

WALNUT CREEK MUTUAL SIXTY-EIGHT POLICIES

If this document contains any restriction based on race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, familial status, marital status, disability, genetic information, national origin, source of income as defined in subdivision (p) of Section 12955, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.2 of the Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.

Adopted and Revised:

April 28, 2003
October 27, 2003
January 26, 2004
March 9, 2004
May 24, 2004
June 28, 2004
October 4, 2004
July 25, 2005
May 22, 2006
June 13, 2006
September 12, 2006
March 26, 2007
April 23, 2007
January 26, 2009
May 24, 2010
November 24, 2014
October 26, 2015
September 23, 2016
July 23, 2018
January 27, 2020
July 26, 2021
August 23, 2021
June 24, 2024

PREFACE

These Policies, along with the Rules and Regulations, constitute operating rules as defined and authorized by Civil Code section 4340 and the Walnut Creek Mutual Sixty-Eight (“Mutual,” “Mutual 68,” “M-68,” and/or “Eagle Ridge”) Mutual’s CC&Rs.

Policies may be changed by the Board when they deem it appropriate. Prior notice must be given to the membership 28 days before changes are made to policies by the Board at an open Board meeting at which members may provide their comments. For a new or revised policy to become effective, the Board must notify all members/owners of any new or revised policy within 15 days following adoption by the Board. See Policy entitled “Notice of Policy Changes” for a more detailed description of these procedures.

These Policies are not all-inclusive, and if they conflict with the Articles of Incorporation, Bylaws and/or Declaration of Covenants, Conditions and Restrictions (CC&Rs,) the latter take precedence.

Mutual 68 has contracted with the Golden Rain Foundation (GRF) to assist the Board of Directors of Eagle Ridge in the management, operation, maintenance, and administration of Mutual 68. GRF, as managing agent, performs its functions through its Mutual Operations Division (MOD). Any requests for maintenance and repair should be directed to MOD.

If you need assistance:

The following numbers should be used during regular business hours – 8:00 a.m. to 4:30 p.m., Monday through Friday – if you need assistance in any of these areas:

Accounting/Coupon problems	925-988-7699
Landscaping, irrigation and pest control	952-988-7650
Building and pavement problems	925-988-7650
Alterations and resale inspections	925-988-7660

Emergencies occurring after business hours and on Saturdays and Sundays should be reported to Public Safety at 925-988-7899, who will arrange assistance.

Reference: CC&Rs 2.5, 4.4

Adopted and Revised: April 28, 2003; October 4, 2004; December 4, 2023

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ALTERATIONS TO BUILDINGS

These restrictions are for the purpose of maintaining the aesthetic beauty, safety, and value of our land and buildings as well as ensuring compliance with the Mutual's governing documents. The Mutual 68 Board is the entity responsible for considering members' alterations applications.

Any proposed alteration or improvement by a resident to a building in the Common Area and Exclusive Use Common Areas requires prior approval of the Mutual 68 Board. Any modification to the existing deck or structure of an enclosed patio requires approval. If the design of the proposed alteration has been established as a Mutual 68 "Standard Alteration," an Alteration Agreement should normally be granted within ten working days. Many non-structural alterations or improvements to the interior of a residence do not require approval unless they impair the structural integrity or safety of the building, increase sound transmission levels, or interfere or connect with plumbing, electrical, heating, or air conditioning service to other units or the Common Area. Appendix C provides additional detail regarding what type of improvements or alterations require approval as well as the process for obtaining such approval. Your Area Building Committee Representative or the Building Maintenance Department of Mutual Operations Department (MOD), phone 925-988-7660, should be of assistance in answering questions regarding alterations or improvements. The Building Maintenance Department may also be of assistance in determining if a City of Walnut Creek permit is required. Note that obtaining a City building permit or City approval for a project does not substitute or supersede the requirement of Mutual approval.

All alterations and subsequent maintenance costs are the owner's responsibility, including any incidental residence repairs or reconstruction costs that arise because of an alteration. Any proposed alteration that encroaches into the Common Area resulting in an increase of the owner's exclusive use Common Area and a corresponding decrease in the Mutual's Common Area will not be approved.

Completion of an alteration without approval may cause serious issues for the homeowner involved. These issues are discussed in Appendix C.

Reference: CC&Rs 5 Policy Appendix C

Adopted and Revised: April 28, 2003; June 13, 2006; December 4, 2023

ASSESSMENTS, FINES, DELINQUENCIES AND LIENS

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Per Articles 13 and 14 of the Mutual 68 CC&Rs, Assessments and Enforcement of Assessments, the Board shall have the power and duty to levy and enforce the following:

- Regular assessments (also called “the monthly coupon”)
- Special assessments
- Emergency assessments
- Enforcement assessment and fines levied by the Mutual, and
- The Unit’s share of charges that the Mutual or the Owner is required to pay to the Foundation together with all additional charges.

Delinquent assessments:

Assessments are due on the first day of each month. Payments may be made by electronic transfer, by mailing the payment in the envelope provided with the monthly coupon, or putting it in the drop box at the Administration Office in the Gateway Complex. The Mutual only mails statements to accounts that are delinquent; statements are not mailed to accounts that are current or have a credit balance.

All regular and special assessments that have not been processed and posted to accounts by 5:00 P.M. on the 15th day of the month [the next working day if the 15th falls on a Saturday, Sunday or holiday] are delinquent and are subject to a late charge of the greater of either ten percent (10%) or ten dollars (\$10.00), which may not be imposed more than once on any delinquent payment, and interest at the rate of twelve percent (12%) per annum, which may commence thirty (30) days after the Assessment becomes due.

It is the Mutual's policy not to waive late fees, interest or other charges. It is the owner's responsibility to allow sufficient time to drop off, mail or arrange for electronic transfer of the monthly assessment, have it processed and posted to accounts by the 15th day of the month.

Fines:

Fines may be assessed by the Mutual for non-compliance with any of the Bylaws, CC&Rs, and/or Policies, after proper notice and a hearing as set forth in Civil Code section 5855.

- **1st VIOLATION:** The Mutual may, but is not required to, send a courtesy notice or call a resident regarding a first violation of the governing documents. Some courtesy notices may include specific time periods within which the resident must correct the violation. The fine for a first violation is up to \$150. If 30 days after being assessed, the fine is not paid, then it will begin to accrue interest at a rate of 10% per annum compounded daily and will be added to the resident’s account. The resident’s account will be considered to be in default at that time.

ASSESSMENTS, FINES, DELINQUENCIES AND LIENS

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- **2nd VIOLATION:** The fine for a second or subsequent violation is up to \$300 per violation.
- **CONTINUING VIOLATION:** Continuing violations (e.g., architectural violations) are subject to a monetary penalty of up to \$100 per day, and may be imposed commencing ten (10) days after the disciplinary hearing.
- **WILLFUL DESTRUCTION:** \$1000 fine for willful destruction and payment for correcting or replacing the item(s) damaged or destroyed.
- **RENTAL OR LEASE OF UNIT WITHOUT BOARD APPROVAL:** The fine for unauthorized rentals will be the greater of up to \$50 per day or the amount of rent/lease fee charged per day until corrected.
- **UNAUTHORIZED ALTERATIONS:** Unauthorized alterations are treated as continuing violations for fine purposes. Additionally, the Board may require the Owner to restore the Unit or Exclusive Use Common Area to its original condition or obtain an approved Alteration Permit and payment of the fee and fine as part of the Alteration Application approval process. If an Owner fails to correct any architectural violation(s) within the time specified by the Mutual, the Mutual may, in its discretion, correct the architectural violation and levy a Reimbursement Assessment for the costs of correcting the architectural violation after providing notice and a hearing.
- **Damage and/or destruction of property must be repaired/replaced to its original condition within the time specified in the hearing results letter.**
- **Any fines charged by an outside vendor, government agency or association (e.g. the trash collection company may charge a fine for violation of use of the trash receptacle) will be the responsibility of the resident who was in violation.**

ASSESSMENTS, FINES, DELINQUENCIES AND LIENS

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Unpaid Assessments are deemed delinquent fifteen (15) days after they are due. In addition to any other rights provided for by law and in the Mutual's CC&Rs (see particularly, Article 14), the Board has the right to collect delinquent Assessments as follows:

- Charge late fees and interest;
- Send the account to a collections company for further collection activities;
- File suit directly on the debt;
- Lien and foreclose on the lien;
- Pursuant to a payment plan requested by the member and agreed to by the Board pursuant to Civil Code section 5665; and,
- Any other collection activities authorized by law.

Upon recordation of a "Notice of Delinquent Assessment" in the office of the Contra Costa County Recorder, the lien may be enforced in any manner permitted by law, including the sale of the unit by judicial or nonjudicial foreclosure. Note that the nonjudicial foreclosure process cannot be used to collect delinquent fines.

Owners and former owners are personally liable for delinquent assessments that accrue during their ownership. The Board may proceed against these individuals in any way available under the law to collect any and all delinquent amounts.

Disputes involving collection of assessments/fines:

Per Civil Code §5658, if an owner disputes an assessment, fines, fee and/or cost, the owner may pay under protest and seek resolution via the Alternative Dispute Resolution (ADR) procedure in Civil Code §5925 et seq.

Reference: CC&Rs 11.1, 11.5, 13, 14

Adopted and Revised: April 28, 2003; October 4, 2004; December 4, 2023

BIRD FEEDERS AND FEEDING ANIMALS

Bird seed feeders and/or scattering bird seed, or feeding all other wild, feral or domesticated animals outside is not permitted because it attracts rodents. If bird feeders are discovered, the owner will be required to remove the feed and feeder immediately upon notification. Liquid hummingbird feeders are an exception and are allowed.

Reference: CC&Rs 7.3

Adopted and Revised: April 28 2003; December 4, 2023

COMMERCIAL ACTIVITIES

No commercial activities may be conducted in the common area, except limited home office use provided that the Unit remains primarily a residence and there is no external evidence of the home office use. External evidence may include, but is not limited to, business advertising or signage; the presence of customers, clients, patients, or employees; and package deliveries beyond those reasonable for residential use.

It is the owner's responsibility to ensure that any commercial activities comply with applicable zoning laws or governmental regulations and, if required, proper permits, licenses or other governmental authorization are obtained.

Reference: CC&Rs 7
Adopted: April 28, 2003; December 4, 2023

COMMITTEES AND COMMITTEE CHARTERS

The following are the standing committees of Mutual 68:

- Finance Committee
- Building Committee
- Community Information Committee
- Landscape Committee
- Social Committee
- Trash Committee

Within one month after the Mutual 68 annual meeting, the president will appoint, with board approval, chairs of the standing committees to one-year terms. The chairs will select additional members to serve on the committees. Members should be selected using the following criteria: area served, expertise and interest, and ability to make a contribution to the committee. Chairs may be re-appointed to successive one- year terms; members may be re-appointed for successive two-year terms.

Each committee shall have a charter which shall include at least the following sections: purpose, responsibilities, meetings and composition of the committee. Other sections may be added as needed to clarify the function of the committee.

Committee charters are found in Appendix A. Charters are in effect from one annual meeting until the next, or as soon thereafter as the newly elected board of directors can appoint or re-appoint the chair and review and re-approve the charter. Charters are part of the policy handbook.

Nominating Committee

The board may appoint a nominating committee not more than sixty (60) days following the conclusion of each annual meeting. This nominating committee shall serve until the close of the next annual meeting. Members may self-nominate for director elections.

Reference: Committees and Committee Charters, Bylaws 14

Adopted and Revised: April 28, 2003; March 26, 2007; December 4, 2023

EXCESSIVE NOISE

Loud or excessive noise, including but not limited to barking dogs, stereo, organ, radio, television, piano or other instrumental music, or party conversation, are to be kept at a level which will not interfere with or be an annoyance to residents in neighboring residences. Excessive noise is considered to be a nuisance and is prohibited by section 7.9 of the Mutual's CC&Rs.

Reference: CC&Rs 7.9

Adopted and Revised: April 28, 2003; December 4, 2023

EXTERIOR CLOSETS

All Eagle Ridge buildings contain exterior closets for utilities that include the gas and electric meters, cable TV and telephone connections, and fire sprinkler system valves. Utility closets for the duplex and triplex buildings are located adjacent to the front corners of the building on either side. The fourplex buildings contain six exterior closets adjacent to the garage, three of which contain the utility meters and connections and the fire sprinkler system valves. These utility closets belong to the Mutual and storage of personal belongings or trash receptacles is not allowed. Cleaning of these closets is the responsibility of the Mutual.

Two of the remaining three exterior closets of the fourplex buildings are located alongside the garage and next to the front steps leading to the upper unit. These two closets (one on each side of the garage) have been designed to accommodate trash receptacles and belong to the upper unit owner. The upper unit owner may install shelving and store personal belongings in their assigned closet. Cleaning of these closets is the responsibility of the homeowner. The Mutual shall provide maintenance, repair and replacement of the Assigned Storage Closet Door, but not the associated hardware, which is the responsibility of the Owner. Under no circumstances may explosives, fireworks, or highly flammable or highly corrosive materials be stored in such areas.

As shown on the floor plans provided by the developer, the trash receptacle storage area for the lower units of a fourplex is an alcove built in the wall on the inside of the garage. There is no exterior door for this area.

The remaining exterior closet of the fourplex, located adjacent to the fire sprinkler closet is the property of Mutual 68. (The red alarm bell above the closet door may readily identify the fire sprinkler closet.) The Mutual closet is for the purpose of storing Mutual records and items used for Mutual social events along with holiday decorations used at each of the two entrances to the Mutual. All of these closets have keyed locksets installed and have been posted with signs that state that they are Mutual common space, that they are intended for Mutual 68 storage and, that the Mutual reserves the right to remove any illegally stored materials. The Mutual Operations Division and the Board shall retain control of keys and make appropriate assigned use of the spaces.

Reference: CC&Rs 6.2a

Adopted and Revised: April 28, 2003; October 27, 2003; December 4, 2023

FINANCIAL ACTIVITIES

Authorization for expenditure of funds:

The Board's approval of an annual operating budget includes authorization for the Manager to commit M-68 funds for budgeted activities, except as noted:

1. Any contract or order totaling more than \$5000 must be submitted to the Board for approval. Manager will use competitive bidding when prudent business dictates and when awarding contracts or orders for amounts estimated to exceed \$5000.
2. Unless specifically exempted in writing to the Manager, non-emergency, Mutual- billable building maintenance activities in excess of \$500 must be pre-approved by a Board member. Items approved between Board meetings will be brought to the attention of the Board at the next meeting.

In the absence of a Board member, the Director of Mutual Operations is authorized to expend M-68 funds in the event of an emergency.

Operating Fund:

In order to accept and disburse money for M-68 operating activities, the Mutual will open an Operating Fund account with a local financial institution in accordance with its signature card and account agreement. The Assistant Treasurer (via electronic signature), Board President or the Board Treasurer if so designated by the Board will be the signatories authorized on this account. All monthly assessment payments and other receipts will be deposited into this account and all checks for operating expenses written by the Mutual to pay the Mutual's bills to third parties will be made from this account.

Replacement Reserve Fund:

The Board approves a monthly assessment to establish a Replacement Reserve Fund ("Reserve Fund"), based upon a reserve study prepared in accordance with the requirements of California Civil Code §5550.

The Reserve Fund is used to rehabilitate and replace major components, which are defined in the Reserve Study, and to meet emergencies. To the extent possible, it is the Mutual's policy to maintain a balance in the Reserve Fund that will permit it to meet anticipated funding needs without having to levy special assessments. Interest earned on Reserve Fund investments will be deposited in the Reserve Fund.

The Board must approve expenditures from the Reserve Fund. Checks written on the reserve account require two authorized signatures, at least one of which must be by a member of the

FINANCIAL ACTIVITIES

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Board. Any director may co-sign the check transferring money from the Reserve Fund to the Operating Fund, after the reserve expenditure has been approved by the Board.

Social Fund:

In order to accept and disburse money for Mutual social functions, the Treasurer is authorized to open and maintain a Social Fund Account with a local financial institution in accordance with its Signature Card and Account Agreement. The President of the Mutual or other officer authorized by the Board will be the alternate signature authority of the Social Fund account.

Financial report:

The Mutual contracts with a Certified Public Accountant (CPA) to conduct an annual audit or review of the Mutual's financial records and submit this financial report to the Board. A copy of this annual, financial report is sent to each owner. The annual report will be an audit unless the Board approves a review in lieu of an audit.

Reference: Bylaws 15, CC&Rs 13.7

Adopted and Revised: April 28, 2003; May 24, 2010; December 4, 2023

GARAGES AND PARKING

Each owner will keep their garage area in a neat and orderly condition. No garage area may be modified or changed to reduce the number of cars it was originally designed to accommodate. Garage doors shall remain closed, except when a garage is in use.

There will not be any modification of a garage that eliminates its primary function of housing motor vehicles. Any proposed alteration or modification of the garage from its initial construction other than conventional garage shelving, cabinets and work benches must be approved by the Mutual 68 Board. (See Page 4).

No unreasonably noisy vehicles, as determined by the Board, and no vehicles emitting foul smelling or offensive exhaust fumes shall be operated within the Mutual. Except for minor emergency repairs, no servicing, maintenance, construction or reconstruction of any vehicle shall be permitted. Vehicles leaking excessive amounts of oil or other fluids shall not be parked on Mutual property. Owners may be notified to remove the vehicle.

Car washing is prohibited on Mutual property.

Residents are required to park their motor vehicles in their garage unless the residents, designated occupants and/or live-in care providers have more vehicles than can be accommodated in the garage. In this case the extra vehicle(s) may be parked in the resident's driveway or on the streets or areas where allowed, however inoperable vehicles must be parked in the garage only and may not be stored in the driveway or on the streets.

Except as approved by the Board on a case-by-case basis, commercial vehicles in service to a resident may not be parked in their driveways or on the Mutual's streets except for loading and unloading, which may not exceed a maximum of 24 consecutive hours.

Residents must advise their guests to park in their driveway, or other designated parking areas. Guests are also expected to obey all sections of this Policy. Trailers, recreational vehicles (excepting golf carts), boats, commercial type trucks, and similar vehicles may not be parked in residential areas. Residents owning these types of vehicles should park them outside the Mutual or arrange for parking them in the designated storage area adjacent to Rockview Drive. Information and reservations for space and rental amount may be obtained from Rossmoor Public Safety at 925-988-7840. A recreational vehicle may be parked temporarily in the residential area while being prepared for travel or on return from travel.

To ensure orderly ingress and egress to Eagle Ridge and to maintain access to vital services such as mail delivery, garbage, recycling and compost bin pick-up, and service deliveries, residents should comply with the following:

GARAGES AND PARKING

Within 6 months of taking occupancy, residents should have their garages prepared to park their vehicle(s) inside.

- Vehicles parked on the street should be parked no further to the right than having the two right wheels in the rolled curb. Vehicles may not encroach upon the sidewalks or over the edge into landscaped areas where no sidewalk exists.
- Care must be taken to allow access to mailboxes. The Post Office will not make a delivery if access to the mailbox by their delivery truck is blocked by a parked vehicle.
- Care must also be allowed for access to garbage, recycling and compost receptacles. If these receptacles are blocked by vehicles, garbage and recycling will not be picked up.

The traffic and parking rules of the Walnut Creek Municipal Code and the State of California Vehicle Code apply to Rossmoor. A general rule to keep in mind is that no vehicle may park where it is unsafe to do so. Specific parking rules include the following:

- Vehicles may not be parked within 20 feet of the approach to a stop sign.
- Vehicles may not be parked within 15 feet of a fire hydrant.
- Vehicles may not be parked in front of a driveway or on a sidewalk.
- Vehicles may not be parked in one place for more than 72 consecutive hours.

These rules are enforced by Rossmoor Public Safety and the Walnut Creek Police Department. In the event of recurring violations of parking rules by a vehicle, call Rossmoor Public Safety (925-988-7899).

Reference: CC&Rs 6.2j, 10

Adopted and Revised: April 28, 2003; March 26, 2007; December 4, 2023

GARBAGE, RECYCLING AND COMPOST RECEPTACLES

Garbage, recycling and compost receptacles may not be put outside, if they can be seen from the common area, except on the night before and day of garbage, recycling and compost pick-up. Garbage, recycling and compost receptacles must be put back out of sight on the day of garbage, recycling and compost pick-up.

Care must be taken to provide for garbage, recycling and compost pick-up. This may mean placing the receptacles in groups, with the wheels in the rolled curb, to prevent parked vehicles from blocking access to them.

Reference: CC&Rs 7.24

Adopted & Revised: April 28, 2003; December 4, 2023

HARASSMENT

Members and other residents shall not engage in any abusive or harassing behavior, either verbal or physical, or any form of intimidation or aggression directed at other members, residents, guests, occupants, invitees, or directed at management, its agents, its employees, or vendors.

Reference: CC&Rs 7.9
Adopted: December 4, 2023

HEARINGS

Prior to meeting to consider or impose discipline upon a member, or to impose a fine or reimbursement assessment against a member, the Board must conduct a properly noticed hearing.

Notice:

- Notice of the date, time and location of the hearing shall accompany the notice of the disciplinary hearing which is transmitted to the owner.
- At least 10 days' written notice of a disciplinary hearing must be given. The notice must be in writing and shall be delivered by personal delivery or individual delivery, e.g., personal delivery, U.S. Mail, email (if the Member has consented to receive Mutual communications by email).
- In the notice, the Board will request that the Member notify the Board if they plan to bring legal counsel to the hearing.
- If a quorum of the Directors is unable to attend the hearing, the matter will be rescheduled to another time when a quorum may be achieved. The Member shall be given notice of the rescheduled hearing in the same manner that the original notice was given.

