

WALNUT CREEK MUTUAL NO. SEVENTY

OPERATING RULES

(Referred to as “Policies and Procedures” in Section 1.38 of the CC&Rs)

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

Adopted: 06/19/20

Revised 9/16/14, 10/15/15, 3/17/16, 4/20/17, 5/17/18

INTRODUCTION

This document contains a complete restatement of the former Policies and Procedures, (“Operating Rules” or “Rules”), adopted by the Mutual No. Seventy (“Mutual”, Mutual Seventy” or MUTUAL SEVENTY”) Board of Directors in accordance with its authority under Article IV, Section 4.7 (a) (2) (v) of the Amended & Restated Declaration of Covenants, Conditions & Restrictions (“CC&Rs”). This restatement effective date is June 19, 2020, but amendments may be adopted by the Board from time to time. Each page shows the latest effective date of the wording on that page. Please discard earlier versions.

These Rules are intended to enhance the enjoyment and safety of all residents of our Mutual, and to be in compliance with applicable state laws.

Each Owner is legally obligated to abide by all of the governing documents including these rules and to insure that their guests and any renters do so also.

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

DEFINITIONS

Alteration: Any change made by an Owner to a component in the Common Area, Exclusive Use Common Area, or the individual Unit. Alterations include Improvements as defined in Article I, Section 1.23 of the CC&Rs. As outlined in Section 1.0 of these Rules, non-standard alterations must be approved by the Alterations Committee or by the Mutual Seventy Board of Directors.

Alterations Committee (AC): The Mutual's AC members are appointed by the Board of Directors. The AC reviews proposed alterations to ensure they conform to Mutual standards.

Assessments: Any Regular, Special or Reimbursement Assessment levied to Owners to fund Golden Rain Foundation and Mutual sponsored activities. Also called dues or the "coupon".

Common Area: All of the property comprising the Project that is owned by all of the Owners in Common, but excluding the Units. There are two types of Common Area: General Common Area and Exclusive Use Common Area.

Coupon: The monthly Owner Assessments by the Mutual and the Golden Rain Foundation.

Declaration of Covenants, Conditions and Restrictions (CC&Rs): The Mutual recorded Declaration which, along with the other Governing Documents controls the Mutual Seventy condominium project. A copy of the CC&Rs and other Mutual Governing Documents can be found at rossmoor.com.

Electric Vehicle Charging Station (EVCS): A station that is designed in compliance with the California Building Standards Code and delivers electricity from a source outside an electric vehicle into one or more electric vehicles.

Exclusive Use Common Area: A portion of the Common Area that is set aside for the exclusive use of one or more, but fewer than all, of the Owners, and is appurtenant to the Unit(s), including balconies, patios, garages, carports and some storage spaces that are assigned to a Unit.

Additionally, the rooftop of a building in which the Owner resides, or a garage or carport immediately adjacent to the building may be assigned for exclusive use to the Owner for the installation of a roof-top solar energy system (SES).

Fine: Monetary penalty levied by the Board for failure of an Owner to comply with the Mutual's Governing Documents.

Governing Documents: The Mutual's Articles of Incorporation, Bylaws, CC&Rs, Operating Rules and Board resolutions, as well as various GRF documents, all of which govern the operation of the Mutual.

DEFINITIONS

Harassment: Annoying, alarming or abusing another resident or Owner through words, gestures or actions. This includes disturbing, irritating or causing discomfort to another resident or Owner through insulting, hurtful or offensive acts.

Mutual Manager: The person or entity employed by the Mutual to manage its affairs. The Mutual Manager currently used by Mutual Seventy is the “Mutual Operations Division” (MOD) of the Golden Rain Foundation, which is the Trust agent for all the Mutuals.

Personal Garden: Any unauthorized object that is placed on Common Area ground or planted in any Common Area ground by any resident living within the Mutual. Objects are defined as (but not limited to): plants in pots, plants planted into Common Area ground, decorative objects, and furniture of any kind. Personal Gardens are prohibited at Mutual Seventy.

Public Safety: The service is provided 24 hours a day, seven days a week and is the responsibility of the Golden Rain Foundation (GRF). The current vendor is Securitas.

Solar Energy System (SES): Any photovoltaic solar system providing collection, storage, and distribution of solar energy into the structural and electrical systems of the Unit. Included in the solar module are solar panels, mounting systems, and wiring systems (disconnects for the dc and ac sides of the inverter, ground-fault protection, and overcurrent protection).

Unit: An individual Unit, which is the interior space contained within the interior surfaces of the perimeter walls, ceilings, floors, and windows, doors, and utility installations, fixtures, and appliances within its boundaries; the heating and air conditioning equipment; lighting and plumbing. Please see the CC&Rs, Article I, Section 1.43 for a complete description.

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1.0 ALTERATIONS

1.1 ALTERATIONS TO MUTUAL COMMON AREAS INCLUDING THE EXTERIOR OF A UNIT, AND WITHIN A UNIT, AND OTHER STRUCTURAL CHANGES

Without submitting an alteration application and obtaining the approval of the Alterations Committee (AC), no Owner may make any alteration to

- The Common Area or a Common Area component
- An Exclusive Use Common Area or an Exclusive Use Common Area component if it is maintained by the Mutual, or
- The interior of a Unit that affects the waterproofing, structural soundness or noise transmission characteristics of any portion of the Common Area, as described in Section 3.9 of the CC&Rs.

All costs for Owner alterations are the Owner's responsibility, including any repair or reconstruction costs to the Unit and common or Exclusive Use Common Area that arise because of the alteration.

Owners are responsible for the maintenance costs to the Mutual resulting from the alteration and for the repairs and replacement costs of the alteration itself.

If the alteration interferes with the Mutual's ability to maintain Mutual property, the Owner will be responsible for all maintenance, repair and replacement of the affected Mutual property, without any offset for the standard maintenance that will no longer be performed by the Mutual for that Unit.

1.2 ALTERATIONS TO A UNIT

Cosmetic alterations to the interior of a Unit such as carpet, paint, wallpaper, toilets and other fixtures generally do not require the Board's or the Mutual AC's approval. Owners are advised to check with MOD to determine if an alteration is cosmetic. Interior alterations that affect the structural integrity or safety of the building, such as plumbing alterations or hard-wired appliances (including water heaters, air conditioning units and heat pumps), require the approval of the Alterations Committee (AC). Even if such changes do not require AC approval, they may require a City of Walnut Creek permit. It would be prudent for Owners to consult with MOD before proceeding with any interior changes. The Mutual is not responsible for maintenance, replacement or repair of interior alterations.

Alterations that require the Alterations Committee/Board approval include:

- Installation of hard surfaced flooring, including hardwood, laminates, plastic or vinyl, tile, and surfaces that transmit sound and/or vibration. The application must include noise reduction proposals that are equivalent to carpeting with padding per Section 1.12 below.

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- Balcony shades and awnings
- Doors
- Hose bibs
- Electrical rewiring

1.3 ALTERATION APPROVAL PROCEDURE:

- 1.3.1 It is suggested that the documents “Alterations: A Step-By-Step Guide” and “What Seniors Should Know Before Hiring a Contractor” be obtained from MOD.
- 1.3.2 Obtain an Alteration Agreement form from Golden Rain Foundation's (GRF's) Mutual Operations Division (MOD). An Alterations Agreement will only be approved if the Owner is current on all assessments and in compliance with any enforcement action imposed by the Mutual.
- 1.3.3 Submit plans and specifications to MOD and sign the Alteration Agreement, which will then be sent to the Alterations Committee for approval. Interior inspections may be required. The Owners must pay the appropriate fee when the application is approved.
- 1.3.4 If the alteration requires a building permit from the City of Walnut Creek Building Department, the Owner is responsible for obtaining the permit and paying the city's fees.
- 1.3.5 Failure to complete an approved alteration, including the final inspection by MOD, within six (6) months of the date the application fee was paid, will require the payment of a six (6) month extension fee equal to 75% of the original fee.

1.4 ALTERATIONS THAT WILL NOT BE APPROVED

- 1.4.1 Tile decking and attached coverings such as indoor-outdoor coverings for balconies, patios or landings will not be approved.
- 1.4.2 Wall-mounted air conditioning units will not be approved.
- 1.4.3 Alterations which do not meet the requirements of the Mutual's Governing Documents, at the sole discretion of the Alterations Committee/Board, will not be approved.

1.5 ALTERATIONS THAT HAVE NOT BEEN APPROVED

When an alteration is discovered that has not been approved, the Owner has the option of:

- Removing the alteration and returning the area to its original configuration to the Mutual's satisfaction, including any upgrades necessary to meet the City of Walnut Creek's Building Code. The Owner is responsible for all costs associated with the removal and restoration.

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- Submitting an alteration application to the Board for approval (see Alteration Approval Procedure). The Owner is responsible for all costs associated with getting the alteration approved. If the application is not approved, the Owner must return the area to the original configuration per the paragraph above.

The Board will establish a reasonable time limit for the Owner to complete this process. If the Owner does not comply, the Board will hold a hearing and may, at its discretion, allow the alteration to remain until the Unit is sold. When the Unit is sold, the alteration must be removed as part of the resale, or the Owner must employ a contractor to complete one or the other of the foregoing options at the Owner's expense.

The Board may also impose a fine on any Owner who undertakes an alteration without first obtaining an approved alteration application. See Section 5.4.1 below.

1.6 ALTERATIONS COMMITTEE (AC)

At its Organizational Meeting following the Annual Meeting, the President will appoint a chairman and no less than two additional members.

The AC will meet at least once a month or as necessary in order to review and approve contractor bids.

The AC will report at each regular meeting of the Board of Directors on its activities.

If the AC denies an Alteration Application, the applicant will be notified of his/her right to appeal the denial to the Board of Directors at its next regular meeting.

1.7 MUTUAL RESPONSIBILITY FOR COSMETIC ALTERATIONS

Owners who make cosmetic alterations to the exterior of their Unit must be aware that in the event that the Mutual damages these cosmetic alterations while making repairs to their Unit, the Mutual's only responsibility shall be to replace the affected cosmetic alteration with similar or equal materials.

1.8 FRONT DOORS

1.8.1 FRONT DOOR STYLES

Owners may retain the original or install a new four- or six-panel solid door stained medium walnut with a satin weather-resistant finish. The finish on the sidelight trim will match the finish on the door. Doors with glass inserts in keeping with architectural Mediterranean style may be allowed as determined by the Alterations Committee which has established a

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selection of acceptable styles from which to choose. If the original style four or six panel door is replaced, future maintenance and repair will be the responsibility of the Owner.

1.8.2 GLASS ON SIDELIGHT

Frosted or opaque glass is the standard. However, etched, beveled or clear glass may be installed with approved design specifications.

Revised 9/16/14

1.8.3 DOOR SCREENS

Front door screens including the retractable variety are allowed. The frame and screen must be dark bronze or flat black finish. Screen doors do not require a permit if they are in conformance with these standards.

1.8.4 DOOR HARDWARE

Hardware and hinges must have a metal finish.

1.9 EXTERIOR WINDOW COVERINGS AND AWNINGS

Exterior window coverings, awnings and balcony shades require an alteration permit.

1.10 WINDOWS

Window replacement requires an Alterations permit from the MOD Alterations Department and AC approval. Exterior color must be anodized bronze or black.

1.11 GARAGE DOORS

Regardless of whether the Owner or the Mutual installs the garage door, the Mutual is responsible for all repairs, restoration and replacement. However, repairs and replacement of the opener and related hardware are the responsibility of the Owner. Also, the Owner is responsible for costs to repair or replace doors due to damage caused by the Owner, Owner's family, guests, tenants or invitees.

