



general, these FHA backed mortgages are generally easier to obtain, as they require a lower Credit rating (580) and a down payment as low as 3.5%.

I have contacted several MOD staff and Martha Echols of Mutual of Omaha on Tice Creek Rd. They are willing to do the enormous work of helping us collect the documents required by HUD for us, at nominal cost.

An example of what we need to supply is a current GRF contract with M50. Donna has attended presidents' meetings where this was discussed- currently the TWCM /GRF contract has expired, because of ongoing indemnification discussions. But M50 is still grandfathered in under the old TWCM contract and we expect this to be resolved soon.

I wanted to inform you that I am working on these documents, but I'm not sure if we should vote to continue this process of FHA approval.

### **Treasurers Report**

Rich Johnstone gave no report.

a) Motion to certify compliance with Civil Code 5500

The Board decided to table this motion for the January 2022 meeting.

### **Committee Reports**

#### **Buildings and Facilities**

Update on Recommending a Roofing Consultant

- 1) The committee has been working with MOD to select a roofing consultant.
- 2) When the committee has identified a preferred roofing consultant, it will make a recommendation to the Board concerning the roof assessments.
- 3) We greatly appreciate the assistance of Clayton Clark of MOD with this effort.

Update on Replacement of M50 Exterior Light Fixtures

- 1) On 10/29/21, the Board authorized the B&F committee to spend up to \$1,200 to purchase and install five LED fixtures to test whether 5-watt exterior lights would provide adequate lighting.
  - 2) Sang Electric is estimating the cost of parts and installation for the five LED fixtures and bulbs.
  - 3) The committee selected 5521 Terra Granada as the test location.
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### Update on Safety Handrail Repairs

- 1) Two handrails have been repaired by the Eagle Iron contractor.
- 2) Clayton Clark has not received any information about additional handrails requiring repair.

### Update on Smoke Detectors and Whether Any Corrective Action Should be Recommended to the Board

- 1) At 5521 Terra Granada, Sang Electric will test hardwired smoke detectors connected to exterior alarms to obtain an indication of how well these devices are performing. Defective or missing hardwired detectors will be replaced.
- 2) Clayton Clark confirmed that additional smoke detectors with 10-year batteries were installed in all M50 units in 2017. Therefore, these batteries should not need to be replaced until 2027.

### **Landscape -**

Joan Schwanz gave the following report:

The Landscaping Committee meets this Friday, Nov 19 at 5333TG, entry 23. Attending will be Waraners tree service, Rebecca Pollen of MOD, and Steve Ormond, an arborist from MOD. We will discuss what to eventually plant to replace the pine trees, what other trees have died and need to be removed, and what trimming of branches is needed. We try to keep branches 6 ft from buildings to reduce water and fire damage, and to prevent squirrels jumping into our attics.

Recently Terra Landscape has been removing smaller dead trees and bushes. The Committee would like to remind Homeowners that plants need to be 90% dead before we consider removing them. It is quite surprising how some of the bushes we thought had virtually died came back to life after the recent rains. However, we are still feeling negative about rainfall for the next year and have been advised by several of the MOD staff to save our funds for planting next year.

The Committee would also like to advise Homeowners that we no longer have a policy of “3 plants per Homeowner manor per year”. One issue is Homeowners complained they did not receive their plants in the past. Another issue is the common ground - common use hills and bare spots have worsened and require a lot of refurbishing which we expect to take several years to accomplish, especially taking into account severe drought.

### **Governing Documents -**

Abbie Ogawa gave the following report:

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The committee will be meeting in January to draft an amendment to the Mutual 50 Governing Documents to comply with CA Civil Code Section 4741 regarding leasing. This will be presented to the Board at a future meeting and provided to Owners for a 28-day comment period. No Member vote is required for amendment to the CC&Rs in this case since the change is mandated by law.

#### **Financial –**

No report was given.

#### **New Business**

**a) Resale damage and alterations inspections of condos by Board:**

Donna Landeros and Rich Johnstone to handle this matter with MOD.  
No action was taken.

**b) Installment and maintenance of evacuation signs by GRF:**

The Board made a motion to approve the installation of the evacuation signs by GRF.

**Moved, Seconded, Carried 5-0**

#### **Members Forum**

Residents were afforded the opportunity to express their general concerns and make comments.

Comments included executive session agendas.

#### **Announcements**

The Board decided to cancel their December meeting. The next scheduled meeting will take place on Tuesday, January 18<sup>th</sup>, 2022, at 10:00am, location TBD.

#### **Adjournment to Executive Session**

The Board Meeting adjourned at 11:21 AM.

#### **Secretary's Certificate**

I hereby certify that the foregoing is a true and correct copy of the minutes.

Lucy Limon

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Assistant Secretary  
Mutual 50

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