The hearing:

A disciplinary hearing by the Board shall be held in executive session, be informal in style, and will be presided over by the President, Vice President, or other person designated by the Board (such as legal counsel or another director) who will:

- Confirm the alleged violations being discussed at the hearing, as set forth in the hearing notice;
- Allow the Member to make a statement on their own behalf;
- Allow the Member to call witnesses on their own behalf and present additional documentary evidence to the Board;
- Allow the Directors present, when and as recognized by the chair, to question the Member and their witnesses;
- The Directors may also call other witnesses to present evidence and testimony to the Board regarding the alleged violations. The Member does not have the right to be present for such testimony, nor does the Member have any right of cross-examination with regard to such witnesses. The identity of other witnesses should be kept confidential if possible

After the hearing:

- Within fifteen (15) days after the hearing, notice of the decision, including the imposition of any penalty or fine, must be given to the Member.
- The notice shall specify the violation and the penalty imposed.

Reference: Bylaws 18

Adopted: April 28, 2003; December 4, 2023

INSURANCE

Insurance requirements for the Mutual, Owners, and tenants are found in Article 15 of the CC&Rs.

Mutual 68 contracts with other mutuals to participate in a deductible-allocation agreement on a blanket property insurance policy. M-68 is responsible for the first \$10,000 of the deductible for damage from a covered occurrence in M-68. M-68 will contribute a pro-rata share (based on number of units) of the deductible for a covered loss in any other of the participating Mutuals, for the deductible amount between \$10,000 and \$250,000.

The Director of Mutual Operations is authorized to withdraw funds from the Mutual's operating account to fulfill M-68's share of this contribution in the event of a loss covered under this agreement without the Board's approval. Notice of a withdrawal under this provision will be made to the Board as soon as possible after an occurrence.

The contribution for the deductible is limited to the items more-clearly defined in the "Agreement to Share the Deductible." The Agreement will be void if less than 85% of the residences managed by the Manager are signatories to the Agreement, and the Agreement requires each Mutual's Board to ratify the agreement annually.

For the covered perils under the property insurance policy (fire, wind, wind-driven rain), built-in fixtures, paint, installed carpets, etc., are insured under the Mutual's blanket property insurance policy and are considered part of the building structure, not personal property, for insurance purposes. If damaged by a covered peril, they are covered at replacement value. Alterations or improvements made after original completion of the unit are covered if the Mutual 68 Board has approved the alteration or improvement. Any alteration or improvement made that requires Mutual 68 Board approval in accordance with Page 4 of the policy but has not received such approval is not covered under the property insurance policy.

Reference: Bylaws 17.2.i; CC&Rs 15

Adopted and Revised: April 28, 2003; March 26, 2007; December 4, 2023

INVESTMENT OF MUTUAL FUNDS

The Board shall manage and invest Reserve Funds or other funds in a prudent manner. Operating, reserve, and other funds are augmented by investment earnings. These investments are made according to two prime criteria: accessibility and safety of principal. Income from investments should never be increased at the expense of accessibility or safety. To meet the safety criteria, all funds must be invested in either U.S. Treasury notes and bills or in investment accounts such as Savings Accounts and/or Certificates of Deposit as long as these accounts are insured by the Federal Deposit Insurance Corporation or guaranteed by the U.S. Government. The Mutual will not borrow to purchase any security or investment. To meet the accessibility criteria, investment maturities may not to exceed five (5) years from date of purchase. Concurrence by the Treasurer and GRF CFO is required for investments in excess of three-year maturities.

Reference: Bylaws 15, CC&Rs 13.6

Adopted and Revised: April 28, 2003; May 24, 2010; December 4, 2023

LANDSCAPING

Mutual 68 has established landscape planting and maintenance policies for the purpose of maintaining and enhancing the natural beauty of Eagle Ridge for the benefit of all homeowners.

Responsibility for landscape planting and maintenance of the common area has been granted solely to the Mutual by the Davis-Stirling Act (the portions of the California Civil Code that governs condominium projects such as Mutual 68) and the Mutual's governing documents, including the CC&Rs and these Policies. This work is paid for from funds collected from the homeowner's monthly coupon. The Mutual contracts with the Golden Rain Foundation (GRF) to provide certain specific maintenance services which are performed by the Mutual Operations Division (MOD). Certain additional services are performed by landscaping contractors under the direction of MOD and the Board, as recommended by the Landscape Committee.

All requests by homeowners for landscape changes that will alter the approved landscape plan by addition, removal or relocation of ground cover, shrubs or trees in the Common Area must be submitted to the Landscape Committee for recommendation to the Board for approval. Note that homeowners do not have a right to modify the Common Area landscaping in any way and that requests to do so are usually denied. Restrictions exist for landscape changes to the Exclusive Use Common Area as well. Landscape Committee Representatives can advise residents as to permissible planting restrictions in the Exclusive Use Common Areas.

Residents may not prune, top, or remove any tree, shrub, or plant in the Common Area themselves, nor may they hire a contractor to do such work. Requests for this type of work should be brought to the attention of your Area Landscape Committee Representative.

Appendix E contains detailed procedures for the submission and approval of a landscape change request. Prohibitions regarding certain types of tree and other plantings are also described. Homeowners submitting landscape change requests may be charged for the cost of the work involved.

CC&Rs 4.17f, 6.1, 6.2b, 6.2e

Landscaping Policy Appendix E

Adopted and Revised: April 28, 2003; December 4, 2023

LAUNDRY

No outside clothesline or other outside clothes washing, drying, or airing facilities shall be maintained anywhere in Mutual 68.

Reference:
Adopted: April 28, 2003

LEASING OR RENTING

Although Mutual 68 Units are intended to be owner-occupied, the governing documents allow a maximum of twenty-five percent (25%) of the Units to be leased, rented or occupied at any one time by anyone other than an Owner, members of their household or temporary guests. Requests to lease or rent must be approved by the Board of Directors.

As Eagle Ridge, Mutual 68, is a senior housing development that is intended to qualify for the senior housing provisions of the federal Fair Housing Act, the federal Housing for Older Persons Act and the California Civil Code, tenants must meet and comply with the *Senior Housing Residence Restrictions for Walnut Creek Mutual No. Sixty Eight*. Any owner that intends to lease or rent their Unit should thoroughly review these housing restrictions which are included behind the last tab in your Governing Documents Manual. In addition to this document, Article 8 of the CC&Rs contains many restrictions covering the leasing and renting of Units.

Length of lease:

Short-term or transient rentals for a period of less than thirty (30) days are prohibited.

Minimum age requirement:

At least one lessee must be 55 years of age, the minimum age required to be a “qualified resident”, or older.

Procedure for processing leases:

Rental, lease and other occupancy permit forms are available at the Golden Rain Foundation Administration Office at Gateway. Owners must obtain written approval from the Mutual 68 Board before executing a Rental or Lease Agreement.

Owner responsibility for tenant:

Each Owner shall be strictly responsible for and shall be liable to the Mutual for the actions of the Owner’s tenant(s) in or about all Units and Common Area and for each tenant’s compliance with the provisions of the Governing Documents. A copy of Mutual 68’s Policies and the Governing Documents must be given to the lessee by the lessor/Owner.

Reference: Senior Housing Residency Restrictions

CC&Rs 8

Adopted: April 28, 2003; December 4, 2023

MAINTENANCE

According to the Davis-Stirling Act and the Mutual's governing documents, certain repair and maintenance activities are the responsibility of the Mutual and others are the responsibility of the Unit Owner. Maintenance, repair, and replacement responsibilities are described in detail in the CC&Rs at Article 6. In general, maintenance of the Common Area, including landscaping and building exteriors is the responsibility of the Mutual. This work is paid for from funds collected from the homeowner's monthly coupon. The Mutual contracts with the Golden Rain Foundation (GRF) to provide certain specific maintenance services. These services are performed by the Mutual Operations Division (MOD) and maintenance vendors hired by the Mutual and MOD.

The repair and maintenance of the interior of a Unit and the Exclusive Use Common Area associated with a Unit are generally the responsibility of the Unit Owner, except concrete and Trex Decks as noted in Appendix B. MOD is able to provide repair and maintenance services for the homeowner on a billable basis. Such services performed by MOD are normally billed at a lesser rate than an outside contractor would charge for comparable work. Generally, any resident has the option of using these services and paying MOD for them or contracting with outside licensed vendors to do maintenance work which is the Owner's responsibility. Contractors hired by residents must abide with the Mutual 68 Work Rules policy.

In accordance with Article 6.4 (Right to Inspect and Repair) of our CC&Rs, the Mutual has the right to enter onto Balconies to inspect them and require Members to maintain the Balcony in accordance with all public safety and Mutual regulations. The Mutual will inspect Balconies and Decks on a periodic basis for maintenance and non-conforming conditions, notify Members of corrective action required for non-conformance and maintain written records of inspection activities to assist the Mutual with elevated elements compliance.

Appendix B lists frequent maintenance and repair items and identifies whether they are Mutual billable or resident billable. The MOD Order Desk maintains a current copy of Mutual 68's Policy in this regard and will advise residents at the time maintenance orders are taken that the work may be billable to them.

Mutual billable items with an estimated cost exceeding \$500.00 must be approved by the Board. Exceptions to prior approval are problems involving pest control, exterior lighting, smoke detectors, irrigation sprinklers, or emergency situations.

Reference: California Davis-Stirling Act Section 1364 CC&Rs 6
Policy Appendix B
Adopted and Revised: April 28, 2003; May 24, 2010; December 4, 2023

MEETINGS

Members will be advised of scheduled Board meetings and are invited to attend.

The Board will permit any Mutual member to speak at any regular Board meeting, special Board meeting or regular or special member meeting during the member comment period for a reasonable time set by the Board, usually 2 or 3 minutes. Members may not attend an executive Board session unless explicitly invited to attend by the Board.

The Board may establish a reasonable time limit during which an owner may speak.

The Board will only allow comments against the Board which are not defamatory, harassing, or threatening, and which are delivered in a civil and non-belligerent manner.. Hate speech and speech which discriminates against others or harasses them on the basis of their being part of a protected class will not be tolerated.

No video or audio recording of Board, Committee, or Membership meetings will be permitted except for video or audio recording authorized by or on behalf of the Mutual Board.

Minutes of Board and Committee meetings will be prepared and posted in the Board office at Gateway complex and on the Rossmoor.com website.

Owner Access to Board Minutes

Per California Civil Code section 4950(a), owners may have access to minutes of Board meetings, other than meetings held in Executive Session, within thirty (30) days of the meeting. Minutes are posted at the Board Office at Gateway Complex and on the Rossmoor.com website. Minutes shall be those adopted by the Board at the subsequent meeting, or if that has not yet occurred, the draft minutes clearly marked as such.

Upon request, Owners may have hard copies of minutes or draft minutes. The Mutual may charge the requesting member for the actual cost of copying and mailing the requested minutes. Owner's written requests for copies of minutes should be send to the Mutual's Board of Directors at 1001 Golden Raid Road, Walnut Creek, CA 94595 or by email to the Mutual's manager. In addition, Board minutes, once adopted, are uploaded to the M68 website m68eagleridge.com.

Adopted and Revised: April 28, 2003; July 25, 2005; December 4,2023

MEMBER ACCESS TO MUTUAL RECORDS

Mutual Members shall have access to records of the Mutual for the purpose of inspection and obtaining copies as set forth in the Davis-Stirling Act, the Corporations Code, and this Policy. Records will be provided to a requesting Member upon written request.

Members are entitled to copies of those “Association records,” “enhanced association records,” and “Association election materials” listed in Civil Code section 5200 et seq. Different records must be produced within different time periods, as set forth in Civil Code section 5210. In general, members are entitled to the Mutual’s governing documents, financial records, executed contracts not otherwise privileged under law, agendas and meeting minutes, election materials, and the membership list.

The membership list contains only the members’ names, property address, email address, and mailing address. Members may opt out of sharing this information by notifying the Mutual in writing that they wish to opt out. The opportunity to update membership list information as well as to opt out is provided each year during the annual solicitation of membership contact information and communication preferences. However, updates and opt out requests may be made to the Mutual in writing at any time.

To receive electronic communications from the M68 Board of Directors including but not limited to Board Agendas, Board Re-Caps, Audited Financial Statements and Budget Booklet.

1. Go to m68eagleridge.com
2. Click Register at the top right of the home page.
3. Fill in your First Name and Last Name
4. Claim your “Property Address” by clicking on the link, “**Click Here to Lookup Your Property**”.
5. Click on “Select Group” and choose “Eagle Ridge” from the dropdown menu.
6. Click on “Select” and scroll down to find your address in the dropdown menu.
(addresses are in numerical order by the *first three digits*) Once you have clicked on your address, click on the “Select” button below.
7. Click on the “Select” button next to “I agree to receive M68 electronic communications under its *Terms and Conditions*” and then click on “Yes” or “No”. Detailed terms and conditions are available to you by clicking on “**Terms and Conditions**”.
8. Enter your Email Address—this is a required field.
9. Enter your Home Phone Number (optional, but be sure to use the dashes in the number if you enter your number)
10. Enter your Cell Phone (optional, but be sure to use the dashes in the number if you enter your number)
11. Enter your mailing address (required)

MEMBER ACCESS TO MUTUAL RECORDS

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12. "Directory Preference" is followed by "Show Profile"—click on "Yes" to allow your information to be included in the password protected Member Directory.
13. Click on the box next to "I'm not a robot" and follow the instructions. For an audio option click on the headphones icon at the bottom of the pictures. You will only have to do this one time.
14. Click on "Continue" box to submit your registration to the site administrator for approval. *Once approved, generally within 2 days, you'll receive an email with further instructions for you to add a password and manage your preferences*

The Mutual may withhold or redact from records made available to a Member the following information:

- a. Information that is reasonable likely to lead to identity theft;
- b. Information that is reasonable likely to lead to fraud in connection with the Mutual;
- c. Information that is privileged under the law;
- d. Information that is reasonable likely to compromise the privacy of an individual Member;
- e. Information consisting of records of a-la-carte goods or services provided by the Mutual to individual Members for which the Mutual received monetary payment other than assessments;
- f. Information consisting of records of disciplinary actions, collection activities or payment plans relating to members other than the requesting member;
- g. The personal identification information of a person, e.g., account numbers;
- h. Agendas, minutes and information from executive sessions of the Board of Directors, except that executed contracts that are not otherwise privileged shall not be withheld;
- i. Personnel records of Mutual employees other than compensation information that may not be withheld or redacted by law; and
- j. Architectural plans, including security features, for the interior of individual Units.

The Mutual will not withhold or redact information regarding compensation of individual employees of the Mutual except that such information will be set forth by job classification or title and in a manner that will not identify an employee's name, social security number and other personal information.

In no event shall Mutual records or any information contained in such records be sold, used for any commercial purpose or used for any purpose not reasonable related to a Member's interest as a Member of the Mutual and the Mutual shall have all rights provided by law to enforce this provision including the obtaining of injunctive relief and the recovery of damages and the costs and expenses incurred in any enforcement action or proceeding.

Reference: Bylaws 16

Adopted & Revised: June 26, 2006; December 4, 2023

NOTICE OF POLICY CHANGE

The Board of Directors has the power and the authority to establish and amend Policies that it deems necessary for the management and operation of the Project and the conduct of business and affairs of the Mutual. Any Policy proposed by a Standing Committee must be approved by the Board.

The Board must notify all homeowners 28 days prior to adoption of any new or revised policy. Following adoption by the Board for the Policy to become effective, members shall be notified within 15 days. Such notification may be by means of the United States Postal Service, personal delivery, publication in the *Rossmoor News* or Mutual 68 newsletter, or posting on the Mutual's websites. The effective date shall be the date of publication, delivery, or posting.

All residents are encouraged to become familiar with the Mutual Governing Documents, the Bylaws, the CC&Rs, and the Board Policy manual.

Reference: CC&Rs 2.5, 20.6

Adopted and Revised: April 26, 2003; October 4, 2004; December 4, 2023

OCCUPANCY

The Senior Housing Residency Requirements define who may occupy a residence. If a resident wants to hire a “live-in” employee, they should first contact Member Services, who will provide a copy of the approved procedure and arrange for a bar code to be issued. Live-in employees (such as nurse, housekeeper, etc.) may not use the community’s recreational facilities.

Information about qualified permanent residents and care providers is available from Member Services. The Mutual requires that all owners/occupants provide the requested information about those residing in residences to ensure that the Mutual’s qualification as a senior retirement community is not jeopardized, and so that Emergency Preparedness Coordinators are aware of occupancy.

Reference: Senior Housing Residence Requirements; CC&Rs 7.11
Adopted and Revised: April 28, 2003; March 26, 2007; December 4, 2023

OUTSIDE FIRES

Charcoal barbecues, hibachis, outdoor fireplaces, tiki torches, and any other open flame devices shall not be used anywhere in Mutual 68 including patios, decks, and park areas, with the exception of open flame cooking devices fueled by propane or butane and electrical cooking devices, which are allowed.

Reference: CC&Rs 7.2

Adopted and Revised January 26, 2009; December 4, 2023:

PAINTING

Painting of the interior of a residence by the homeowner is allowed and no approvals are required by the Mutual. The original interior paint color used throughout Eagle Ridge is Kelly-Moore Western Acoustic.

Painting of the exterior surfaces of buildings, including Exclusive Use Common Areas, is done on a scheduled basis under contract from Mutual Operations Division (MOD). This work is paid for from funds collected in the reserve portion of the homeowner's monthly coupon. Individual homeowners are not allowed to paint, or to contract to paint, building exteriors and the exterior sides of exterior doors with the exception of the front entry door exterior surface. Owners may paint, or contract to paint, the front entry door only, provided that they use the type and color permitted within Appendix D. Any of the six colors listed may be applied to any unit within any building within the Mutual 68 subdivision (One color only). Failure to use an allowable color or satin finish will be deemed non-conforming to Mutual 68 policy. Minor touch-up painting is allowed.

The developer's architect designed the exterior color palette for Eagle Ridge. Seven color schemes, each consisting of four different colors, have been used at our buildings. Four of these color schemes use Dunn-Edwards paint and three schemes use Kelly-Moore paint. To enable homeowners to purchase a small amount of paint for touch-up, the complete color palette is included as Appendix D. Although color chips are not available for all of the listed colors, the paint stores have the mixing codes on file and can supply the correct paint color.

The color schemes currently in use as shown in Appendix D may be changed in the future at the discretion of the Board.

Reference: CC&Rs 4.3, 6.2h, 6.2j Policy Appendix D, Eagle Ridge Building Color Palette
Adopted: April 28, 2003; December 4, 2023

PETS AND ANIMALS

Unless permitted by the Board in writing, no animals shall be kept, bred or raised within the Mutual for any commercial purpose. An Owner may keep two (2) customarily uncaged household pets within the Owner's Unit. Each Owner may also maintain a reasonable number of fish or small caged animals. Keeping and controlling animals is expressly subject to any controls or prohibitions that may be adopted by the Board, the Golden Rain Foundation or City of Walnut Creek.

Note that service dogs and assistance animals are not pets but are still subject to rules and restrictions regarding nuisance behavior, aggressive and dangerous behavior, and property damage.

No animals may be kept in the Mutual that become a nuisance. Animals that are determined by the Board to be noisy, obnoxious, or dangerous are subject to removal from the Mutual.

When animals are outside the residence, they must be on a leash and under control at all times, and the pet's owner is responsible for cleaning up any waste.

Reference: CC&Rs 9

Adopted and Revised: April 28, 2003; December 4, 2023

POWER SOURCES FOR ELECTRIC VEHICLES

This policy pertains to requirements for charging electric vehicles in Mutual Sixty- Eight.

CONTROLLING STATE LAW

Pursuant to California Civil Code Section 4745, Mutual Sixty-Eight condominium owners may install a separate circuit and charging station in their garage to charge a plug-in electric vehicle.

GENERAL CONDITIONS FOR POWER SOURCE INSTALLATION

Residents will be responsible for the installation of the separate electric circuit and charging station that meets the requirements established by state and Walnut Creek laws and by the electric vehicle manufacturer.

In addition, residents must obtain a Mutual Sixty-Eight alteration permit, as well as a City of Walnut Creek permit, for all electrical modifications required to provide hook-ups for their electric vehicles. All costs of modifications will be the Owner's responsibility. The cost of electricity utilized in charging the vehicle is the Owner's responsibility and will appear on the monthly bill to the resident.

There will be no charges incurred by Mutual Sixty-Eight for any of these modifications.

INSURANCE REQUIREMENT

California Civil Code 4745 requires the condominium owner to provide a certificate of insurance that names Mutual Sixty-Eight as an additional insured under the homeowner's insurance policy, except if the vehicle is plugged into an existing National Electrical Manufacturers Association standard alternating current power plug. The Mutual also requires the condominium owner and each successive owner, at all times, to maintain an umbrella liability coverage policy in the amount of at least one million dollars (\$1,000,000) covering the owner operating a Mutual Sixty-Eight approved power installation. The condominium owner must name Mutual Sixty-Eight as an additional insured under the policy with a right to notice of cancellation.