Revised 4/20/17, Revised 06/19/20

1.12 FLOOR COVERINGS

All Units may have linoleum, vinyl or ceramic tile in bathroom, kitchen, laundry and inside front entry only. All other floors must be covered with carpet with padding or other material designed to reduce sound transmission. Material other than carpet will require a permit. Applicants must present information along with the permit application that demonstrates that the noise

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reduction properties of the proposed installation are equivalent to carpet with padding.
Revised 9/16/14; Revised 10/15/15

1.12.1 HARD SURFACE FLOORING IN LIEU OF CARPETING ON FIRST, SECOND AND THIRD FLOORS

In lieu of carpeting, hard surface flooring on second and third floors requires an alteration application that includes but is not limited to a floater floor with no fasteners within 1/8 inch of a wall and equal to or greater than an IIC rating of 74 as verified on application by installer/vendor/architect. On the first floor, the IIC rating of 50 is required for hard surface flooring and requires an alterations permit.

Revised 4/20/17

1.12.2 DISPOSITION OF HARD SURFACED FLOORING INSTALLED BEFORE MAY 20, 2013 WITHOUT A PERMIT

Any hard surfaced replacement flooring that was installed before May 20, 2013 without the required permit shall be replaced at the Owner's expense, by direction of the Board of Directors, upon receipt of a credible written complaint by an affected neighbor, and in any event not later than the time of resale or transfer, with flooring that meets the above requirements of this Section 1.12.

1.12.3 HARD SURFACE FLOORING FOR ENTRIES, KITCHENS, BATHS AND LAUNDRY AREAS

These surfaces on second and third floors must meet the IIC rating of 50.

1.13 MAILBOXES

Mailboxes shall comply with all applicable postal regulations and AC rules.

1.14 OUTBUILDINGS

No outbuilding, tent, shack, trailer, shed, or temporary building of any kind shall be located within the Mutual except as approved by the Board and/or the AC. In no event shall any such structure be used as a residence, either temporarily or permanently.

1.15 ANTENNAS AND SATELLITE DISHES

For the purposes of these guidelines, the term "antenna" means any direct broadcast system (DBS) satellite dish, wireless cable antenna system (MDS or MMDS), fixed wireless device (voice/data), television broadcast antenna system

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(TVBS, including any high definition television antenna (HDTV)), and any component of or addition to such antenna, including, without limitation, poles, masts, tripods, brackets, cables, and wiring.

Owners who want to install an antenna on Exclusive Use Common Area balconies or patios must submit an alteration application providing at least thirty (30) days' notice prior to installation and obtain approval of the Mutual. Applications for any other Common Area location will be denied.

Antennas and satellite dishes must be installed so that they do not pierce the building envelope, i.e., they cannot be screwed directly into the building exterior. Additionally, antennas and satellite dishes may not be installed on balcony railings. No antenna or satellite dish may extend outside the airspace encompassed within a balcony or patio. Additional reasonable installation requirements may be imposed by the Mutual as part of the application approval process.

Owners must accept financial responsibility for maintenance, repair and replacement costs of roofs or other building components affected by the installation within the Exclusive Use Common Area balconies and patios.

Antennas may be installed only on Owners' balconies or patios and must be placed in the least obtrusive location possible that does not unreasonably delay the antenna's installation, or unreasonably interfere with the user's ability to obtain an acceptable quality signal.

Antennas must be installed in a safe manner, not endangering other residents nor Common Area components.

If visible from a street or Common Area, the antenna must be painted to blend into the surrounding area.

Revised 9/16/14; Revised 10/15/15; Revised 06/19/20

1.16 INSPECTION OF ALTERATIONS

Mutual Seventy has general authority to conduct inspections in the Mutual in order to manage, operate, and maintain the properties. Pursuant to Section 4.6(b) of the CC&Rs, Mutual Seventy has the right to enter a Unit in an emergency or when necessary in connection with any maintenance or construction for which it is responsible. The Mutual does not conduct periodic interior inspections.

1.16.1 Upon completion of alterations requiring a permit, MOD must inspect approve or disapprove the alteration to see that the alteration has been completed as approved and performed in accordance with all city and

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state building code. Each Owner must notify MOD when construction is completed and arrange for the final inspection.

1.16.2 REQUESTED INSPECTIONS

Owners not intending to sell may initiate building inspections any time. Such inspections may include areas that are the responsibility of the Owner of the Unit, such as the interior of the Unit and Owner alterations. Inspections may include areas that are not only the responsibility of the Owners but also areas that are the responsibility of Mutual Seventy.

If such an inspection reveals problems that are Mutual Seventy's responsibility, they will be corrected in accordance with policy.

Revised 9/16/14

1.17 SOLAR ENERGY SYSTEMS (SES)

Adopted: 5/17/18

This Section sets forth Mutual Seventy's rules for the installation and maintenance of Solar Energy Systems (SES) pursuant to Public Resource Code Section 25982 and California Civil Code sections 714, 714.1, as amended, and 4746.

An SES (as defined) may be installed within the Common Areas of Mutual Seventy, only as permitted under this policy. Any systems installed in violation of this policy will be removed, and the surrounding areas and electrical connections will be restored to their previous condition at the Owner's expense.

Because the Project is a "condominium project," as that term is defined in Civil Code section 4125, each Owner has fee simple title to his or her individual Unit as well as an undivided fractional interest in all of the Common Area of the Mutual. The Mutual is required to maintain, repair and replace Common Area roof systems. It is the intent of this Policy to recognize the respective Ownership rights of the Owners and to enable the Mutual to perform its exterior maintenance, repair and replacement obligations.

1.17.1 SELECTION OF AN SES PROVIDER

The selection of an SES Provider is the complete responsibility of the MUTUAL SEVENTY Owner who wishes to explore becoming an SES Owner. All requirements and responsibilities regarding solar policies must be agreed to and met by the Owner before the solar application will be approved by MUTUAL SEVENTY. If the SES Owner chooses to

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lease any or all of the SES components, the Mutual will not be a party to the lease agreement and will not be responsible for maintaining or reinstalling the system in the event that an Owner's contract with a provider requires such things.

1. Prior to approval, the installer must have insurance coverage that meets the following minimums:
 - a) Worker's Compensation with minimum coverage required by California law, and
 - b) Contractor's General Liability (including completed operations) which cannot exclude work done at multi-unit projects or condominium projects.
 - c) The installer must provide copies of certificates of insurance for the above policies within 14 days of approval.
2. The SES Provider must utilize only the components agreed upon by the Board for all installations to maintain uniformity of all installations within the Mutual. These include:
 - a) Only non-glare, black solar panels and black frames will be approved.
 - b) Adherence to the distributive solar generating allotment of roof space for the project as plotted in the solar site survey.
 - c) Duration of installation project must be specified and adhered to.
 - d) The installed SES must operate at less than 50 decibels.

1.17.2 ALLOCATION OF AVAILABLE SOLAR SPACE

The installation of an SES will be limited to the roof of the building in which the Owner resides, or to a garage or carport that has been assigned to the Owner for exclusive use and is immediately adjacent to the building. SES installations on a building will be initially limited to the flat portions of the roof unless the solar site survey indicates there is insufficient solar space on the flat portion.

1. Installation of all SESs on the Common Area of rooftops will be based on equitable apportionment of available solar space for current and future SES applicants within a building. The Board's goal will be to assure fair distribution of usable solar space for all SES Owners when the first Solar application is submitted for each building, based on:
 - The availability of usable solar space as determined by a solar site survey, and
 - The roof plan.

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2. The solar site survey and the roof plan of the Owner's roof, prepared by a licensed contractor or the contractor's registered salesperson knowledgeable in the installation of an SES, must be performed and submitted to Mutual Seventy Alterations Committee for determination of the usable solar space available to all Owners of the building. The roof plan must be to scale showing the physical placement and locations of existing roof vents, skylights, etc. These documents will identify the available and usable solar space on the roof.
3. Based on the solar site survey, usable solar space for a building will be reasonably apportioned by the Mutual taking into consideration the following constraints:
 - a) Walkways for the maintenance of existing roof equipment, vents, skylights, and gutters,
 - b) Walkways deemed necessary by the Fire Department,
 - c) A number of plots (with the same square footage) equal to the number of units in the building, and
 - d) Any other constraints outlined in the solar site survey.

NOTE: The resulting allocation of roof space may not be able to *fully* accommodate the solar generation needs of an SES applicant.

4. On a first-come, first-served basis, an SES applicant will identify one unused plot for the installation of their SES.
5. This same roof plan will be used to identify a plot for future SES Owners in the same building.

1.17.3 APPROVAL PROCESS

No SES may be installed or maintained within the Common Area of Mutual Seventy without the written consent of the Mutual Board. The Board will generally utilize the same review and approval process used for other proposed physical changes to Units or Common Area. Alteration permits, will be required as delineated in Mutual Seventy Operating Rule 1.0.

1. SES applicants must notify each Owner of a Unit in the building on which the installation will be located of their intentions to install an SES and attach to the application a completed Neighbor Contact Form (See Appendix C).

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No application may be denied because of objections by a neighbor, but comments may be used by the Mutual in establishing any reasonable restriction on the installation.

2. The Mutual Seventy Alterations Committee will review the application for reasonable restrictions on the installation within forty-five (45) days from the date of receipt of the application, unless that delay is the result of a reasonable request for additional information. Any application that complies with all of Mutual Seventy Solar Policies will not be denied by the Board.
3. The applicant must provide satisfactory evidence of compliance with all requirements of the City of Walnut Creek by obtaining applicable permits and approvals through the City of Walnut Creek.
4. Before approving installation of any SES within the Mutual confines, the Board requires every applicant to execute a separate agreement acknowledging the SES Owner has read and understands all related Mutual Seventy Solar Energy Systems (SES) rules and agrees to comply with all of them.

Furthermore, the applicant agrees to execute a Solar Energy Systems Maintenance Agreement (Appendix D) binding the applicant and all successor Owners to all of the responsibilities listed therein.

5. The SES Owner is financially responsible for any damage to the Common Area, including Exclusive Use Common Area, and any Unit, caused by the Owner's SES. The SES Owner must maintain liability insurance coverage for any damages to the SES or related to the SES. Before MOD issues final approval of the installation to allow operational use of the SES, the SES Owner must provide MOD with the corresponding written certificate of liability insurance
6. The SES Owner who installs the system and each successive Owner must maintain an Owner liability coverage policy throughout the entire life of the SES.

1.17.4 SES INSTALLATION REQUIREMENTS

1. SES' visible ancillary components such as conduits and supports must be painted to match the exterior of adjacent structures, unless such painting would void a manufacturer's warranty, result in an increase of more than \$1,000 for an SES or reduce the efficiency of the system by more than 10%.

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2. All installations of the SES components must not materially harm or damage the Mutual's common elements, any other individual's Unit, nor any of the Unit's Exclusive Use Common Area, nor void any warranties held by the Mutual or other Owners and/or impair the integrity of a building or structure.
3. All portions of an SES will 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.
4. There will not be any SES 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 and/or to avoid an unreasonable increase in the cost of the installation of more than \$1,000, or an unreasonable decrease of more than 10% in the SES' efficiency as originally specified and proposed in an SES application.
 - a) Any penetrations for wiring, piping or anchoring of an SES must be properly sealed and waterproofed in accordance with industry standards and building codes in order to prevent moisture penetration, resulting structural damage, or loss of warranty.
 - b) For installations on Durolast surfaces, a Durolast certified roofing company, preferably the company that installed the current roof, must be contracted with to reseal the penetrations and the Durolast manufacturer must recertify the warranty. A new certificate of warranty must be provided to MOD prior to project completion.
5. The SES Owner is responsible for any damage to building elements, Unit interiors or personal property caused by such penetrations through the existing rooftop, even if the Mutual has primary maintenance responsibility for such elements, such as roofing, under the Mutual's Governing Documents.

