

MUTUAL POLICIES

- 48 -

Mutual policies help us:

- Protect and maintain Mutual property
- Do business in an orderly manner
- Meet the requirements of laws governing condominiums
- Take advantage of our experiences
- Preserve the value of your investment
- Make living in Mutual Forty-Eight more enjoyable

Members are invited to share their views about policies.

Please keep in mind that the agent who sold you your manor represents a sales broker but cannot promise for the Mutual to provide services.

09/20/17; revised 09/20/2023

Walnut Creek Mutual Forty-Eight

Policies and Procedures

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.

WALNUT CREEK MUTUAL FORTY-EIGHT

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POLICY 01 ALTERATIONS

Approved August 13, 1997; revised June 12, 2002; revised August 11, 2004; revised September 20, 2023

No work shall commence before necessary approvals are obtained.

A member must obtain an approved Alteration Permit before commencing or causing work to commence that affects Mutual property in any manner.

A permit requires an Alteration Application first be approved, as applicable, by the Architectural Control Committee, and then by a Mutual Director. Applications are available at Mutual Operations Division, 800 Rockview Dr., phone 988-7660.

Permits are required to install, replace or repair any material or covering on balcony decks.

Permits are not allowed to install or have wood or other hard surfaces on floors of upper level manors in living/dining rooms or bedrooms and their connecting hallways.

A Member who causes an alteration or repair to be made without a permit, or acquires a manor where changes have been made without a permit, may be required to obtain a permit and remove or modify the alteration and repair any related damage to Mutual property at the Member's own expense.

When a member, or a successor, wants to transfer a membership, the Mutual requires a Transfer Inspection. The manor is inspected for alterations or damage to Mutual property. A permit is required to make any corrections.

The permit process and remedial work could delay the resale or transfer of a manor. See Policy 14, Transfer Report.

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ver. 09/20/23

ALTERATIONS 01

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POLICY 01-B ALTERATIONS, MUTUAL APPROVED

Approved June 11, 2003; Revised April 9, 2008

Mutual approval granted for certain standard alterations.

According to Policy 01, alterations, a member must obtain an approved Alteration Permit before commencing work that affects Mutual property in any manner.

As a matter of practicality, the Mutual recognized from experience that certain work doesn't adversely affect Mutual property and, therefore grants approval of Alteration Applications for certain standard work.

An Alteration Application for standard alterations may not include other items that require Mutual approval. For non-standard work items use a separate application.

STANDARD ITEMS APPROVED BY THE MUTUAL:

- Bathroom remodel – tub to shower, cabinets, countertops, fixtures, floor covering Electrical circuits/outlets, etc.
- Door Screens anchored to wood jambs.
- HVAC
- Kitchen remodel – Appliances, cabinets, countertops, fixtures.
- Window glazing.

NOTE:

When ownership or residency is to be transferred, a manor is inspected for alterations or damage to Mutual property. A permit is required to make any corrections. **See Policy 14.**

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ver. 04/09/08

ALTERATIONS, MUTUAL APPROVED 01-B

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POLICY 02

BOARD MEETINGS AND COMMITTEES

Approved September 10, 1997; revised June 12, 2002; revised June 19, 2013; revised September 20, 2023

The Board of Directors shall conduct regular monthly meetings.

Regular Board meetings are open to all members. Minutes of Board Meetings are available for all Mutual Members to read at the Board Office, Gateway Complex.

The Board shall conduct an Annual Meeting of Mutual Members in the month of April. Annual Meeting date, time and place will be announced in the Rossmoor News.

An organizational meeting is held immediately following the Annual Meeting of Mutual Members for the Board to elect its officers.

Minutes of the Annual Meeting shall be considered for approval at the Board's next regular meeting. Following approval of the minutes, they will be posted within 30 days on the Rossmoor.com website.

The Board will conduct a Special Meeting of Mutual Members in the month of October to discuss the budget for the coming year.

The Board shall establish standing committees as required. Subject to board approval, the president appoints committee chairpersons.

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ver. 09/20/23

BOARD MEETINGS AND COMMITTEES 02

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POLICY 03 BUILDING MAINTENANCE

Approved November 10, 1999; revised August 13, 2003; revised October 22, 2008; revised November 25, 2012; revised January 16, 2013; revised June 21, 2023

Members are responsible for damage to Mutual property or adjacent manors resulting from their abuse, neglect or unauthorized alterations of common area.

Structures and Exteriors

Members may not alter, paint or otherwise apply material to building exteriors or structure without specific written permission from the Mutual. Members must first apply for and receive a permit to install or fasten anything that penetrates or affects Mutual property. A permit is required to repair or remove an existing alteration.

Doors and Windows

Members are responsible for maintenance of their doors and windows including glazing, locks, hinges, tracks, weather stripping, screens and other hardware.

Members may replace front doors with one of a different design subject to a Board approved Alteration Agreement; The Mutual will not maintain the exterior of doors so approved.

Decks, Balconies and Walkways

Decks and balconies, which are Exclusive Use Common Areas, shall be maintained and repaired by the Mutual. Alterations to these areas such as tile placement, acrylic surfaces, etc. may be allowed upon Board approval through the alteration permit process. Such modifications will be at member expense and members will be responsible for the total maintenance of the private patio or balcony, including the surface and support system, following the alteration. Members are responsible for stains or damage resulting from placing plants or other items on their decks and patios.

The Mutual does not maintain walkways adjacent to a manor where the member places plants or other personal property.

Plumbing

The mutual is responsible for all common area plumbing up to the point where plumbing enters the unit through walls, floors or ceiling. The resident is responsible for all plumbing within the unit except for pipes located inside non-bearing interior walls. The resident is responsible for any damage to other units or to common areas caused by failure to repair, replace or maintain plumbing for which the resident is responsible.

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Specifically:

Mutual Billable

1. Repair leaks or clear stoppages outside Manor up to the point where pipes penetrate into Manor through walls, floors or ceilings.
2. Remove debris from water supply lines up to point of entry into the Manor.
3. Maintain waste line relief valves (“beehives”)

See Attachment A

Resident Billable

1. Repair leaks or clear stoppages inside manor before point where pipes penetrate walls, floors or ceilings
2. Repair, Replace or Maintain all interior plumbing components including but not limited to traps, pipes, faucets, valves, mixers, gaskets, seals, drains and stoppers
3. Repair, Replace or Maintain all interior plumbing fixtures including but not limited to sink, tub, shower pan, garbage disposal, dishwasher, water filter, ice maker, and laundry equipment
4. Repair, Replace or Maintain all toilet components including the Wax Ring and flange bolts
5. Repair, Replace or Maintain water drainage and supply lines to water heaters and to all HVAC components
6. Prevent water penetration to walls and floors by repairing, maintaining or replacing mortar beds, waterproof membranes, tiling, counter surfaces, backsplashes, flooring and waterproof or water-resistant materials. Re-caulk / Re-grout all surfaces and fixtures as needed to prevent water penetration
7. Residents are advised to replace all supply hoses with Braided Steel Water Supply lines. Braided steel supply hoses must be installed for sinks, toilets and laundry equipment at the time of sale of a manor

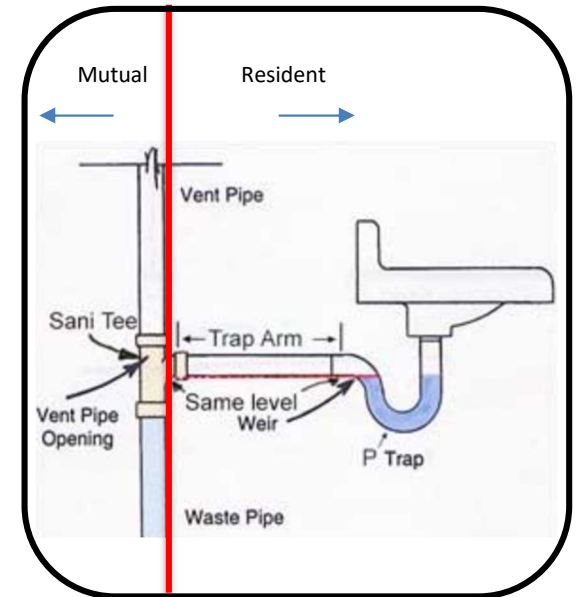
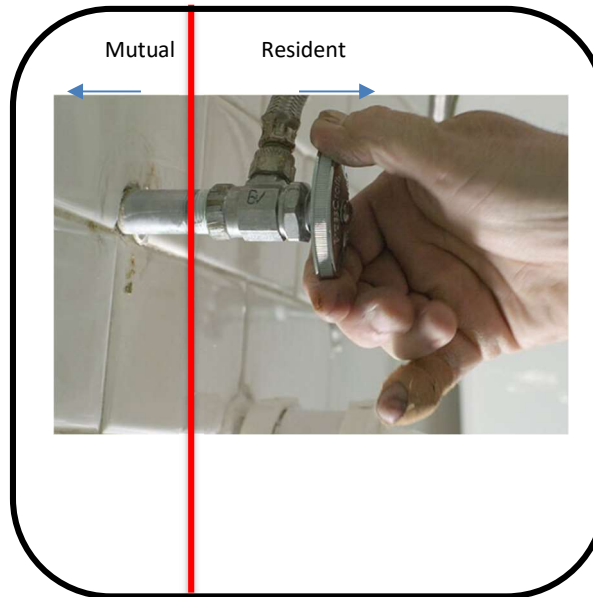
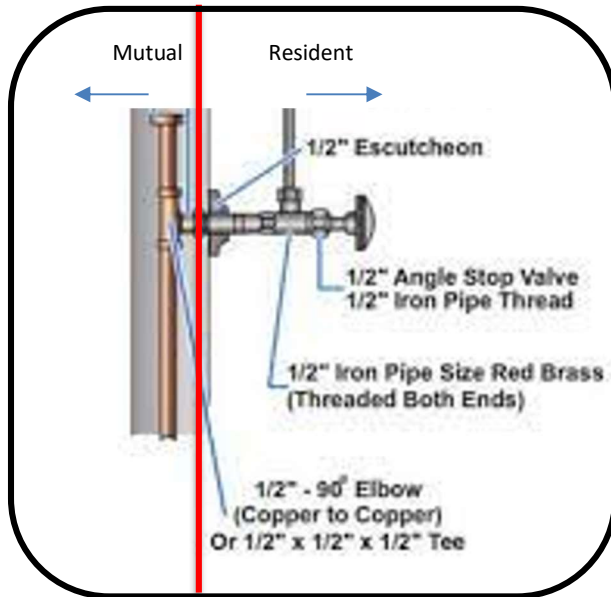
See attachment A

Notwithstanding the forgoing, plumbing which the Owner has altered or replaced during the course of an alteration is the maintenance, repair and replacement responsibility of the Owner regardless of location of the plumbing.