ILLEGAL USAGE

Vehicles may only be powered using metered circuits chargeable to the owner. Mutual metered electrical circuits chargeable to Mutual Sixty-Eight may never be used by individual Owners to charge their vehicles. Each illegal use is a violation of this Policy and a fine will be levied in accordance with the Mutual's Schedule of Fines and Monetary Penalties.

Reference: CC&Rs 6.2g

Adopted and Revised: November 24, 2014; December 4, 2023

SALES AND INSPECTIONS

When an Owner wishes to sell, they must contact Mutual Operations Division (MOD) for an "Authorization to Inspect." When the form and applicable fee are submitted, MOD will inspect the unit to determine if the Owner has damaged or altered Mutual property without the Board's approval, or if unauthorized alterations have been made.

If Mutual property has been damaged or if unauthorized alterations have been made, the Owner is responsible for repair to the Mutual's standard with final MOD approval on behalf of the Mutual prior to sale.

If there is an unapproved alteration, the Owner may:

1. Remove the alteration and return the area to its original configuration to the Board's and MOD's satisfaction, including any upgrades necessary to meet the City of Walnut Creek's building code. The owner is responsible for all costs associated with the removal and restoration.
2. Submit an alteration application to the Mutual's Board of Directors for approval (see Appendix C and the policy "Alterations to Buildings"). The Owner is responsible for all costs associated with getting the alteration approved.
3. Buyers take ownership of Units subject to any violations by prior Members, Tenants or their respective family, guests, invitees, or pets, of the Governing Documents concerning the Unit, whether such violations were disclosed by the seller of the Unit and whether the Mutual knew of the violations at the time of sale. Such buyers are liable for correcting such violations upon demand by the Mutual. Assessments, fines and other charges not secured by a lien on the Unit prior to transfer of title are exempt from this provision.

In addition to the owner's disclosure responsibilities, it is the owner's responsibility to fully disclose to the buyer any pertinent information the Mutual or MOD, as the Mutual's agent, gives to the Owner during the selling process, including a copy of Mutual 68 governing documents.

Reference: CC&Rs 3.3, 5.14 Policy Appendix C

Adopted and Revised: April 28, 2003; May 24, 2010; December 4, 2023

SATELLITE DISHES AND TV ANTENNAS

Owners may install or use satellite dishes, TV antennas or other types of broadcast reception devices of diameter or diagonal measurement of 36 inches or less with the following provisions:

- An approved Alteration Agreement is required.
- The homeowner agrees to indemnify and reimburse the Mutual for any cost or resulting damage to Mutual property arising from the installation, use, maintenance or removal of the device.
- Antennas are installed in a safe manner, not endangering other residents or common area components.
- If visible from the street or Common Area, the components are painted to blend into the surrounding area.

Reference: California Davis-Stirling Act Section 1376; CC&Rs 7.16
Adopted and Revised: April 28, 2003; December 4, 2023

SMOKE DETECTORS, CARBON MONOXIDE DETECTORS, HARD WIRED FIRE ALARM SYSTEM AND FIRE SPRINKLERS

Smoke detectors have been installed in all homes at Eagle Ridge as required by State building code. These detectors belong to the Mutual, are hard-wired to the building's primary source of power, and have battery backup. Each Owner shall be responsible for the maintenance, repair and replacement of the carbon monoxide detectors. The Mutual is responsible for all battery-operated smoke detectors located inside the Units. Additionally, testing of battery-operated smoke detectors that are located in a Unit shall be the responsibility of the Mutual. Testing of the carbon monoxide detectors that are or that may in the future be located in a Unit shall be the sole responsibility of the Unit Owner. The Mutual and/or the Fire Marshall shall have a reasonable right of entry to inspect any Unit to verify that such Unit contains working smoke detectors as required by law.

If a problem occurs with a smoke detector, such as "chirping" due to a failed or weak battery you can contact MOD at 925-988-7650 during regular business hours. During evening hours, weekends and holidays, Securitas may be contacted at 925-988-7899. The cost of the service is the responsibility of the Mutual.

All Eagle Ridge buildings have a central fire sprinkler system installed. Sprinkler heads are located in the ceilings of all rooms except baths and some interior closets. The heads are located behind a cosmetic three-inch diameter white cover plate that drops off at a specified temperature. At a slightly higher specified temperature, a vial melts releasing flow of water to a deflector plate causing a 360-degree spray of water into the room. All sprinkler heads are independent of each other and will only activate if the specified temperature is exceeded at the location of the head.

All homes in a building are on the same system and are controlled by valves in a closet on the building's exterior. The closets are located on one side of the building near the street. A red circular alarm bell above or adjacent to the closet can identify these closets. Residents are not allowed to store any items in fire sprinkler system closets.

When a sprinkler head releases water, a flow sensor sets off the outside alarm as well as an alarm inside all the homes in the building. The outside alarm aids the fire department in locating the building. The inside alarm, which is a four-inch square red box and located in the entry closet, alerts the residents to immediate danger even if the fire is in another home in the building. These alarms are not connected to any other building, central facility, or fire department.

Mutual 68 contracts through MOD to have the fire sprinkler system flushed and inspected on a periodic basis.

Reference: State of California Uniform Building Code, Section 3411; CC&Rs 6.2q
Adopted and Revised: April 28, 2003; May 24, 2010; December 4, 2023

Solar Energy System Policy

1. Procedural Overview

- A. The Applicant, having read and understood this Solar Policy, selects a Contractor who has experience installing solar energy systems, preferably in condominium settings.
- B. The Contractor generates system plans and a Solar Site Survey showing the total usable solar roof area and the equitable distribution of that space among owners of units in the building.
- C. The Applicant notifies other owners in the building of their intent to install solar panels and prepares an application (“Application”) to be submitted to MOD’s Alteration Department. The Application includes (among other documents) the Solar Site Survey, the System plans, copies of Contractor’s and Owner/Applicant’s insurance, neighbor notification form, and Owner’s indemnification agreement.
- D. The Alteration Department submits an official copy of the Application to the Mutual 68 Board. The Board in turn sends copies to the Mutual 68 Building Committee. A decision to approve or disapprove the Application must be rendered within 60 days.
- E. If Application is approved, the Applicant or the Contractor applies to the City of Walnut Creek Building Department for a building permit, a copy of which shall be given to MOD and subsequently to the M68 Board.
- F. Installation work may start only after the procedures listed above have been completed.

Introduction

The installation of Solar Energy Systems is governed by applicable California law, including but not limited to California Civil Code Sections 714, 714.1, 801.5, and 4746, as well as all applicable local laws and ordinances, and Mutual 68’s governing documents. Consistent with these authorities, the Owner/Residents of Mutual 68 may install Solar Energy Systems on the Common Area roofs located on the Owner/Residents’ building, and Mutual 68 Home Owners Association may adopt reasonable policies with regard to the installation, maintenance, and removal (when necessary) of Solar Energy Systems. This Solar Energy System Policy was prepared for the purpose of conforming the Mutual’s practices and procedures to current law and best practices.

Mutual 68 is required by its CC&Rs and its Policies to maintain the building roofs, which are part of the Common Area. An Applicant’s request to install a Solar Energy System on a roof is classified as a “non-standard request” and is governed not only by this Solar Energy System Policy but also by Article 5 of Mutual 68’s CC&Rs and these Policies.

Additional Definitions

“Solar Energy System” or “System” is any roof mounted solar panel or set of panels along with their supporting components that use solar power to generate electricity.

“Usable Solar Space” is the amount and location of space on a condominium building roof suitable for solar panel installations.

“Applicant” is the owner of the condominium unit who intends to install, or has installed, a Solar Energy System.

A “Transferee” is a subsequent titleholder of the Unit after the Applicant.

“Contractor” is the principal contractor responsible for installing the Solar Energy System. The contractor may hire subcontractors, but all Mutual and MOD communications will be directed to the Contractor unless the Contractor designates an alternate representative.

“Alteration Application” and “Application” refer to the documents listed in Section 4 below.

“Solar Energy System Policy” and “Solar Policy” are used interchangeably in this document.

2. Solar Site Survey.

The Solar Site Survey determines the total usable solar roof space and specifies the equitable allocation of that space among all owners of units in the building. The survey must show the number and arrangement of the solar panels for each of the possible solar energy system installations. Attachments A, B, and C illustrate solar site surveys for our duplexes, triplexes, and 4-plexes. These illustrations are not exact in detail and do not show support equipment and connections.

The Solar Site Survey shall be guided by the following policies:

A. Equitable Distribution.

Equitable distribution means that, to the extent it is feasible, each possible installation will be capable, within 5%, of generating the same number of kilowatts as the other installations on the same roof. Note that there may be situations where equitable distribution as defined herein is not possible due to physical limitations including available usable roof area and existing shade. An application shall not be denied just because its installation might prevent the installation of a theoretical future Solar Energy System of a different type. The potential cost of the various installations will be considered but will not be a determining factor.

B. Generated by Licensed Contractor

The Solar Site Survey shall be created by a licensed solar contractor or by the licensed contractor's registered salesperson knowledgeable in the installation of Solar Energy Systems. The

Owner/Applicant, though they may be a contractor, shall not perform the duties of a Contractor in the design, implementation, or maintenance of this System.

C. Rooftop Location Only.

The System solar panels shall be mounted only on a rooftop of a Mutual 68 duplex, triplex, or 4-plex. No part of the System shall be mounted on any structure over a deck or patio or any other location on the Common Area other than a rooftop.

D. Single Residence Use Only.

The System shall provide electricity for a single Unit.

E. Preferred Location.

For a duplex or triplex, the location of the system shall be on the roof over the Owner/Applicant's Unit. For a 4-plex building each owner's potential location for a solar panel system is determined by the location of that owner's unit in the building. The four possible solar panel locations are arranged in a checkerboard fashion, with two potential panel systems on each side. The panel system closest to the peak of the roof will be the location of the upstairs unit's system. The panel system closest to the bottom edge of the roof will be the lower unit's potential panel system location. Any supporting equipment for the two systems on the same side of the roof, supporting equipment that will be placed outside the garage, shall be placed on the wall on the same side of the building as the solar panels if possible. Other locations will be considered if the preferred locations are not available.

F. Exposure.

The Solar Site Survey will indicate the direction true north. This will allow the exposure of the panels to be considered using the website, pvwatts.nrel.gov. At our 37.85 latitude and with

our 18degree roof slope, if a true south facing roof is considered 100% effective for solar panel placement, then an east facing roof is 87% effective, a west facing roof is 88% effective, and a north facing roof is 72% effective. This means, by way of example only, that a 16-panel system facing south might need 18.4 panels facing east/west or 22.2 panels facing north.

G. Tree Shading

The Mutual shall not be required to remove or prune a tree or shrub planted before the System was proposed. Trees and shrubs planted after the installation of the System may not be allowed to grow so as to cast a shadow over greater than ten percent (10%) of the System's collector surface at any one time between the hours of 10:00 A.M. and 2:00 P.M. local standard time. (California Public Resources Code Section 25982). Attachment D illustrates tree shading issues. Pruning requests may be submitted to the Mutual 68 Landscape Committee and the Board for consideration, but approval is based on the advice of the Mutual's professional landscape maintenance team and is not guaranteed.

H. Aesthetic Considerations.

Piping, wiring, structural equipment and supporting cabinets shall be installed so as to be minimally visible and blend into the material to which they are mounted or placed. (Solar Policy 6 E 4)

I. Firefighter Spacing.

Firefighter access on the roof shall be governed by California Fire Code 2019, section 1204.2, titled, "Access and Pathways." The Contractor is obliged to follow this code.

J. Other Spacing.

The space between any two adjacent panel systems needs to be 12 inches to reduce the possibility of electrical problems. A 12 inch space should be left between the bottom edge of the solar panel array and the lower edge of the roof. A 12 inch space should be left between the edge of a roof plane and an adjoining roof plane.

K. Existing Rooftop Features.

The Solar Site Survey needs to show all existing pipes, vents, skylights, solar tubes, and attic fans that extend to or through the surface of the roof. The arrangement of the solar panels shown in the Solar Site Survey must provide space for the repair and/or maintenance of all existing rooftop features. None of these features shall be covered or modified without written permission of the Mutual 68 Board.

L. Building Code Adherence.

Planning and installations shall be implemented in accordance with all applicable building, fire, electrical and related statutes, codes and regulations, including but not limited to City of Walnut Creek Development Review Services Information Bulletin no. 1B-025 entitled “Submittal Requirements for Photovoltaic Array Systems or Alternative Energy Systems” as amended from time to time.

3. Mutual 68 Board Rights and Responsibilities.

A. Application Review.

The Board and the Building Committee are allowed 60 days from the date of the Board’s receipt of a complete Alteration Application in which to approve or disapprove. Incomplete applications do not trigger the start of the 60 day consideration period. If the Board and Building Committee do not act within this period, the Alteration Application is automatically approved, unless the delay is due to an incomplete application or the Board’s reasonable request for additional information. The Board’s written approval or disapproval will be transmitted to MOD’s Alteration Application Department, who will in turn send the written decision to the Applicant. In the case where the Application is disapproved, the Board shall provide a written reason. The 60-day period will renew when the Applicant resubmits the Application. The Applicant may proceed with the project only after receiving a copy of the approved Application signed by the Board and after the receipt of a Building Permit from the City of Walnut Creek Building Department.

B. Requesting Additional Information.

The Board may ask the Applicant to provide, in addition to the information and documentation included in the Alteration Application, information and documentation that may be reasonably requested by MOD and/or the Board.

C. Hiring a Consultant.

The Board maintains the right to hire a consultant at the Applicant’s expense to review all plans and documentation provided by the Applicant. In the case where the Board rejects the Applicant’s Solar Site Survey, the Board maintains the right to hire a consultant at the Applicant’s expense to generate a new Solar Site Survey.

D. Imposing Reasonable Restrictions

The Board may impose reasonable restrictions on the proposed System if these restrictions do not increase the cost of the System by more than \$1,000 or decrease the System efficiency by more than 10%. These restrictions may be imposed for aesthetic reasons. For example, the Board may require the solar panels and/or supporting equipment be placed in a less visible location if that change meets the criteria above.

E. Reliance on Owner/Applicant and Contractor Representation

In approving the installation of the System, the Board relies on the representation of the Applicant and of the Applicant's Contractor that the System fully complies with the safety criteria set forth in Solar Policy Section 6C. Should the Board later determine that the System is not in conformance with such criteria, the Board may require the Applicant, at the Applicant's expense, to remove the System.

F. Inspection Compliance.

The Board may have the System inspected at any time to ensure compliance with the provisions of this Solar Policy and the Application as approved. If an inspection determines the system is not in compliance, the Board may give the Applicant 30 days' written notice by certified mail to put the system in compliance or otherwise remove the System at the Owner/Applicant's expense.

G. Removal of System for Maintenance

The Board may require the Applicant, at the Applicant's cost, to remove all or part of the System to enable the Mutual to meet its maintenance, repair and/or replacement obligations as imposed by the Mutual's CC&Rs or Policies and/or California law. Unless there is an emergency, the Mutual shall provide the Owner with at least 30 days' written notice by certified mail. If the Owner fails to implement the Mutual's request, the Mutual may remove the System at the Owner's expense. In this latter case, the Mutual shall not be liable for any damage to the System caused by the removal.

H. Inspection of Owner/Applicant's Insurance and Maintenance Records. The Board shall have the right to ask, at any time, to see a copy of the Owner/Applicant's insurance liability policy so as to ensure this policy is kept current. The Board shall have the right to ask, at any time, to see a copy of the Owner/Applicant's System Inspection records to ensure the System has been inspected every two years. (Refer to Solar Policy Sections 4G, 6A, 7C)

4. Alteration Application.

The Alteration Application is intended to provide all the information necessary for the MOD and the Board to evaluate the proposed System. The Application shall include the following items:

A. Owner's Signature on MOD Application Form.

By signing the MOD Application Form the Applicant agrees they have read and understand this Solar Policy.

B. Solar Site Survey.

The Solar Site Survey is discussed above in Solar Policy 2.

C. Overhead View.

A drawing or a satellite photo showing the Owner/Applicant's building, the proposed solar panel area, the immediately adjacent buildings, the street in front, and the North direction.

D. System Overview Diagram.

A drawing looking down from above, showing the proposed solar panel layout as well as supporting components and connecting wiring, including the wiring connection to the service panel.

E. Panel Mounting.

A drawing or manufacturer's handout showing how the solar panels will be mounted on the roof.

F. Copy of Owner's Signed Indemnity Agreement.

This two-page MOD document requires the Applicant to acknowledge, among other things, that they will install and maintain the proposed System in full compliance with this Solar Policy.

G. Copy of Owner's Liability Insurance.

The Applicant shall be responsible for obtaining, and maintaining over the life of the System, a homeowner's liability coverage policy with a policy limit of at least \$1,000,000. Within 14 days of approval of the Application this policy shall be in effect and a copy of the policy submitted to the Board. If the proposed System includes battery backup, then the policy shall include a statement that the Applicant is responsible for the System and the batteries. (Refer to Solar Policy Section 10)

H. Neighbor Notification Form.

The Applicant shall notify all other owners of units in the affected building about the Alteration Application in accordance with Civil Code section 4746(a)(1). A sample Neighbor Notification Form is attached hereto as Exhibit E.

I. Contractor's License Detail.

The Contractor must supply a copy of the Contractor's license showing the Contractor is licensed in the State of California. (Refer to Solar Policy Section 6 A)

J. Contractor's Insurance

The Contractor must supply a copy of a Contractor's Workers Compensation with minimum coverage required by California law, and a Contractor's General Liability policy with limits of at least \$500,000 and Mutual 68 and Owner/Applicant as additional insureds. (Refer to Solar Policy Section 5 C)

SOLAR ENERGY

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K. Manufacturer Supplied Literature

Manufacturer literature for all Solar Energy System components, including specifications, color, and materials, shall be provided as part of the Application.

L. Signage.

A copy of the signage and warning labels required for support equipment shall be included as part of the Application. (Refer to Solar Policy Section 6 C2)

M. Contra Costa County Fire Protection District Form.

The Contra Costa County Fire Protection District requires the Solar-Photovoltaic Notification Form be submitted to them. A copy of the completed form shall be included in the Application.

N. Leased System.

Additional information must be included if the System is to be leased. (Refer to Solar Policy Section 9)

O. Battery Backup

There is an additional requirement if the System includes battery backup. (Refer to Solar Policy Section 10)

5. Contractor Information and Requirements.

A. Contractor License.

The Contractor shall be licensed in the State of California to install and maintain the Solar Energy System components.

B. Contractor Experience.

It is preferred that the Contractor have at least 5 years experience installing similar Solar Energy Systems in Rossmoor or in similar condominium projects without a major incident.

C. Contractor Insurance

Prior to installation, the installer shall have insurance coverage that meets the following minimums: (1) Worker's Compensation with minimum coverage required by California law; and (2) Contractor's General Liability (included completed operations) with policy limits of at least \$500,000 with Mutual 68 and the Owner listed as also insured. The installer's coverage may not include an exclusion for multi-unit developments or condominium projects.

6. Installation.

A. Owner's Liability Insurance.

The Owner shall be responsible for maintaining a homeowner's liability coverage policy with a policy limit of at least \$1,000,000. This policy shall include Mutual 68 as an additional insured and be in effect within 14 days of Application approval. Coverage shall be renewed annually for the life of the System. If the System includes battery backup, the batteries need to be stated on the policy. (Refer to Solar Policy Section 10.) The Board may, at any time, require the Owner to provide proof the insurance is in effect. If the Owner does not provide proof within 30 days of notice by certified mail, the Mutual shall have the right to remove the System at the Owner's expense.

B. Building Code Compliance.

1. All installations shall be done in accordance with applicable building, fire, electrical and related statutes, codes and regulations, including but not limited to City of Walnut Creek Development Review Services Information Bulletin No. 1B-025 titled "Submittal Requirements for Photovoltaic Array Systems or Alternative Energy Systems," as amended from time to time.
2. Fire Codes require the spacing specified in Solar Policy Section 2 I.

C. Safety Code Compliance.

1. The System components shall meet all applicable health and safety standards and requirements imposed by State and local permitting authorities, standards and requirements consistent with Section 65850.5 of the Government Code.
2. Support equipment shall be housed inside a cabinet or cabinets for safety reasons as well as for aesthetic reasons. This equipment shall be labeled with appropriate signage and warning labels in accordance with the current National Electric Code (NEC) Article 690, Photovoltaic (PV) Labeling Requirements.
3. To ensure the safety of individuals the System shall allow safe access to all parts of the Mutual 68 development and shall not obstruct access to or from any unit, walkway, entrance or exit.
4. In approving the installation of this System, the Board is entitled to rely upon the representation of the Applicant and/or the Contractor that the System fully complies with the safety criteria as set forth in this Policy. Should the Board later determine that the System is not in compliance with this Policy or any conditions of approval, the Board may require the Owner, at their expense, to remove the System or modify the System to bring it into compliance.

D. Installation Schedule.

The installation must be completed within 60 days of the start date of work. Applicant shall provide the Board notice of the start date in advance.