1.17.5 SAFETY

Each SES must be installed and secured in compliance with manufacturer's instructions and all city, state and federal ordinances, regulations and laws.

1. Each SES must meet all applicable safety and performance standards established by the National Electrical Code, the Institute of Electrical and Electronic Engineers and accredited testing

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laboratories such as Underwriters Laboratories and, where applicable, rules of the Public Utilities Commission regarding safety and reliability.

2. An SES must 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.

In approving the installation of any SES, the Board is entitled to rely upon the representation of the designated 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, the Board may require the SES Owner(s) to remove or modify the SES to bring it into compliance, and assume all associated costs.

1.17.6 MAINTENANCE

1. SES Owners are responsible for all associated costs including, but not limited to:
 - a) Installation, replacement, repair, maintenance, moving or removal of the SES and any of its components.
 - b) Repair or replacement of any property damaged by the installation, maintenance and/or use of the SES.
 - c) Restoration of SES installation sites to their original condition after removal.
 - d) Correction of any SES safety hazards.
 - e) Painting or replacing visible SES components, such as conduits and supports when deterioration occurs.
 - f) Any increased costs incurred by the Mutual for maintenance or repair caused by the presence of a SES on the Common Area or those portions of a Unit or Exclusive Use Common Area (for which the Mutual is responsible under Mutual Seventy Governing Documents).
 - g) Temporary removal and reinstallation of an SES or any of its affected system components so that the Mutual may perform required maintenance, repairs, and replacement (under Mutual Seventy Governing Documents), to the adjacent Common Area, or portions of a Unit, along with all their associated costs after the required Mutual maintenance or repair is completed. When the SES Owner does not respond to a request in a reasonable time:

1.0 ALTERATIONS

- The Mutual may remove the system or components and charge the responsible SES Owner(s) all the associated costs.
 - As long as reasonable care is used to remove the SES and any of its components, the Mutual will not be responsible for any damage caused to the system.
- h) When an SES is moved or removed for any reason, the roof warranty must be recertified (refer to section 1.17.4 #4, (b)).
2. The Board of Directors must take into account the effect on SESs resulting 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.”
- a) If a tree or shrub was planted before the SES was installed, the tree or shrub may grow without regard to its effect on the SES. The Mutual will not be required to prune, or allow pruning, of trees and/or shrubs which were planted before the SES was installed.
 - b) Trees or shrubs planted after installation of the SES may not be allowed to grow to cast a shadow greater than 10% of the collector absorption area of the SES at any one time between the hours of 10:00 a.m. and 2:00 p.m. local time (Public Resources Code Section 25982). Pruning needs will be dictated and determined by the Mutual’s landscape or tree experts.

1.17.7 RESALE OR TRANSFER OF THE OWNER’S UNIT

Upon resale or transfer of any SES Owner’s interest in his or her Condominium Unit which has a permitted SES, the SES Owner must disclose to prospective buyers of the existence of the SES and the buyer or transferee (as the case may be) must assume in writing all of the SES Owner’s duties and responsibilities as outlined in this Section 1.17. The new SES Owner’s (or transferee’s) written assumption of duties and responsibilities must be executed by all of the parties before escrow can close and the transfer of the Ownership can be legally completed.

1.17.8 REMOVAL OF SOLAR ENERGY SYSTEM

1. The sale or removal of an SES must be approved by Mutual Seventy and all costs relating to the sale or removal of the SES and

1.0 ALTERATIONS

restoration of the Common Area shall be the sole responsibility of the SES Owner.

2. When a future Unit buyer or a transferee does not agree in writing to assume complete responsibility for the Owner's SES:
 - a) The current Unit SES Owner may either sell the SES to another Owner or Owners within the same building, or
 - b) Remove the SES and all its components and restore the areas where they were located or attached to original condition by completing the following:
 - i. Obtain a Mutual Alteration Permit and a City of Walnut Creek permit.
 - ii. Seal any penetration points with paintable sealant, then paint to match adjacent surfaces.
 - iii. Patch all holes in interior Units and all other exterior penetrations where solar panel appurtenances were installed.
 - iv. If deemed necessary by Mutual Seventy Building Maintenance Manager, the SES Owner may be required to remove roofing and plywood in areas previously covered by the SES, and install a new roofing system matching the pre-existing roofing design.
 - v. If a SES is removed from a Durolast surface, the Durolast manufacturer must recertify the warranty (refer to section 1.17.4.4(b)).

1.18 ELECTRIC VEHICLE CHARGING STATIONS (EVCS)

This Electric Vehicle Charging Station (EVCS) policy is in accordance with California Civil Code section 4745 of the Davis Stirling Act (as amended on 9/14/18) allowing the installation of and/or use of an EVCS in an Owner's Exclusive Use Common Area garage or parking space specifically designated for use by that Owner.

Electrical outlets supplied with electricity paid for by Mutual Seventy may not be used by individual Owners for the purpose of charging an electric vehicle (EV).

Extension cords from the assigned carport, Manor or Mutual electrical outlet to the EVCS are strictly prohibited.

Level 1 EV Chargers - Smaller units (e.g., for a golf cart) that may use a standard 120 volt, 3-pronged outlet. These types of chargers typically require a longer period of time (up to 16 hours for a fully drained battery) to fully recharge a small EV or golf cart.

1.0 ALTERATIONS

If a battery charger is used to recharge a golf cart, it must be placed on a secure non-flammable surface at least one foot from other objects. Chargers must be equipped with an overload fuse or circuit breaker.

Level 2 EV Chargers – These are faster charging units that require special equipment and a 240 volt dedicated circuit.

If an Owner proposes to modify an existing, or install a new, outlet for the purpose of charging an EV, the following policy will apply.

1.18.1 OBTAIN APPROVAL FROM THE MUTUAL TO INSTALL THE EVCS

The Owner must submit a completed MUTUAL SEVENTY Alteration Permit Application package for an EVCS to MUTUAL SEVENTY and MOD for approval.

In addition to the requirements/submissions of a routine permit application, all of the following EVCS information must be provided before the application will be considered for approval:

1. Provide plans and specifications clearly indicating where the EVCS is to be located, the brand of manufacturer, technical specifications and dimensions (e.g. height, width, weight), and structural requirements.
2. The EVCS shall be installed in a location acceptable to the Mutual. If the EVCS is visible from the Common Area or Exclusive Use Common Area, the EVCS design must conform to the surrounding structure and environment. It should be neat and attractive without exposed wiring or visible damage to surrounding improvements.
3. Include your EVCS manufacturer's specifications and installation instructions.
4. Engage a qualified, licensed and insured contractor approved to work in Rossmoor to install the EVCS.
5. Present a fully executed EVCS Maintenance Agreement (Appendix E) binding the applicant and all successor Owners to all of the responsibilities listed therein.
6. An acknowledgement satisfactory to the Mutual that within 14 days of permit application approval, the Owner will provide a certificate of insurance verifying liability coverage to the Mutual.

1.0 ALTERATIONS

1.18.2 EVCS OWNER'S RESPONSIBILITIES

1. Within 14 days of permit application approval, show proof of and maintain an Owner liability coverage policy.
2. Pay for the electricity usage associated with the charging station.
3. Costs for damage to the charging station, Common Area, Exclusive Use Common Area, or separate interests resulting from the installation, maintenance, repair, removal, or replacement of the charging station.
4. Assume the cost for the installation, maintenance, repair, and replacement of the charging station until it has been removed and for the restoration of the Common Area after removal.
5. Disclosing to prospective buyers the existence of any charging station of the Owner and the related responsibilities of a successive Owner under these Rules.

2.0 COMMERCIAL ACTIVITIES

2.1 COMMERCIAL ACTIVITIES BY RESIDENTS

No commercial activities may be conducted in the Common Area.

If commercial activities are conducted in a Unit, there may be no external evidence of such activity, including noise, signage, parking, or traffic. Refer to CC&Rs Article III, Section 3.1(b).

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

2.2 WORK SITE RULES

It is the Owner's responsibility to make his/her contractor aware of these work site rules before any work begins. The following rules apply to Owners, contractors, Owner-contractors and other service providers employed by Owners.

1. No portion of the Mutual shall be used for the storage of building materials other than in connection with approved construction. All construction debris shall be picked up and deposited daily in an appropriate container, not in the Mutual trash containers. Surrounding areas must be swept clean daily.
2. Except as approved by the Board, no machinery or equipment of any kind shall be stored, maintained or operated within the Mutual except as is customary and necessary in connection with approved alterations.
3. Work hours are from 8 a.m. to 5 p.m., Monday through Friday, excluding holidays. Operating noisy equipment or doing other work that disturbs neighbors outside these hours is not permitted.
4. 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. Utilities may not be interrupted for more than 4 hours in any 24-hour period.
5. Walkways and stairways must be kept clear.
6. Contractor's vehicles may be parked in the Mutual only from 8 a.m. to 5 p.m. and 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 in

2.0 COMMERCIAL ACTIVITIES

- Mutual Seventy overnight. All such vehicles must carry liability and accident insurance.
7. Landscaping and paint finishes must be protected from all work activities. Any damage must be reported by the Owner to a Mutual Director or MOD.
 8. Workers may not operate radios and other audio devices if they can be heard outside a Unit.
 9. Contractor license (pocket copy okay) and current copy of a liability insurance policy must be filed with MOD for every job.
 10. Noise or jarring to ceilings, walls and air space of adjacent Units is strictly prohibited except when all residents in the Unit(s) affected are informed as to time and duration. This information is good for one day only. For a new occurrence, repeat the procedure. Any damage to other Units or exterior surfaces is strictly the contractor's liability.
 11. Costs incurred by the Mutual for enforcement and/or corrections efforts arising from contractor failure to fully comply with all requirements may result in further legal action, including filing suit in small claims court or superior court, and may block the next permit request from that contractor.

3.0 COMMITTEES

STANDING COMMITTEES

The following are the Mutual's Standing Committees:

- Alterations
- Finance
- Governing Documents
- Landscape

Within one month after the annual meeting, the President will appoint, subject to Board approval, chairpersons of the Standing Committees to one-year terms. The committee chairpersons will recommend and the Board will approve additional candidates to serve on their committees as required. Any additional committee may be established by the Board.

Unless otherwise indicated by a board resolution, all committees serve in an advisory capacity to the Board. Committee members serve at the pleasure of the Board and may be removed from committee service by the Board at any time.

4.0 EMERGENCIES

Help is available for residents in health and fire emergencies by calling 911. Property emergencies other than fire should be directed to Public Safety/Securitas at 925-988-7899 currently provided by GRF contract with Securitas.

Residents should take the initiative for reporting non-emergency problems such as outdoor lights burned out or broken sprinkler heads to MOD at 925-988-7650. Staff is available Monday through Friday from 8 a.m. to 5 p.m., and a voicemail message can be left after hours and on weekends and holidays at 925-988-7650. An email message can be sent at any time to workorder@rossmoor.com. Broken sprinkler heads with running water should be reported to Securitas if occurring on weekends or evenings at 925-939-0693.