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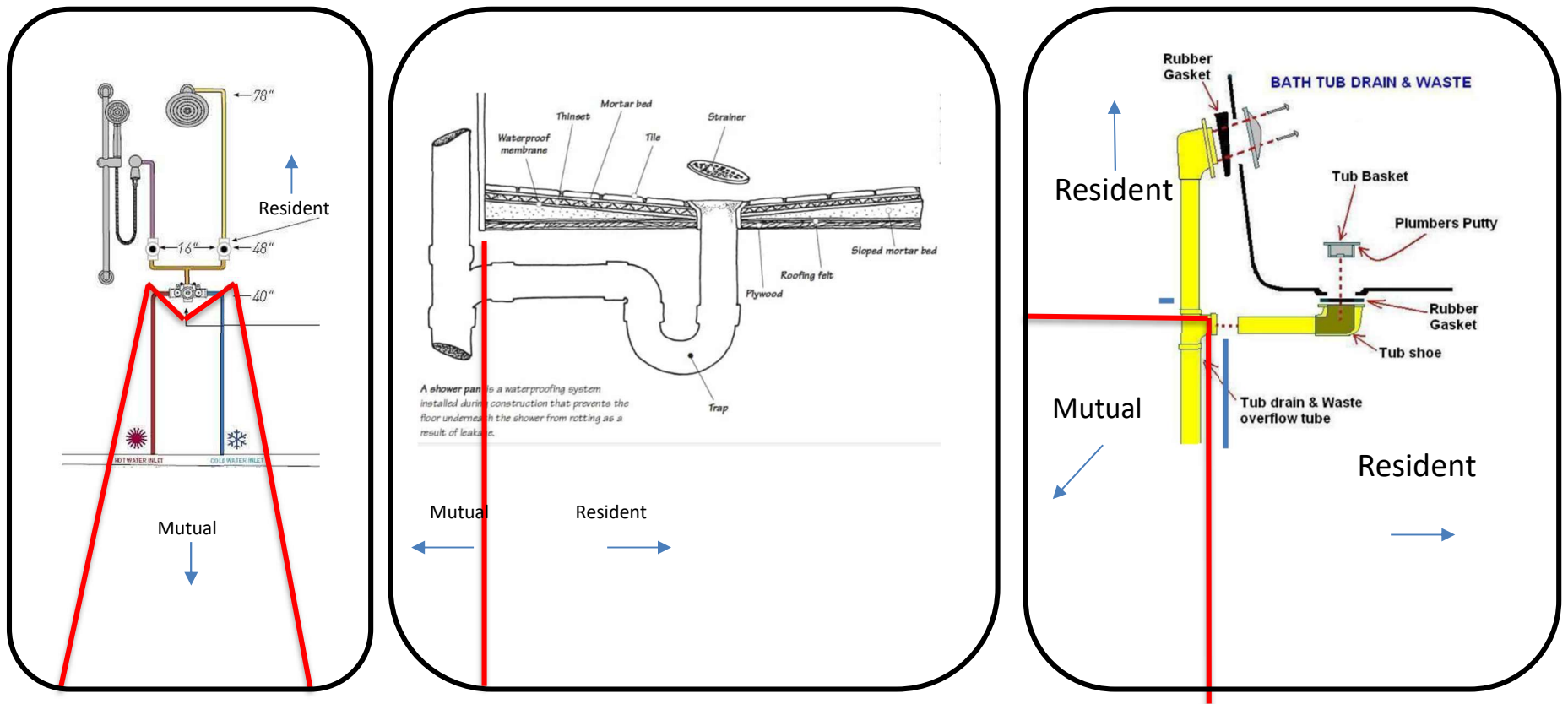
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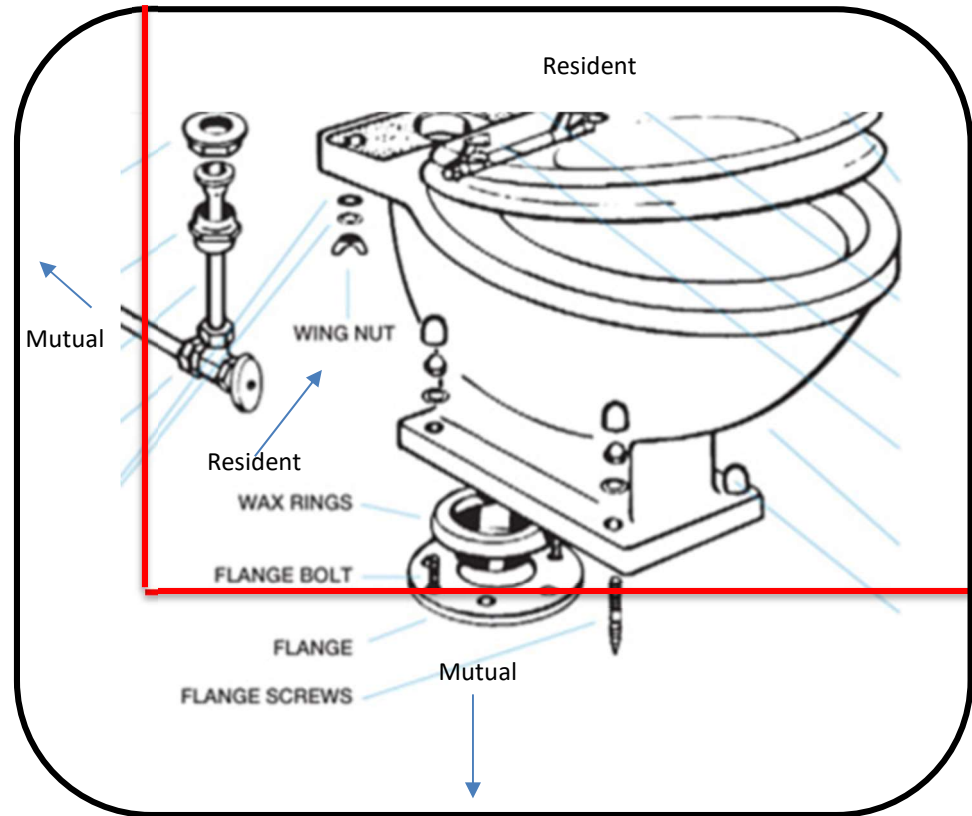
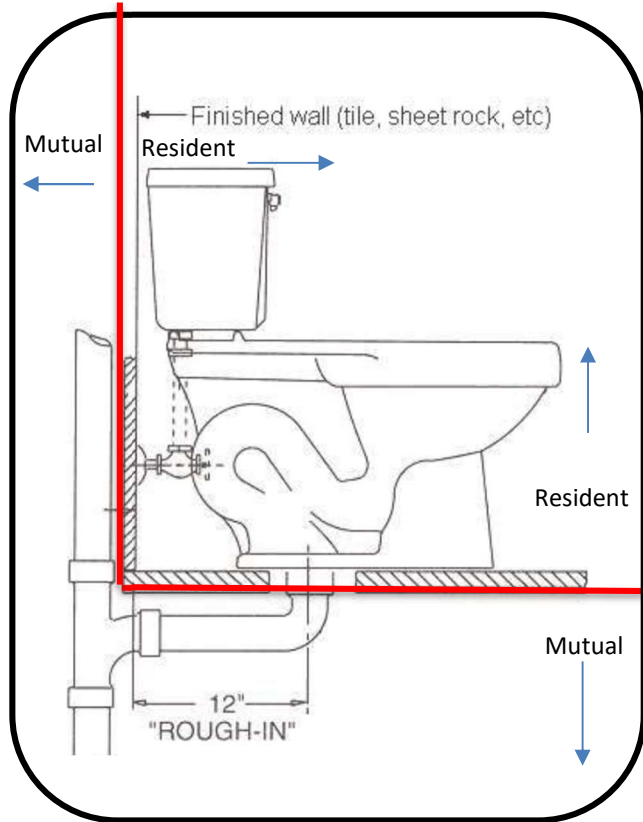
Replace Flexible Supply Lines with Braided Steel Hose
Sinks, Toilets, Washing Machine

Shower and Bathtub

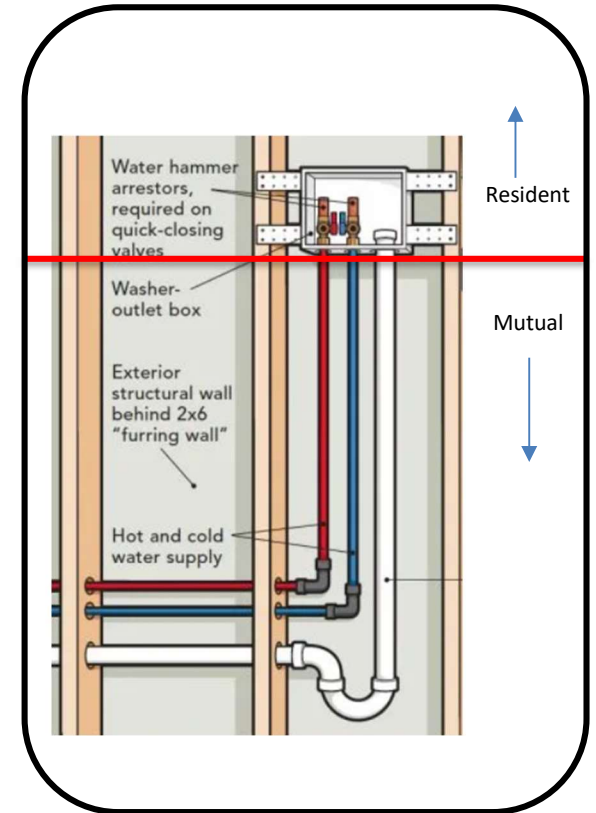
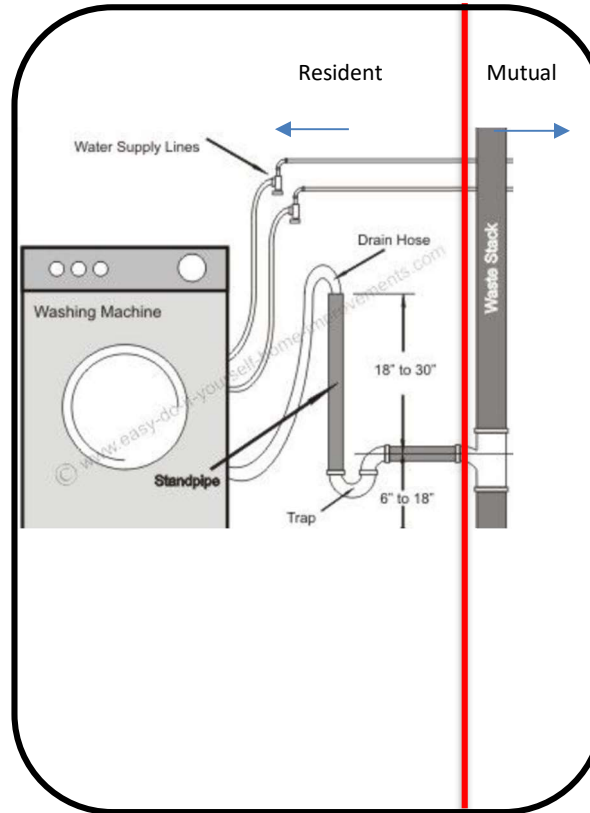
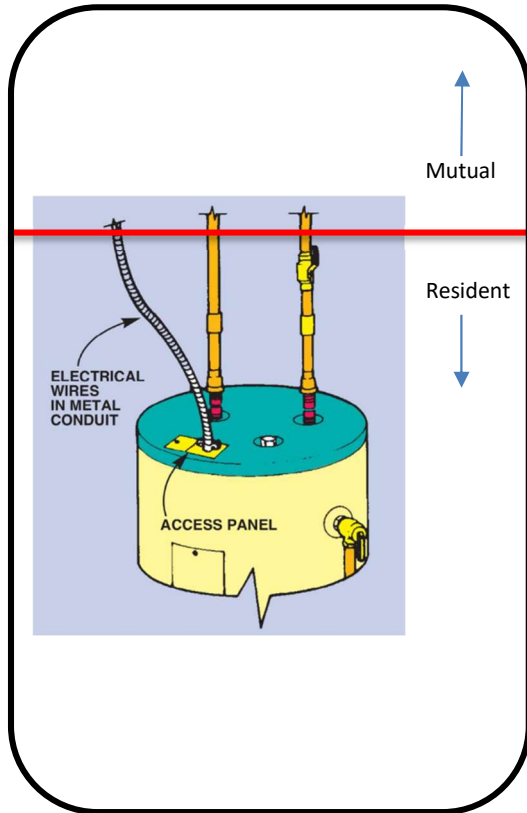


WALNUT CREEK MUTUAL FORTY-EIGHT

Toilet



Water Heater, Washing Machine



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POLICY 04

COMPLIANCE WITH LEGISLATION

Approved June 12, 2002; revised September 20, 2023

The Board shall maintain and practice policies consistent with and that comply with legislation and regulation enacted by government bodies to control operation of Common Interest Developments and Senior Housing Developments.