E. Installation Details.

1. All installations shall be completed and secured so as not to materially harm or damage any Common Area, any Unit, any owner's Exclusive Use Common Area, or any person.
2. All panels shall be non-glare solar panels. These panels shall be mounted flush to the roof with an assembly that is bolted to the roof.
3. The panel mounting system shall satisfy all building codes.
4. Piping and related materials shall be installed so as to be minimally visible and blend into the background on which they are mounted or placed. When not unreasonable to do so, these materials shall be colored to blend into this background to the greatest extent possible
5. There shall be no penetrations into building structures, including but not limited to walls and roofs, unless it is necessary for the installation and operation of the System and/or to avoid an increase in the cost of the System of more than \$1,000) or a decrease in the System's efficiency of more than ten percent (10%).
6. Any penetrations made for wiring or piping shall be properly sealed and waterproofed in accordance with industry standards.
7. All installations shall be completed so as not to void any warranties held by the Mutual or other manor owners. The Applicant will be responsible for contacting MOD to determine the requirements for maintaining the roof warranty.
8. Following the System installation, a licensed roofing contractor, as part of the Contractor's installation, shall inspect the building roof to ensure roofing material is undamaged and any modifications comply with roofing requirements that ensure the roof warranty.

7. Maintenance.

A. Owner's Financial Exposure.

1. The Owner/Applicant is solely responsible for the installation, maintenance, repair, replacement, use, removal and/or reinstallation of the Owner/Applicant's System.
2. If the System increases the Mutual's expense for maintaining or repairing the Common Area or those portions of a Unit or Exclusive Use Common Area the Mutual is responsible for under the CC&R's Policies, that expense shall be reimbursed by the Owner/Applicant.
3. If the System is improperly installed, the Owner/Applicant shall be responsible for any costs associated with correcting or repairing the installation or, if necessary, relocating the System to another location.

4. The Board may require the Owner/Applicant, at the Owner/Applicant's cost, to remove all or part of the System to enable the Mutual to meet its maintenance, repair and/or replacement obligations as imposed by the Mutual's CCR's and/or Policies and/or California law. Unless there is an emergency, the Mutual shall provide the Applicant with at least 30 days' advance written notice by certified mail. If the Owner/Applicant does not implement the Mutual's request, the Mutual may remove the System at the Owner's expense. The Applicant will be responsible for any damage to the System caused by this mandated removal. (Refer to Solar Policy Section 3G)
5. The Applicant is solely responsible for any warranty the Applicant may negotiate with the Contractor for labor and/or materials.

B. System Functionality.

1. The Applicant shall not permit the System to fall into disrepair or become a hazard. The Applicant shall be responsible for correcting any safety hazards and implementing any necessary repairs to keep the system in good working order
2. If the System becomes inoperable either by damage, component failure, or termination of service and if upon receiving a 30 days' written notice from the Board by certified mail, the Applicant does not correct the problem within 30 days, the Mutual may require the Applicant to remove all equipment and restore the common area to the satisfaction of the Mutual.

C. System Inspections.

The Applicant shall have the entire System inspected by the original Contractor or by an equally qualified contractor every two years, and shall keep a record of these inspections. The Board may at any time require the Owner to provide a copy of the inspection record. If the Applicant fails to have the System inspected as required, the Mutual may give the Applicant 30 days' written notice by certified mail to meet this requirement. If the Applicant fails to do so in this time period, the Mutual may demand the System be removed.

8. Sale of Unit.

A. Agreement.

Upon resale or transfer of ownership of the Unit that has the permitted System, the Transferee shall agree in writing to assume all of the Owner/Applicant's duties and responsibilities as specified in this Solar Policy. A copy of this agreement must be given to the Mutual before escrow can close.

B. Non-Agreement.

If the Transferee does not agree in writing to assume the Owner/Applicant's duties and responsibilities, the Owner/Applicant, prior to the close of escrow and at their sole expense, must remove the System and restore the area where the System has been located. In particular, any penetrations must be completely sealed with paintable

sealant. In the event the Mutual does not consider the restoration to be complete and the Owner/Applicant does not agree to make it complete, the Mutual shall do so at the Owner/Applicant's expense.

C. Sale Limitation.

The Owner may sell the System only to the buyer of the Owner's unit.

9. Solar Energy System Leasing.

A. Third Party Responsibilities.

In the event the Applicant intends to lease the System from a third party (rather than buying it), the third party must agree in writing to be subject to all terms, conditions, restrictions and obligations specified in this Solar Energy Policy governing an Applicant who would purchase this System. These restriction and obligations include, but are not limited to the installation, maintenance, and possible removal of the System.

B. Lease Issues.

1. The Applicant shall provide the Mutual a copy of the lease in the Application.
2. The Applicant shall provide the Mutual a copy of the signed lease before any work or installation of the System will begin.
3. The lease shall be assignable if the unit is sold.

C. Mutual Legal Costs.

The Applicant shall agree in writing to reimburse the Mutual for the cost of any legal action necessary to enforce the agreement in Solar Policy Sections 9A and 9B, including any attorneys' fees and cost.

10. Battery Backup System.

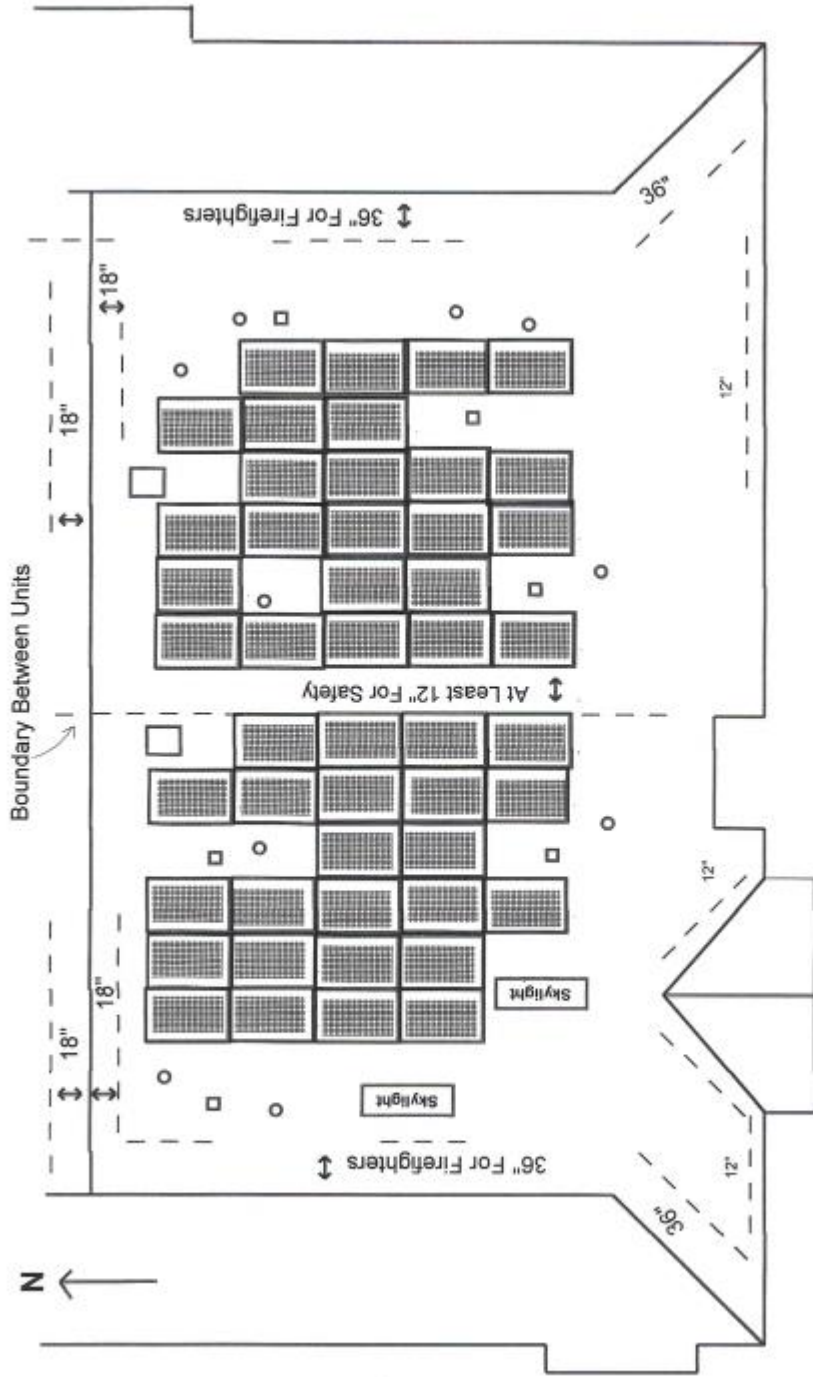
If the System includes battery backup, the Owner/Applicant's personal liability insurance shall include the following language: "The insured is responsible for a solar energy system that includes batteries manufactured by ___ model ___," where the manufacturer and the model are clearly identified.

11. System Changes or Improvements.

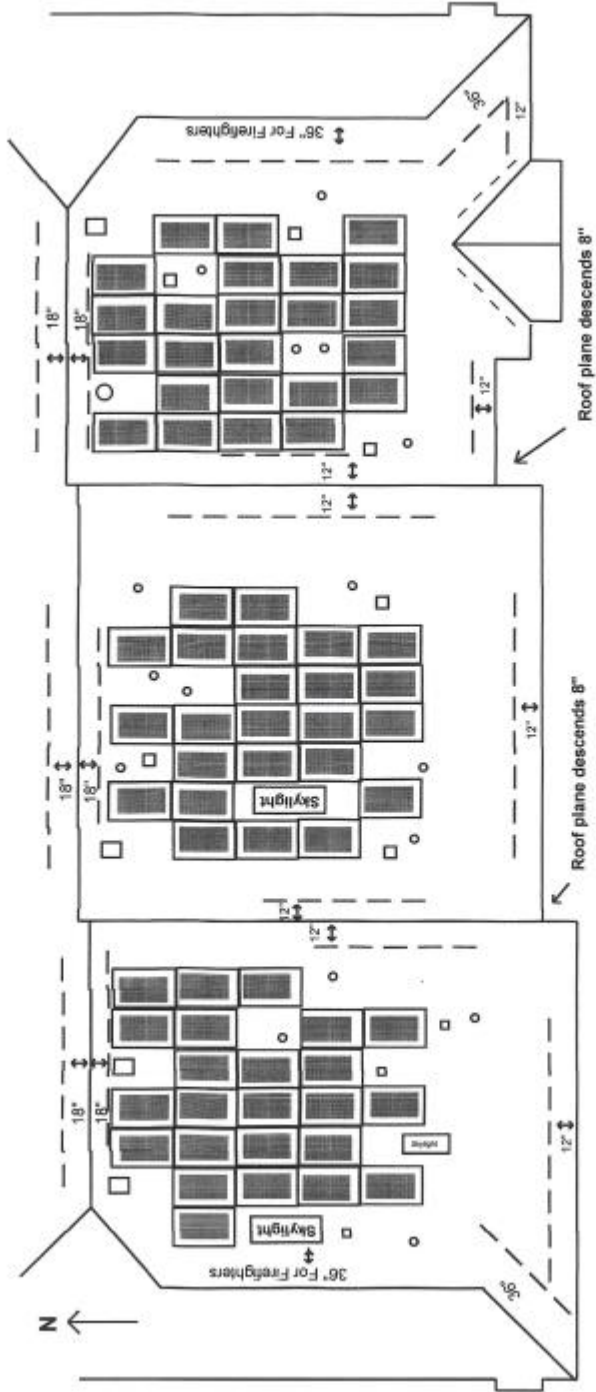
Any proposed change, addition, or deletion to an existing System shall require the submittal of a new Alteration Application. This new Application shall meet all of the requirements of this Solar Policy. The Application shall be reviewed by both the Building Committee and the Board and may result in changes to components of the current system that were previously approved.

Reference: CC&Rs 7.20

Adopted and Revised: October 26, 2015; July 23, 2018; August 23, 2021; December 4, 2023

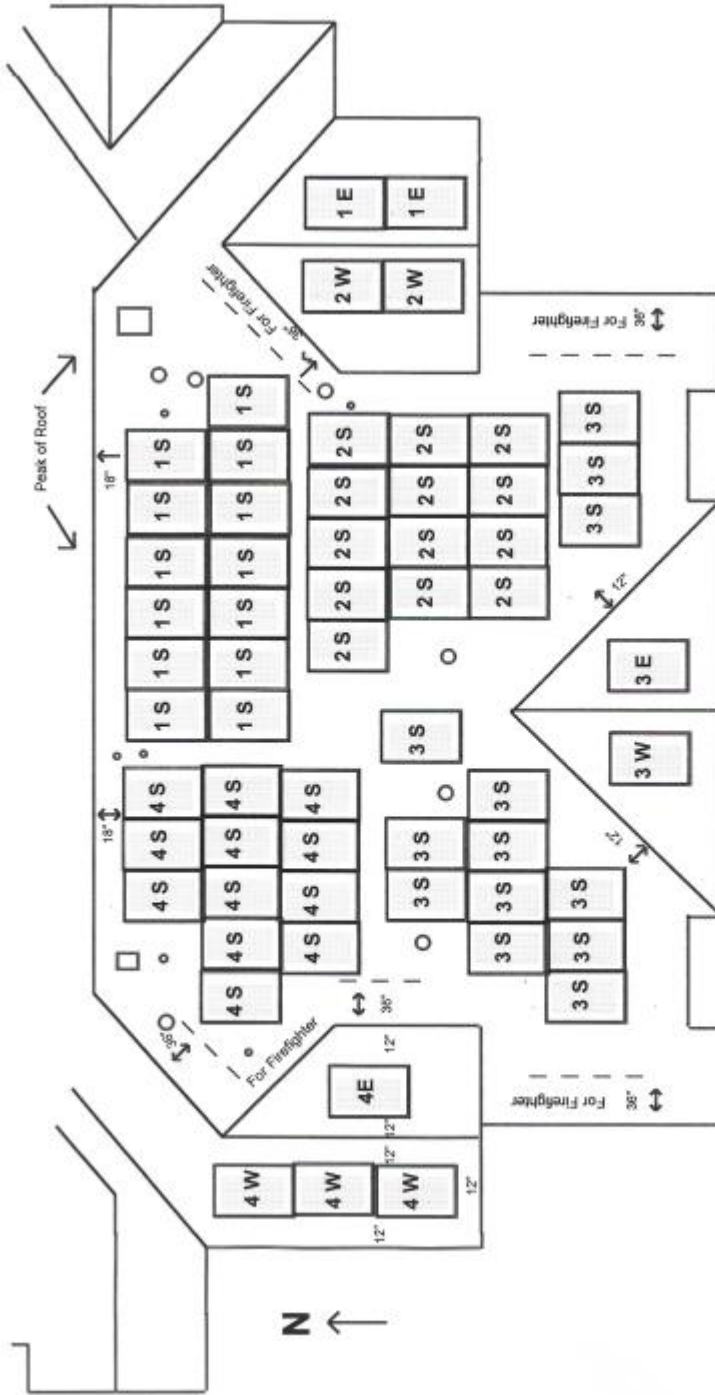


Attachment A: Illustration of solar panel placement on the rear roof of a hypothetical duplex where the roofs over both units are on the same level. The number and placement of pipes, vents, etc. are for illustration purposes.

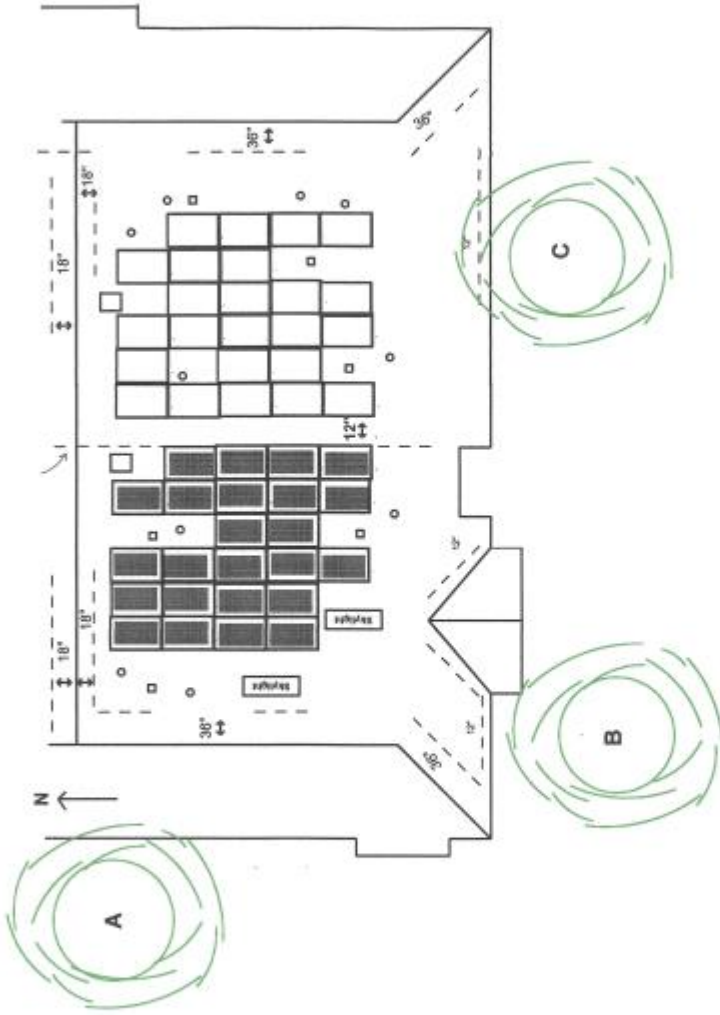


Attachment B: Illustration of solar panel placement on the rear roof of a triplex. Each roof plane descends 8".

The middle roof plane might need its own 3-foot firefighter path if the planes were farther apart.



Attachment C: Panels on the front roof of a 4-plex are identified by a number and a direction. Using the relative efficiency values from Solar Policy 2.A and a rated wattage per panel of 370 watts, the rated wattage of system 1 = $13 \times 370 + (2 \times 370) \times .87 = 5,454$ watts. The rated wattage of system 2 = $13 \times 370 + (2 \times 370) \times .88 = 5,461$ watts. Using similar calculations system 3 = 5,456 watts, and system 4 = 5,417 watts. The actual wattages are roughly 17% less.



Attachment D: A duplex where the solar panels on the left were installed 7 years ago, and the owner on the right has put in an application to install the same system shown on the original Solar Site Survey. Tree A was planted 8 years ago. Trees B and C were planted 5 years ago. All 3 trees cast a shadow over 15% of the collectors' surface between 10:00 A.M. and 2:00 P.M. The owners ask the Board to trim all 3 trees. The Board must allow tree B to be trimmed but is not obligated to allow trees A and C to be trimmed.

SOLAR ENERGY

Mutual 68 Neighbor Contact Form

Owner/Applicant(s) _____

Address: _____

Notice was given to the following owners of Applicant's building:

Owner Name	Address	Date of Notice
_____	_____	_____
_____	_____	_____
_____	_____	_____

Attachment E

SURVEILLANCE EQUIPMENT

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*This Surveillance Equipment Policy (“**Policy**”) for Walnut Creek Mutual No. Sixty-Eight (“**Mutual**”) relates to the installation, maintenance and removal of surveillance equipment, including, but not limited to, surveillance cameras, privacy screens, and security alarms (collectively, “**Surveillance Equipment**”) within the Mutual. This Policy focusses on exterior surveillance equipment, e.g., surveillance cameras, Ring doorbells and similar doorbell and recording systems. Equipment which is installed entirely within a Unit and does not record the Common Area is not considered Surveillance Equipment for purposes of this Policy.*

The capitalized terms in this Policy shall have the meaning set forth in the Declaration, unless otherwise clearly indicated. In the event of any conflict between any provision of this Policy and any applicable statute, the terms of that statute shall prevail and supersede any contrary provision in this Policy.

The following are the rules which apply to the installation, maintenance and removal of Surveillance Equipment within the Mutual:

1. Application for Installation. The installation of Surveillance Equipment is subject to the following provisions: (i) Article 5 of the Declaration entitled “Architectural Control” (ii) this Policy, (iii) the Alteration Agreement Request Procedure, (iv) the Mutual’s other Policies, including, but not limited, to the Mutual’s Policy entitled “Alterations to Buildings” (“**Alterations Policy**”), and (v) applicable law. As such and as required by the Declaration, an Owner wishing to install Surveillance Equipment must submit a written alteration application to the Mutual 68 Building Committee and the Board, in care of Mutual Operations Division (MOD) Alterations Department and receive written notification of approval **PRIOR** to installation of Surveillance Equipment at the Mutual. The Owner shall provide plans and specifications showing the nature, kind, shape, color, height, size, materials and location of the Surveillance Equipment as part of the written alteration application, as well as any other information and documentation as required by the Mutual 68 Building Committee and/or the Board. Except as modified by law, all provisions of Article 6 of the Declaration shall apply to the installation of Surveillance Equipment. The Mutual 68 Building Committee and/or the Board may charge a non-refundable request fee (currently \$30 but may be changed by the Board at any time that fees are being updated) for the cost of additional management time to review and process a written alteration application for the installation of Surveillance Equipment at the Mutual.
2. Decisions in Writing. Any decision on the installation of Surveillance Equipment shall be in writing and, if the proposed installation is disapproved, the written decision shall include both an explanation of why the alteration application was disapproved and a description of the procedure for reconsideration of the decision by the Board.

SURVEILLANCE EQUIPMENT

3. Appeals; Reconsideration by the Board. If an alteration application for the installation of Surveillance Equipment is denied by the Board, the Owner is entitled to reconsideration of the decision upon written request to the Board, at its next open meeting, or as otherwise agreed between the Owner and the Board. The Owner shall have the right to appear at the rehearing and present their case. The Board shall transmit its written decision to the Owner and, if again disapproved, shall specify the reasons for such disapproval. The decision of the Board in approving or disapproving the alteration application at this rehearing shall be final and conclusive.

