

Very Important Policies

Following are the summaries of several important policies/rules and regulations. The complete ratified policies/rules and regulations are listed under the tab titled Rules & Regulations on the Mutual 12 website. You don't want to have to remove an improvement made without a GRF Physical Property permit or a Mutual permit. You don't want to have to pay \$100,000 out-of-pocket to the Mutual for damage that you accidentally caused or have to pay a neighbor for their property damage caused by your accident. Compliance with all Rules, Regulations and Procedures, as well as the Occupancy Agreement, and the Restated and Amended Bylaws of the corporation, both of which were approved on June 13, 2023 by a majority vote of the shareholders, will benefit Mutual Twelve to continue to be a great place to live.

- **12-7480-1 Architectural Review and Decision Making gathers into one place information related to any change a shareholder may be permitted to make to the premises. The only modification you may make WITHOUT a Mutual or GRF Physical Property permit are interior window coverings (including shutters), non-lockable screen doors, and interior painting and/or wallpapering.**
- **12-7701-1 Personal Liability and Property Insurance clearly states the responsibilities of the Mutual and each shareholder for losses covered by insurance, including the payment of the Mutual's insurance policy deductible (currently \$100,000) when the shareholder is found to be responsible for the damage. NOTE: All H06 Condo policies do not cover Stock Cooperatives. Be sure your policy does not exclude Stock Cooperatives.**
- **12-7585-1 Governing Document Compliance Corrective Measures and Fines encourages shareholders to comply with the requirements that - make harmonious cooperative living possible.**
- **12-7502-1 Parking Rules and Fines describes vehicle parking rules and enforcement on Mutual property including applicable fines.**