From time to time, government bodies change regulations or create new ones. For that reason, in cases where Mutual policy conflicts with regulatory requirements of government bodies the latter shall control.

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ver. 09/20/23

COMPLIANCE WITH LEGISLATION 04

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 05 DELINQUENT ASSESSMENTS

Approved August 13, 1997; revised June 12, 2002; revised September 20, 2023

- 1. Definitions.** All capitalized terms that are not otherwise defined in this Policy shall have the definitions ascribed to them in the Declaration.
- 2. Assessments in General.** The Mutual has a duty to levy Annual Assessments and Special Assessments sufficient to perform its obligations under the Governing Documents and California law. Annual Assessments are determined at least once annually and are payable during the year in monthly installments. The Mutual also has the authority to levy Reimbursement Assessments (see Paragraph 5, below).
- 3. Obligation to Pay Assessments.** Each Assessment, plus any costs of collection, late charges and interest owed, is an obligation of the Unit Owner at the time it is levied. Each Assessment, plus any costs of collection, late charges and interest owed, is also a lien on the Owner's Unit from and after the time the Mutual causes a Notice of Delinquent Assessment (lien) to be recorded with the Contra Costa County Recorder's Office.
- 4. Notice of Assessments.** The Mutual shall give notice to the Unit Owner, in the manner prescribed by law, not less than thirty (30) days nor more than ninety (90) days before any increase in the Annual Assessment or any Special Assessment becomes due.
- 5. Reimbursement Assessments.** The Declaration authorizes the Mutual to, after compliance with the notice and hearing requirements in the Declaration and the Civil Code, levy a Reimbursement Assessment against any Unit and its Owner to reimburse the Mutual for the expenditure of monies to bring the Unit, its Owner, or any person or animal for whom the Owner is responsible, into compliance with the Governing Documents.
- 6. Designation of Agent.** The Board of Directors may designate an agent or agents to collect Assessment payments and administer this Policy. Such designated agent may be an officer of the Mutual, manager, banking institution, law firm or other appropriate agent.
- 7. Due Date/Delinquency Date of Assessments.** Unless otherwise specified in writing by the Board, the Annual Assessment is due and payable in equal monthly installments on the first (1st) day of each month during the year. Special Assessments shall be due and payable on the due date specified by the Board. As provided in the Declaration, Reimbursement Assessments shall be due and payable to the Mutual on the date specified by the Board. Any lump sum, installment, or portion of an Assessment is delinquent if not received as directed by the Board or its designated agent on or before fifteen (15) days after it becomes due. If the due date falls on a weekend or holiday, then the following business day is considered the due date.

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8. **Late Charges/Interest.** An Assessment or any portion thereof that is delinquent shall incur a late charge of ten percent (10%) of the delinquent Assessment or ten dollars (\$10), whichever is greater. Late charges shall be imposed fifteen (15) days after the Assessment is due. There shall be only one late charge per delinquent Assessment or portion thereof. For example, a delinquent monthly installment of the Annual Assessment shall incur only one late charge, which will be imposed fifteen (15) days after the Assessment is due. Beginning thirty (30) days after the Assessment or any portion thereof becomes due, the entire unpaid balance of an Assessment account shall bear interest at the rate of twelve percent (12%) per annum.

9. **Collection Expenses.** Any costs and fees incurred in processing and collecting delinquent Assessment amounts, including, without limitation: late and interest charges; charges for preparation of delinquency notices or referral for collection; postage and copies; filing and recording costs; delivery charges; costs for searches regarding ownership and assets; and attorney's fees and costs ("Collection Expenses") shall become Additional Charges against the Owner and the Owner's Unit and shall be subject to collection action pursuant to this Policy.

10. **Application of Payments.** Payments shall be applied first to Assessments owed. Only after the Assessments owed are paid in full shall payments be applied to Collection Expenses as identified in this Policy.

11. **Notice of Intent to Lien.** If an Assessment account remains unpaid thirty (30) days after it is due, the Mutual or its designated agent shall notify the Owner by certified mail that a lien will be recorded unless the entire balance of the account is paid off within thirty (30) days ("Notice of Intent to Lien"). The Notice of Intent to Lien shall include a general statement of the collection, fee, penalty and lien enforcement procedures of the Mutual, an itemized statement of the charges owed as of the date of the Notice of Intent to Lien, including the costs of preparing the Notice of Intent to Lien, and other disclosures required by law (Civil Code section 5660). Payment may be required in certified funds. Notwithstanding the 30-day delinquency period specified in this

Paragraph 11, a Notice of Intent to Lien may be sent to a delinquent Owner at any time during an open escrow involving the Owner's Unit.

12. **Recordation of Lien.** Upon the decision of the Board at an open Board meeting and as reflected in the minutes of that meeting, a "Notice of Delinquent Assessment" lien shall be recorded against the Owner's Unit, without further notice to the Unit Owner, if the Owner fails to pay the entire balance of the account within the time period specified in the Notice of Intent to Lien.

13. **Acceleration of Assessments Due.** Upon the recording of a lien, the Mutual may, at its option, declare due and payable the entire balance of all sums then due or to become due from the Unit Owner, including the balance of the Annual Assessment and of any Special Assessment. This total sum may be included in any foreclosure proceeding or collection action.

WALNUT CREEK MUTUAL FORTY-EIGHT

14. **Foreclosure of Lien.** After the lien is recorded and at least thirty (30) days have elapsed, foreclosure proceedings may commence when Assessment principal either exceeds the amount, or remains unpaid for the time period, specified in state law. The Board's decision to initiate foreclosure will be made in executive session and reflected in the minutes of the Board's next open meeting. The Association shall provide the Owner with all notices and disclosures required by law before commencing foreclosure proceedings and shall also comply with all legal requirements imposed by law.

IMPORTANT NOTICE: IF YOUR SEPARATE INTEREST IS PLACED IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR ASSESSMENTS, IT MAY BE SOLD WITHOUT COURT ACTION.

15. **Limitation on Foreclosure of Monetary Fines.** Monetary fines or penalties imposed by the Board in accordance with the Governing Documents may not be enforced by non-judicial foreclosure proceedings unless permitted by law.

16. **Payment Agreement.** The Mutual and its agent are obligated to accept partial payments on an Assessment account. The Board, in its sole discretion, may enter into a written payment agreement with the Owner for periodic partial payments on the balance of the Assessment account, in amounts and on a payment schedule agreed to by the Board, and in accordance with the standards for payment plans, if any exist. The agreement shall include payment of accruing Assessments, however late charges on accruing Assessments shall not accrue so long as the Unit Owner is complying with the terms of the agreement. The Mutual has no obligation to enter into such an agreement, and any agreement entered into with the Unit Owner shall be reasonable, as determined by the Board in its sole discretion, and for the sole purpose of assuring that the best interests of the Mutual are served. The payment agreement shall be in writing and a provision shall be included that failure to meet any term of the agreement shall give the Board the right to immediately continue the collection process without further notice to the Owner. The Mutual may record a lien to secure payment of delinquent Assessments even if a payment agreement is in place. The Board shall meet with the Owner in executive session within forty-five (45) days of the postmark of a written request for a payment agreement, if the request is mailed within fifteen (15) days of the date of the postmark of the Notice of Intent to Lien unless there is not regularly scheduled Board meeting within that period, in which case the Board may designate a committee of one or more members to meet with the Owner.

17. **Release of Lien.** A Release of Lien will not be recorded until the entire balance of the Unit Owner's assessment account is paid. All charges incurred in recording the Release, including reasonable attorney's fees, will be charged to the Owner's account. Upon satisfaction in full of the entire balance owed, the Mutual shall within twenty-one (21) days record or cause to be recorded a Release of Lien and provide the Owner with a copy of the Release of Lien.

18. **Dispute of Charges.** A Unit Owner may dispute the amount demanded by the Mutual by submitting to the Board a written explanation of the reasons for disputing the amount. A telephone call will not reserve any rights. State law also permits Unit Owners with Assessment disputes to request

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participation in the Mutual's "meet and confer" program (also known as "internal dispute resolution") or alternative dispute resolution. The Unit Owner should provide the following information regarding an Assessment dispute:

- (a) The Unit Owner's name, mailing address, and account number.
- (b) The exact dollar amount claimed to be in dispute or in error.
- (c) For each charge or payment in dispute, an explanation of the reasons the Owner believes there is an error, with sufficient detail such as dates, names and check numbers, so that the dispute may be investigated efficiently and effectively. If the Unit Owner does not know how the error was made, such statement may be made.
- (d) Copies of checks, letters or other documents referred to or claimed should accompany the written explanation.

19. Payment Under Protest. If an Owner disputes any charge or sum levied by the Mutual, including, but not limited to an Assessment, fine, penalty, late fee, or collection cost, and the amount in dispute does not exceed the jurisdictional limits of Small Claims Court, the Owner may, in addition to pursuing internal dispute resolution (also known as "meet and confer"), pay under protest the disputed amount and all other amounts levied, including any fees and reasonable costs of collection, reasonable attorney's fees, late charges, and interest, if any, and commence an action in Small Claims court against the Mutual. However, nothing in this Paragraph 19 shall impede the Mutual's ability to collect Assessments as provided under applicable law.

20. Internal Dispute Resolution. An Owner has the right to dispute the Assessment debt by submitting a written request for internal dispute resolution (also known as "meet and confer") pursuant to applicable law.

21. Alternative Dispute Resolution. An Owner has the right to request alternative dispute resolution (or "ADR") with a neutral third party pursuant to Civil Code section 5925 and following before the Association may initiate foreclosure proceedings against the Owner's Unit, except that binding arbitration shall not be available if the Association intends to initiate judicial foreclosure.

22. Other Remedies. The Mutual reserves the right to avail itself of any other remedy permitted by law and the Mutual's Governing Documents to collect Assessments and related costs and charges, including but not limited to bringing an action in Small Claims or Superior Court. Such remedies may be taken in addition to or in lieu of any action already taken, and commencement of one remedy shall not prevent the Mutual from electing at a later date to pursue another remedy.