4. Installation Requirements.

(a) Installations must be performed in accordance with the manufacturer's installation specifications and/or instructions. Installations must also be performed in accordance with all applicable governmental laws and regulations, including all building, fire, electrical and related codes. The Mutual 68 Building Committee and/or the Board may require the Surveillance Equipment be installed by a qualified, licensed, and insured contractor.

(b) Owners shall procure all required permits, authorizations, and approvals from municipalities or other jurisdictions before installing the Surveillance Equipment. A copy of any required permit(s) must be submitted to the Mutual 68 Building Committee and the Board with the alteration application for approval.

(c) Surveillance Equipment shall be installed in a way that does not cause unreasonable embarrassment, disturbance, or annoyance to any resident of the Mutual, or interfere with the use and enjoyment of their Unit. Under no circumstances shall the Surveillance Equipment be positioned so as to view or monitor the interior of any other Unit, interior of any Exclusive Use Common Area, or any other area in the Mutual where there is a reasonable expectation of privacy. The Mutual 68 Building Committee and/or the Board may inspect or review camera feeds (i.e., evidence of where surveillance cameras are directed) to address safety and privacy concerns of neighbors. Surveillance Equipment shall be used for surveillance and safety purposes only. The number and location of the Surveillance Equipment at each Unit shall be subject to the approval of the Mutual 68 Building Committee and the Board. The cost of removing or repositioning the Surveillance Equipment in violation of any provision of this Policy shall be the sole responsibility of the Owner.

(d) All portions of the Surveillance Equipment shall be secured in a manner that does not jeopardize the safety, privacy or soundness of any structure or person within the Mutual.

SURVEILLANCE EQUIPMENT

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(e) There shall be no penetrations into building structures, including but not limited to walls, windows and roofs, unless it is necessary for the installation and operation of the Surveillance Equipment. Any penetrations for wiring or piping for the Surveillance Equipment shall be properly sealed and waterproofed in accordance with industry standards and applicable building codes in order to prevent moisture penetration and resulting structural damage.

(f) The Surveillance Equipment shall be installed so as to be minimally visible and conform to the surrounding structures and environment in design, size, and appearance. When not unreasonable to do so, the Surveillance Equipment shall be colored to blend into the background onto which it is mounted or placed to the greatest extent possible. Visually the installation shall appear neat and attractive, without exposed wiring or visible damage to surrounding improvements.

(g) All installations of Surveillance Equipment shall be completed so as not to materially harm or damage the Unit, other Units, Exclusive Use Common Areas, or Common Area; void any warranties held by the Mutual or other Owners, including the roof warranty; and/or impair the integrity of any building or structure.

5. Inspection. The Mutual 68 Building Committee and/or the Board may inspect the Surveillance Equipment at any time to ensure compliance with the provisions of this Policy and the alteration application, as approved. The Owner shall be responsible for reimbursing the Mutual for any costs incurred by the Mutual in having the Surveillance Equipment inspected. If the Mutual determines that the installation is not in accordance with the provisions of this Policy and/or the alteration application, the Mutual may require the Owner, at the Owner's expense, to remove or otherwise modify the Surveillance Equipment to comply with the provisions of this Policy and/or the alteration application.

6. Maintenance and Removal.

(a) The Owner shall be responsible, at the Owner's sole expense, for maintaining the Surveillance Equipment in good condition and repair. In the event the Owner removes (and does not reinstall) the Surveillance Equipment, the Owner shall, at their sole expense, promptly restore the Unit, the Exclusive Use Common Area, and the Common Area, to its original condition.

(b) Should the Surveillance Equipment become non-operational, either by damage or termination of service, for a period exceeding thirty (30) days, Owner shall remove the Surveillance Equipment and make all necessary repairs to the Unit, the Exclusive Use Common Area and/or the Common Area resulting from the installation and/or removal of the Surveillance Equipment. The cost of removing the Surveillance Equipment shall be the sole responsibility of the Owner.

SURVEILLANCE EQUIPMENT

(c) It shall be the Owner's responsibility to remove the Surveillance Equipment if, in the sole discretion of the Board, the Mutual must maintain, repair, or replace the area where the Surveillance Equipment is installed. Except in emergency situations, the Mutual shall provide the Owner with at least three (3) days advance written notice of the Mutual's need to remove the Surveillance Equipment. The cost of removing and reinstalling the Surveillance Equipment shall be the sole responsibility of the Owner.

(d) After notice and a hearing, the Mutual may require removal of any Surveillance Equipment that emits light or noise, creates privacy concerns, or constitutes a nuisance in violation of this Policy, the Declaration, or the Mutual's Policies. The cost of removing the Surveillance Equipment shall be the sole responsibility of the Owner.

(e) Should an Owner fail to remove the Surveillance Equipment upon the Mutual's request after notice and a hearing, the Mutual may remove the Surveillance Equipment at the Owner's expense. The Mutual shall not be responsible for any damage to the Surveillance Equipment or loss of use due to removal of the Surveillance Equipment. If the Mutual must remove the Surveillance Equipment, the Mutual may levy an Enforcement Assessment, as authorized by Section 6.8 of the Declaration, to reimburse the Mutual for costs incurred in removing the Surveillance Equipment, after giving the Owner notice and an opportunity for a hearing in accordance with the Declaration. If the Mutual must remove the Surveillance Equipment, the Mutual shall not be responsible for replacing or reinstalling it. Reinstallation of the Surveillance Equipment shall be at the Owner's sole cost and expense and shall be in compliance with this Policy, the Declaration, the Mutual's Policies, and California law.

7. Sale of Lot. If Surveillance Equipment is removed when the Unit is sold, any and all damage to the Unit, Exclusive Use Common Area, and/or Common Area must be repaired at the Owner's expense prior to sale, unless the new Owner agrees in writing to assume all responsibility associated with the Surveillance Equipment, including removal of any Surveillance Equipment no longer in service.

SURVEILLANCE EQUIPMENT

8. Mutual Liability/Reimbursement. The Mutual may recover from an Owner any expenses it incurs in connection with any violation of this Policy, in any manner provided by law or permitted by the governing documents of the Mutual, including, without limitation, imposition of a Enforcement Assessment, as authorized by Section 6.8 of the Declaration, against the Owner and his or her Unit to reimburse the Mutual's for costs incurred, provided the Owner's liability has been established after notice to the Owner and the opportunity for a hearing in accordance with the governing documents of the Mutual. Owner agrees that the Mutual is not responsible for any damage which may occur during installation, maintenance, repair, replacement, use, removal and/or reinstallation of the Surveillance Equipment in the Unit, Exclusive Use Common Area, or Common Area of the Mutual. Owner further agrees that the Mutual is not responsible for the installation, maintenance, repair, replacement, use, removal and/or reinstallation of any Surveillance Equipment in the Unit, Exclusive Use Common Area, or Common Area of the Mutual.

9. Owner Liability/Reimbursement. Owner assumes all responsibility for any and all damage to their Unit, other Units, Exclusive Use Common Area, Common Area, and any other property damage and/or personal injury resulting from the installation, maintenance, repair, replacement, use, removal and/or reinstallation of the Surveillance Equipment. Owner further assumes all responsibility for the installation, maintenance, repair, replacement, use, removal and/or reinstallation of any Surveillance Equipment in the Unit, Exclusive Use Common Area, or Common Area of the Mutual. Owner shall indemnify and hold the Mutual harmless from any and all claims or damages as a result of the installation, maintenance, repair, replacement, use, removal and/or reinstallation of the Surveillance Equipment. This indemnity obligation shall also extend to the costs of repairing any property damage to the Unit, other Units, Exclusive Use Common Area, Common Area, or property of other Owners within the Mutual.

Adopted:
July 23, 2018
Revised:
June 24, 2024

VOTING AND ELECTION RULES

1. General.

- 1.1 These Rules are intended to comply with Civil Code sections 5100 through 5130 and shall apply to Member voting: (1) to elect or remove Members of the Board of Directors; (2) regarding assessments; (3) regarding amendments to the governing documents; (4) regarding the granting of exclusive use of common area property; and (5) at the discretion of the Board of Directors, regarding any other matter that may be the subject of a vote of Mutual Members. These Rules shall become effective on December 31, 2019.
- 1.2 As used in these Rules, "general notice" means providing notice by one or more of the following methods: any method provided for delivery of an individual notice pursuant to Civil Code section 4040; inclusion in a billing statement, newsletter, or other document; posting the printed document in a prominent location that is accessible to all Members, if the location has been designated for the posting of general notices by the Mutual in the annual policy statement (e.g., on the bulletin board in the Gateway Administration Center); if the Mutual broadcasts television programming on GRF-owned Rossmoor Channel 28 for the purpose of distributing information on Mutual business to its Members, by inclusion in the programming.

2. Access to Mutual Media and Facilities.

- 2.1 No candidate or Mutual Member advocating a point of view for purposes related to an election covered by these Rules shall be allowed access to any form of Mutual media including, but not limited to, newsletters, common area bulletin board, internet website, social media pages or television programming after written ballots are distributed as specified in Section 7.1 until the conclusion of the election. "Mutual media" shall not include correspondence to the Members via first-class mail, personal delivery, or email. For purposes of this section, "advocacy" shall not include the following: (1) "get out the vote" efforts or publication of communications in any format which are solely for the purpose of encouraging Members to timely return ballots to the Inspector(s) of Elections for tabulation; (2) descriptions of the purpose and effect of a proposed rule change pursuant to Civil Code section 4360; or (3) a factual summary of significant changes to the governing documents accompanying the text of a proposed amendment pursuant to Civil Code section 5115(e).
- 2.2 "Equal access" shall mean, for written statements on any platform, publication of written statements not to exceed a predetermined number of words and, for broadcast statements on any platform, including GRF-owned Rossmoor Channel 28, broadcast statements not to exceed a predetermined length of time. The Board may require that broadcast statements be pre-recorded in order to comply with the predetermined time limit. The Board shall not edit or redact any statement, and shall not be required to publish any statement, written or broadcast, which exceeds the predetermined word or time limit.

VOTING AND ELECTION RULES

- 2.3 The Mutual shall not be responsible or liable for the content of any statement published pursuant to the “equal access” rules. The author or proponent of any statement or point of view shall be solely responsible and liable for the content of their statements. All statements published in Mutual media pursuant to the “equal access” rules must identify the author or proponent, which author or proponent must be a Mutual Member to be eligible to publish in Mutual media. Anonymous statements will not be accepted or published.
- 2.4 If the Mutual uses Mutual media to advocate for a particular position (excepting “get out the vote” activities as described above) regarding an election of Directors to the Board, then it shall make the same media in a comparable format (but not necessarily contemporaneously) available to all candidates to allow advocacy by the candidate(s) regarding the Mutual position. Additionally, the Board may, but is not required to, generally make Mutual media (i.e., posting on the Mutual’s official bulletin board, official website, broadcasting via GRF-owned Rossmoor Channel 28 or other television or internet video channel, newsletter, or other notices mailed or delivered by the Mutual to the owners of the Units) available to candidates running for election to the Board for purposes that are reasonably related to the election in which that candidate is running. If the Board allows such general access to Mutual media, then all candidates shall be allowed equal access to the same media.
- 2.5 If the Mutual uses Mutual media to advocate for a particular position (excepting “get out the vote” activities as described above) regarding any other matter, then it shall make the same media in a comparable format (but not necessarily contemporaneously) available to Members advocating a point of view. Additionally, the Board may, but is not required to, generally make Mutual media (i.e., posting on the Mutual’s official bulletin board, official website, broadcasting via GRF-owned Rossmoor Channel 28 or other television or internet video channel, newsletter, or other notices mailed or delivered by the Mutual to the owners of the Units) available to Members for purposes that are reasonably related to the election in which the Mutual advocated a position.
- 2.6 For each election of Directors, the Mutual may, but is not required to, schedule one “Meet the Candidates” town hall meeting at GRF common area meeting space where each nominated candidate may attend and speak to any Mutual Members choosing to attend according to guidelines which may be established by the Board of Directors.
- 2.7 For each other election subject to these Rules, the Mutual may schedule one informational meeting at GRF common area meeting space at which any Member advocating a point of view which is the subject of a pending election may attend and address the attendees according to guidelines which may be established by the Board of Directors.

VOTING AND ELECTION RULES

Page 3 of 8

- 2.8 With the exception of refreshments which may be provided at the above assemblies, no Mutual funds shall be used for campaign purposes in connection with any election which is subject to these Rules.
- 2.9 The Board shall ensure that all candidates for election to the Board are given access to common area meeting space, at no cost, for purposes related to their campaigns.
- 2.10 Whenever the Board places a matter before the Members which requires Member approval, the Board shall ensure that Members advocating a point of view on the matter are given access to common area meeting space, at no cost, for purposes reasonably related to advocating their point of view, whether or not they agree with the point of view advocated by the Board on the matter at issue.

3. Qualifications of Candidates.

- 3.1 Consistent with Civil Code section 5105(b), candidates for the Board of Directors must meet qualifications as set forth hereafter.
 - 3.1.1 Be a Member of the Mutual prior to the close of nominations;
 - 3.1.2 Be current in all regular and special assessment payments, to the extent that the Bylaws hold current directors to the same standard;
 - 3.1.3 Not have a past criminal conviction that would either (a) prevent the Mutual from purchasing the fidelity bond coverage required by Civil Code section 5806 should the person be elected, or (b) terminate the Mutual's existing fidelity bond coverage as to that person should that person be elected; and
 - 3.1.4 No more than one (1) Owner of any particular Unit may serve on the Board at the same time.

4. Nomination of Candidates.

- 4.1 To the extent not in conflict with Civil Code sections 5100 and 5105, candidates for the Board of Directors shall be nominated as set forth hereafter.
 - 4.1.1 At least 30 days before any deadline for submitting a nomination, the Mutual shall provide general notice of the procedure and deadline for submitting a nomination and shall give all Members an opportunity to nominate themselves as candidates for the Board of Directors.
 - 4.1.2 Interested persons must inform the Mutual's managing agent or Board of Directors in writing of their request to be a candidate for the Board of Directors (self-nomination). Any self-nominated candidate must disclose a past criminal conviction that would either prevent the Mutual from purchasing the fidelity bond coverage required by Civil Code section 5806 should the person be

VOTING AND ELECTION RULES

elected or terminate the Mutual's existing fidelity bond coverage as to that person should that candidate be elected to the Board.

4.1.3 Nominations for candidates wishing to be included on the mailed ballots shall close on the date established by the Mutual. All nominations to be included in the written ballot must be in writing and delivered to the Mutual by the deadline established by the Mutual, which deadline shall be in advance of the date on which the ballots are mailed.

4.1.4 The Mutual shall review all persons so responding for compliance with the qualifications identified in Section 3 of these Rules.

4.1.5 All qualified persons who timely respond to the Mutual's solicitation shall be candidates for the Board of Directors at the next election.

4.1.6 The Mutual shall provide general notice of the following at least 30 days before the ballots are distributed:

- a. The date and time by which, and the physical address where, ballots are to be returned by mail or handed to the Inspector(s) of Elections;
- b. The date, time and location of the meeting at which ballots will be counted; and
- c. In an election of Directors, the list of all candidates' names that will appear on the ballot (i.e., the candidate registration list).

4.1.7 The Mutual shall permit Members to verify or correct, by providing documentary evidence (including, but not limited to, a grant deed or general power of attorney) satisfactory to the Inspector(s) of Elections, the accuracy of their individual information on the candidate registration list (as applicable) and the voter list. The voter list shall include the voter/Member's name, voting power, and either the physical address of the voter's (a) Unit, or (b) parcel number, or (c) both, and the mailing address for the ballot if it differs from the physical address of the separate interest or if only the parcel number is used.

5. Inspector(s) of Elections.

5.1 The Board shall appoint one or three Inspector(s) of Elections who shall perform all functions required by Civil Code sections 5105 and 5110, including:

5.1.1 Determine the number of Members entitled to vote and the voting power of each;

5.1.2 Determine the authenticity, validity and effect of proxies, if any;

VOTING AND ELECTION RULES

- 5.1.3 Receive and be the custodian of ballots, and direct the location to which ballots shall be sent until tabulated by the Inspector(s) of Elections;
 - 5.1.4 Correct errors or omissions on the candidate registration list (if any) and/or voting list within two business days of the errors or omissions being reported, with receipt of satisfactory documentary evidence;
 - 5.1.5 Hear and determine all challenges and questions in any way arising out of or in connection with the right to vote;
 - 5.1.6 Count and tabulate all votes;
 - 5.1.7 Determine when the polls shall close, with the discretion to extend the deadline for voting as necessary;
 - 5.1.8 Determine the results of the election; and
 - 5.1.9 Report the results of the election to the Board of Directors.
- 5.2 Eligible Inspectors of Elections may include:
- 5.2.1 Any Mutual Members who are not Members of or candidates for the Board of Directors nor relatives of Members or candidates for the Board of Directors; and
 - 5.2.2 An independent third party who is not currently employed or under contract to the Mutual for any compensable services other than serving as an Inspector of Elections.
- 5.3 The Mutual may, at the discretion of the Board of Directors, provide reasonable compensation to the Inspector(s) of Elections.
- 5.4 The Inspector(s) of Elections may appoint and oversee additional persons to verify signatures and to count and tabulate votes as the Inspector(s) deem appropriate, provided that the appointed persons would themselves be eligible to serve as Inspector(s) of Elections pursuant to Section 5.2, above.

6. Voting Rights.

- 6.1 Each Mutual Member shall be entitled to a single vote with regard to each matter that is the subject of a pending election. For purposes of these Rules, therefore, all record owners of a single Unit shall collectively constitute one "Mutual Member." In an election of Directors, each Mutual Member shall be entitled to cast the number of votes equal to the number of Directors to be elected. However, cumulative voting is not permitted. Write-in candidates are not permitted in an election of Directors.

VOTING AND ELECTION RULES

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- 6.2 A Member shall not be denied a ballot for any reason other than not being a Member at the time when ballots are distributed.
- 6.3 A ballot may not be denied to a person with general power of attorney for a Member and a ballot of a person with general power of attorney for a Member must be counted if returned in a timely manner (i.e., by the ballot return deadline).
- 6.4 The voting period will run from the date on which ballots are distributed (as specified in Section 7.1, below) until the polls are closed.

7. Voting Procedures.

- 7.1 Mailing of voting packets. At least 30 days before the election, one voting packet shall be delivered to each Mutual Member. Each packet shall contain the following:
 - 7.1.1 The ballot or ballots;
 - 7.1.2 Two sealable envelopes. The smaller (inner) envelope shall have no markings identifying the voter. The larger (outer) envelope shall be preaddressed to the Inspector(s) of Elections, Walnut Creek Mutual No. SixtyEight. The upper left corner of the larger envelope shall contain the Member's name, address, and Unit number that entitles the Member to vote (or provide spaces to fill in such information) and provide a place for the Member's signature;
 - 7.1.3 Instructions on how to use the two-envelope system; and
 - 7.1.4 Notice of the date, time and location of the meeting of the Board or Members at which the ballots will be opened and tabulated.
 - 7.1.5 A copy of these Voting and Election Rules (via individual delivery or posting to an internet website and including the corresponding website address on the ballot together with the phrase, in at least 12-point font: "The rules governing this election may be found here: rossmoor.com website.").
- 7.2 Ballot content. Each ballot shall contain the following:
 - 7.2.1 In an election of Directors, each candidate's name listed alphabetically;
 - 7.2.2 The identification of any other matter that is the subject of a pending Member vote;
 - 7.2.3 A statement of when ballots must be returned by mail or hand delivery.
- 7.3 Receipt of ballots.

VOTING AND ELECTION RULES

7.3.1 All ballots shall be received by the Inspector(s) of Elections at locations as specified by the Inspector(s) of Elections.

7.3.2 If so directed by the Inspector(s) of Elections, the Mutual's management staff shall maintain a log of all ballot envelopes received, noting whether the outer envelopes were signed or unsigned. The Inspector(s) of Elections may contact Members who return unsigned envelopes and make arrangements for Members to sign the envelopes prior to the date that the ballots are opened and tabulated.

7.3.3 Once a ballot has been received by the Inspector(s) of Elections, it may not be revoked. A ballot shall be considered received when the voting packet envelope (the outer envelope containing the inner envelope containing the ballot) has been received by the Inspector(s) of Elections.

7.3.4 Each ballot received by the Inspector(s) of Elections shall be treated as a Member present at a meeting for purposes of establishing a quorum if a quorum is required by the governing documents or California law to conclude the election.

7.3.5 The sealed ballots, signed outer voter envelopes, voter list, proxies, and (if applicable) candidate registration list (collectively, the "Mutual election materials") shall at all times be in the custody of the Inspector(s) of Elections or at a location designated by the Inspector(s) until after the tabulation of the vote at a properly noticed, open meeting of the Members or the Board of Directors, and until the time allowed by Civil Code section 5145 for challenging the election has expired (i.e., one (1) year after the election), at which time custody shall be transferred to the Mutual.

7.4 Proxies. The use of proxies in connection with votes of the Members and/or meetings of the Members is expressly prohibited.

7.5 Election by acclamation. Unless prohibited by the Bylaws, if, as of the published deadline for nominations, the number of qualified candidates nominated does not exceed the number of Directors to be elected, then the individuals nominated and qualified to be elected may be declared elected on a date determined by the Board and/or the Inspector(s) of Elections, in which case written notice of the election results shall be given to the Members, as long as the requirement of Civil Code section 5103 are met.