4.1 HEALTH EMERGENCIES

Call 911 for a prompt response from the police or fire department in health emergencies. The police or fire department will call for an ambulance and bring paramedics when needed. In addition, Public Safety monitors radio broadcasts arising from the 911 telephone call and may also respond.

4.2 FIRE AND PROPERTY EMERGENCIES

Call 911 for a prompt response from the fire department in case of fire.

Call 925-988-7600 during regular hours for help with other property emergencies; including, a power failure, broken water pipe, inoperative elevator, or potentially hazardous conditions. After regular hours, call Securitas at 925-939-0693 to report property emergencies.

5.0 FINANACIAL ACTIVITIES

The Mutual is empowered and required by its CC&Rs, California Civil Codes and the Davis Stirling Act to:

- Levy and collect Assessments to establish and maintain different funds for operating expenses,
- Make expenditures from the funds for the mutual benefit of the Owners for maintenance and repairs of the Common Areas and structures, and
- Enforce collections of Assessments and Fines of violations of the Mutual's Governing Documents.

5.1 AUTHORIZATION FOR EXPENDITURE OF FUNDS

The Board's approval of an annual operating budget includes authorization for MOD to commit Mutual Seventy funds for budgeted activities, except as noted

- Contracts and orders over \$5,000 must be submitted to the Board for approval. MOD will use competitive bidding when prudent business dictates and when awarding contracts or orders for amounts estimated to exceed \$5,000.
- All billings for legal services must be presented to the Treasurer for approval before payment is made.
- Unless specifically exempted in writing to MOD, non-emergency, Mutual-billable building maintenance expenses must be pre-approved by a Board member. Items approved between Board meetings will be brought to the attention of the Board at the next meeting.

In the absence of a Board member the Director of Mutual Operations is authorized to expend Mutual funds in the event of an emergency. This must be reported by MOD to the Board at its next scheduled meeting.

5.1.1 SOCIAL FUND

In order to accept and disburse money for Mutual social activities, the Treasurer is authorized to open and maintain a Social Fund account with a local financial institution in accordance with its signature card and account agreement. Any other Director of the Mutual will be the alternate signature authority for the Social Fund account.

5.0 FINANACIAL ACTIVITIES

5.1.2 OPERATING FUND

In order to accept and disburse money for Mutual operating activities, the Mutual will open an Operating Fund account with a local financial institution in accordance with its signature card and account agreement. The Treasurer and/or Assistant Treasurer via original, facsimile or electronic signature will be the signature authority on this account. All monthly assessment payments and other receipts will be deposited into this account and all checks written by the Mutual to pay the Mutual's bills to third parties will be made from this account.

5.1.3 REPLACEMENT RESERVE FUND

The Board approves a monthly Assessment to maintain a Replacement Reserve Fund based upon a reserve study prepared in accordance with the requirements of the California Civil Code.

The Reserve Fund is used to rehabilitate and replace major components which are defined in the Reserve Study, and to meet most emergencies.

To the extent feasible, it is the Mutual's policy to maintain a balance in the Reserve Fund that will permit it to meet anticipated funding needs without having to levy Special Assessments. Interest earned on Reserve Fund investments will be deposited in the Reserve Fund.

The Board must approve expenditures from the Reserve Fund. Checks written on the reserve account require two authorized signatures, at least one of which must be by a member of the Board. Any director may co-sign the check transferring money from the Reserve Fund to the Operating Fund, after the reserve expenditure has been approved by the Board.

5.1.4 FINANCIAL REPORT

The Mutual contracts with a CPA to conduct an annual audit or review of the Mutual's financial records and submit a report to the Board. A copy of this annual financial report is sent to each Owner.

5.2 INVESTMENTS

Separate bank/investment accounts will be maintained for operating and reserve funds. All Mutual funds will be deposited in accounts insured by the Federal Deposit Insurance Corporation (FDIC) up to the current legal limit. Excess operating or reserve funds may be invested only in instruments backed by the full

5.0 FINANACIAL ACTIVITIES

faith and obligation of the United States Government: U.S. Treasury Bills or U.S. Treasury Notes that mature no more than three years from the purchase date.

Proceeds from reserve investments that mature or are liquidated will be deposited into the reserve fund. The re-designation of funds or funds transferred to purchase new investments requires one signature only.

The Mutual delegates authority to the Treasurer or Assistant Treasurer to make investments based upon the timing of expected cash expenditure needs and in accordance with the above-stated guidelines.

5.3 ASSESSMENTS

Regular Assessments (coupon) are annual assessments collected on a monthly basis which must be paid by the Owner of each Unit to the mutual. The amount of the coupon is determined by the expected funds needed to meet the Mutual's annual operating and reserve expenses. The Mutual's Board of Directors may, without Owner approval, increase the coupon each year by up to twenty percent (20%) over the prior year's level, subject to certain requirements.

Special Assessments may be levied by the Board to cover unanticipated budget shortfalls or to raise funds needed for unforeseen repairs. The Board may, without Owner approval, levy a Special Assessment up to five percent (5%) of the current year's budgeted gross expenses, subject to certain requirements.

Reimbursement Assessments may be levied by the Board after notice and hearing to particular Owners to reimburse the Mutual for costs incurred:

- in repairing damage to the Common Area caused by the Owner, their family, tenant or guest,
- in obtaining the Owner's compliance with the Governing Documents, and
- for emergency repairs, replacement or cleanup to units or actions on behalf of the Owner (Third Party Billables).

5.3.1 ASSESSMENT DUE DATES

All Monthly Coupon, Special Assessment, and Reimbursement Assessment payments are due on the first day of each month. Payment may be made by automatic bank direct deposit, or by mailing the payment in the envelope provided with the monthly coupon, or putting it in the drop box at the Administration Office in the Gateway Complex. The Mutual

5.0 FINANACIAL ACTIVITIES

mails statements only to accounts that are delinquent. Statements are not mailed to accounts that are current or have a credit balance.

It is the Owner's responsibility to allow sufficient time to drop off or mail the monthly coupon, have it processed and posted to the accounts by the 15th day of the month.

5.3.2 DELINQUENT ACCOUNTS

All Regular and Special Assessments that have not been processed and posted to accounts by 5 p.m. on the 15th day of the month, or on the next working day if the 15th falls on a Saturday, Sunday, or holiday, are delinquent and may incur a late fee in the amount of \$10 or 10% of the amount of the delinquent Assessment, whichever is greater.

If payment has not been received in full by the 15th day of the month, a courtesy notice of late payment will be sent to the Owner by MOD.

Assessments not paid by 5:00 pm on the 30th day of the month or the next working day if the 30th day falls on a Saturday, Sunday or holiday, will begin accruing interest at the rate of twelve percent (12%) per annum until paid in full.

If Assessments, late fees, and/or interest remain unpaid, a lien may be placed against the Owner's separate interest, enforceable by the sale of the Unit.

5.3.3 DEFAULT ACCOUNTS

Accounts more than ninety (90) days past due are considered in default. Per California Civil Code section 5660, the Mutual will send a pre-lien letter to the Owner via certified mail outlining the Mutual's;

- Fee and penalty procedures,
- Collection policy, and
- An itemized statement of the charges owed by the Owner, including the method used to calculate the charges that have to be paid to bring the account current

If payment is not received within thirty (30) days after the pre-lien letter described above is mailed, a "Notice of Delinquent Assessment" may be recorded with the Contra Costa County Recorder as a lien against the

5.0 FINANACIAL ACTIVITIES

property. In accordance with California Civil Code section 5700, this lien may be enforced in any manner permitted by law, including the sale of the Unit by the court.

Notices will be sent as required by law under foreclosure proceedings. It is the Owner's responsibility to be aware of and understand these procedures and to pay all Assessments when due.

Owners and former Owners are personally liable for delinquent Assessments that accrue during their Ownership. The Board may proceed against these individuals in any way available under the law, including the utilization of a collection agency and/or placing a lien against the Unit to collect any and all delinquent amounts.

5.3.4 DISPUTES INVOLVING COLLECTION OF ASSESSMENTS

If an Owner disputes an Assessment, fee and/or cost the Owner may protest and seek resolution via the Internal Dispute Resolution or the Alternative Dispute Resolution Procedure set forth in Civil Code section 5925 *et. seq.*

5.4 FINES

Fines may be levied by the Board for failure of an Owner to comply with the Mutual's Governing Documents.

It is the general intent of the Mutual that any and all fines and/or other penalties imposed on Owners be reasonable in relation to the particular offense, yet sufficient to act as a deterrent. It is reasonable for the severity of the penalty and/or the amount of the fine to increase for repeat offenses by the same Owner (or tenant). All fines or other discipline shall be in addition to any costs, attorney's fees and/or other expenses that the Mutual is otherwise entitled to recover from the Owner as a result of the Owner's (or tenant's or guest's) violation/actions. However, the Board may, in its discretion, waive and/or suspend the imposition of any fine, penalty, recoverable costs, attorney's fees, or other expenses as the Board determines is appropriate.

It is every Owner's responsibility to be aware of the Mutual's Rules, CC&Rs, and Bylaws. Fines may be imposed when a violation is observed, reported and confirmed, even if such violations resulted from the action or inaction of the Owner's tenants or guests.

5.4.1 POTENTIAL SANCTIONS FOR VIOLATIONS

5.0 FINANACIAL ACTIVITIES

1. **Loss of Ownership Rights:** The Board may suspend an Owner's right to use the Common Facilities for any Ongoing Violation (violation not corrected within the deadline established by the Mutual) or Repeat Offense (violation of the same provision within a twelve ((12)) month period of initial offense).
2. **Monetary Penalties:** The responsible Owner(s) may be fined for each day that an Ongoing Violation or Repeat Offense is not corrected. If a fine is imposed by the Mutual, the amount of the fine shall be in accordance with the schedule of fines shown in Section 5.4.4 of these Mutual's Rules.
3. **Referral to Counsel:** The Mutual may, refer Ongoing Violations or Repeat Offenses to the Mutual's legal counsel for further handling.
4. **Correction by Mutual:** The Mutual, using its own contractor, may enter upon the Owner's Unit or Exclusive Use Common Area after appropriate notice and correct any violation.
5. **Reimbursement of Costs:** In addition to any monetary penalty, the Mutual has the right to levy a Reimbursement Assessment to recover from the responsible Owner(s) the costs incurred by the Mutual in gaining the Owner's compliance with the Governing Documents, including the cost of the Mutual's legal counsel and the cost of any contractor employed pursuant to Section 5.4.1 above.

5.4.2 PROCESS WHEN VIOLATION CONFIRMED

When any violation is observed or reported and then confirmed, the following procedure will be followed:

1. The responsible Owner will be notified in person, by phone, or a letter of warning and provided with the amount of time allowed to correct the violation. Warning letters are a courtesy and are issued at the Board's discretion; they are not required. Some serious violations are not appropriate for warnings and will proceed directly to a disciplinary hearing.
2. If the Board, at its own discretion, determines that the violation warrants immediate action or if the responsible Owner does not correct the violation within the time allowed, then a letter stating the Board's intent to conduct a hearing and to impose a fine and/or Reimbursement Assessment, including the amount of the fine and/or

5.0 FINANACIAL ACTIVITIES

Reimbursement Assessment, will be sent to the Owner. The Board shall notify the Owner at least ten (10) days prior to the hearing and shall include the date, time and place of the hearing, the nature of the alleged violation for which discipline is being considered, a description of the type of sanctions which will be considered and a statement that the Owner may attend and has a right to address the Board at the hearing.