23. Secondary Addresses. Owners may submit a secondary address to the Mutual for purposes of collection notices. Such information must be submitted in writing, signed by the Owner, and mailed to the Mutual in a manner that confirms receipt by the Mutual. After an Owner identifies a secondary address, the Mutual will send, in the manner prescribed by law, copies of any collection notices to the secondary address provided, in addition to the Unit Owner's primary address shown in the Mutual's

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records. An Owner may identify or change a secondary address at any time. If a secondary address is identified or changed during any collection process, the Mutual will only be required to send notices to the designated secondary address from the point that the Mutual receives the request.

24. **Address of the Mutual and the Board of Directors.** Owners should respond in writing or make payments to the address directed by the Mutual or its designated agent. If no address is given, correspondence and payments should be provided to the Mutual at the address set forth in the Mutual's annual policy statement.

25. **Dishonored Checks.** At any time that the Mutual or its agent receives a check dishonored by the bank for any reason, a charge of twenty-five dollars (\$25) shall be imposed. The Mutual may also seek damages in accordance with California Civil Code section 1719.

26. **Void Provisions.** If any provision of this Policy is determined to be null and void, all other provisions of this Policy shall remain in full force and effect.

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WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 06 EXTRA GARAGES

Approved July 12, 2000; revised June 12, 2002; revised September 20, 2023

The Mutual contains 17 garages that are designated extra garages (“Extra Garage”) because they are spaces not assigned to any Manor in the original Declaration of Covenants, Conditions and Restrictions (“CC&Rs”) and recorded amendments thereto.

Each right to exclusive use of an Extra Garage was sold to a Mutual Member (“Extra Garage Owner”). The easement rights are deeded and recorded.

The Extra Garage Owner may sell the easement right to a purchaser of their Manor or any other Mutual Member who shall then record a new easement deed.

The Extra Garage Owner shall be responsible for cleaning and painting of the interior and maintenance, repair, and replacement of any alterations to the Extra Garage and the garage doors, including any springs, hinges, tracks, mounting, and locks, garage door openers, garage door frames and the electrical system (including wiring, controls) for the garage door opener, as described in the CC&Rs. The Mutual shall provide maintenance, repair and replacement of the structure and shall provide periodic painting of exteriors of the Extra Garage, including the garage doors

To defray the Mutual’s costs for maintaining, repairing and replacing the structures and periodic painting of the exteriors and garage doors of the Extra Garages, the Extra Garage Owner will be assessed an annual fee of \$210, which may be increased to take into account inflation.

The use of appliances which use significant amounts of Mutual electricity is prohibited. This prohibition includes but is not limited to refrigerators, freezers, wine coolers, Electric Vehicles, and golf carts. The Mutual reserves the right to inspect Extra Garages to enforce this prohibition. See Policy 26.

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Ver. 09/20/23

EXTRA GARAGES 06

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 07 INSURANCE

Approved August 13, 1997; revised June 12, 2002; revised September 20,2023

Mutual Forty-Eight shall participate in an agreement with the other Mutuals managed by the GRF Mutual Operations Division to share part of a loss deductible expense. The agreement is limited to fire or casualty loss of real property insured under a master insurance policy and does not apply to settlements from earthquake insurance.

The Mutual that experiences the loss pays the first \$10,000 of the deductible under the Rossmoor insurance policy, and thereafter Mutuals share the remaining deductible cost on a per-manor basis.

Mutual Forty-Eight authorizes the Director of MOD, the Mutual's managing agent, to withdraw funds from the Mutual's Insurance Deductible Account to fulfill Mutual Forty-Eight's share of the deductible for which the Mutual is responsible under this resolution.

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WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 08 INVESTMENT OF FUNDS

Approved August 13, 1997; revised October 24, 2001; revised September 20, 2023

See Bylaws of Walnut Creek Mutual No. Forty-eight.

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ver. 09/20/23

INVESTMENT OF FUNDS 08

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 09 LANDSCAPING

Adopted August 13, 1997; revised June 12, 2002; revised September 20, 2017; revised September 20, 2023

The Mutual owns and maintains all common area landscaping. Installation and maintenance of landscaping shall be done in accord with Mutual approved landscaping practices.

A Member who wants changes to landscaping shall apply to the Mutual Landscape Chairman who will review with the Landscape Manager-Rossmoor. Any changes must be in accord with approved landscaping practices and within budget parameters.

No private gardens may be planted in Mutual 48. Any existing private garden will return to the Mutual when a manor is sold or membership is transferred. An inspection of the garden will be done by the Landscape Manager-Rossmoor to determine charges for restoring the garden to blend with the common area landscaping. The cost of the conversion will be borne by the selling Member or estate of the Member. Those charges will be held in escrow and paid to the Mutual when escrow closes. The Rossmoor Landscape Department will do the restoration work; work may not be performed by the seller or buyer.

No fence or other restriction may be placed on common area. No furniture or decorations may be placed on common area without Board approval.

Tree work must adhere to I.S.A. standards and work will be done by Rossmoor hired contractors. Any requests for trimming for view, if approved, will be paid for by resident.

Members may place landscape items on an exclusive use common area such as the manor's balcony; however, the Member shall be financially responsible for any resulting damage to Mutual property. Members are required to use planter saucers or similar devices to prevent water and soil from staining or damaging exclusive use common areas.

Landscape in common area will be regularly inspected to ensure the landscaping is in good condition with proper irrigation and drainage and in accordance with approved landscape practices. The Mutual may require that unapproved items be removed.

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ver. 09/20/23

LANDSCAPING 09

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 10 PARKING AND STORAGE

Approved August 13, 1997; revised May 8, 2002; revised April 13, 2011; revised September 20, 2023

Parking areas are intended for the convenience of guests and necessary use by service vehicles. Members should not use open parking spaces for garaging or in a way that diminishes their intended use.

Vehicles parked in open parking spaces and not moved in a 72 hour period shall be considered to be stored and subject to Mutual CC&Rs which prohibits storage of personal property in common areas.

Prohibited Vehicles as defined in the CC&Rs may not be parked on Mutual streets or in Mutual parking areas, except to load or unload cargo. Service vehicles or vehicles used by contractors are subject to Work Site Rules in Policy 16.

Carports are for parking autos and golf carts. Trim stacks of firewood may be placed in carports. No other items may be stored in carports or Mutual Common Areas.

Please do not store flammable or combustible substances in Mutual 48. If it is necessary to store flammable or combustible substances, they must be kept in the original container, or in NFPA approved metal safety cans, and must be kept away from any source of ignition.



Type I Safety Cans



Type II Safety Cans

Batteries pose special dangers; Lithium batteries are particularly at risk for fire. The greatest risk is during charging. Batteries should be charged in attended areas, not in garages where they cannot be observed. Always use a charger appropriate for the battery type.

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ver. 09/20/23

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 11 PETS AND BIRD FEEDERS

Approved August 13, 1997; revised October 11, 2000; revised September 20, 2023

For purposes of this policy Mutual Common Area is all space within Mutual Boundaries except for manor interiors. Mutual Common Area includes Exclusive Use Common Area set aside for member's exclusive use such as walkways, decks, balconies, patios, garages and carports.

To avoid attracting pests and wild animals, food for animals, including pets, must not be set outdoors. No one may set out food, place or maintain devices that dispense food for pets, birds or animals on Mutual common areas.

Pets must not be left unattended on Mutual Common Area. Dogs must be leashed, and members must control pets at all times. Members must carry collection bags and remove droppings for proper disposal.

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ver. 09/20/23

WALNUT CREEK MUTUAL FORTY-EIGHT

Policy 12 **Petty Cash Fund**

Approved August 13, 1997; Revised August 6, 2008; Revised September 20, 2023

The Treasurer shall establish a Petty Cash Fund of no more than \$1,000 drawn from the Mutual's account and maintain petty cash records suitable to the Board of Directors.

The Treasurer will report Petty Cash disbursements to, and obtain reimbursement to Petty Cash from the Accounting department.

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ver. 09/20/23

PETTY CASH FUND 12

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 13 **SERVICE ORDER AUTHORIZATION**

Approved August 13, 1997; revised September 8, 1999; revised September 20, 2023

Building Maintenance

The Chairman of the Building Maintenance Committee must have prior approval from the Board of Directors for expenditures for repairs to Mutual Property.

Landscape Maintenance

The Chairman of the Landscape Maintenance Committee may authorize expenditures not to exceed \$250 at one location to improve Mutual Landscaping without prior approval from the Board of Directors. The Chairman shall report any expenditures to the Board of Directors.

Emergency Repairs

A Mutual Director, a Committee Chairman or Mutual Operations Department personnel may authorize emergency repairs to Mutual Property.

Pre-approved Services

The Mutual provides that Members may request the following services without additional authorization:

- Pest Control service
- Irrigation sprinkler repair
- Clear stoppage in exterior building drain
- Repair smoke detectors attached to exterior annunciators

Payment responsibility for other services will be determined based on the nature of the service.

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ver. 09/20/23

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 14

TRANSFER OF MEMBERSHIP

Approved November 10, 1999; revised August 13, 2003

To complete transfer of Mutual Membership for sale or change of ownership of a manor the member/owner must provide the Mutual with:

1. A receipt from the transferee for copies of the Mutual's governing documents, and
2. A completed Transfer Report that meets Mutual approval.

The Transfer Report involves inspection of the premises. The inspection is limited to ONLY items that involve Mutual common area and checks for alterations or neglect that affects Mutual property. These inspections DO NOT extend to condition of manor property in any way.

To obtain a Transfer Report a Member must order an inspection from Mutual Operations Division (MOD) and pay the standard fee.

The Mutual may require remedies to be completed before it approves a transfer.

Members are urged to consult MOD about the inspection work schedule and place their inspection order early to avoid delay of the transfer.

The completed Transfer Report shall be acknowledged by the transferee to show awareness of approved alterations and any commitment that transferee accepts responsibility for remaining anomalies.

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ver. 08/13/03

TRANSFER OF MEMBERSHIP 14

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 15

SATELLITE DISHES AND ANTENNAS

Adopted February 11, 1998; revised September 20, 2023

See Declaration of Covenants, Conditions and Restrictions of Walnut Creek Mutual No. Forty-eight

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ver. 09/20/23

SATELLITE DISHES AND ANTENNAS 15

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POLICY 16 WORK SITE RULES

Approved March 11, 1998; revised June 12, 2002; revised September 20, 2023

The following rules are conditions for contractors, residents and any service providers to do work in this Mutual. **Exceptions are allowed only with express approval from the Mutual** (contact a Mutual Director).

1. Before making an agreement to do work, vendors and members must signify awareness of these rules and file with MOD evidence of required licenses and valid insurance coverage.
2. Working hours are **8:00 AM to 4:30 PM**, Monday through Saturday. Work operation outside these hours or on holidays is not permitted.
3. Except in the case of emergencies, contractors' or service providers' vehicles may be parked in the Mutual only from 8 a.m. to 5 p.m. Such vehicles may not block garage doors, carports, dumpsters or other parking spaces. Vehicles may not be parked opposite a garage or carport. Vehicles must be insured and never parked in a fire lane (red curb area) or left overnight. All such vehicles must carry liability and accident insurance.
4. Get specific Mutual permission in order to interrupt utilities or conduct work that produces noisy or jarring operation. Except in the case of emergencies, building utilities may not be interrupted without notification of at least 24 hours in advance to affected Owners listing the times when the utilities will be interrupted.
5. Contractors or repair persons must not use Mutual provided electricity from carports, Extra Garages or mutual electric outlets for work on behalf of a resident. Only contractors or repair persons engaged by the Mutual for projects benefiting the Mutual may use Mutual provided electricity.
6. Clean jobsite daily and remove all materials. Do not place construction waste in dumpsters or any Rossmoor area. Keep walkways and stairs clear at all times except to do work.
7. Do not store construction materials in parking spaces or any open area.
8. Protect landscaping and paint finishes from all work activities; report any damage to a Mutual. Contractor must accept responsibility for and repair any damage related to work operations.
9. Do not operate radios or practice conduct that disturbs residents in their manors.

