from side to side. For more information on fire extinguishers, visit [ocfa.org](http://ocfa.org).

**AS WILDFIRE APPROACHES**

As wildfire approaches, have the following ready in case you need to evacuate:

- 1 People and Pets
- 2 Papers, phone numbers, and documents
- 3 Prescriptions and eyeglasses
- 4 Pictures and keepsakes
- 5 Personal computers and electronics
- 6 Plastic credit cards

**READY, SET, GO!**  
www.ocfa.org/RSG  
(714) 573-6774

**As Wildfire Approaches:** To prepare for a possible evacuation, load everything in your car, including your Disaster Supply Kit and Go! Bag. Back the car in the driveway and keep the keys with you in case you need to leave quickly. For more information on what to do as wildfire approaches, visit [ocfa.org/RSG](http://ocfa.org/RSG).

# FIRE EXTINGUISHERS



*Fire extinguishers can save lives and property, but should only be used if the fire is small, smoke and heat have not filled the room, and if you have a clear escape route. If you're unsure, evacuate immediately and call 9-1-1.*



*Since fire grows and spreads rapidly, the number one priority is to get out safely.*



**Orange County  
Fire Authority**

**(714) 573-6200**  
[ocfa.org](http://ocfa.org)



## **Types of Fire Extinguishers**

Multipurpose (ABC) fire extinguishers are recommended for home use. Fire classifications are used to indicate the type of fire they will extinguish.

- A – For use with ordinary materials like cloth, wood, and paper.
- B – For use with flammable liquids like grease, gasoline, oil, and oil-based paints.
- C – For use with electrical equipment that is connected to an outlet.

## **Before Using a Fire Extinguisher**

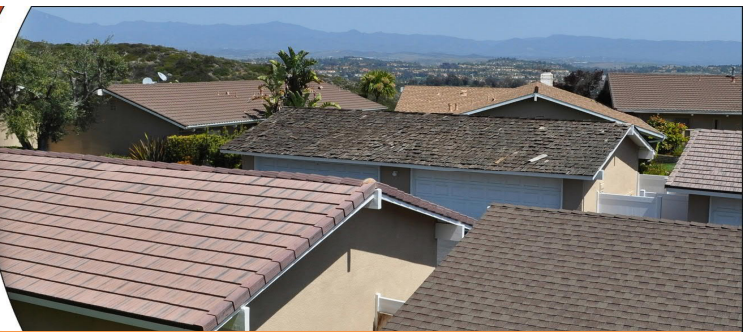
- Alert others that there is a fire and appoint someone to call 9-1-1.
- Make sure the fire is small, not spreading, and that you have a clear escape route.

## **The P.A.S.S. Method**

- Pull the pin.
- Aim low. Stand six to eight feet away and point the extinguisher nozzle at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side to side until the fire is completely out.

## **Fire Extinguisher Maintenance**

- Keep your extinguisher in plain view and out of the reach of children.
- Read and follow all instructions on the label and check for dents, corrosion or damage monthly.
- Non-rechargeable fire extinguishers should generally be replaced every five to seven years.
- Fire extinguishers are good for one use only. To dispose of an extinguisher, release the pressure by squeezing contents into a trash can. Let the extinguisher sit for 48 hours and then throw it in a trash can. You can also drop off used extinguishers at any household hazardous waste facility.



The roof is the most at-risk part of a home during a wildfire. Even if the flames never reach your property, windblown embers can threaten your home and bring fire to your front door.



Keep your roof clear of debris year round.



Orange County  
Fire Authority

[www.ocfa.org/RSG](http://www.ocfa.org/RSG)

If burning embers cause your roof to catch fire, it is likely that the fire will spread to the rest of your home. Homes with flammable roofs are much more likely to be destroyed than those with fire-resistant roofs.

Pine needles, leaves, and debris build up put your roof at risk from burning embers.

Plug gaps between the roof covering, roof deck or sheathing with non-combustible materials regardless of your roof's rating. This is often called "bird stopping," as it stops birds from building nests in gaps on the roof's edge.

Replacing plastic skylights with dual pane glass is another way to better protect your home. Dual panes and tempered glass are much more likely to resist damage if exposed to burning embers.

For more information, please visit the OCFA website or call (714) 573-6774 to schedule a Wildfire Home Assessment.

**READY, SET, GO!**

# AS WILDFIRE APPROACHES



**Early evacuation is the best way to protect yourself and your loved ones during a wildfire. As a wildfire approaches, follow these steps to help prepare your family and home, and make your evacuation safer.**



*Review your Wildfire Action Plan so all family members have the same information and know what to do.*



**Orange County  
Fire Authority**

[www.ocfa.org/RSG](http://www.ocfa.org/RSG)

Have all necessities ready, including the 6 P's, in case you have to evacuate:

1. People and pets
2. Papers, phone numbers, and important documents
3. Prescriptions, medical equipment, and eyeglasses
4. Pictures, family keepsakes, and other meaningful items
5. Personal computers, hard drives, tablets, or other data storage devices, including cell phones, and chargers
6. Plastic credit cards, ATM cards, and cash

Load everything into your car, including your Disaster Supply Kit and Go! Bag. Then, back the car into the driveway and close the windows and doors. Keep the keys with you, in case you need to leave quickly.

At Home:

- Close all windows and doors
- Shut off air conditioning and fans
- Close the fireplace flue
- Leave lights on, including porch lights
- Move outdoor combustible items (patio furniture, door mats, charcoal, firewood, lighter fluid, brooms, trash cans, etc.) away from the house or bring them inside
- Turn off propane tanks
- Close the garage door
- Connect garden hoses to spigots and place them so they can reach any area of the house
- Don't leave sprinklers on or water running as this can waste critical water pressure

For more information, please visit the OCFA website or call **(714) 573-6774** to schedule a Wildfire Home Assessment.