3. The Board will conduct the hearing in executive session, and the Owner shall be entitled to attend the executive session. Owner and/or Owner's counsel shall be permitted to speak to the Board at the hearing. Other witnesses having relevant information may also speak at the hearing. If the Owner or Owner's representative fails to appear at the hearing, the hearing may proceed and a final decision may be reached by the Board based on any testimony and/or documents presented.

"Meet and Confer" Procedure: At the written request of an Owner, the Board or a representative of the Board shall meet informally with the Owner to discuss any dispute regarding an alleged violation of the Governing Documents. This process of informal dispute resolution shall be conducted in accordance with California Civil Code section 5910 or any policy of Internal Dispute Resolution (IDR) adopted by the Board which is not inconsistent with California Civil Code section 5910. This "Meet and Confer" process or IDR process may, at the discretion of the Board, be conducted concurrently with the disciplinary hearing described above or as a separate event.

4. If the Board imposes discipline on the Owner, the Board shall provide a written notification of the disciplinary action by either personal delivery or first-class mail to the Owner within fifteen (15) days following the Board's decision.
5. Failure of the responsible Owner to appear before the Board without reasonable excuse shall not deprive the Board of being able to act on the violation.

5.4.3 WHEN FINES ARE IMPOSED

Any fines imposed by the Board are due and payable within thirty (30) days after notification. If unpaid after thirty (30) days, the fine becomes delinquent, and the Board may seek collection of any and all delinquent amounts in any manner available under the law. This may include, but is not limited to, Alternative Dispute Resolution, Small Claims Court,

5.0 FINANACIAL ACTIVITIES

Superior Court, or referral to a collection agency. All court fees or collection fees will be charged to the responsible Owner.

Alternative Dispute Resolution: In compliance with California Civil Code section 5925, the Mutual and non-complying Owner(s) may agree to submit any alleged violation/enforcement matter to Alternative Dispute Resolution ("ADR") consisting of either mediation or arbitration. The parties to the ADR shall equally share any costs of the ADR unless costs for the ADR are allocated in some other manner pursuant to a pre-meeting agreement signed by all parties. Any arbitration award may include an award of costs (including the costs of the arbitration) and attorney's fees to the prevailing party.

5.4.4 FINES FOR SPECIFIC VIOLATIONS

Note - This Policy does not apply to delinquent Assessments (see 5.3.2).

1. RENTAL OR LEASE OF UNIT WITHOUT BOARD APPROVAL

From the date the Board becomes aware of violation: \$50/day or the amount of rent charged/day until corrected. See also Sections 8.1 and 13.4 below.

2. ELECTRONIC VEHICLE CHARGING VIA UNAUTHORIZED OUTLET

From the date the Board becomes aware of violation: \$50/day

3. UNAUTHORIZED ALTERATIONS

As soon as the Board of Directors of the Mutual becomes aware of alterations to a Unit or Exclusive Use Common Area that have been undertaken without an approved Alteration Application Permit, the Board may fine the Owner an amount up to but not to exceed three (3) times the current amount of the required Alteration Application Permit. Additionally, the Board may require the Owner to restore the Unit or Exclusive Use Common Area to its original condition or obtain an approved Alteration Permit and payment of the fee and fine as part of the Alteration Application approval process. See also Section 1.0 above.

If an Owner fails to correct any architectural violation(s) within the time specified by the Mutual, the Mutual may, in its discretion, correct the architectural violation and levy a Reimbursement Assessment for the

5.0 FINANACIAL ACTIVITIES

costs of correcting the architectural violation after providing notice and a hearing.

4. OTHER VIOLATIONS (e.g., parking, landscaping, use-restriction violations, animals, etc.)

First offense –	Up to \$100
Second offense , after hearing	\$200
Third and Subsequent offenses, same violation	\$300

5. CONTINUING AND ONGOING VIOLATIONS

\$50.00 per day until corrected

If fines remain unpaid, the Mutual may collect the fines by filing a small claims or superior court action against the Owner and reporting the delinquent account to a collection company.

If a Reimbursement Assessment remains unpaid, a lien may be placed against the Owner's Unit, enforceable by the sale of the Unit.

6.0 INSURANCE

6.1 INSURANCE POLICIES MAINTAINED BY THE MUTUAL

As provided by Article IX of the CC&Rs, the Board procures and maintains several insurance policies, including a master property insurance policy covering the full insurable replacement value of the Common Area but excluding earthquake coverage.

6.2 DEDUCTIBLE ON BLANKET PROPERTY INSURANCE

Mutual Seventy contracts with other Mutuals to participate in a deductible-allocation agreement on a blanket property insurance policy, excluding the deductible related to earthquake damage. The Mutual is responsible for the first \$10,000 of the deductible for damage from a covered occurrence in the Mutual. The Mutual will contribute a pro-rata share of the deductible based on the number of Units for a covered loss in any other of the participating Mutuals, toward the deductible amount up to \$100,000.

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

The contribution for the deductible is limited to the items more clearly defined in the Agreement to Share the Deductible. The Agreement will be void if less than 85% of the units managed by MOD are not signatories to the Agreement, and the Agreement requires each Mutual's Board to ratify the agreement annually.

Items within a Unit that are insured under the Mutual's blanket property insurance policy are described in Section 9.1(a)(1) of the CC&Rs. Coverage includes fire, flood, wind, and wind-driven rain. If damaged by covered peril, these items are covered at replacement value.

6.3 LOSSES TO PERSONAL PROPERTY IN A UNIT CAUSED BY AN INTRUSION INTO THE BUILDING STRUCTURE

Owners are responsible for repair or replacement of all personal property damaged by water leaks or water infiltration from any source within or outside the Unit which are not covered by the Mutual's insurance, and for payment of any deductible to such insurance.

6.4 OWNER'S PERSONAL INSURANCE

The Mutual is not responsible for nor insures the contents of the Units except as described in Section 6.2 above. Owners are responsible for insuring their

6.0 INSURANCE

personal property against loss of use, liability, worker's compensation, etc. Each Owner is encouraged to consult with an insurance professional regarding appropriate insurance coverage. Damage to or destruction of the contents of the Unit from a property or casualty loss is the sole responsibility of the Owner.

6.5 OWNER'S PERSONAL RESPONSIBILITY

In the event that the need for maintenance or repair that would otherwise be the Mutual's responsibility hereunder is caused through the willful or negligent acts of Owner, Owner's family, guests, tenants or invitees, and is not covered or paid for by Mutual insurance policies or any liability insurance maintained by the responsible Owner, the cost of such maintenance or repairs shall be subject to recovery by the Mutual through the imposition of a Reimbursement Assessment against the offending Owner.

7.0 LANDSCAPING

7.1 LANDSCAPING

Landscaping is done by the Mutual as part of its maintenance responsibility. No Owner may change the landscaping in any way. Owners are responsible for plants in their Exclusive Use Common Areas. See Sections 9.4 and 9.5 below.

An Owner may propose to the Landscape Committee a plan to plant a particular tree or other enhancement in the Common Area at his/her expense. The plan must be approved by the Landscape Committee. See Appendix B.

7.2 TREE, PLANT AND SHRUB REMOVAL AND TRIMMING

Residents may not top, prune, thin, or cut any tree or shrub. The Board may, but is not required to, approve an Owner's request to have a tree or shrub removed or pruned if it is

- Dead, dying or seriously diseased
- An immediate or potential hazard to people or property
- Unsightly because of age or damage
- Not harmonious with good landscape design
- Permitted by the City of Walnut Creek

Requests to have such work done by the Mutual must be submitted to the Landscape Committee in writing. The Committee will make its recommendation to the Board. The request must include separate statements from Owners in the line of sight of the proposed pruning or removal indicating they do not object to the proposed action. See form in Appendix B.

The Board will not approve the topping of any tree. The Board will not approve an application for the removal or pruning of any tree/shrub unless all the Owners who are affected approve. Exceptions can be made by the Board if Owners are absent for extended periods of time.

7.3 PERSONAL GARDENS

No personal gardens or furniture will be allowed in the Common Area within the Mutual. Potted plants and garden ornaments in the landscaped area interfere with access for landscape contractors and are not permitted.

7.4 WALKWAYS

7.0 LANDSCAPING

No private walkways or stepping stones are allowed within the Common Area of the Mutual.

8.0 LEASING

8.1 OCCUPANCY OTHER THAN BY OWNER

Units are intended to be Owner-occupied. A Unit may be rented or leased for a period of up to one year when the Owner is away and the Unit would be unoccupied. Requests to rent or lease must be approved by the Board of Directors. Purchase of a Unit for the purpose of rental will not be allowed. Consecutive one year leases to the same or different renters will not be allowed unless specific written Board approval is obtained prior to entering into a new or renewed lease.

Any request to rent or lease for a period exceeding twelve (12) consecutive months shall be brought to the Board for approval. The Board may, but is not required to, approve a longer occupancy period if the Owner can prove hardship. It is not the intent of the Board to approve leases indiscriminately for a period of occupancy beyond the customary one-year period. An Owner's desire to maintain a Unit as an investment rather than selling or the inability to get a particular sales price or profit are not considered to be hardships.

8.2 PROCEDURE FOR PROCESSING LEASES

Owners must obtain written approval from the Mutual Board before executing a Rental or Lease Agreement. Approval may be requested by submitting a Request to Lease to the Board, including any other information and documentation the Board may request.

If the lease request is approved by the Board, the Owner will submit the Lease Agreement and the approved Request to Lease form to the Member Services Department of MOD.

A copy of Mutual Seventy's Policies and Procedures and the Governing Documents will be provided to the lessee for a fee, who will sign for their receipt. Renters will be required to adhere to all policies and procedures and other Governing Documents of Mutual Seventy during their occupancy of the Unit they are leasing.

8.3 SHORT-TERM LEASING

Repetitive short-term leases alternating with Owner occupancy and totaling not more than six (6) months in any twelve (12) month period may be approved. No Owner may lease all or part of a Unit for less than thirty (30) days or for any transient or hotel purposes (Airbnb, VRBO, etc.).

8.4 CONTACT INFORMATION

8.0 LEASING

Every Owner of a Unit shall keep his/her contact information current by notifying the Member Services Department of changes.

8.5 UNAUTHORIZED RENTAL OR LEASES

Unauthorized rental or leases may make the Owner subject to fines in accordance with Section 5.4.4.1

9.0 MAINTENANCE

9.1 MAINTENANCE RESPONSIBILITY

Certain repair and maintenance activities are the responsibility of the Mutual and others are the responsibility of the Owner. A portion of the monthly Assessment pays for maintenance of the Common Area including landscaping and building exteriors, which are the responsibility of the Mutual. The maintenance and repair of the interior of a Unit is the responsibility of the Owner. Questions regarding Owner/Mutual responsibility will be referred to the Alterations Committee which will make recommendations to the Board.

To clarify whether the Owner or the Mutual is responsible for the maintenance and repair of an item, Appendix A lists different types of maintenance repairs that frequently occur in units and indicates whether the Mutual or the Owner is responsible for them. Appendix A is intended to be a guide only and does not supersede the language of the recorded CC&Rs.

However, when damages to the Common Area or another Owner's Unit are due to the Owner's (or their tenant's, guest's, or visitor's) action, the cost of the repairs are the Owner's responsibility. MOD will make basic repairs and the costs are initially paid by the Mutual. After the repairs are completed, the Mutual will present the Owner with the date of completion, the member billable charges, and payment due date.