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ver. 09/20/23

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 17

SMOKE DETECTORS AND CARBON MONOXIDE ALARMS

Approved February 11, 2004; revised September 20, 2023

The original construction of each Mutual Forty-Eight manor includes a single smoke detector in the central hall space that is connected to and powered by the manor's electrical system. The detector has an internal alarm and, in addition, the system sounds an external alarm outside the front door.

The Mutual provides periodic testing and maintenance of its standard detector and alarm systems.

ADDITIONAL DETECTORS AND ALARMS

While Building Codes only require installation of smoke detectors and carbon monoxide alarms following alterations or at the time of sale, Mutual Forty-Eight requires that these safety devices be installed in all Manors for the protection of resident lives and property.

All manors must have additional smoke detectors installed in all bedrooms. All manors must have additional smoke detectors in any other locations required by local or state ordinance. Manors with interior exposure to carbon monoxide sources must have a carbon monoxide alarm. Carbon monoxide sources include but are not limited to attached garages and wood burning fireplaces.

The additional smoke detectors are NOT connected to the exterior alarm and are generally powered by an internal battery that requires periodic replacement. The additional smoke detectors must be replaced every 10 years.

Additional smoke detectors, carbon monoxide alarms and batteries are personal property of the manor owner who is responsible for their testing and maintenance.

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ver. 09/20/23

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 18 **PEST CONTROL**

Approved April 5, 2004

The Mutual PROHIBITS the use of poison traps (such as Decon strips) or other poisons. Poison use can cause pests to die in crawl spaces or walls. A resident who uses poison will be responsible for work required to remove any dead pests from the building.

M.O.D. will furnish residents with glue strips to trap mice and bait traps for ants. There is no charge for the traps, however residents must get traps at the M.O.D. office, set them in their manor and dispose of them after use.

RESIDENT RESPONSIBILITY

Contra Costa County Regulations prohibit anyone but the county Mosquito Abatement District to perform mosquito control service. The mutual cannot request abatement work. Residents must call C.C.C. Mosquito Abatement at 925.685.9301 for service at their address.

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(information)

The Mutual contracts a service to spray building perimeters for ant control. Members may ask for that contractor to apply allowable treatments for ant control in manor interiors by calling the order desk at 988.7650.

Mutual Operations (M.O.D.) has a technician licensed to spray exterior areas and landscaping for insects except mosquitoes. He has traps for small animals and is part of an Emergency Response Team to attend injured or dead animals

ver. 04/05/04

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 19 VOTING REGULATIONS

Approved June 14, 2006; revised September 20, 2023

Elections will be conducted in accordance with current applicable Civil Code.

See "Walnut Creek Mutual No. Forty-Eight Voting and Election Rules" and CC&R Article 3.

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ver. 09/20/23

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 20

ACCESS TO ASSOCIATION RECORDS

Approved June 14, 2006; revised September 20, 2023

The following items pertain to access to association records by members of the association or their authorized representative. This policy is designed to meet the requirements set forth in applicable Civil Codes.

1. Documents available for review fall into two categories.

a. Association Records

- 1). Financial documents
- 2). Interim un-audited financial statements
- 3). Agendas and minutes of meetings
- 4). Membership Lists
 - a). Request must be in writing
 - b). Purpose of request must be stated
 - c). Request must be reasonably related to interest of member
 - d). Only members may request a list
 - e). Members may “opt-out” of the list.
 - f). Mutual must send any information directly to member if they have “opted-out”
- 5). Check registers
- 6). Executed contracts
- 7). Written approval of proposals/invoices
- 8). Tax returns
- 9). Reserve balances and withdrawals

b. Enhanced Association Records

- 1). Invoices
- 2). Receipts
- 3). Cancelled checks
- 4). Credit card statements
- 5). Reimbursement requests
 - a). All personal data must be removed

2. For the current fiscal year, documents will be made available within 10 business days of request. For the previous two years, documents will be made available within 30 business days.

3. The following information may be redacted or withheld by the association

- a. Information necessary to prevent identity theft or fraud
- b. Information privileged under law such as attorney letters
- c. Information that would compromise member’s privacy
- d. Information relating to:

WALNUT CREEK MUTUAL FORTY-EIGHT

- 1). A-la-carte goods or services
- 2). Disciplinary action
- 3). Collection activity/payment plan
- 4). Personal ID information
- 5). Executive sessions
- 6). Interior architectural plans
- 7). Most personnel records

4. The association may bill for direct and actual cost of copying requested documents. The member will be informed of the copying costs before copying the requested documents.

5. The location for inspection and copying the records shall be determined by mutual agreement between the association and the requesting member.

- a. The member may submit a written request for copies of specific documents and this request may be satisfied by the association by copying and mailing the requested documents via first-class mail within the time frames listed in 2. above. The member will be informed of the costs of copying and mailing prior to executing the procedure.

6. In addition to the actual costs incurred in copying and mailing, the association may bill the requesting member an amount not in excess of ten dollars per hour, and not to exceed two hundred dollars total per request, for time actually and reasonably involved in redacting the enhanced association records listed above. The member shall be informed of the estimated costs, and the member shall agree to pay those costs, before retrieving the requested documents.

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POLICY 21

EXCLUSIVE UTILIZATION OF MUTUAL 48 POSTER FRAMES

Approved April 13, 2011; revised September 20, 2023

This policy shall pertain to exclusive utilization of poster frames for informational purposes within the confines of Mutual Forty-Eight

1. Poster frames (8 ½ x 11) will be mounted on an interior wall of refuse collection stations and next to elevators within the Mutual.
2. These frames will be for the exclusive use of Directors and Committee Chairpersons of the Mutual 48 Board of Directors.
3. The frames will be used for informational purposes such as Mutual events, Newsletters, and other events as directed by the Board.
4. Individual residents of Mutual 48 may not use these poster frames unless specifically approved by the Board of Directors.

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ver. 09/20/23

EXCLUSIVE USE OF MUTUAL 48 POSTER FRAMES 21

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POLICY 22 POWER SOURCES FOR ELECTRIC VEHICLES

Approved 6/20/12; Revised 8/20/14; revised June 21, 2023

This policy pertains to requirements for charging electric vehicles in Mutual Forty-Eight in compliance with Civil Code Section 4745.

1.0 Definitions

1.1 Vehicle chargers are Electric Vehicle Supply Equipment (EVSE) or Electric Vehicle Charging Stations (EVCS) that provide electric power to the vehicle and use that to charge the vehicle's batteries. They may be portable or permanently installed.

EVSE systems include the electrical conductors, related equipment, software, and communications protocols that deliver energy efficiently and safely to the vehicle, as defined by the National Electronics Manufacturers Association (NEMA).

1.2 Level 1 EVSE are AC electric vehicle chargers that use 110 to 120 volts and up to 20 Amps.

1.3 Level 2 EVSE are AC electric vehicle chargers that use 208 to 240 volts and up to 80 Amps.

1.4 Level 3 EVSE are DC electric vehicle chargers that use more than 240 volts and more than 80 Amps. Mutual 48 main panels do not support Level 3 EVSE power requirements and Level 3 EVSE may not be installed.

2.0 Garages with electric meters owned by residents

2.1 Level 1 and Level 2 vehicle chargers are permitted in garages with electric service on the same meter as the owner's manor, provided that the main electric panel, sub panel and meter support the required voltage and amperage requirements.

2.2 Appropriate city building permits and MOD alteration permits must be obtained for any modifications to the electric service in such garages. Required modifications may include but are not limited to extending 240 volt service to the garage or upgrading circuits to higher amperage.

2.3 All expenses for modifications or installations of vehicle chargers are the responsibility of the resident.

3.0 Garages and carports with electric service provided by Mutual Forty-Eight

3.1 Electric vehicles must not be charged using electric service provided by Mutual Forty-Eight.

3.2 Residents wishing to charge electric vehicles in detached garages or carports must install appropriate electric service through their unit meter and subpanel, or by installing a second electric meter. Level 1 and Level 2 vehicle chargers are permitted. Appropriate electric service and its installation shall satisfy all applicable requirements, including but not limited to those of PG&E, the City of Walnut Creek,

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Mutual Operations Division, and any other applicable authorities. The account established for a separate meter shall be listed in the Resident's name and all expenses related to it shall be directly billed to the Resident.

- 3.3 Appropriate city building permits and MOD alteration permits must be obtained for any modifications to the electric service.
- 3.4 The vehicle charger must conform to the surrounding structures and environment in design, size, and appearance. The installation shall appear neat and attractive, without exposed wiring or visible damage to surrounding structures.
- 3.5 All expenses for modifications or installations of vehicle chargers are the responsibility of the resident.

4.0 The owner of the vehicle charger shall, at all times, maintain a liability coverage policy.

5.0 A vehicle charger shall meet applicable health and safety standards and requirements imposed by state and local authorities, and all other applicable zoning, land use, or other ordinances, or land use permits.

6.0 Residents must engage a licensed contractor for any electrical or structural modifications and such modifications must be in compliance with the California Building Standards Code.

7.0 The owner of the vehicle charger shall be responsible for

- (A) Costs for damage to the vehicle charger, common area, exclusive use common area, or separate interests resulting from the use, installation, maintenance, repair, removal, or replacement of the vehicle charger.
- (B) Costs for the maintenance, repair, and replacement of the vehicle charger.
- (C) The cost of electricity associated with electric vehicle charging.
- (D) Disclosing to prospective buyers the existence of any permanently installed vehicle chargers and the related responsibilities of the owner.

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ver. 06/21/23

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POLICY 23

VIRTUAL NET ENERGY METERING SHARED SOLAR ENERGY SYSTEMS

Approved 9/19/12; Updated 3/16/2016; revised June 21, 2023

This Policy pertains to shared Solar Energy Systems within the confines of Mutual Forty-Eight, specifically those Solar Energy Systems installed and maintained under the auspices of the Mutual Forty-Eight Solar Committee. These shared Solar Energy Systems allocate generated electricity among subscribers under the Virtual Net Energy Metering program. See Policy 29 for rules applicable to individually installed Solar Energy Systems.

Solar Energy Systems (as defined in Section 1.0 below) may be installed within the common areas of Mutual Forty-Eight, as permitted under this Policy. Any such systems which are installed without approval shall be removed, and the surrounding areas and electrical connections shall be restored to their previous condition, at the Unit owner's expense. This Policy is intended to conform to Public Resource Code Section 25982 and Civil Code Sections 4746, 714 and 714.1, which shall control this Policy in the event of conflict with the law.