8. Tabulation of Ballots.

8.1 The voting packet envelopes shall be opened by the Inspector(s) of Elections after the close of the of the polls which shall be determined by the Inspector(s). The Inspector(s) of Elections, or their designees, may verify the Member's information and signature on the outer envelope prior to the opening and tabulation of ballots.

VOTING AND ELECTION RULES

- 8.2 The voting packet envelopes shall be opened and the ballots tabulated by the Inspector(s) of Elections in public at a properly noticed, open meeting of the Members or of the Board of Directors.
- 8.3 Any candidate or other Member of the Mutual may witness the counting and tabulation of the ballot. However, no Mutual Member or candidate shall communicate with the Inspector(s) during the tabulation process, and all Members and candidates must remain at least five feet away from the counting area. The Inspector(s) of Elections may cause the removal of any observer who interferes with or disrupts the counting or tabulation process.
- 8.4 At the meeting at which ballots are to be opened and tabulated, the Inspector(s) of Elections may announce to the Members present those Members who neglected to sign the outer envelope and provide an opportunity for those Members to sign the outer envelope prior to tabulation of the ballots.
- 8.5 In the event there is a tie between candidates for the last open position on the Board, a runoff election shall be conducted via secret written ballot in accordance with these Rules. Under these circumstances, the procedures set forth above regarding the nomination of candidates shall not apply.
- 8.6 The results of the election shall be promptly reported to the Board of Directors and shall be recorded in the minutes of the next meeting of the Board of Directors.

9. Additional Procedures.

- 9.1 The Board of Directors shall give general notice of the tabulated results of the election within 15 days by a communication directed to all Members.
- 9.2 One year after the conclusion of the election, the Inspector(s) of Elections shall transfer custody of all ballots, signed outer voter envelopes, voter list, proxies and (if applicable) candidate registration list ("Mutual election materials") to the Mutual; the Mutual shall maintain the Mutual election materials for an additional two (2) years.
- 9.3 In the event of a re-count or challenge, the Inspector(s) of Elections shall, upon written request, make the Mutual election materials available for inspection by the challenging Mutual Member or its authorized representative. Outer voter envelopes may be inspected but may not be copied. The Mutual shall be entitled to redact the address of any Member on the voter list who has opted out of the membership list and the voter list. Any re-count shall be conducted in a manner designed to preserve the confidentiality of the vote.

Reference: Bylaws 4, 5, 6, 8, 9, 10

Adopted and Revised: January 27, 2020; December 4, 2023

WATER

Residents in buildings in which residential water use per home exceeds 150 gallons per day will be notified that their building has excessive water use or a leak. Each homeowner will be responsible to determine if the leak originates in their home by contracting with MOD or a licensed plumber or leak detection company at their sole expense. Each homeowner in the building with excessive water use will be required to submit to the Mutual a report confirming that there is no leak originating in their Unit and that their Unit is not the cause of the excessive water use. Failure to provide a report within 30 days of the Mutual's request will be considered a continuing violation of this Water Policy and daily fines may be imposed, after notice and hearing. The Owner violating the Water Policy may also be responsible for legal fees, inspection costs, and other costs of bringing the Unit into compliance with the governing documents.

If after receiving reports from all Owners that the excessive water use is not due to them, but the excessive use/leak continues on the following bill, the Mutual is authorized to enter each home upon reasonable notice and determine the source of the leak or overuse. Refusal to allow such entry will be considered a continuing violation of this Water Policy and daily fines may be imposed, after notice and a hearing. The Owner violating the Water Policy may also be responsible for legal fees, and other costs of bringing the Unit into compliance with the governing documents.

The resident whose home is the source of the excessive water use will be responsible for:

- All repairs to reduce water usage to less than 150 gallons per day
- The difference in costs between the building's water bill and the median bill (for that type of building), starting 60 days following notification of the overuse/leak until the building is no longer using excessive water.

WORK SITE RULES

The following rules apply to contractors and other service providers employed by residents. Residents should make contractors aware of these rules before the contractor submits a cost estimate for the job. Those persons working as an owner/contractor for the purpose of improving a unit for sale must also comply with this policy. Any exceptions to these rules require the authorization of a Board director.

1. A copy of the contractor's Contractor License and current liability insurance policy must be filed with MOD. A pocket copy of the Contractor License is acceptable.
2. Normal work hours are 8:00 AM to 5:00 PM Monday through Friday. No work is allowed on Saturdays, Sundays, or holidays. Operating noisy equipment or doing other work that disturbs neighbors outside of these hours is not allowed.
3. Contractor vehicles must park on the street or, if permitted by the resident, in the resident's driveway. Such vehicles are not to be left in Rossmoor overnight.
4. Walkways and stairways must be kept clear at all times.
5. Noise that is jarring to ceilings, walls, and air space of adjacent units is strictly prohibited unless all residents of affected units have been informed as to the time and duration that such noise will persist. Information of this type is given on a daily basis.
6. Workers must use headphones or earbuds when listening to music so that residents inside their Units cannot hear any music inside Units.
7. Materials may not be stored in parking areas or in the Common Area unless authorized by a Board director.
8. Prior to any interruption of utilities to a building, all residents in the same building and MOD must be given at least 24-hours notice of such planned interruption.
9. All job debris must be removed daily from Rossmoor. Such debris may not be discarded in the dumpsters at the MOD use area or anywhere at the Mutual.
10. Landscaping and paint finishes should be protected whenever possible from work activities. Any damage should be reported to a Board director or MOD and then repaired or replaced by the contractor in a timely manner. Corrective work shall be inspected by MOD and, if additional repairs are required, these repairs may be completed by the Mutual with costs collected from the owner or contractor.

WORK SITE RULES

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11. Costs that are incurred by the Mutual due to enforcement or correction efforts arising from contractor failure to fully comply with these rules may be referred to Small Claims Court or Superior Court if the amount of damages exceeds the jurisdiction of the Small Claims Court and further work permit requests from that owner or contractor will be refused.

Adopted and Revised: April 28, 2003, June 24, 2024

APPENDICES

Appendix A: Committee Charters

Finance Committee
Building Committee
Community Information Committee
Landscape Committee
Nominating Committee
Social Committee
Trash Committee

Appendix B: General Maintenance and Repair Information

Appendix C: Alteration Agreement Request Procedure

Appendix D: Eagle Ridge Building Color Palette

Appendix E: Landscape Change Procedures

Adopted and Revised:

April 28, 2003

May 24, 2004

June 28, 2004

May 22, 2006

June 13, 2006

March 22, 2010

May 24, 2010

November 26, 2018

January 28, 2019

July 26, 2021

June 24, 2024

COMMITTEE CHARTERS

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Adopted and Revised:

- April 28, 2003
- May 24, 2004
- June 28, 2004
- May 22, 2006
- June 13, 2006
- March 22, 2010
- November 26, 2018
- January 28, 2019
- July 26, 2021
- June 24, 2024

**APPENDIX A
WALNUT CREEK MUTUAL SIXTY-EIGHT
STANDING COMMITTEE CHARTERS
(Bylaws 14)**

The following are the Standing Committees of Mutual 68:

- Finance Committee**
- Building Committee**
- Community Information Committee**
- Landscape Committee**
- Nominating Committee**
- Social Committee**
- Trash Committee**

Within one month after the Mutual annual meeting, the President will appoint, with Board approval, Chairpersons of the Standing Committees to one-year terms. The Chairpersons, with Committee approval, will select additional members to serve on the Committees. Members should be selected on the basis of the following criteria: 1) area served, 2) expertise, and 3) interest and ability to make a contribution to the Committee. Members may be reappointed for staggered successive two-year terms.

Each Charter shall include at least the following sections with others as necessary to clarify their function:

- Purpose**
- Responsibilities**
- Meetings**

Charters are intended to be in effect from one annual meeting until the next, or as soon thereafter as the newly elected Board of Directors can review and reconfirm the Charter and the Chair.

Committee Charters are to be considered part of the Policy Handbook. Each Committee shall attach its Board approved policies and working papers as addenda to the approved Charter each year for the information and benefit of the residents.

The Board may appoint a Nominating Committee not more than sixty (60) days following conclusion of each annual meeting of the Members which shall serve until the close of the next annual meeting.

Regardless of terms of committee members, all committee members serve at the pleasure of the Board and may be removed at any time at the sole discretion of the Board.

FINANCE COMMITTEE CHARTER**Purpose**

The purpose of the Committee shall be to provide financial advice, analysis and information to the Board to better enable the Board to make sound business decisions. The Committee shall have no authority to act on behalf of the Mutual, other than to formulate and present recommendations to the Board related to its stated purpose and assigned tasks. The tasks the Committee may be assigned are entirely at the discretion of the Board.

Responsibilities

1. Review monthly and annual audited financial statements and raise issues to be addressed by the Board
2. Analyze budget recommendations from MOD and other sources to advise the Board on the proper level of funding required for the Operating Replacement Reserve Funds.
3. Prepare projections to determine capital expenditures needed in the future.
4. Advise the Board on the Mutual's requirements to disclose financial information to homeowner.
5. Review costs for services and acquisitions to determine the most financially advantageous options.
6. Investigate financing options in the event that large reserve expenditures arise in the future.
7. Make recommendations to the Board regarding major financial policies, such as those dealing with investments, reserve funding and expenditures, and financial budgeting/reporting, etc.
8. Coordination among other Mutual committees is encouraged when deemed necessary or appropriate to accomplish the Committee's purpose.

Meetings

The Committee shall establish and maintain a regular meeting schedule and will maintain written records of such meetings. Oral and/or written reports will be submitted to the Board and membership at each regular and annual meeting. Committee meetings shall be at the discretion of the Chair and will be open to all Mutual 68 homeowners. Committee members are expected to attend scheduled meetings on a regular basis. A quorum of at least 3 members shall be required to conduct business.

Membership

The Committee shall consist of an odd number of voting members, but not fewer than five (5). There shall be at least one non-voting Board Liaison to the Committee whose primary function shall be to facilitate communications between the Committee and the Board. Members shall be selected on the basis of expertise and interest and ability to make a contribution to the Committee.

The Board shall make all appointments to the Committee. Members shall be appointed for a term of two years, subject to reappointment. Said terms shall be staggered where practicable in order to promote continuity within the Committee. The Committee shall recommend to the Board, from among its membership, the Committee Chair who will serve for a period of one year.

Adopted and Revised: April 28, 2003; May 24, 2004; May 22, 2006; November 26, 2018; July 26, 2021

BUILDING COMMITTEE CHARTER

Purpose

1. Assist the Board in analyzing and implementing maintenance and improvement projects for the mutual's buildings and hardscape.
2. Review residents' non-standard alteration applications submitted to MOD. Recommend approving, disapproving, or modifying these applications.

Meetings

1. Schedule 4 meetings a year with the understanding these meetings may be supplanted by meetings at other times required to deal with time constrained projects and residents' non-standard MOD applications.

Number of Members

1. The Committee consists of 5 or more members.
2. Members may be recruited both by the Chair and the Board liaison.

Minutes

1. Keep a written record of all formal votes taken at committee meetings.

Reports

1. At the Board's request provide written analysis of building problems and projects.
2. When alteration requests are to be returned to MOD and subsequently to the applicant for further work or when alteration requests are not approved, the Committee will provide a report to the Board and applicant/owner, a report that describes in detail the reasons for the Committee's action.

Chair

1. The Chair shall be selected by the Board Liaison after informally polling the Committee members.

Adopted and Revised: April 28, 2003; May 24, 2004; May 22, 2006; November 26, 2018;
July 26, 2021

COMMUNITY INFORMATION COMMITTEE CHARTER

Purpose

The Community Information Committee shall strive to provide accurate, appropriate and timely information to residents of Mutual 68 in an effort to keep them informed of decisions by the Board of Directors, opportunities to participate in committees and other volunteer roles, and Mutual 68 social events, among other items. One objective of such information is to create greater camaraderie among Mutual 68 residents.

Specific Responsibilities

In order to achieve its purpose, the Community Information Committee shall:

1. Implement a communication plan that it reviews as necessary.
2. Assure that at least monthly issues of The Eaglet are distributed to residents.
3. Disseminate e-Blasts on upcoming events and special activities.
4. Provide articles and photographs on Mutual 68 activities to the Rossmoor News.
5. Produce and disseminate other publications as it deems appropriate.
6. Maintain the Mutual 68 website, the official communications vehicle of Mutual 68.
7. Develop and administer surveys when appropriate to ascertain opinions of Mutual 68 residents.
8. Maintain a welcoming subcommittee to greet new residents and introduce them to Eagle Ridge.
9. Offer communication services/advice to the Board of Directors and other committees.
10. Report to the Board of Directors on communication activities at its monthly meetings.
11. Complete other communication tasks as requested by the Board of Directors.

COMMUNITY INFORMATION COMMITTEE CHARTER

Committee Membership/Meetings

In order to achieve its responsibilities, the Community Information Committee shall—

1. Have a chairperson recommended by the committee and appointed by the Board for a one-year term. That chairperson will call meetings, develop meeting agendas and supervise all meetings. She/he can serve multiple terms.
2. The chairperson shall recommend committee members for Board approval.
3. Hold meetings as needed
4. Assign task forces to complete specific tasks. After completion of the tasks those task forces would be dissolved.
5. Maintain at least five members, who will be appointed annually by the chairperson for one-year terms. They may serve multiple terms.

Adopted and Revised: April 28, 2003; May 24, 2004; May 22, 2006; November 26, 2018;
July 26, 2021

LANDSCAPE COMMITTEE CHARTER

Purpose:

Under the supervision of the Board, this Committee will plan, organize and develop a program of work to enhance the landscaping, to preserve the natural beauty throughout Eagle Ridge, and to monitor work by the landscape maintenance contractor.

Responsibilities:

- To review landscape maintenance contract specifications and responsibilities prior to contract renewal.
- To recommend policy issues for the Board to consider.
- To monitor an annual landscape budget.
- To review by periodic walk-through, the condition of landscaping at each building and throughout the mutual common area.
- To perform such other duties as the Board may assign/delegate from time to time.

Membership

The Committee shall consist of 4 to 8 members who each represent the landscape areas of the community and are recommended by the chair and are accepted by the Committee. The liaison to the Committee from the Board is also an active Committee member.

Meetings

The Committee meets monthly unless deemed unnecessary. The Chairman submits minutes of the meetings to the Board and Committee members and presents oral reports to the Board and membership at regular and annual meetings.

Officers

The Committee has a chairman who is appointed by the Committee to carry out the duties and responsibilities as required.

See also Appendix E - Landscape Change Procedures

Adopted and Revised: April 28, 2003; March 22, 2010; July 25, 2022

NOMINATING COMMITTEE CHARTER

The Nominating Committee shall consist of a chairperson, who shall be a member of the Board of Directors, and two or more Members in Good Standing who are also Residents. The Nominating Committee shall be appointed by the Board of Directors not more than sixty (60) days following conclusion of each annual meeting of the Members and shall serve until the close of the next annual meeting.

Purpose

The Committee shall nominate as many candidates for election to the Board of Directors as it shall in its discretion determine, but not less than the number of positions on the Board that are to be filled by the election.

Responsibilities

- To publish an announcement of Board vacancies in the Rossmoor News at least thirty (30) days in advance of the deadline for nominations.
- To select candidates not less than sixty (60) days and not more than ninety (90) days prior to the annual meeting of Members.
- To submit names of candidates to the Board within ten (10) days following the deadline for nominations.
- To verify that any Resident whose name is submitted to the Board as a candidate will have agreed to serve if elected.

Meetings

Meetings will be held as necessary to perform the functions of the Committee.

Reference: Bylaws 14

Adopted and Revised: April 28, 2003; December 4, 2023

SOCIAL COMMITTEE CHARTER

Purpose

Under the supervision of the Mutual 68 Board, the Social Committee will provide the Eagle Ridge community with social activities.

Responsibilities

1. To organize social events that foster a spirit of neighborhood community.
2. To develop a budget for each event so that each event will be self-sustaining.
3. To supervise and plan each event, properly delegating responsibilities to Committee members.
4. To prepare and give a detailed financial report of each event to the Treasurer and the liaison from the Board.
5. To recruit and select volunteers with interest and special talents to serve on the Committee, as vacancies occur.

Membership

The Chair of the Committee shall be appointed by the Mutual 68 Board for a one-year term effective July 1.

The Committee shall consist of members, selected by the Chair, on the basis of interest and ability to make a contribution to the Committee. A list of the names of the committee members shall be provided to the Board by July 15th of each year.

Officers

The Chair may appoint a Vice-Chair, and/or Event Co-Chairs, as well as a Treasurer with the consensus of the Committee to serve for one year.

Meetings

Meetings will be called by the Chair as needed to organize and plan each event, as well as critique a prior event. Oral and/or written reports will be submitted to the Board at regular monthly and annual meetings.

Mutual 68 Board Liaison

The Mutual 68 board liaison is appointed by the Mutual 68 board of directors on an annual basis for 1 year following the Annual meeting.

Adopted and Revised: April 28, 2003; June 13, 2006; March 22, 2010; June 25, 2018; July 26, 2021

TRASH COMMITTEE CHARTER

Purpose

The principal purpose of the Committee shall be to provide information to the Mutual 68 Board and residents about the current requirements of Mutual 68's refuse service company for the proper disposal of landfill, recycling and compost materials in the black, blue, and green carts provided to residents.

In addition, the Committee will act as the Mutual's contact for communications directed to and from the refuse company's representative at MOD, including any fines levied by the company for prohibited uses of the carts provided to residents.

Subject to the approval of the Mutual 68 Board, the Committee will arrange for periodic cleaning of the green compost carts.

Other duties may be assigned by the Board as needed.

The Committee shall have no authority to act on behalf of the Mutual other than to facilitate the correct use of refuse containers and related matters. These and any additional tasks assigned to the Committee are entirely at the discretion of the Board.

Meetings

The Committee shall meet at least 4 times per year, and may meet more frequently at the discretion of the Chair.

Membership

The Committee shall consist of a minimum of 5 members and a Board liaison. Both the Committee Chair and the Board may recruit members for one year, renewable terms.

Minutes

A written record shall be kept of all meetings and a summary submitted to the Board at its monthly meeting.

Chair

The Chair shall be elected by the members of the Committee and submitted to the Board for approval.

Adopted: July 26, 2021

APPENDIX B

**GENERAL MAINTENANCE
AND
REPAIR INFORMATION**

Adopted and Revised:

April 28, 2003

March 9, 2004

July 25, 2005

May 24, 2010

December 4, 2023

GENERAL MAINTENANCE AND REPAIR INFORMATION

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Introduction

Mutual 68 contracts with the Golden Rain Foundation (GRF) to provide specific maintenance services. The Mutual Operations Division (MOD) of GRF performs these services which are funded by the monthly coupon payments. Additional services can be provided to the residents by MOD on a billable basis. Generally, any resident has the option of using these services and paying MOD for them or contracting with approved outside licensed vendors to do the work.

To assist you in understanding the repair and maintenance services that can be provided by MOD and identifying the required approvals and responsibility for payment for such services, the Board has adopted the policies outlined on the pages that follow.

Mutual Operations Division Phone Numbers

Alterations and resale inspections	925-988-7660
Building maintenance	925-988-7650
Landscape and irrigation maintenance	925-988-7640
Pest control	925-988-7640

Approval Authority

Mutual billable items with an estimated cost exceeding \$500.00 must be approved by the Board. Please refer to the Landscape Policy for authority for approving landscape maintenance items.

Mutual authority is not required for interior or Exclusive Use Common Area maintenance items paid for by the resident unless such work is specifically identified as mutual responsibility on the following pages, or, if the work is considered an alteration under Appendix C.

Labor and Material Charges

The hourly rate for each service person on a job is calculated from the time they arrive at the residence or place of work until they depart. The labor charge, which is based on current costs and a mark-up for indirect expenses, is reviewed regularly and adjusted when necessary to recover the costs of providing services. A premium is assessed for work performed after hours and on weekends. Current charges may be obtained by telephoning the MOD Work Order Desk at 925-988-7650.

Any materials required to complete the job are charged in addition to labor charges.

Responsibility for Payment

A list of common repair and maintenance items occurring in and around a resident's home are shown in Appendix B. Those items identified as being "Mutual Responsibility" will be paid for by the Mutual and those items designated as "Resident Responsibility" will be paid for by the resident. If resident billable maintenance or repair work is rendered by MOD, payment is required at the time that service is rendered.

If an item identified as "Mutual Responsibility" requires repair or replacement due to damage caused by a resident, guest, or their contractor, the resident is responsible for payment.

Differences of Opinion

MOD Order Desk personnel will advise residents at the time orders are called in that work items may be billable to them. Service personnel at the worksite will also advise residents before commencing work if the work is billable to them. If the resident then chooses not to have the work performed, the resident will be billed a minimum service charge. If there is a difference of opinion between the service person and the resident regarding cost of service or whether the item is the resident's responsibility, the service person will not commence work, will note "resident refused work" on the work order, and indicate the work is complete. The work order will be processed as usual and the service person's time will be billed to the resident.