If the problem involves exterior lighting such as in breezeways or carports, sprinklers, ants, bees, termites, or other pests, residents may notify MOD directly. Correcting these problems does not need the prior approval of a Director.

9.2 PAINTING

Owners may not paint the exterior surfaces of any buildings as the exterior surfaces are Common Area and are the sole maintenance responsibility of the Mutual. An exterior door may be replaced or refinished by an Owner with the Alterations Committee approval. The Mutual may refinish or paint these items when the buildings are scheduled for painting.

Owners may paint the interior of their Units without the Mutual's approval.

9.3 SMOKE AND CARBON MONOXIDE DETECTORS

Owners of Units having attached garages or containing fossil-fuel burning heaters, appliances or fireplaces are responsible for installing carbon monoxide detectors. These are in addition to existing smoke detectors.

9.0 MAINTENANCE

The Mutual contracts for periodic inspections of the smoke and carbon monoxide detectors and intends to periodically replace the batteries when appropriate. The Mutual will not be responsible if access to the Unit is not available, or access is denied when the inspection is conducted or if otherwise not replaced by the contractor.

9.4 EXCLUSIVE USE COMMON AREAS

The residents are responsible for the cleaning and maintenance of their Exclusive Use Common Areas: carports, patios, balconies and balcony-level gutters. Failure to maintain these areas properly can affect the building structure. Should Owners fail to properly clean and maintain their Exclusive Use Common Area or if the Unit is vacant for an extended period, the Mutual may, in its discretion, enter to clean and maintain the area and charge the Owner for the cost of this work as a Reimbursement Assessment

9.5 PLANT CONTAINERS AND POTTED PLANTS

Because runoff from plant containers has fertilizer salts and other substances that can etch and stain exterior surfaces, plant containers and potted plants must have elevated, water-tight catch basins of sufficient size under plants to prevent water overflow or leakage. Drainage from plants in containers may result in the Owner being held financially responsible for cleaning or repairing the damaged surfaces. Potted plants are not permitted in the landscaped Common Area.

9.6 WOODPECKER HOLES

Woodpecker holes will be repaired by the Mutual only when the building is being painted, unless

- The work is approved by the Alterations Committee and the Board
- The Unit is listed for sale
- The hole is over a door, thus preventing the Owner from opening the door without danger of being soiled from above
- The repairs can be made without using scaffolding

9.7 INSPECTION

The Mutual has the right to enter any Unit or Exclusive Use Common Area whenever necessary at the Board's discretion in order to inspect and ascertain the need for maintenance, repair, construction, or replacements in areas for which the Mutual is responsible. This includes preventing hoarding, unapproved storage and other circumstances that endanger the Mutual's property. See Article II Section 2.6(h) and Article IV Section 4.6(b) of the CC&Rs.

10.0 MEETINGS

10.1 MEETINGS

The Board welcomes comments by Mutual Seventy Owners during the forum session at the start of any regular meeting, special Owner meeting or special Board meeting. Owners may not attend executive Board meetings as defined in Section 6.7 of the Bylaws unless specifically invited.

The Board may establish a time limit for each Owner requesting to speak.

Comments that are slanderous, offensive, threatening, or delivered in a belligerent manner will not be allowed.

10.2 OWNER ACCESS TO MUTUAL RECORDS

Owners presenting a written request for Mutual records must pay for them before they are duplicated and delivered. In addition to the actual cost of copying and delivering the documents, the Mutual may charge the requesting Owner an amount not to exceed ten dollars (\$10) per hour and not to exceed two-hundred dollars (\$200) per written request, for the time actually and reasonably involved in redacting Mutual records.

Minutes from all Mutual Board meetings and special Owner meetings are posted on the Rossmoor.com website after they are approved by the Board at the next month's meeting.

11.0 VEHICLES AND PARKING

Parking in Mutual Seventy is subject to general rules governing what kinds of vehicles may be parked, where they may be parked, and times of the day they may be parked. The Mutual has parking spaces for Owners and guests. Each Owner has one or two parking spaces in the garage that is appurtenant to that Unit and is designated in the Unit's deed. Some Owners have second parking spaces in a carport.

11.1 VEHICLES

- 11.1.1 Only two-axle passenger vehicles of a type customarily used for personal transportation and golf carts are permitted in the Mutual. Trailers, campers, mobile homes, recreational vehicles and trucks larger than standard size pickups are not permitted. However, commercial vehicles may be temporarily parked when a Unit's occupant moves in or out, and for deliveries, repairs and approved alterations. No commercial vehicles may be parked in the Mutual overnight.
- 11.1.2 Vehicles which do not fit entirely within the boundaries of the parking space may not be kept within the Mutual.
- 11.1.3 The term "commercial vehicles" shall not include two-axle passenger vehicles or standard size pickup trucks which are used for both business and personal uses, provided that any signs or markings of a commercial nature on such vehicles shall be unobtrusive and inoffensive as determined by the Board.
- 11.1.4 No unreasonably noisy vehicles and no vehicles (including, without limitation, scooters, motorcycles or other motorized devices) or those emitting foul-smelling or offensive exhaust fumes shall be operated within the Mutual.
- 11.1.5 No dilapidated, inoperable or abandoned vehicles, nor vehicles not displaying current registration tags, shall be parked in any outdoor space within the Mutual. Such vehicles may be towed away at the discretion of the Board and the Owner be held responsible for the towing and storage costs.
- 11.1.6 No maintenance or repairs of any kind may be made to vehicles within the Mutual except emergency repair as is necessary to move the vehicle.
- 11.1.7 Drip pans may be used under vehicles. Any vehicle leaking fluids must be repaired and the garage or carport floor cleaned. It is the responsibility of each resident to keep his/her garage and carport swept

11.0 VEHICLES AND PARKING

clean of debris. If the carport floor is not cleaned of oil and other fluids, it will be cleaned out and, if necessary, repaired at the Owner's expense.

11.2 GENERAL RULES FOR CARPORTS

11.2.1 Open carports may not be used as storage areas or workshops. No posters, art, wall decorations or hanging items are permitted. An auxiliary storage cabinet, approved by the Board under an Alteration Agreement, may be placed in a carport stall as long as it does not prevent the vehicle from pulling all the way into the space. Auxiliary cabinets already in place must be removed if requested by the Board. Neatly stacked firewood may be permitted if not in contact with any wall.

In addition, one or two containers for the sole purpose of storing disaster recovery supplies are permitted if they are made of plastic or resin, and are no more than four feet tall, subject to the approval of the Alterations Committee. Submissions to the Committee must include pictures and measurements.

The containers must be placed in a location that allows a vehicle to be contained completely within the carport

Amendment to 11.2.1 Adopted 3/17/16

11.2.2 No other flammable material or liquids may be stored in a carport area, storage cabinets or closets.

11.2.3 Vehicles parked in carports must be contained wholly within the carport structure, not protruding into the driveway or the entry road. Owners/residents and their guests and visitors may park their vehicles in the carports at any time. GRF and contractors' vehicles may not be parked in carports.

11.2.4 Owners are responsible for any and all damage to structures done by their vehicles and those of their guests.

11.3 RULES FOR PARKING

11.3.1 PARKING IN GARAGES AND CARPORTS

Vehicles parked in garages must fit within the floor space. Owners, residents and, with their permission, guests and visitors may park their vehicles in the Owner's assigned garage at any time. GRF and contractors' vehicles may not be parked in garages. Garages and

11.0 VEHICLES AND PARKING

carports must be used for vehicle parking before any other Mutual approved space is used.

11.3.2 NONVEHICULAR USES OF GARAGES

The parking space in each garage must be used for the parking of vehicles, except during the first six (6) months after the beginning of occupancy. However, if an Owner also has a carport but only one vehicle, it may be parked in the carport instead of the garage.

11.3.3 PARKING IN DRIVEWAYS

All driveways and parking spaces other than garages and carports are General Common Areas of the Mutual.

If a garage is not being used to store a vehicle, the Owner may not use the driveway to the garage as a parking space other than for brief periods of time.

Otherwise, vehicles may be parked in a driveway unless it

- Protrudes into the entry road
- Interferes with opening a garage door
- Interferes with access to a garbage enclosure
- Interferes with an entrance to a Unit
- Obstructs the vision of a driver on the entry road or leaving an adjacent garage or driveway

No commercial vehicles may be parked in driveways overnight.

11.3.4 PARKING IN OUTDOOR MARKED SPACES

Marked outdoor parking spaces are the property of Owners as tenants in common. The use of parking spaces may be restricted by the Board by posting a sign in front of the restricted spaces.

Each Owner/resident must use his/her garage/carport as the primary parking space for his/her vehicles. His/her garage/carport must be kept in such condition as to allow his/her vehicles to fit entirely within the garage/carport.

11.0 VEHICLES AND PARKING

If an Owner/resident has more than one vehicle and only one garage space, one extra vehicle may be parked in other Mutual parking areas not specifically reserved for visitor/handicapped. If there are more vehicles than deeded or rented parking spaces, a resident may park only one (1) vehicle per Unit in unrestricted parking spaces if available. Parking in the extra vehicle parking spaces within the Mutual is reserved for residents/Owners, guests, visitors and contractors.

Parking spaces that are not posted with a sign may be used by residents, guests, and visitors. However, residents must use their garage and/or carport to store their vehicles before using non-posted parking spaces for this purpose.

11.3.5 PARKING SPACES POSTED "VISITOR ONLY"

Parking near the trailhead on Entry 5, Terra Granada is for guest parking only.

Parking spaces posted with a sign stating "Visitor Only" are reserved for vehicles that are not owned by an Owner/resident of a Condominium Unit but for persons visiting an Owner/resident for less than one week. Contractor vehicles may be parked in these spaces during work hours.

11.3.6 PARKING ON ENTRY ROADS

Vehicles may be **temporarily** parked at the side of the entry roads except where

- The curb is painted red or "No Parking" signs are posted
- It is opposite a garage. Limiting the ability of an Owner to back out
- It is opposite driveways
- It is opposite an intersection
- It is in a marked turnaround area
- It is opposite other parked vehicles
- It is anywhere that the total width of the road, curb to curb, is less than 25 feet

11.0 VEHICLES AND PARKING

- Suitable off-road parking is available

Subject to the restrictions, GRF vehicles and contractors' vehicles may be parked at the roadside but only during working hours.

11.4 RESTRICTIONS AND VIOLATIONS

11.4.1 RESTRICTIONS ON SALE OR LEASE OF PARKING SPACES

A carport or garage that is a portion of the Exclusive Use Common Area of a Condominium remains with the Condominium and may not be sold separately. The Condominium Owner may lease the carport or garage but only to another Rossmoor resident.

11.4.2 RESTRICTIONS ON STORAGE OF PROPERTY OTHER THAN VEHICLES IN CARPORTS

The Owner of a carport is responsible for assuring that nothing is kept or stored in the carport except a vehicle or vehicles and neatly stacked firewood except specified cabinets authorized and permitted by the Board.

When articles are stored in a carport in violation of this rule, the Board may, after giving thirty (30) days written notice to the Owner, remove the articles and store them in a public storage at the Owner's expense and at the Owner's risk.

11.4.3 EXTENDED PARKING

Vehicles parked on entry roads or outdoor spaces or driveways continuously for more than seven (7) consecutive days may be considered abandoned and subject to removal.

11.4.4 VIOLATION OF PARKING POLICY

Owners may be subject to a fine and/or towing and storage expense in addition to fines listed in Section 5.4 of these Rules for any violation of a parking policy by an Owner, family member, lessee, visitor, contractor, or agent.