Because Mutual Forty-Eight is a "condominium project," as that term is defined in Civil Code section 4125, each Unit owner has fee simple title to his or her individual Unit as well as a fractional interest in the Common Area. The Mutual is required to maintain, repair and replace Common Area roof systems. Replacement of the current DuroLast membrane on the rooftops is a Mutual responsibility to maintain the integrity of the system. It is the intent of this Policy to recognize the respective ownership rights of the Unit owners and Mutual, and enable the Mutual to perform its exterior maintenance, repair and replacement obligations.

To encourage adoption of Solar Energy Systems in an efficient and equitable manner, the Board has approved phased implementation of shared Solar Energy Systems using Virtual Net Energy Metering. Additional phases may be approved when a sufficient number of Unit owners commit to make an additional phase financially and logistically feasible.

The Board has established a standing Solar Committee to assume the role of management of the Solar Energy Systems. Committee responsibility includes interaction with PG&E, monitoring the Solar Energy System generation, interaction with the Solar Provider for any problems which might arise, and evaluation of any Subscriber concerns. The Solar Committee will allocate available space for the installation of Solar Energy Systems. The committee will identify and tabulate Solar Energy System expenses to be billed to subscribers. The committee will oversee transfers of panels and Solar Energy Systems among and between Unit owners, and provide for continuity over the long term. Forms required for installation or transfer of Solar Energy Systems may be obtained from Mutual Forty-Eight Board members or members of the Mutual Forty-Eight Solar Committee.

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1.0 – DEFINITIONS

1.1 – The term “Subscriber” in this Policy refers to the entity or entities that contract with a Solar Provider to install solar panels for generating electrical power to the electric grid for the benefit of the entity or entities. Subscribers of individual Units must be owners of record for the manor. Subscribers receive credit for electrical power transferred to the grid by Virtual Net Energy Metering. Subscribers may also include the Mutual itself as a subscribing entity if the Mutual contracts with the Solar Provider to install appropriate solar panels to provide energy credits to help offset the Mutual’s energy requirements for lighting of landscaping, outside residential buildings, carports and some unattached garages.

1.2 - As used in this Policy, a "Solar Energy System" means: any photovoltaic solar collector together with ancillary equipment such as mounting systems and wiring systems used to integrate the solar modules into the structural and electrical systems of the Unit. The wiring systems include disconnects for the DC and AC sides of the inverter, ground-fault protection, and overcurrent protection for the solar modules whose primary purpose is to provide for the collection, storage and distribution of solar energy.

1.3 - The terms "Board," "Common Area," "Exclusive Use Common Area," and "Unit" have the same definition as in the CC&Rs of Mutual Forty-Eight.

1.4 – After due diligence was performed, the Board (acting on the recommendation of the Mutual’s Solar Committee) determined that it is necessary to limit all Solar Energy System installations to be performed by one Solar Provider. Following an extensive vetting process, the Board selected the following solar company for Solar Energy System installations:

Solar Technologies
14 Beta Court
San Ramon, CA 94583

All references to solar providers in this Policy will henceforth mean Solar Technologies. The Solar Provider will utilize only the components agreed upon by the Board for all Solar Energy System installations to maintain uniformity of all installations within the Mutual.

2.0 - APPROVAL PROCESS

2.1 - No Solar Energy System may be installed or maintained within the Common Area or Exclusive Use Common Area of Mutual Forty-Eight without the written consent of the Board. The Board shall utilize the same review and approval process as for other proposed physical changes to Units or Common Area. Alteration permits will be required as delineated in Mutual Policy 01.

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2.2 – The Solar Committee shall review the application and offer recommendations, if any, for reasonable restrictions on the installation within limits prescribed in Civil Code Section 714.

2.3 - The applicant shall provide satisfactory evidence of compliance with requirements of the City of Walnut Creek by obtaining applicable permits.

2.4 - As a condition to granting approval for installation of any Solar Energy System within the Mutual confines, the Board will require an applicant to execute a Solar Energy System Installation Agreement (see Mutual 48 Solar Form C) acknowledging that he or she has read and understood this Policy and representing that the proposed Solar Energy System, its installation and maintenance shall comply fully with this Policy, and further agreeing to indemnify and hold harmless the Mutual, Golden Rain Foundation and their officers, directors, employees and members from and against all claims, allegations, litigation, arbitration or judgments resulting in whole or in part from the installation or maintenance of the Solar Energy System.

2.5 – The Unit owner and each successive owner is required to maintain a Homeowner Liability Policy at all times and provide Golden Rain Foundation with the corresponding certificate within 14 days of approval of the application.

2.5.1 – Replacement of solar installations due to a building fire is included in the Golden Rain Foundation’s blanket insurance policy.

3.0 - GENERAL INSTALLATION REQUIREMENTS

3.1 - A Solar Energy System's visible ancillary components including but not limited to conduits, supports, and plywood backboards shall be painted to match the exterior walls.

3.2 - All installations of Solar Energy Systems shall be completed so as not to materially harm or damage the Mutual's common elements, or any other individual Unit or such Unit’s Exclusive Use Common Area; void any warranties held by the Mutual or other Unit owners and/or impair the integrity of a building or structure.

3.3 - All portions of a Solar Energy System shall be secured in a manner which does not jeopardize the safety or soundness of any structure and/or the safety of any person within the Mutual.

3.4 - There shall be no penetrations into building structures, including but not limited to walls and roofs unless it is absolutely necessary for the installation and operation of the system. Mounting of the Solar Panels shall utilize Sollega FastRack510 or equivalent. Any penetrations for wiring or piping for a Solar Energy System shall be properly sealed and waterproofed in accordance with industry standards and building codes in order to prevent moisture penetration and resulting

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structural damage. Any penetrations through the existing rooftop DuroLast membranes shall be the responsibility of the Solar Provider and the roofing company who installed the DuroLast membrane in order to protect the existing warranties. The Solar Provider and roofing company installing the Solar Energy System shall be responsible for any damage to building elements, unit interiors or personal property caused by such penetrations, even if the Mutual has primary maintenance responsibility for such elements under the Mutual's governing documents.

3.5 – The installation of a Solar Energy System may present a challenge regarding adequate space availability for all residents. The Board will expend every effort to provide adequate energy generating capacity for all residents within the constraints presented by the availability of roof space.

3.6 – Solar Energy System inverters should not be installed on a wall outside a bedroom. If it is necessary to install an inverter outside a bedroom, the inverter shall be installed with acoustic isolators.

4.0 – SOLAR ENERGY SYSTEMS AND VIRTUAL NET ENERGY METERING

4.1 - Incorporating the January 28, 2016 decisions from the California Public Utilities Commission into this Policy will allow energy generated from Solar Energy Systems to be credited to individual solar Subscribers through the use of “virtual net energy meters (VNEM)” regardless of which building they live in. Because of the logistic advantage and to reduce installation costs, the Solar Committee will designate building rooftops to be utilized to the maximum extent for Solar Energy System installation.

4.2 - The energy credit generated from these VNEM shared Solar Energy Systems will be distributed to each Solar Energy System Subscriber according to the number of panels the Subscriber contracted for at the time of installation. This will be done by PG&E through the VNEM system and the credit will appear on the Subscriber’s monthly statement.

4.3 - While energy credits are allocated by PG&E based on the number of panels on a specific building, all expenses incurred for Solar Energy Systems will be shared by all Solar Energy System Subscribers on a pro rata basis in proportion to the number of panels contracted for by each Solar Energy System Subscriber. Even if an expense can be attributed to a specific building, all Solar Energy System Subscribers will pay their pro rata share regardless of which building a Solar Energy System Subscriber’s contracted panels are located on. The Solar Committee will accumulate Solar Energy System expenses and bill or cause to be billed each Subscriber, annually or more frequently if large expenses are incurred, and reimburse the Mutual for expenses paid by the Mutual.

WALNUT CREEK MUTUAL FORTY-EIGHT

5.0 - INSTALLATION BY COMMERCIAL INSTALLERS

5.1 - Prior to installation, the Solar Provider shall have insurance coverage that meets the following minimums: (i) Worker's Compensation with minimum coverage required by California law; and (ii) Contractor's General Liability (including completed operations) with policy limits as specified by the Mutual Operations Division.

5.2 - The Solar Provider must provide copies of certificates of insurance for the above policies which name the Unit owner and Mutual Forty-Eight as additional insureds.

6.0 - SAFETY

6.1 - Solar Energy Systems shall be installed and secured in compliance with manufacturer's instructions and all city, state and federal ordinances, regulations and laws.

6.2 - A Solar Energy System shall also meet all applicable safety and performance standards established by the National Electrical Code, the Institute of Electrical and Electronic Engineers and accredited testing laboratories such as Underwriters Laboratories and, where applicable, rules of the Public Utilities Commission regarding safety and reliability.

6.3 - Solar Energy Systems shall not obstruct access to or from any Unit, walkway, or ingress or egress into any area of the Mutual in order to ensure the safety of individuals and allow safe access to the Mutual's physical plant.

6.4 - In approving the installation of any Solar Energy System, the Board is entitled to rely upon the representation of the designated Solar Provider that the system fully complies with the safety criteria set forth in this Policy. Should the Board later determine that the equipment is not in conformance with such criteria, the Board may require the Subscribers to remove the Solar Energy System or modify it so that it is in compliance.

7.0 - MAINTENANCE

7.1 – Solar Energy Systems will share maintenance expenses on a pro rata basis in proportion to the number of panels contracted for by each Solar Energy System Subscriber.

7.2 - Subscribers of Solar Energy Systems will be responsible on a pro rata basis for all associated costs, including but not limited to: replacement, repair, maintenance, moving and/or removal of the Solar Energy System or any of its components; repair and/or replacement of any property damaged by the installation, maintenance and/or use of the Solar Energy System; and/or restoration of Solar Energy System sites to their original condition after removal

WALNUT CREEK MUTUAL FORTY-EIGHT

7.3 – Subscribers and Solar Provider and Solar Equipment Manufacturer Warranties shall be responsible for correction of any safety hazards and Solar Energy System repair and/or replacement. Subscribers and Solar Provider are responsible for the painting or replacement of the visible ancillary components of the Solar Energy System, such as conduits and supports, if deterioration occurs.

7.4 - Subscribers shall be responsible on a pro rata basis for any increased costs incurred by the Mutual in maintaining or repairing the Common Area or those portions of a Unit or Exclusive Use Common Area which the Mutual is responsible under the Governing Documents for maintaining or repairing which are caused by the presence of a Solar Energy System on the Common Area.

7.5 – If it is necessary to temporarily remove a Solar Energy System or some of its components so that the Mutual may perform required maintenance or repairs to the adjacent Common Area or those portions of a Unit which the Mutual is responsible under the Governing Documents for maintaining or repairing, the Subscribers of the Solar Energy Systems shall be responsible, on a pro rata basis, for removing the Solar Energy System or affected component and reinstalling it after the maintenance or repair is completed. If the Subscribers fail to remove a Solar Energy System or a system component when requested to do so by the Mutual to permit necessary maintenance or repairs, the Mutual may remove the system or component and charge the cost of such removal to the responsible Subscribers. So long as reasonable care is used in removing and reinstalling the Solar Energy System or any component thereof, the Mutual shall not be responsible for any damage caused to the system or component by such removal or reinstallation.