Pre-approved Services

Residents may request the following services without additional authorization:

- Pest control service
- Exterior light bulb replacement
- Smoke detector repair and battery replacement
- Irrigation sprinkler repair
- Emergency repairs

Adopted and Revised:

April 28, 2003

May 24, 2010

December 4, 2023

Mutual Responsibility	Resident Responsibility
Appliances: Dishwashers, Refrigerators, Disposals, Ranges, Ovens, Vents, Hoods, Microwave Ovens, Water Heaters, Fireplaces, etc.	
<ul style="list-style-type: none">• Exterior components for fireplace	<ul style="list-style-type: none">• All appliances are the owner's property; all maintenance and repair is the owner's responsibility

Adopted:
April 28, 2003

Mutual Responsibility	Resident Responsibility
Carpentry	
<ul style="list-style-type: none"> • Repairs due to building settlement • Repair/replace mailboxes* • Repair/replace garage door paneling, roller guides, door springs and roller guide tracks* • Repair/replace exterior utility and trash closet doors and hardware* • Repair/replace original concrete and TREX decks and patios that are the exclusive use common area(s) of residents.* <p>* Conforms to CC&Rs Article 6.2</p> <p>**If repair or replacement is necessary due to damage caused by actions of resident, guest or his/her contractor, resident is responsible. Mutual is NOT responsible for “emergency repair” or other charges incurred by the owner replacing garage door components unilaterally outside the mandatory work order process. Conforms to CC&Rs Article 18</p>	<ul style="list-style-type: none"> • Repair/replace doorbell • Repair/adjust, replace front entrance, patio, and deck doors • Any alterations made to concrete and TREX decks and patios • Repair/replace weather stripping on front entrance, patio, and deck doors • Repair/replace front entrance, patio, and deck door locks and hardware (type and model subject to Building Committee approval) • Repair/replace interior doors and hardware • Repair/replace windows, window panes and screens • Repair/replace sliding doors and screens • Repair/replace glass in shower doors • Repair/replace loose or broken interior base molding, casing, trim, etc. • Repair/replace floor covering • Repair/replace cabinets and components • Repair interior plaster cracks resulting from drying, shrinkage, etc. • Repair/replace garage door electric chain drive and electronic controller (automatic garage door opener) and weather stripping

Adopted and Revised: April 28, 2003; July 25, 2005; May 24, 2010; December 4, 2023

Mutual Responsibility	Resident Responsibility
Electrical (Wiring and Components)	
<ul style="list-style-type: none"> • Repair/replace exterior duplex outlets • Repair, tighten, or replace exterior and interior circuit breakers and circuit breaker panels • Repair electrical wiring in walls and attic, including doorbell wiring • Repair/replace walkway lighting fixtures, bulbs, and transformers, including post-mounted lights at street edge • Repair/replace smoke detectors and batteries on a periodic basis. • Repair/replace Mutual owned exterior fire extinguishers 	<ul style="list-style-type: none"> • Replace bathroom fan motor and/or heating elements • Repair/replace electrical cords and plugs (standard appliances) • Clean bathroom fans and ducts, kitchen fans and ducts, and dryer fans and ducts • Replace interior wall switches or duplex outlets • Repair exterior lighting fixtures controlled by an interior switch • Replace interior light bulbs, fluorescent tubes, and ballasts • Repair/replace telephone wiring from the user interface device (UID) into the unit • Repair/replace cable TV wiring • Reset electrical breakers* • Repair or service calls for smoke detectors outside periodic inspection by Mutual. <p style="margin-left: 40px;">* Note: After resetting breakers, if appliance still does not work, call MOD</p>

Adopted and Revised: April 28, 2003; March 9, 2004; May 24, 2010; December 4, 2023

Mutual Responsibility	Resident Responsibility
Heating, Ventilating and Air Conditioning Systems	
<ul style="list-style-type: none">• Maintain, repair/replace ventilation fans, ducts and related systems in attic and sub-floor spaces • The Mutual shall be responsible for the maintenance, repair and replacement of the dryer vent cap and rodent-deterrent wire barrier located on the roof	<ul style="list-style-type: none">• Air conditioners and furnaces are the owner 's property; all cleaning, maintenance, adjustments, lubrication, repair and replacement of filters is the owner 's responsibility • Each owner shall be responsible for the maintenance, repair and replacement of the dryer vent lines located inside the walls and attic, including periodic cleaning as necessary

Adopted and Revised: April 28, 2003; December 4, 2023

Mutual Responsibility	Resident Responsibility
Landscaping in the Common Area	
<ul style="list-style-type: none"> • Maintenance of turf areas, ground cover, shrubs, trees, irrigation system and surface and sub-surface drainage in the common area • Sprinklers and controllers • Subsurface drainage piping from downspouts that connect to common area drainage system <p><u>Note</u>: Please refer to Landscape Policy and Appendix E</p>	<ul style="list-style-type: none"> • Tree pruning, trimming or removal at request of and for sole benefit of a resident: Requires review by affected neighbors, Landscape Committee and approval of the Board, MOD, and, if required, City of Walnut Creek • Landscaping, irrigation and surface drainage systems in patio areas • Individual landscaping approved by the Board, on or adjacent to common area • Subsurface downspout drainage piping if altered by the owner

Adopted and Revised: April 28, 2003; December 4, 2023

Mutual Responsibility	Resident Responsibility
Painting	
<ul style="list-style-type: none"> • Exterior surfaces of buildings • Outside surface of exterior and garage doors with the exception of the front door exterior surface • Interior surfaces and personal property of unit damaged by rain leaks and plumbing in structural components that the mutual maintains, e.g., roofs • Interior surfaces of unit damaged by building settlement • Patio and deck fences and railings • Exterior caulking of windows 	<ul style="list-style-type: none"> • Inside surface of exterior doors • Front door exterior surface • Interior surfaces of manor • Cleaning of concrete and Trex decks and porches <p>Notes:</p> <ul style="list-style-type: none"> • Mutual dictates color palette for exterior surfaces of buildings, including trim and doors (See Appendix D) • Resident has the option to paint/revise color of front entry door between routine mutual maintenance (See Appendix D)

Adopted and Revised: April 28, 2003; December 4, 2023

Mutual Responsibility	Resident Responsibility
Pest Control (Including Termites)	
<ul style="list-style-type: none"> • Exterior of buildings, including walls, roofs, roof vents, attics and sub-floor spaces (includes control of weeds, plant diseases, rodents and other wild animals, ants and other insects) • Inspection for wood-eating insects • Bird damage 	<ul style="list-style-type: none"> • Interior of buildings (includes control of rodents, ants and other insects) • Termite inspection at time of resale

Adopted and Revised: April 28, 2003; December 4, 2023

Mutual Responsibility	Resident Responsibility
Plumbing	
<ul style="list-style-type: none"> • Repair leaks or remove stoppages within the floor slab, wall or attic • Repair/replace outside faucets • Adjust building water pressure regulator • Remove debris from water supply lines, valves and aerators • Install relief valves/backflow preventers ("beehives") in waste line • Fire sprinkler service system • Maintenance, repair and replacement of Common Area plumbing located on Common Area, including the plumbing pipes located inside exterior walls of the building in which the Unit is located, and also including plumbing located inside non-bearing interior walls which are part of the Unit. 	<ul style="list-style-type: none"> • Repair leaks or clear stoppages inside the manor from the point where the pipe leaves the drywall and enters the room • pair/replace/adjust toilet seats, tank, tank, bowl, valves, etc. • Repair/replace cracked, crazed, chipped or rusted sinks/basins/tubs/ shower pans • Repair/replace traps, pipes, valves, supply lines, faucets, baskets, seals, etc. • Repair/replace/clean bathtub and sink stoppers or components • Repair/replace kitchen sink, soap dispenser or components • Re-caulk/re-grout bathtub/sink/shower door frames and tracks • Repair/replace water filters • Maintenance, repair and replacement of plumbing pipes, lines and fixtures located within the Unit, except for pipes located inside non-bearing interior walls. Plumbing which the owner has altered or replaced during the course of a permitted alteration project is the maintenance, repair and replacement responsibility of the Owner regardless of location of the plumbing <p><u>Note:</u>It is recommended that braided stainless-steel water supply lines be installed at all faucets and water supply lines to washing machines</p>

Adopted and Revised: April 28, 2003; December 4, 2023

Mutual Responsibility	Resident Responsibility
Roofs	
<ul style="list-style-type: none"> • Replacement and repair of roofs, roof vents, gutters and downspouts, except those on alterations • Cleaning of gutters and downspouts 	<ul style="list-style-type: none"> • Replacement and repair of roofs, roof vents, flashings, gutters and downspouts on alterations • Maintenance, repair and replacement of the skylights and solar tubes serving their Unit, including the frames, the lens/bubble, flashing and other waterproofing components. Owners must contract with a licensed approved contractor to perform this work, and an alteration application must be submitted to the Board and approved prior to commencement of the work

APPENDIX C

ALTERATION AGREEMENT REQUEST PROCEDURE

Adopted:	April 28, 2003
Revised:	June 28, 2004
Revised:	October 25, 2005
Revised:	June 13, 2006
Revised:	September 12, 2006
Revised:	April 28, 2008
Revised:	January 25, 2010
Revised:	December 4, 2023

ALTERATION AGREEMENT REQUEST PROCEDURE

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Introduction

The Architectural Control Committee (ACC) of the Golden Rain Foundation has originally established restrictions governing the alteration of buildings and landscaping within Rossmoor. Commencing July 1, 2006, all proposed alterations or improvements to buildings in the Common Area and Exclusive Use Common. Areas will require approval of the Mutual 68 Board. Any modification to the existing deck or structure of an enclosed patio requires approval.

This Appendix describes what approvals are required and the process that has been established for obtaining such approval. Your Area Building Committee Representative or the Alterations Department of Mutual Operations Division (MOD) may be of assistance in answering questions you may have in this regard.

MOD Alterations Department

Applications for alterations are obtained from the Alterations Department of MOD. The Department is located at 800 Rockview Drive east of Terra California Drive and near the RV storage and EBMUD water tank. In addition to providing information regarding alteration requests, the department may be of assistance in determining if the alteration is subject to local and State building codes therefore requiring a City of Walnut Creek building permit. The Department's phone number is 925-988-7660.

Alterations to Building Interiors

Generally, cosmetic alterations to the interior of a residence do not require approval of Mutual 68. Owners have complete discretion as to furniture, furnishings, and interior decorating of their Unit. This includes the exclusive right to refinish or substitute new-finished surfaces of the walls, ceilings, floors, and doors of their Unit providing that substituted floor coverings meet the requirements of the next section, Floor Coverings - Upper Fourplex Units. Any change to a window that involves the removal or replacement of the window frame requires approval of an alteration agreement.

No interior alteration or addition, which would create a second unit or the perception of a second unit within the unit, will be permitted. No room may be altered to become a second kitchen or kitchenette, and no areas may be closed off to prevent an owner easy access to the entire unit. A wet bar, a small counter for mixing beverages that is equipped with a sink and running water, is permitted. The extension or expansion of a wet bar into a second kitchen or kitchenette is not permitted. (Revised: January 25, 2010)

Approvals are required for any alteration or improvement that impairs the structural integrity or safety of a building, or that interferes with plumbing, electrical, heating or air conditioning service to other Units or the Common Area.

Floor Coverings - Upper Fourplex Units

In upper floor Units, no hard-surface flooring may be replaced or installed without prior written approval of the Board. Any change to the type of floor covering materials installed in the upper Unit of a fourplex building requires written approval of the Board as an alteration or to meet conformance to these requirements upon resale. Where there is an approved change in floor covering materials, in order to reduce sound transmission to the lower Unit, upper Units shall have all floor areas; except kitchens, bathrooms, laundry rooms, hallways, and storage areas, covered with carpet that meets the sound control properties as follows:

- a. All changes in floor areas within upper Units that are not required to be carpet (e.g., tile, hardwood, engineered, laminate, stone, linoleum, etc.) must provide sound control properties for the flooring underlayment and flooring material (combined assembly) that meet a Noise Reduction Coefficient ("NRC") of 50 or greater. Floor areas mandated as carpet only must provide sound control properties for the underlayment, pad, and carpet (combined assembly) that meet an NRC of 60 or greater.

- b. The request for approval of any changes to flooring materials within an upper fourplex Unit must include submission to the Board, of the specific materials to be used for the flooring installation, including the sound control properties noise reduction rating of the materials used singularly or as a combined assembly. Materials that do not meet the required sound control properties will not be approved.
- c. The Mutual reserves the right to inspect Units to confirm compliance with the sound control properties as approved, upon reasonable notice being given to the Unit Owner.
- d. No exceptions to the above requirements for flooring materials and sound control properties for flooring will be approved.

Alterations to Exclusive Use Common Areas

Any alteration to a fence, railing, wall, ceiling, or floor of a patio, deck, or porch in an Exclusive Use Common Area requires an Alteration Agreement approved by the Mutual 68 Board. An alteration other than shelving in an assigned storage closet; or a cabinet, work bench, or shelving in a garage also requires an Alteration Agreement. (See guidelines on page C-6.)

Encroachment into the Common Area

Alterations that significantly encroach into the Common Area resulting in an increase of the Owner's Exclusive Use Common Area and a corresponding decrease in the Mutual's Common Area will not be approved. Minor encroachments that may be permitted include exterior improvements such as handrails, screen doors, cable outlets, hose bibs, and downspouts and gutters.

Planning Prior to Commencing Permit Process

Contact the Building Maintenance Department to determine if a "Standard" already exists for the proposed project you are planning. The department may also be able to provide you with the name of Rossmoor approved contractors that have their Contractor License and current liability insurance policy on file. Next, have one or more contractors review your proposed project. If the cost is acceptable, have the contractor submit a bid to you including, if applicable, a complete set of drawings and specifications with floor plans showing the location of the proposed work.

Permit Approval Process

Apply for the Alteration Agreement permit at the Building Maintenance Department on Rockview Drive. Submit your contract proposal including all applicable drawings and specifications. You will also need to present your white Rossmoor Identification Card. At this time the Rossmoor Alteration Agreement will be completed, and your signature will be required. If not already on file, your contractor will need to provide evidence of a valid Contractor license and appropriate liability insurance.

The MOD Staff will review the request to determine if the proposal is for a "Standard" alteration that previously has been approved for Mutual 68. If so, approval should normally be granted within ten working days. As non-standard alterations receive approval, they will normally be added to the list of "Standard" alterations. A list of current "Standard" alterations is included in this Appendix.

Non-standard alterations or improvement requests will be reviewed by the MOD Staff and then forwarded to the Mutual 68 Building Committee and Board for review at their next scheduled meeting. Types of potential problems with unapproved alterations are included in this Appendix.

The applicant will be notified as to whether the alteration request has been approved or disapproved. If disapproved, reasons will be given for the disapproval. If approved, the applicant must pick up the permit card at MOD before the project can begin. At this time the applicant will also be notified if a City of Walnut Creek building permit is required, and, if neighbor contact is required. Any conditions that may apply to the proposed work will also be provided. Alteration permits expire six (6) months after issue date.

Inspections During Work and upon Completion

The approved permit will specify when inspections are required. Certain type projects will require the project to be inspected by MOD after work such as framing, plumbing, and electrical work have been completed, but prior to being covered by siding, sheet rock, paneling, or other material. After completion of the project, a final inspection will be made by MOD. Inspection appointments may be obtained from MOD by phoning 988-7660.

Potential Problems with Unapproved Alterations

Since the completion of the homes at Eagle Ridge, some homeowners have made alterations or improvements without receiving approval where such approval is required. Such alterations may subject the homeowner to the following:

- Responsibility for any subsequent damage to Common Area property that results from the unapproved work. An example of this is the repair of dry rot to siding or framing of a building that was caused by water seepage through an unapproved window installation.
- Exclusion of coverage under the Mutual's property insurance policy. Alterations or improvements made after original completion of the Unit are covered under the Mutual insurance policy if the ACC or Mutual Board has approved the installation.
- Upon resale of the Unit, the homeowner may be required to restore the area to its original condition, submit an alteration proposal for approval, or have the new owner accept responsibility for any subsequent liability. MOD's Building Inspection Group inspects all homes for any damaged or altered common property, and for any unapproved alterations upon resale of a home and prior to close of escrow.

- If a complaint is received from a neighboring owner regarding an unapproved alteration, the Board may require the owner of record to submit an alteration request or restore the area to its original condition.
- Sanctions may be imposed by the Board in accordance with Mutual 68 CC&R Article 11.1, Mutual Enforcement Rights.

Homeowners are encouraged to submit an alteration request for any alteration or improvement previously made that was done without a proper permit.

Saving of Documents

Homeowners should retain copies of all documents showing proof of approval for alterations or improvements, as well as documents describing original upgrades. These documents, as noted above, may be required to present at time of MOD inspection at resale and for establishing a cost basis for income tax purposes.

"Standard" Alterations

A "standard" has been established for certain types of alterations and improvements as listed below. Homeowners proposing this type of work and following the established Standard will be able to have their approval process greatly expedited.

The MOD Alterations Staff has been authorized to execute standard alteration agreements on behalf of Mutual 68 for the types of standard alterations listed below. No further Mutual approvals are required. Additional Standards will be added to the list upon approval of the Mutual Board.

- Air conditioner or heat pump (new or replacement)
- Awnings and roll-up sunscreens or shades
- Bathroom remodeling
- Bathtub/Shower conversion
- Cable outlets (exterior wall penetrations)
- Carpeting or tile, exterior (entryways, patios and decks requiring a waterproof membrane)
- Chairlifts (inside only)
- Concrete/wood slab on grade patio, deck or porch (and/or approved coverings or surfaces)
- Door, exterior (including screen door)
- Downspouts and gutters
- Electrical circuits and outlets (new)
- Handrails, exterior
- Hose bibs (on grade only)
- Insulation
- Kitchen remodel
- Plumbing/mechanical (new, in common walls)
- Trellis, overhead on patio or deck
- Wall removal

- Window (new or replacement)
- Solar tubes (limited to four solar tubes of any size per unit.)

Adopted and Revised: April 28, 2003, June 28, 2004, October 25, 2005, September 12, 2006, April 28, 2008, December 4, 2023

Guidelines for Alterations to Exclusive Use Common Areas:

1. Installation of Gates in Fences and Railings: An Alteration Application must be filed with MOD to ensure that the opening is of the proper size and structurally supported by use of proper framing techniques. The gate must be positioned so as not to interfere with irrigation systems, other structures and have suitable and safe ingress and egress. Corrosion proof hinges and latches must be utilized. Note: Ground-level patio gates must be installed through ground supported fence railings. First floor elevated deck gates must be installed through deck supported railings.
2. Installation of First Floor Steps and Handrails: Units that have elevated TREX decks may install steps and handrails, if an Alteration Application is filed with MOD. Guidelines for installations must adhere to the following conditions. Latest building code restrictions will apply to use of proper materials, the size of rise and run of the steps, suitable attachment to the deck and ground level into the common area and, a landing area in front of the stair. Irrigation systems must be modified to accommodate the additions. Note: No gates, stairs or handrails are allowed for second floor units.
3. Covers and Screening for Sunlight and Privacy: Awnings, Trellises and Sunscreens are permitted under the Standard Alterations as previously approved. Residents may also use moveable privacy trellises, up to approximately six feet high that are temporarily attached to the railings and fences at the ends of their decks and patios. These must be moveable for the paint maintenance requirements. No screening trellises should be installed along the outside deck railing or patio fence that may obscure the view of neighbors. However, a two-foot-high deer-proofing addition to the patio fences is allowed, if thin narrow uprights are used and strung with a transparent mono-filament line, as approved by the Building Committee. Note: No unsightly wooden uprights with wire mesh or chicken wire will be allowed.

4. Planting and Watering Considerations for Balconies, Decks, Elevated Walkways and Patios: Nothing shall be placed on the railing of the Balcony, Deck, Elevated Walkway, or Patio. Nothing shall be placed on the floor of the Balcony, Deck or Elevated Walkway that will trap moisture, in particular, saucers and spacers must be placed under any potted plants. Owners shall be responsible for any damage caused by planting, landscaping, watering and excessive weight in these locations. Plant trellises, which can be laid down for painting, shall be used next to the rigid fence support dividers that run between the buildings and the patio fences. Ground level patio units have their own irrigation systems. Common area irrigation systems shall not be modified to water plants on patios or decks.
5. Installation of Second Floor Hose Bibs: These will not be permitted nor will an extension from a first floor unit's hose bib to a second floor unit.
6. Current Unapproved Alterations: At the time of re-sale of units by current owners, as part of the Re-Sale Inspection Process, sellers will be required to bring any existing Unauthorized Alterations into conformity with the above guidelines or return to original conditions. The Building Committee will be conducting conformance surveys on behalf of the Mutual Board.
7. All of the above must be approved by the Mutual Board.