11.4.5 REPORTING OF PARKING VIOLATIONS

11.0 VEHICLES AND PARKING

Residents observing parking violations may report them to a Board member.

12.0 ANIMALS AND WILDLIFE

12.1 ANIMALS

No animals shall be kept, bred, or raised within the Mutual for any commercial purposes.

No animals except domestic dogs and cats, fish, and caged animals such as birds, reptiles, and rodents, may be kept. Not more than two four-legged animals may be kept in a Unit.

Animal Owners are responsible for immediately removing and disposing of any waste introduced anywhere in the Mutual by their animal. Each Owner, resident, and any person bringing or keeping an animal within the Mutual shall be absolutely liable to the Mutual and all other persons for any injury or damage to persons or property caused by the animal brought into or kept within the Mutual by such person or by Owners of his/her family, tenants, guests. The Owner shall indemnify the Mutual and its officers, Directors, and agents against any and all claims, damages, losses, demands, liabilities, and expenses, including but not limited to attorney's fees arising out of or resulting from the presence or conduct of any animal brought into or kept in the Mutual by the Owner, family member, guests, or tenants.

The Mutual has the right to prohibit the keeping of any animal which constitutes, in the sole and exclusive opinion of the Board, a nuisance or danger to another person. Animals that are determined by the Board to be noisy, obnoxious, or dangerous are subject to removal from the Mutual.

While in the Common Area, each animal must be on a leash held by a responsible person capable of controlling it.

12.2 FEEDING OF WILDLIFE

Feeding all wild, feral or domesticated animals outside is not permitted because it attracts rodents. If bird feeders are discovered, the Owner will be required to remove the feeder immediately upon notification. However, hummingbird feeders are allowed.

13.0 USE RESTRICTIONS

13.1 PERSONAL PROPERTY

No personal property may be kept in the Common Area except as provided in these Operating Rules.

13.2 EXCLUSIVE USE COMMON AREAS

Garages, carports, patios, and balconies

Each Owner and/or resident shall keep his/her assigned Exclusive Use Common Area in a neat, orderly, sanitary, and safe condition. Garage and storage unit doors shall remain closed except during the exiting or entering or when necessary to provide ventilation for individuals working in the garage/storage area.

If the Board of Directors determines that an Exclusive Use Common Area is not being kept in a neat, orderly, sanitary, and/or safe condition, the Board may require the Owner and/or resident to correct conditions to its satisfaction. See also Section 9.4 above. The Mutual may provide written notice to the Owner to correct the condition within a reasonable time specified in the notice and if the condition remains uncorrected, levy a Reimbursement Assessment for the cleanup costs, after providing the Owner with notice and a hearing.

13.3 LANDINGS, STAIRS, AND ENTRANCES

Buildings have landings and stairs immediately outside front doors. These are not part of Exclusive Use Common Areas. However, a few personal articles of a decorative nature may be placed on them as long as they do not interfere with access by emergency personnel. But personal articles may not be left on walkways, landings or stairs shared with other residents.

If the Board determines that this rule has been abused, it may require the Owner to remove some or all of the items.

13.4 OCCUPANCY

The Mutual's CC&Rs define who may occupy a Unit. If a resident wants to hire a "live-in" employee, he/she should first contact the Member Services Department for a copy of the approved procedure and arrange for a pass to be issued. If the second or third occupant in a Unit is a live-in employee including nurses, housekeepers, caregivers, etc., they are exempt from payment of the monthly GRF fee for occupants, because live-in employees may not use the community's facilities.

13.0 USE RESTRICTIONS

Information about qualified permanent residents and care providers is available from Member Services. The Mutual requires that all Owners/occupants provide the requested information about those residing in Units.

13.5 BARBECUES AND FIRE PITS

Only electric and propane-fired barbecues and fire pits without lava rock are permitted. Charcoal and wood-fired barbecues and fire pits are not allowed. Barbecues and fire pits must be used and maintained safely and must not be a nuisance to other residents.

For safety, a fire extinguisher with an A-B-C rating that covers all types of fires (from paper to gas/grease or electrical) should be kept near your outdoor grill or pit.

13.6 NOISE RULES

At all times noise should be kept at a level that will not unreasonably interfere with or discomfort our neighbors. This noise may come from many sources, such as stereos, television, musical instruments, animals, or talking loudly on phones.

In particular, between 11p.m. and 7 a.m. extra care should be taken to be quiet. This means that washers, dryers, vacuum cleaners, and especially televisions and stereos should either not be used at all or used only at such a low noise level as not to unreasonably inconvenience any neighbor.

Should noise be a problem, the first step should be to contact your neighbor and try to reach an accommodation.

13.7 SIGNS AND ADVERTISING

No sign or advertising of any kind shall be displayed in the Common Area of the Mutual except that this limitation shall not apply to

- Signs required by legal proceedings
- Signs which by law cannot be prohibited
- An approved identification sign located on a Unit identifying the number or address and/or the names of the occupants
- Signs approved by the Board located at or near any entrance to the Mutual identifying the Mutual
- Signs for traffic control and regulation of streets or open areas within the Mutual

13.0 USE RESTRICTIONS

- Signs on the Common Area as approved by the Board for a purpose reasonably related to the affairs of the Mutual

13.8 DISPLAY OF REAL ESTATE SIGNS, NON-COMMERCIAL SIGNS AND FLAGS

“For Sale” and “For Rent” signs, non-commercial signs, flags and banners may be displayed by Owners from within their Units or patios, balconies, and garages unless:

- Fasteners are used that pierce the surface of an exterior wall of a building
- They are made from materials other than paper, cardboard, cloth, plastic or fabric
- They are larger than nine square feet for signs, or 15 square feet for flags and banners
- They violate local, state or federal law

Signs may not be installed by Owners on any other Common Area location. Unauthorized signs installed on Common Area will be removed immediately.

Residents who post signs, flags or banners are responsible for maintaining them in a neat and clean condition and shall promptly replace or restore any that are damaged or fallen.

The Mutual may remove any sign, flag or banner that is larger than the size limit described above, is posted in an unsafe manner or poses an unreasonable risk of harm to any person or property. Unless the sign poses an imminent threat as determined by the Board, the Owner shall be given notice and opportunity for a hearing before the Mutual removes the item.

Any expenses incurred by the Mutual in removing a sign, flag, banner or advertising may be recovered from the Owner as a Reimbursement Assessment.

13.9 TRASH

Trash, garbage, plant materials, or other waste and refuse shall be deposited only in covered sanitary containers. No Owner or resident may place any garbage, trash, or other waste or refuse outside of a container. All residents are required to properly separate their recyclable (blue bin), compostable (green bin) and landfill (gray bin) trash.

13.0 USE RESTRICTIONS

The trash containers provided by the Mutual cannot be used by any contractor or Owner for disposal of construction materials.

The trash containers provided by the Mutual for the convenience of the residents may be used only for the disposal of normal weekly trash and garbage. Trash and garbage that results from the cleaning of a Unit, such as in preparation for the sale of the Unit or when the residents of a Unit move, must be hauled away and may not be deposited in the trash containers provided by the Mutual. Cardboard boxes must be flattened before being deposited into recycle or trash containers. Large and/or bulky items (chairs, sofas, appliances, etc.) may not be disposed of in the trash containers provided by the Mutual. See posted signage at garbage enclosure.

Household hazardous waste including paint, chemicals, car parts, motor oil, filters, sharps, batteries, fluorocarbons, etc. may not be deposited in the Mutual's trash containers. Similarly, e-waste (computers, TVs, printers, etc.), appliances, mattresses and furniture are not to be placed in the Mutual's trash containers and are the responsibility of the resident to dispose of outside Rossmoor.

Owners may not accumulate an excessive amount of newspapers or trash, because this is a hazard to all others in the Mutual. The Mutual may inspect and take such steps as are necessary to prevent hoarding and other dangerous activities and charge the Owner for any related expense.

13.10 GUESTS

Any guest of a resident who stays for more than twenty-one (21) consecutive days must register at the Member Services Department in Gateway. MOD will acknowledge each registration.

No guest may stay for more than seventy-five (75) days in any consecutive twelve (12) month period without Board approval.

13.11 ESTATE AND GARAGE SALES

Advertisements for estate and garage sales within the Mutual are **not** to include the Rossmoor address. They may show only a telephone number.

Estate or garage sales cannot begin before 9 a.m. and must end by 5 p.m. The person conducting the sale must schedule hourly appointments for all shoppers, residents and non-residents and is required to complete the Estate Sale Entry form listing the name of each shopper in a time slot. A maximum of ten shoppers per hour may be scheduled. Non-Rossmoor residents will be allowed to enter

13.0 USE RESTRICTIONS

Rossmoor **only** if their names are listed and **only** during their authorized time slots.

The completed Estate Sale Entry form must be signed by the representative or resident who has the legal authority to approve access to Rossmoor. The entry form must be delivered to the Securitas office or the Gate at least one day prior to the sale. If this form is not submitted, non-resident shoppers will be denied entry.

Estate Sale Entry forms are available at the Gate, the Securitas office and the Rossmoor News office.

There are commercial companies available to assist with estate sales. While the use of a commercial company is permitted, they may not bring in other items that are not part of the original Rossmoor estate. This prohibition extends to the resident and the family of the resident.

13.12 DRYING AND LAUNDERING

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

14.0 ENFORCEMENT

Any resident may bring apparent violations to the attention of any Director or the Board office, or at any regular Board meeting.

When the Mutual becomes aware of an architectural or property infraction, the Owner responsible for the violation will receive written notice and given reasonable opportunity to comply as described in Section 5.4.2 above.

At the discretion of the Board, subject to the CC&Rs and Operating Rules, the Mutual may retain a collection agency, utilize Small Claims Court to collect unpaid fines, file a lawsuit in superior court and charge the resulting expenses to the Owner, or file a lien against the Owner's Unit to recover unpaid Reimbursement Assessments. For violations other than delinquent assessments, the Mutual may engage in IDR and ADR (typically mediation), file a lawsuit in an appropriate court, or take other action as may be necessary to enforce the Mutual's Governing Documents.

15.0 RESALES

15.1 INSPECTIONS

Mutual Seventy requires inspections by MOD when properties are listed for sale and before closing. The purpose of these inspections is to evaluate authorized alterations and identify unauthorized alterations to determine Mutual and Owner responsibility for repairs. The seller shall pay for the inspection and for any Owner-billable remediation required. The seller is responsible for notifying the Alterations and Permits Dept. of MOD at the time of the listing. The seller must make the Unit available for inspection by MOD within 48 hours of the listing. If the seller fails to give timely notice, Mutual Seventy will conduct the inspections upon being informed of the opening of escrow or the transfer of title. The cost of inspections and any Owner-billable remediation required shall be borne by the Owner of record before the close of escrow and at the time of inspections.

The resale inspection does not constitute any assurance or representation concerning the quality of any alteration and does not constitute a warranty or guarantee that the alterations conform to all building codes and construction standards.

Upon inspection, the Mutual may require the Owner of a Unit with unapproved alterations to return the Unit to its original condition or obtain an alteration permit prior to its sale. All such expenses will be the seller's sole responsibility.

15.1 (a) Water Supply Lines

Prior to sale, Owner is required to install braided stainless steel water supply lines and accompanying angle-stop valves everywhere supply lines exist in the condo, including toilets, sinks, refrigerators, ice makers, washing machines, dishwashers and water heaters.