7.6 – The Board must take into account the effect on Solar Energy Systems that may result from shade created by trees or shrubs within the boundaries of the Mutual. The Mutual will be guided by the principal of “first in time is first in right.” If a tree or shrub was planted before the Solar Energy System was installed, the tree or shrub may grow without regard to its effect on the system. The Mutual shall not be required to prune, or allow pruning, of trees and/or shrubs which were planted before the Solar Energy System was installed. However, trees or shrubs planted after installation of the Solar Energy System may not be allowed to grow so as to cast a shadow greater than ten percent (10%) of the collector absorption area upon that collector surface at any one time between the hours of 10:00 a.m. and 2:00 p.m. local standard time (Public Resources Code Section 25982). Pruning needs shall be dictated and determined by the Mutual’s landscape or tree experts.

8.0 - RESALE OR TRANSFER OF THE OWNER’S UNIT

8.1 - Upon resale or transfer of any Subscriber’s interest in his or her Unit which has a permitted Solar Energy System, the buyer or transferee (as the case may be) shall assume in writing all of the Subscriber’s duties and responsibilities as outlined in this Mutual Policy 23. The buyer or transferee's written assumption of duties and responsibilities shall be executed using the Transfer

WALNUT CREEK MUTUAL FORTY-EIGHT

Agreement for Solar Energy Systems (see Mutual 48 Solar Form D) before escrow can close and the transfer of the ownership can be legally completed.

8.2 - If a buyer or a transferee does not agree in writing to assume responsibility for the Subscriber's Solar Energy System, the Subscriber may sell or otherwise transfer their Solar Energy System to another Mutual Forty-Eight owner or owners or to the Mutual.

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ver. 06/21/23

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 24 **OCCUPANCY OF A MANOR**

Approved September 19, 2012; revised September 20, 2023

This policy shall pertain to all occupants of manors within Mutual Forty-Eight.

1. All occupants of a manor (including guests who stay for more than 21 days) must register at the Golden Rain Foundation Administration Office. The Golden Rain Foundation and Mutual Forty-Eight must acknowledge each registration.
2. Each occupant of a manor (other than a guest) must be a qualifying resident, or a qualified permanent resident, or a permitted health care resident, as defined in the Civil Code or a designated occupant. These definitions are summarized below.

2.1 A "qualifying resident" or "senior citizen" means a person 55 years of age or older.

2.1.1 - To comply with applicable Civil Code, persons commencing any occupancy of a unit must include a senior citizen who intends to reside in the unit as his or her primary residence on a permanent basis. That intention shall be declared at the time of registration.

2.2 A "qualified permanent resident" means a person who meets both of the following requirements:

2.2.1 Was residing with the qualifying resident or senior citizen prior to the death, hospitalization, or other prolonged absence of, or the dissolution of marriage with, the qualifying resident or senior citizen.

2.2.2 Was 45 years of age or older, or was a spouse, cohabitant, or person providing primary physical or economic support to the qualifying resident or senior citizen.

In addition, "Qualified permanent resident" also means a disabled person or person with a disabling illness or injury who is a child or grandchild of the senior citizen or qualified permanent resident who needs to live with the senior citizen or qualified permanent resident because of the disabling condition, illness, or injury.

2.3 A "Permitted health care resident" means a person hired to provide live in, long-term, or terminal health care to a qualifying resident, or a family member of the qualifying resident providing that care.

2.4 A "designated occupant" is a senior citizen residing in a condominium unit within Mutual Forty-Eight who is the spouse, parent or child of the owner of the condominium unit and has

WALNUT CREEK MUTUAL FORTY-EIGHT

been designated in writing by the owner as the approved occupant for the unit. A spouse living with such a person will also be considered a designated occupant. The owner shall transfer in writing all membership rights in Mutual Forty-Eight and Golden Rain Foundation to the designated occupant.

3. No guest may stay for more than 75 days in any consecutive 12-month period.
4. The Board will investigate written reports alleging violation of the occupancy rules and take appropriate steps to ensure compliance.

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WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 25 OPEN FLAME

Approved November 21, 2012, revised September 20, 2023

Purpose: This policy is to define rules regarding the use of open fires (including barbeque units) within the confines of Mutual Forty-Eight.

Background: Open flames, fire and burning on all premises are generally guided by the 2007 California Fire Code. These guidelines may be modified as necessary by local policies as long as the local policies do not counteract the Fire Code.

Mutual Forty-Eight does not utilize any gas burning utilities such as stove tops, ovens, and furnaces. However, all units do have fireplaces where the residents may burn logs, either natural wood or compact paper logs. Caution must be used at all times to preclude ember or hot ashes from escaping the firebox onto the hearth or floors adjacent to the fireplace. It is equally important to dispose of residue from fireplaces (hot embers and hot ashes) in a safe manner. This is best handled by placing all residual materials into a bucket partially filled with water which can then be disposed of safely over a green area that preferably is not directly visible to other residents.

Fire pits are prohibited, regardless of fuel type.

Many residents utilize various barbeque units. These units are generally of three types. These are propane gas, electric grills, and charcoal. Of these three, charcoal burners obviously create the greatest risk and their use is prohibited within the Mutual confines.

Here are policy guidelines for the use of these units:

1. Charcoal burners shall not be operated within the confines of Mutual 48.
2. All barbeque units must be used and maintained safely and must not be a nuisance to other residents.
3. An appropriate fire extinguisher shall be in position near the barbeque unit when in use.
4. Propane tanks up to 20 pounds capacity (aka "grill cylinders") are permitted and must be stored in open areas.

All violations or concerns shall be directed to members of the Mutual Forty-Eight Board of Directors.

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ver. 09/20/23

OPEN FLAME 25

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POLICY 26

MUTUAL PROVIDED ELECTRICITY

Approved March 19, 2014, revised September 20, 2023

This is to define policies regarding the use of Mutual provided sources of electricity. Within the confines of Mutual Forty-Eight, there are carports and unattached garages (aka Extra Garages, see Policy 06) as well as mutual electric outlets where the Mutual provides the sole source of electricity. This electricity is provided at Mutual expense and paid for through the monthly coupon of every resident within the Mutual.

In Extra Garages, the use of appliances which use significant amounts of Mutual electricity is prohibited. This prohibition includes but is not limited to refrigerators, freezers, or wine coolers. Charging of Electric Vehicles is addressed in Policy 22. The Mutual reserves the right to inspect Extra Garages and carports to enforce this prohibition.

Contractors or repair persons must not use Mutual provided electricity from carports, Extra Garages or mutual electric outlets for work on behalf of a resident. Only contractors or repair persons engaged by the Mutual for projects benefiting the Mutual may use Mutual provided electricity.

Some residents within the Mutual may find it necessary to charge Golf Carts in carports or in Extra Garages. An assessment of \$150 annually will be levied to these resident owners. This assessment will be payable in advance each year. Any need to adjust this fee will be determined annually by the Board of Directors in the event of a significant rise or fall in the cost of electrical service to the Mutual.

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ver. 09/20/23

MUTUAL PROVIDED ELECTRICITY 26

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POLICY 27 SMOKING GUIDELINES

Approved March 19, 2014

Purpose: This policy is to define policies regarding the implementation of Walnut Creek Second Hand Smoking Ordinance as it pertains to Mutual Forty-Eight.

Background: On September 17, 2013 the Walnut Creek City Council passed an ordinance regarding second hand smoke regulations.

In essence the ordinance, as it pertains to Mutual Forty-Eight, states that:

1. Smoking is prohibited:
 - a. within 25 feet of Multi-unit residences
 - b. within all multi-unit residential units
 - c. on all balconies, patios, decks and carports
 - d. all areas within 25 feet of enclosed areas (i.e. all multi-residential buildings, common areas, outdoor dining areas and all public events
2. Designated smoking areas are optional if they meet the above criteria however the Mutual Forty-Eight Board of Directors has elected not to specify such areas within the common areas of the Mutual.
3. Appropriate signage will be placed according to the ordinance at the ingress points of the Mutual and on elevators where appropriate.
4. Residents, guests, vendors, and caregivers will be required to comply with these guidelines at all times.

Enforcement:

1. All violations can be reported to the City's no-smoking hotline number at (925)-256-3535, or via e-mail at nosmoking@walnut-creek.org. Inquiries and reports will be responded to within 24 hours.
2. Initial violations will receive a warning notice and repeated violations may be subject to a citation and fee of \$100 for first violations, \$200 for second violations and \$500 for each violation thereafter.
3. Mutual Board Officers will not be involved in enforcing violations of this ordinance and will not be involved in resolving disputes between residents.

Walnut Creek Ordinance No. 2118, commonly known as the
"Second-hand Smoke Ordinance" is effective for multi-unit housing as of January 29, 2014.

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ver. 03/19/14

Smoking Guidelines 27

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 28 **PENALTY SCHEDULE**

Approved September 20, 2017

To ensure compliance with the Governing Documents of Walnut Creek Mutual No. Forty-Eight, Members may be fined for violations. The Mutual's Board of Directors has adopted this Schedule of Fines, which will be in effect until changed by action of the Board of Directors.

The member accused of violating the rules will be given written notice of the violation and hearing by personal delivery or first-class mail, at least 10 days prior to the meeting at which monetary penalties are imposed (Civ. Code §5855.). Any violation of the Governing Documents either by a Member or a Member's tenant, invitee, guest or Unit occupant shall be subject to the following fines:

| | |
|--|--------|
| 1st Violation | \$150 |
| Additional Violations (same offense) | \$300 |
| Safety Violations | \$400 |
| Willful Destruction | \$1000 |

For continuing violations, if provided in the Board's notice of decision following a disciplinary hearing, a per diem monetary penalty of not more than \$100 per day may be imposed commencing ten (10) days after the initial monetary penalty is imposed.

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WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 29

OWNER-INITIATED ALTERATIONS – INDIVIDUAL SOLAR ENERGY SYSTEMS

Approved June 21, 2023

This Policy pertains to owner-initiated alterations for Solar Energy Systems within the confines of Mutual Forty-Eight. For Virtual Net Energy Metering shared Solar Energy Systems installed and maintained under the auspices of the Mutual Forty-Eight Solar Committee, see Policy 23.

Solar Energy Systems (as defined in Section 1.0 below) may be installed within the common areas of Mutual Forty-Eight, only as permitted under this Policy. Any such systems which are installed without approval shall be removed, and the surrounding areas and electrical connections shall be restored to their previous condition, at the Solar Energy System owner's expense. This Policy is intended to conform to Public Resource Code Section 25982 and Civil Code Sections 4746, 714 and 714.1, which shall control this Policy in the event of conflict with the law.

Because Mutual Forty-Eight is a "condominium project," as that term is defined in Civil Code section 4125, each Unit owner has fee simple title to his or her individual Unit as well as a fractional interest in the Common Area. The Mutual is required to maintain, repair and replace Common Area roof systems. Replacement of the current DuroLast membrane on the rooftops is a Mutual responsibility to maintain the integrity of the system. It is the intent of this Policy to recognize the respective ownership rights of the Unit owners and Mutual, and enable the Mutual to perform its exterior maintenance, repair and replacement obligations.

Forms required for installation or transfer of Solar Energy Systems may be obtained from Mutual Forty-Eight Board members or members of the Mutual Forty-Eight Solar Committee.

1.0 – DEFINITIONS

1.1 - As used in this Policy, a "Solar Energy System" means: any photovoltaic solar collector together with ancillary equipment such as mounting systems and wiring systems used to integrate the solar modules into the structural and electrical systems of the Unit. The wiring systems include disconnects for the DC and AC sides of the inverter, ground-fault protection, and overcurrent protection for the solar modules whose primary purpose is to provide for the collection, storage and distribution of solar energy.