Adopted and Revised: April 28, 2003; June 28, 2004; October 25, 2005; June 13, 2006; September 12, 2006; December 4, 2023

Appendix D

Eagle Ridge

Building Color Palette

Revised 6/22/18

Walnut Creek Mutual Sixty-Eight

Appendix D-1

EAGLE RIDGE BUILDING COLOR PALETTE

Color chips are currently available for most colors. ***Be sure to check the color letter and numbers in addition to the color name. All Trim is #14 Frost.***

<u>Color Scheme</u>	<u>Model</u>	<u>Lower Body</u>	<u>Upper Body</u>	<u>Gables</u>	<u>Garage Door</u>
A	Fourplex	216 Malibu Beige	305 Ironwood	305 Ironwood	216 Malibu Beige
	Duplex/Triplex	216 Malibu Beige		305 Ironwood	305 Ironwood
B	Fourplex	KM5705 Pioneer Village	42 Wise Owl	42 Wise Owl	KM5705 Pioneer Village
C	Fourplex	178 Plymouth Grey	KM4910 Platinum Granite	KM4910 Platinum Granite	178 Plymouth Grey
	Duplex/Triplex	178 Plymouth Grey		KM4910 Platinum Granite	KM4910 Platinum Granite
D	Fourplex	HLS4213 Bungalow Brown	KM4551 Sandy Toes	HLS4213 Bungalow Brown	KM4551 Sandy Toes
	Duplex/Triplex	KM4551 Sandy Toes		HLS4213 Bungalow Brown	HLS4213 Bungalow Brown
E	Fourplex	171 Sand Pebble	302 Mission Tan	171 Sand Pebble	302 Mission Tan
	Duplex/Triplex	302 Mission Tan		171 Sand Pebble	171 Sand Pebble

Walnut Creek Mutual Sixty-Eight**Appendix D-2**

Address	Bldg#	Color	Address	Bldg#	Color
503 Falconwood Ct.	6821	B	605 Foxwood Way	6801	E
505 Falconwood Ct.	6821	B	607 Foxwood Way	6801	E
507 Falconwood Ct.	6821	B	611 Foxwood Way	6802	A
			613 Foxwood Way	6802	A
3001 Grey Eagle Dr.	6621	B	3035 Grey Eagle Dr.	6729	A
3002 Grey Eagle Dr.	6622	C	3041 Grey Eagle Dr.	6728	C
3003 Grey Eagle Dr.	6621	B	3043 Grey Eagle Dr.	6728	C
3004 Grey Eagle Dr.	6622	C	3044 Grey Eagle Dr.	6702	E
3005 Grey Eagle Dr.	6621	B	3046 Grey Eagle Dr.	6702	E
3006 Grey Eagle Dr.	6622	C	3047 Grey Eagle Dr.	6728	C
3007 Grey Eagle Dr.	6621	B	3051 Grey Eagle Dr.	6727	D
3008 Grey Eagle Dr.	6622	C	3053 Grey Eagle Dr.	6727	D
3010 Grey Eagle Dr.	6623	A	3055 Grey Eagle Dr.	6727	D
3011 Grey Eagle Dr.	6620	A	3062 Grey Eagle Dr.	6703	B
3012 Grey Eagle Dr.	6623	A	3064 Grey Eagle Dr.	6703	B
3013 Grey Eagle Dr.	6620	A	3066 Grey Eagle Dr.	6703	B
3014 Grey Eagle Dr.	6623	A	3073 Grey Eagle Dr.	6726	E
3015 Grey Eagle Dr.	6620	A	3075 Grey Eagle Dr.	6726	E
3016 Grey Eagle Dr.	6623	A	3077 Grey Eagle Dr.	6726	E
3017 Grey Eagle Dr.	6620	A	3113 Grey Eagle Dr.	6808	B
3021 Grey Eagle Dr.	6619	C	3115 Grey Eagle Dr.	6808	B
3022 Grey Eagle Dr.	6624	B	3122 Grey Eagle Dr.	6810	C
3023 Grey Eagle Dr.	6619	C	3124 Grey Eagle Dr.	6810	C
3024 Grey Eagle Dr.	6624	B	3126 Grey Eagle Dr.	6810	C
3025 Grey Eagle Dr.	6619	C	3128 Grey Eagle Dr.	6810	C
3026 Grey Eagle Dr.	6624	B	3131 Grey Eagle Dr.	6807	D
3027 Grey Eagle Dr.	6619	C	3133 Grey Eagle Dr.	6807	D
3028 Grey Eagle Dr.	6624	B	3142 Grey Eagle Dr.	6811	A
3031 Grey Eagle Dr.	6729	A	3144 Grey Eagle Dr.	6811	A
3032 Grey Eagle Dr.	6701	C	3146 Grey Eagle Dr.	6811	A
3033 Grey Eagle Dr.	6729	A	3148 Grey Eagle Dr.	6811	A
3034 Grey Eagle Dr.	6701	C	3152 Grey Eagle Dr.	6812	B

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Appendix D-3

Address	Bldg#	Color	Address	Bldg#	Color
3154 Grey Eagle Dr.	6812	B	501 Quail Hill Ct.	6706	B
3156 Grey Eagle Dr.	6812	B	503 Quail Hill Ct.	6706	B
3158 Grey Eagle Dr.	6812	B	504 Quail Hill Ct.	6705	E
			505 Quail Hill Ct.	6707	A
520 High Eagle Ct.	6817	C	506 Quail Hill Ct.	6705	E
522 High Eagle Ct.	6817	C	507 Quail Hill Ct.	6707	A
526 High Eagle Ct.	6817	C	508 Quail Hill Ct.	6705	E
528 High Eagle Ct.	6817	C	512 Quail Hill Ct.	6704	C
533 High Eagle Ct.	6818	A	515 Quail Hill Ct.	6708	D
535 High Eagle Ct.	6818	A	516 Quail Hill Ct.	6704	C
537 High Eagle Ct.	6818	A	517 Quail Hill Ct.	6708	D
539 High Eagle Ct.	6818	A	518 Quail Hill Ct.	6704	C
540 High Eagle Ct.	6816	B			
542 High Eagle Ct.	6816	B	601 Red Wing Ct.	6803	C
546 High Eagle Ct.	6816	B	603 Red Wing Ct.	6803	C
548 High Eagle Ct.	6816	B	604 Red Wing Ct.	6806	E
553 High Eagle Ct.	6819	C	606 Red Wing Ct.	6806	E
555 High Eagle Ct.	6819	C	613 Red Wing Ct.	6804	D
557 High Eagle Ct.	6819	C	614 Red Wing Ct.	6805	A
559 High Eagle Ct.	6819	C			
560 High Eagle Ct.	6815	A	615 Red Wing Ct.	6804	D
562 High Eagle Ct.	6815	A	616 Red Wing Ct.	6805	A
566 High Eagle Ct.	6815	A	618 Red Wing Ct.	6805	A
568 High Eagle Ct.	6815	A			
570 High Eagle Ct.	6814	C**Greys Reversed			
572 High Eagle Ct.	6814	C**Greys Reversed			
576 High Eagle Ct.	6814	C**Greys Reversed			
578 High Eagle Ct.	6814	C**Greys Reversed			
583 High Eagle Ct.	6820	B	2804 Saklan Indian Dr.	6601	D
585 High Eagle Ct.	6820	B	2806 Saklan Indian Dr.	6601	D
587 High Eagle Ct.	6820	B	2812 Saklan Indian Dr.	6602	C
589 High Eagle Ct.	6820	B	2814 Saklan Indian Dr.	6602	C
590 High Eagle Ct.	6813	A	2816 Saklan Indian Dr.	6602	C
592 High Eagle Ct.	6813	A	2818 Saklan Indian Dr.	6602	C
596 High Eagle Ct.	6813	A	2822 Saklan Indian Dr.	6603	B
598 High Eagle Ct.	6813	A	2824 Saklan Indian Dr.	6603	B
			2826 Saklan Indian Dr.	6603	B
			2828 Saklan Indian Dr.	6603	B
			2832 Saklan Indian Dr.	6604	A
			2834 Saklan Indian Dr.	6604	A

Walnut Creek Mutual Sixty-Eight

Appendix D-4

Address	Bldg#	Color	Address	Bldg#	Color
2836 Saklan Indian Dr.	6604	A	2936 Saklan Indian Dr.	6614	A
2838 Saklan Indian Dr.	6604	A	2938 Saklan Indian Dr.	6614	A
2842 Saklan Indian Dr.	6605	C	2952 Saklan Indian Dr.	6615	B
2844 Saklan Indian Dr.	6605	C	2954 Saklan Indian Dr.	6615	B
2846 Saklan Indian Dr.	6605	C	2956 Saklan Indian Dr.	6615	B
2848 Saklan Indian Dr.	6605	C	2958 Saklan Indian Dr.	6615	B
2852 Saklan Indian Dr.	6606	B	2962 Saklan Indian Dr.	6616	C
2854 Saklan Indian Dr.	6606	B	2964 Saklan Indian Dr.	6616	C
2856 Saklan Indian Dr.	6606	B	2966 Saklan Indian Dr.	6616	C
2858 Saklan Indian Dr.	6608	B	2968 Saklan Indian Dr.	6616	C
2861 Saklan Indian Dr.	6607	E	2982 Saklan Indian Dr.	6617	A
2863 Saklan Indian Dr.	6607	E	2984 Saklan Indian Dr.	6617	A
2865 Saklan Indian Dr.	6607	E	2986 Saklan Indian Dr.	6617	A
2871 Saklan Indian Dr.	6608	B	2988 Saklan Indian Dr.	6617	A
2872 Saklan Indian Dr.	6609	C	2992 Saklan Indian Dr.	6618	B
2873 Saklan Indian Dr.	6608	B	2994 Saklan Indian Dr.	6618	B
2874 Saklan Indian Dr.	6609	C	2996 Saklan Indian Dr.	6618	B
2876 Saklan Indian Dr.	6609	C	2998 Saklan Indian Dr.	6618	B
2878 Saklan Indian Dr.	6609	C			
2881 Saklan Indian Dr.	6610	D	603 Shadowhawk Way	6714	D
2882 Saklan Indian Dr.	6611	A	605 Shadowhawk Way	6714	D
2883 Saklan Indian Dr.	6610	D	606 Shadowhawk Way	6725	A
2884 Saklan Indian Dr.	6611	A	608 Shadowhawk Way	6725	A
2886 Saklan Indian Dr.	6611	A	613 Shadowhawk Way	6715	E
2888 Saklan Indian Dr.	6611	A	615 Shadowhawk Way	6715	E
2889 Saklan Indian Dr.	6610	D	616 Shadowhawk Way	6724	C
2912 Saklan Indian Dr.	6612	B	618 Shadowhawk Way	6724	C
2914 Saklan Indian Dr.	6612	B	621 Shadowhawk Way	6716	A
2916 Saklan Indian Dr.	6612	B	622 Shadowhawk Way	6723	D
2918 Saklan Indian Dr.	6612	B	624 Shadowhawk Way	6723	D
2922 Saklan Indian Dr.	6613	C	625 Shadowhawk Way	6716	A
2924 Saklan Indian Dr.	6613	C	627 Shadowhawk Way	6716	A
2926 Saklan Indian Dr.	6613	C	628 Shadowhawk Way	6723	D
2928 Saklan Indian Dr.	6613	C	631 Shadowhawk Way	6719	A
2932 Saklan Indian Dr.	6614	A	632 Shadowhawk Way	6722	E

Walnut Creek Mutual Sixty-Eight

Appendix D-5

Address	Bldg#	Color	Address	Bldg#	Color
2934 Saklan Indian Dr.	6614	A	634 Shadowhawk Way	6722	E
635 Shadowhawk Way	6719	A	701 Woodwren Ct.	6717	C
642 Shadowhawk Way	6721	D	703 Woodwren Ct.	6717	C
643 Shadowhawk Way	6720	C	713 Woodwren Ct.	6718	D
644 Shadowhawk Way	6721	D	715 Woodwren Ct.	6718	D
645 Shadowhawk Way	6720	C			
513 Spotted Owl Ct.	6711	A			
515 Spotted Owl Ct.	6711	A			
517 Spotted Owl Ct.	6711	A			
519 Spotted Owl Ct.	6711	A			
523 Spotted Owl Ct.	6712	B			
525 Spotted Owl Ct.	6712	B			
527 Spotted Owl Ct.	6712	B			
529 Spotted Owl Ct.	6712	B			
532 Spotted Owl Ct.	6710	B			
534 Spotted Owl Ct.	6710	B			
536 Spotted Owl Ct.	6710	B			
538 Spotted Owl Ct.	6710	B			
543 Spotted Owl Ct.	6713	A			
545 Spotted Owl Ct.	6713	A			
547 Spotted Owl Ct.	6713	A			
549 Spotted Owl Ct.	6713	A			
552 Spotted Owl Ct.	6709	C			
554 Spotted Owl Ct.	6709	C			
556 Spotted Owl Ct.	6709	C			
558 Spotted Owl Ct.	6709	C			

Exterior Front Entry Door Colors

Equal paint brand (to Kelly Moore) exterior acrylic enamel satin finish

- Sequoia Redwood
- Oxford Brown
- Brierwood Green
- Carbon (Black)
- Night Sky (Blue)
- Seattle Red

Note: All waterproof membrane decks (exterior) for any Unit/Building will only be Sidewalk Grey color

APPENDIX E

LANDSCAPE CHANGE PROCEDURES

Adopted and Revised: April 28, 2003; December 4, 2023

LANDSCAPE CHANGE PROCEDURES

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Introduction

All property not within a manor or exclusive use area is ‘common area’ and owned/maintained by the Mutual. The Board of Mutual 68 and the Landscape Maintenance Department of Mutual Operations Division (MOD) are responsible for maintaining the landscaping and natural beauty of Eagle Ridge. All requests for landscape changes that will alter the approved landscape plan by addition, removal or relocation of ground cover, shrubs or trees in the Common Area must be approved by the Mutual 68 Board following a recommendation by the Landscape Committee with the technical advice of the Landscape Maintenance Department in accordance with established landscape policies. Certain restrictions also exist for landscape change in the Exclusive Use Common Areas. Mutual 68's Area Landscape Committee Representatives are available to assist residents in obtaining approval for landscape change requests.

Approval Procedure

All individual landscape enhancement projects have to be approved by the M68 Landscape Committee and paid for by the requesting resident(s). An enhancement project is a project suggested by the resident which will within the criteria below, improve the common area’s landscaping. The elements of the proposed project must:

- maintain landscape design and continuity
- require no new irrigation
- the Mutual’s landscape contractor plants and maintains
- all necessary Mutual 68 approvals have been obtained
- all approved work is paid for by the requesting residents directly to the Mutual’s landscape contractor prior to the onset of the work

A Landscape Change Permit Application, included at the end of Appendix E , should be obtained from your Area Landscape Committee Representative. The completed form, after obtaining neighbor approval if appropriate, should be returned to your Committee representative. The Landscape Committee will review and make a recommendation to the Mutual 68 Board. Technical advice may be obtained from the Landscape Maintenance Department of MOD. If the Landscape Committee does not approve the proposal, it will be returned to the resident with the reason for disapproval along with suggestions for changes to meet acceptable standards. The homeowner has the right to appeal any disapproval to the Board.

Labor and Material Charges

Owners are responsible for the cost of landscape changes ***that are in addition to what is ordinarily provided*** and that only benefit the applicants. Mutual 68 will pay for replacing dead, damaged or unhealthy plants not covered by the Landscape Management Services Contract.

Private Gardens

Private gardens are not permitted in the Common Areas.

Exclusive Use Common Area Restrictions

Owners are responsible for the planting and maintaining all landscaping within their Exclusive Use Common Area. Permits are not required for plantings in the Exclusive Use Common Area if the following conditions are met:

- Soil in planting beds adjacent to buildings is a minimum of six inches below siding and trim material.
- Adequate distances are maintained between trees and foundations, walls and fences.
- Trees do not exceed twelve (12) feet in height,
- Trees should not overhang rooflines.
- Trees are of such species that have low root invasiveness.
- The resident is responsible for the repair to the building caused by an overgrown tree(s) and the accompanying roots that are located in the Exclusive Use Common Area.
- Plants are not attached to fences or buildings and are arranged to avoid conflicts with long term building maintenance.
- It is required that plant selections be of appropriate water use according to Water Use Classification of Landscape Species (WUCOLS) standards. 'Low Water Use', 'Very Low Water Use' or 'Moderate Water Use' are required. 'High Water Use' or 'Very High Water Use' plant species are not allowed. Plant water use classifications can be found at http://ucanr.edu/sites/WUCOLS/Plant_Search/ . Plant recommendations can be found on the Rossmoor.com website, under the page 'Plants of Rossmoor', using the links [Drought Tolerant Plants for Sun](#) and [Low and Moderate Water Plants for Part Shade](#).

Planting and Watering Considerations for Balconies, Decks, Elevated Walkways and Patios

Nothing shall be placed on the railing of the Balcony, Deck, Elevated Walkway, or Patio. Nothing shall be placed on the floor of the Balcony, Deck or Elevated Walkway that will trap moisture, in particular, saucers and spacers must be placed under any potted plants. Owners shall be responsible for any damage caused by planting, landscaping, watering and excessive weight in these locations. Plant trellises, which can be laid down for painting, shall be used next to the rigid fence support dividers that run between the buildings and the patio fences. Ground level patio units have their own irrigation systems. Common area irrigation systems shall not be modified to water plants on patios or decks. Structural changes, including but not limited to concrete work, tiling, and sunscreen trellises, in the Exclusive Use Common Area of patios and decks require approval as outlined in the Alterations to Buildings policy.

Routine Pruning Requests

Minor routine pruning and trimming requests covered under the Mutual's Landscape contract services may be made directly to the MOD Landscape Maintenance Desk by phoning 925-988-7650. Based on the Brightview contract (effective 2024-2028) for work done in the Mutual common area, minor tree work such as trimming, pruning or thinning of trees under 12' in height to provide clearance for driveways, walkways, and parking areas are included.

Tree Pruning for View Enhancement

The pruning of trees for view enhancement is permitted with numerous restrictions as outlined below. Any proposal for such work will require the approval of the Board following a recommendation from the Landscape Committee and the Landscape Maintenance Department of MOD.

Any such approval will require that the applicants be responsible for all associated costs. Residents may receive approval to prune trees to maintain a view AS LONG AS this work can be done within International Society of Arboriculture (ISA) standards. This work is resident-billable and must be performed by Rossmoor approved contractors to ensure compliance with local laws and ordinances. Criteria for evaluating requests for tree pruning for view enhancement will include, but not be limited to, the following:

- Extent to which a critical view is significantly diminished.
- Effect of proposed tree pruning on visual screening.
- Feasibility of measures to mitigate adverse impacts of tree pruning.

To submit a request for permission to prune a tree or trees, complete the approval form, "Resident Request for Tree Pruning" included in the Mutual policies on the following pages and return to your Mutual 68 Landscape Representative.

WALNUT CREEK MUTUAL SIXTY-EIGHT
RESIDENT REQUEST FOR TREE PRUNING

Please return both pages of application to M68 Landscape Committee Representative

All view pruning or pruning beyond necessary maintenance is **resident billable**. By submitting this request form, the resident has read and understands the following and agrees to pay all costs for trimming.

Not all trees can be pruned to the extent desired, as established trees are protected by local law. These laws state the following;

- **Trees cannot be 'topped'**. Views can sometimes be achieved through 'crown reduction' which involves removing limbs to reposition growth points further down the tree. Trees with a single leader however, may not be pruned for height.
- **No more than 1/3rd of the canopy of the tree may be removed.**
- If good structure and health will be negatively affected by pruning the tree, the work will not be permitted.

To ensure compliance with local ordinance **only Rossmoor approved contractors may perform tree work**. The assigned arborist can give you more information about your specific tree (s).

DATE: _____

NAME _____ TELEPHONE NO. _____

ADDRESS _____ EMAIL _____

APPLICANT SIGNATURE _____

APPROXIMATE LOCATION (S) AND TYPE (S) OF TREE (S):

**WALNUT CREEK MUTUAL SIXTY-EIGHT
RESIDENT REQUEST FOR TREE PRUNING**

NOTIFICATION OF NEIGHBORS

DATE	ADDRESS

MOD LANDSCAPE MAINTENANCE DEPARTMENT

The proposed landscape change as described in this application is acceptable subject to the following conditions:

_____ DATE _____
MOD LANDSCAPE MANAGER

MUTUAL 68 LANDSCAPE COMMITTEE

The Committee, recommends approval by the Mutual 68 Board of Directors of this Application subject to the following conditions or is denied for the stated reason:

_____ DATE _____
LANDSCAPE COMMITTEE CHAIRPERSON

MUTUAL 68 BOARD OF DIRECTORS

The landscape change described in this application is authorized subject to the following conditions or is denied for the stated reason

_____ DATE _____
BOARD OF DIRECTORS, WALNUT CREEK MUTUAL 68

**WALNUT CREEK MUTUAL SIXTY-EIGHT
LANDSCAPE CHANGE PERMIT APPLICATION**

SECTION 1:

DATE: _____

NAME _____ TELEPHONE NO. _____

ADDRESS _____ EMAIL _____

DESCRIPTION OF PROPOSED LANDSCAPE CHANGE

SKETCH OF CHANGE AREA SHOWING BUILDING, PAVED AREAS AND NEW PLANT LOCATIONS WITH APPROXIMATE DIMENSIONS. IDENTIFY TYPES OF PLANTS - USE ADDITIONAL SHEET IF DESIRED.

APPLICANT'S SIGNATURE

DATE

**WALNUT CREEK MUTUAL SIXTY-EIGHT
LANDSCAPE CHANGE PERMIT APPLICATION**

SECTION 2:
NOTIFICATION OF NEIGHBORS -IF REQUIRED

DATE	ADDRESS

SECTION 3:

MUTUAL 68 LANDSCAPE COMMITTEE

The Committee, recommends approval by the Mutual 68 Board of Directors of this Application for Landscape Change Permit subject to the following conditions or is denied for the stated reason:

_____ DATE _____
LANDSCAPE COMMITTEE CHAIRPERSON

SECTION 4:

MUTUAL 68 BOARD OF DIRECTORS FOR APPROVAL

The landscape change described in this application is authorized subject to the following conditions or is denied for the stated reason

_____ DATE _____
BOARD OF DIRECTORS, WALNUT CREEK MUTUAL 68