1.2 - The terms "Board," "Common Area," "Exclusive Use Common Area," and "Unit" have the same definition as in the CC&Rs of Mutual Forty-Eight.

WALNUT CREEK MUTUAL FORTY-EIGHT

2.0 - APPROVAL PROCESS

2.1 - No Solar Energy System may be installed or maintained within the Common Area or Exclusive Use Common Area of Mutual Forty-Eight without the written consent of the Board. The Board shall utilize the same review and approval process as for other proposed physical changes to Units or Common Area. Alteration permits will be required as delineated in Mutual Policy 01.

2.1.1 The Board or its designee(s) shall review the application for installation of an individual Solar Energy System to determine whether or not all of the items required on the Solar Installation Checklist (see Mutual 48 Solar Form A) have been included, and offer recommendations, if any, for reasonable restrictions on the installation within limits prescribed in Civil Code Section 714. The Board alone may approve the application for installation of a Solar Energy System as submitted, or may request modifications to the application to meet the requirements of this Policy.

2.1.2 Any decision by the Board on a proposed Solar Energy System installation must be in writing and, if the proposed Solar Energy System is not approved as submitted, the written decision shall include an explanation of the modifications required to meet approval. As provided by Civil Code section 714, an application for the installation of a Solar Energy System that is not denied in writing within forty-five (45) days from the date of receipt of the application by the Mutual shall be deemed approved, unless that delay is a result of a reasonable request for additional information.

2.1.3 As required by Civil Code 714.1 and 4746, the Applicant for a proposed individual Solar Energy System shall notify each owner of a Unit in the building on which the Solar Energy System will be located (i.e., those under the same common roof) and the Applicant shall certify in the application the names and addresses of those notified and the date of the notification. This shall be done by the Owner Notification Form (see Mutual 48 Solar Form B), or copies of certified return letter receipts from the U.S. Postal Service.

2.2 - The applicant shall provide satisfactory evidence of compliance with requirements of the City of Walnut Creek by obtaining applicable permits.

2.3 - As a condition to granting approval for installation of any individual Solar Energy System within the Mutual confines, the Board will require an applicant to execute a separate Individual Solar Energy System Installation Agreement (See Mutual 48 Solar Form C) acknowledging that he or she has read and understood this Policy and representing that the proposed Solar Energy System, its installation and maintenance shall comply fully with this Policy, and further agreeing to indemnify and hold harmless the Mutual, Golden Rain Foundation and their officers, directors, employees and members from and against all claims, allegations, litigation, arbitration or

WALNUT CREEK MUTUAL FORTY-EIGHT

judgments resulting in whole or in part from the installation or maintenance of the individual Solar Energy System.

2.4 – The Solar Energy System owner and each successive owner is required to maintain a Homeowner Liability Policy at all times and provide Golden Rain Foundation with the corresponding certificate within 14 days of approval of the application.

2.4.1 – Replacement of solar installations due to a building fire is included in the Golden Rain Foundation's blanket insurance policy.

3.0 - GENERAL INSTALLATION REQUIREMENTS

3.1 - A Solar Energy System's visible ancillary components including but not limited to conduits, supports, and plywood backboards shall be painted to match the exterior walls.

3.2 - All installations of Solar Energy Systems shall be completed so as not to materially harm or damage the Mutual's common elements, or any other individual Unit or such Unit's Exclusive Use Common Area; void any warranties held by the Mutual or other Unit owners and/or impair the integrity of a building or structure. The Solar Energy System contractor shall coordinate with the roofing company to ensure that the manufacturer's warrantee is not voided.

3.3 - All portions of a Solar Energy System shall be secured in a manner which does not jeopardize the safety or soundness of any structure and/or the safety of any person within the Mutual.

3.4 - There shall be no penetrations into building structures, including but not limited to walls and roofs unless it is absolutely necessary for the installation and operation of the system. Mounting of the Solar Panels shall utilize Sollega FastRack510 or equivalent. Any penetrations for wiring or piping for a Solar Energy System shall be properly sealed and waterproofed in accordance with industry standards and building codes in order to prevent moisture penetration and resulting structural damage. Any penetrations through the existing rooftop DuroLast membranes shall be the responsibility of the Solar Energy System contractor and the roofing company who installed the DuroLast membrane in order to protect the existing warranties. The Solar Energy System contractor and roofing company installing the Solar Energy System shall be responsible for any damage to building elements, unit interiors or personal property caused by such penetrations, even if the Mutual has primary maintenance responsibility for such elements under the Mutual's governing documents.

3.5 – The installation of a Solar Energy System may present a challenge regarding adequate space availability for all residents. The Board will expend every effort to provide adequate energy generating capacity for all residents within the constraints presented by the availability of roof space. Individual Solar Energy Systems shall be no larger than that required by current and reasonable projections of future needs for personal use. Individual Solar Energy Systems should be

WALNUT CREEK MUTUAL FORTY-EIGHT

laid out as space efficiently as possible and should be contiguous to any existing Solar Energy Systems on a rooftop.

3.6 – Solar Energy System inverters should not be installed on a wall outside a bedroom. If it is necessary to install an inverter outside a bedroom, the inverter shall be installed with acoustic isolators.

3.7 · All Solar Energy Systems shall have non-reflective panels.

4.0 - INSTALLATION BY COMMERCIAL INSTALLERS

4.1 - Installation shall only be by a licensed and properly insured contractor knowledgeable in the installation of Solar Energy Systems. Prior to installation, the Solar Energy System contractor shall have insurance coverage that meets the following minimums: (i) Worker's Compensation with minimum coverage required by California law; and (ii) Contractor's General Liability (including completed operations) with policy limits as specified by the Mutual Operations Division.

4.2 - The Solar Energy System contractor must, prior to installation, provide copies of certificates of insurance for the above policies which name the Solar Energy System owner and Mutual Forty-Eight as additional insureds.

5.0 - SAFETY

5.1 - Solar Energy Systems shall be installed and secured in compliance with manufacturer's instructions and all city, state and federal ordinances, regulations and laws.

5.2 - A Solar Energy System shall also meet all applicable safety and performance standards established by the National Electrical Code, the Institute of Electrical and Electronic Engineers and accredited testing laboratories such as Underwriters Laboratories and, where applicable, rules of the Public Utilities Commission regarding safety and reliability.

5.3 - Solar Energy Systems shall not obstruct access to or from any Unit, walkway, or ingress or egress into any area of the Mutual in order to ensure the safety of individuals and allow safe access to the Mutual's physical plant.

5.4 - In approving the installation of any Solar Energy System, the Board is entitled to rely upon the representation of the designated Solar Energy System contractor that the system fully complies with the safety criteria set forth in this Policy. Should the Board later determine that the equipment is not in conformance with such criteria, the Board may require the Solar Energy System owner to remove the Solar Energy System or modify it so that it is in compliance.

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6.0 - MAINTENANCE

6.1 - The individual Solar Energy System owner is solely responsible for all associated costs, including but not limited to: replacement, repair, maintenance moving and/or removal of the Solar Energy System or any of its components; repair and/or replacement of any property damaged by the installation, maintenance and/or use of the Solar Energy System; and/or restoration of Solar Energy System sites to their original condition after removal

6.2 – The individual Solar Energy System owner shall not permit his or her Solar Energy System to become a hazard or fall into disrepair. The individual Solar Energy System owner shall be solely responsible for correction of any safety hazards and Solar Energy System repair and/or replacement. The individual Solar Energy System owner is solely responsible for the painting or replacement of the visible ancillary components of the Solar Energy System, such as conduits and supports, if deterioration occurs, whether performed by the Mutual or outside contractor.

6.3 - The individual Solar Energy System owner shall be solely responsible for any increased costs incurred by the Mutual in maintaining or repairing the Common Area or those portions of a Unit or Exclusive Use Common Area which the Mutual is responsible under the Governing Documents for maintaining or repairing which are caused by the presence of a Solar Energy System on the Common Area.

6.4 – If it is necessary to temporarily remove a Solar Energy System or some of its components so that the Mutual may perform required maintenance or repairs to the adjacent Common Area or those portions of a Unit which the Mutual is responsible under the Governing Documents for maintaining or repairing, the owner of the individual Solar Energy Systems shall be responsible, at their own expense, for removing the Solar Energy System or affected component and reinstalling it after the maintenance or repair is completed. If the individual Solar Energy System owner fails to remove a Solar Energy System or a system component when requested to do so by the Mutual to permit necessary maintenance or repairs, the Mutual may remove the system or component and charge the cost of such removal to the responsible individual Solar Energy System owner. So long as reasonable care is used in removing and reinstalling the Solar Energy System or any component thereof, the Mutual shall not be responsible for any damage caused to the system or component by such removal or reinstallation.

6.5 – The Board must take into account the effect on Solar Energy Systems that may result from shade created by trees or shrubs within the boundaries of the Mutual. The Mutual will be guided by the principal of “first in time is first in right.” If a tree or shrub was planted before the Solar Energy System was installed, the tree or shrub may grow without regard to its effect on the system. The Mutual shall not be required to prune, or allow pruning, of trees and/or shrubs which were planted before the Solar Energy System was installed. However, trees or shrubs planted after

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installation of the Solar Energy System may not be allowed to grow so as to cast a shadow greater than ten percent (10%) of the collector absorption area upon that collector surface at any one time between the hours of 10:00 a.m. and 2:00 p.m. local standard time (Public Resources Code Section 25982). Pruning needs shall be dictated and determined by the Mutual's landscape or tree experts.

7.0 - RESALE OR TRANSFER OF THE OWNER'S UNIT

7.1 - Upon resale or transfer of any individual Solar Energy System owner's interest in his or her Unit which has a permitted Solar Energy System, the buyer or transferee (as the case may be) shall assume in writing all of the Solar Energy System owner's duties and responsibilities as outlined in this Mutual Policy 29.

7.2 - The buyer or transferee's written assumption of duties and responsibilities shall be executed using the Transfer Agreement for Solar Energy Systems (see Mutual 48 Solar Form D) before escrow can close and the transfer of the ownership can be legally completed.

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ver. 06/21/23

OWNER-INITIATED ALTERATIONS – INDIVIDUAL SOLAR ENERGY SYSTEMS 29

WALNUT CREEK MUTUAL FORTY-EIGHT

POLICY 30

BACKUP POWER SOURCES

Approved June 21, 2023

This policy pertains to backup power systems intended to supply electricity used to power an individual Manor in Mutual Forty-Eight.

Power generators run by flammable or combustible fuels prohibited. This prohibition includes but is not limited to generators run by gasoline, diesel, propane, or kerosene fuels.

Battery backup systems, some of which may operate in conjunction with solar energy systems, are permitted.

- If integrated into Manor electric circuits, residents must engage a licensed contractor for any electrical or structural modifications and such modifications must be in compliance with the California Building Standards Code, with appropriate building permits and MOD alteration permits.
- The battery backup system shall meet applicable health and safety standards and requirements imposed by state and local authorities, and all other applicable zoning, land use, or other ordinances.
- Batteries must be stored or installed within the Manor or in the Manor's garage.

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ver. 06/21/23

BACKUP POWER SOURCES 30