These items will be inspected by the Resale Department prior to close of escrow.

Revised 4/20/17

15.2 BUYERS' ORIENTATION ABOUT MUTUAL SEVENTY'S OPERATING RULES

It is the goal of Mutual Seventy that before the close of escrow, every home buyer attends a meeting with representatives of Mutual Seventy's Board of Directors and the Mutual Operations Division to be made aware of the Operating Rules governing the residents of Rossmoor and the Mutual. If a conflict exists regarding attendance, a telephone conference to discuss the Operating Rules that apply to the buyers is required. The buyers' real estate representative should attend the meeting which, whenever possible, will be held at the Mutual operations office.

15.0 RESALES

No alterations permit will be granted to the new Owner until such a meeting or conference has taken place.

Revised 6/19/14

16.0 PAINTING OF EXTERNAL SURFACES

The Alterations Committee will periodically recommend building color schemes to the Board of Directors for approval. Selection of colors will affect all areas outside the Unit proper, carports, and all structural modifications.

Concrete slabs on-grade and concrete steps are not to be painted and/or coated except by special authorization from the Board.

17.0 HARASSMENT

Harassment: Annoying, alarming or abusing another resident or Owner through words, gestures or actions. This includes disturbing, irritating or causing discomfort to another resident or Owner through insulting, hurtful or offensive acts or any conduct which constitutes a violation of state or federal fair housing rules and regulations.

Residents, Owners, guests, occupants and lessees shall not engage in any abusive or harassing behavior, either verbal or physical, or any form of intimidation or aggression directed at other Owners, residents, guests, occupants or lessees. Nor shall residents, Owners, guests, occupants and lessees direct such abusive or harassing behavior toward management, its agents, its employees, vendors or the Board.

Fines for continued harassment shall be in accordance with Section 5.4.

Residents may appeal to the Board to resolve a dispute with a neighbor. The Board will conduct a hearing in executive session and invite all parties to discuss the dispute and possible solutions. The Board will then present its findings to all parties. Continued harassment by either party after the Board's findings are announced may result in fines or legal action being issued by the Board.

18.0 VOTING AND ELECTION RULES

18.1 GENERAL

These Rules are intended to comply with Civil Code sections 5100 through 5130 and shall apply to Member voting: (1) to elect or remove Members of the Board of Directors; (2) regarding assessments requiring member approval; (3) regarding amendments to the governing documents; (4) regarding the granting of Exclusive Use of Common Area property; and (5) at the discretion of the Board of Directors, regarding any other matter that may be the subject of a vote of Mutual Members.

Please refer to California Civil Code sections 5100 through 5130 for further clarification as to the rights of Members. Specific Mutual Seventy Rules may be found on rossmoor.com. Additional rules may be found in Sections 4.5 and 5.4 of the Mutual's Bylaws.

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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When damages to the Common Area or another Owner’s Unit are due to the Owner’s (or their tenant’s, guest’s, or visitor’s) action, the cost of the repairs are the Owner’s responsibility. MOD will make basic repairs and the costs are initially paid by the Mutual. After the repairs are completed,, the Mutual will present the Owner with the date of completion, the member billable charges, and payment due date.

Appliances: Dishwashers, Refrigerators, Disposals, Ranges, Ovens, Vents, Hoods, Fireplaces, Washing Machines, Dryers, etc.	
	All appliances are the owner’s property; all maintenance and repair is the owner’s responsibility
A-1	
Adopted 3/20/14 Revised 6/19/14	

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Carpentry	
<ul style="list-style-type: none"> • Repairs due to building movement • Repair/adjust storage area doors <p>All buildings are subject to a normal amount of expansion and retraction due to weather changes and the passage of time. This movement may cause cabinet doors to stick, closet doors to malfunction and walls to be less than plumb. This type of damage is considered normal wear and tear and the Mutual is not responsible for its repair or maintenance.</p> <p>Significant vertical or lateral building movement caused by foundation failure, ground movement or other similar extraordinary events, may cause damage that the Mutual would be responsible to repair. The Mutual will determine this on a case-by-case basis.</p>	<ul style="list-style-type: none"> • Repair/adjust exterior manor doors, including front entrance doors • Repair/replace doorbell • Repair/replace weather stripping on exterior doors and windows • Repair/replace exterior door locks • Repair/replace interior doors and hardware • Repair/replace windows, window panes and screens • Repair/replace storm doors • Repair/replace sliding doors and screens • Repair/replace glass in shower doors • Repair/replace loose or broken interior base molding, casing, trim, etc. • Repair/replace floor covering • Repair/replace cabinets and components • Repair plaster and wallboard cracks resulting from drying, shrinkage, etc.
<p>A-2</p> <p>Adopted 3/20/14 Revised 6/19/14</p>	

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Balconies and Patios

<ul style="list-style-type: none">• Repair and maintain all railings, staircases, breezeways, including all railings on patios and decks• Repair, maintain or replace original patio and balcony surfaces• Any original walking surface installed by the Mutual will be replaced by the Mutual as needed provided the damage was not caused by the owner(s)	<ul style="list-style-type: none">• Maintain, repair and/or replace any walking surface installed on a Balcony by Owner or any prior owner of owner's unit• Repair or replace any walking surface of a Balcony damaged by planters or other furnishings placed on the Balcony by an owner or owner's tenant or by any act or omission of the owner or his or her family member, tenant, or guest or invitee• Cleaning and routine maintenance of all patio and balcony walking surfaces• Cleaning of balcony level gutters
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MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Electrical (Wiring and Components)	
<ul style="list-style-type: none"> • Replace exterior and original interior circuit breaker panels • Repair/replace exterior duplex outlets • Repair, reset, tighten, or replace exterior and original interior circuit breakers or electrical panels • Repair electrical wiring in walls and attic, including doorbell wiring • Repair/replace outside lighting in garages, entryways, walkways, etc., to include changing of light bulbs in inaccessible areas. • Inspect smoke and carbon monoxide detectors and replace batteries annually • Repair/replace cable TV wiring within the wall 	<ul style="list-style-type: none"> • Replace bathroom fan motor and/or heating elements • Repair/replace electrical cords and plugs (standard appliances) • Clean bathroom fans and ducts, kitchen fans and ducts • Replace interior wall switches or duplex outlets • Repair exterior lighting fixtures controlled by an interior switch • Replace interior light bulbs, fluorescent tubes, and ballasts • Repair/replace telephone wiring from the user interface device (UID) into the unit • Repair/replace cable TV wiring from the wall to the TV or other equipment
<p>A-4</p> <p>Adopted 3/20/14 Revised 4/20/17; 4/20/17</p>	

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Heating, Ventilating and Air Conditioning Systems	
	<ul style="list-style-type: none">• Air conditioners and heat pumps are the owner's property; all cleaning, maintenance, adjustments, lubrication, repair and replacement is the owner's responsibility.• Repair/replace duct systems.
A-5	
Adopted 3/20/14 Revised 6/19/14	

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Landscaping in the Common Area

<ul style="list-style-type: none">• Maintenance of ground cover, shrubs, trees, irrigation system and surface drainage	<ul style="list-style-type: none">• Tree pruning, trimming or removal at request of and for sole benefit of a resident requires approval of the Board, affected neighbors and, if required, City of Walnut Creek
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MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Painting	
<ul style="list-style-type: none">• Exterior surfaces of buildings• Outside surface of exterior doors• Interior surfaces of manor damaged by rain leaks in structural components that the Mutual maintains	<ul style="list-style-type: none">• Inside surface of exterior doors• Interior surfaces of manor <p><u>Note:</u> Mutual determines color palette for exterior surfaces of buildings, including trim and doors with resident input</p>

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Pest Control (including Termites)	
<ul style="list-style-type: none">• Interior of buildings to control rodents, ants and other insects• Exterior of buildings, in walls and attics, includes control of weeds, plant diseases, rodents, ants and other insects• Inspection and treatment for wood-eating insects	
A-8	
Adopted 3/20/14 Revised 6/19/14	

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Plumbing	
<ul style="list-style-type: none"> ▪ Repair leaks or remove stoppages within the wall or attic before the pipe penetrates the surface of the interior wall ▪ Repair/replace outside faucets ▪ Adjust building water pressure regulator ▪ Remove debris from water supply lines, valves and aerators ▪ Install relief valves (“beehives”) in waste line 	<ul style="list-style-type: none"> ▪ Repair leaks or clear stoppages inside the manor from the point where the pipe leaves the drywall and enters the room ▪ Repair/replace/adjust toilet seats, tank, bowl, valves, wax gaskets, etc. ▪ Repair/replace cracked, crazed, chipped or rusted sinks/basins/tubs/shower pans ▪ Repair/replace traps, pipes, faucets, baskets, seals, etc. ▪ Repair/replace/clean bathtub and sink stoppers or components ▪ Repair/replace kitchen sink, soap dispenser or components ▪ Recaulk/re-grout bathtub/sink/shower door frames and tracks ▪ Repair/replace water filters ▪ Future installations of stackable or standard washer/dryer systems require installation of a braided steel water supply line. At the time of resale, the inspector shall determine the type of connectors installed and will require the seller to upgrade the water supply lines to meet the braided steel standard.

Adopted 3/20/14

Revised 6/19/14

Adopted: 06/19/20

MUTUAL RESPONSIBILITY	OWNER RESPONSIBILITY
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Roofs/Garage Doors	
<ul style="list-style-type: none">▪ Replacement and repair of roofs▪ Replacement and repair of gutters and downspouts.▪ Repair and replacement of garage doors▪ Repair and replacement of fire doors leading from the garage to the unit	

TREE TRIMMING/REMOVAL OR LANDSCAPE ENHANCEMENT REQUEST

Applicant: Please fill in application and return to Landscape Supervisor, Mutual Seventy, at the Mutual Operations Division (MOD), at 800 Rockview Drive, Rossmoor.

- A. (1) Date of Request _____
 Name of Applicant _____
 Name of Owner, if not Applicant _____
 Address of Owner _____
 Location of Proposed Request _____
 Request is for ___ Tree Removal ___ Trimming ___ Planting ___ Enhancement
All work must meet ISA Standards

(2) Reason for Request _____

(3) Resident/Owner Signature _____

B. Opinions of Neighbors Within Sight of Proposal (If more space is needed, continue on back)

Address _____	Signature _____	Approve ___	Disapprove ___
Address _____	Signature _____	Approve ___	Disapprove ___
Address _____	Signature _____	Approve ___	Disapprove ___
Address _____	Signature _____	Approve ___	Disapprove ___
Address _____	Signature _____	Approve ___	Disapprove ___
Address _____	Signature _____	Approve ___	Disapprove ___
Address _____	Signature _____	Approve ___	Disapprove ___

C. Landscape Supervisor Recommendation _____ Date _____

Please state any reason for disapproval on reverse side of Application.
 Refer: Steve Ormond, Landscape Supervisor

MUTUAL SEVENTY NEIGHBOR CONTACT FORM

UNDERTAKEN BY:

Name(s): _____

Address: _____ Unit # _____
Walnut Creek, California 94595

Alteration Permit Number: _____

As described in Mutual Seventy Operating Rules for Solar Energy Systems, Owners wishing to install a Solar Energy System (SES) on their building must notify each Owner of a Unit in the building on which the installation will be located of their intentions to install a SES. Please document each contact made and provide the following information.

	Date of Contact	Owner Name	Address	Comments provided by this Owner	Signature
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

No application may be denied because of objections by a neighbor, but comments may be used by the Mutual in establishing any reasonable restriction on the installation.

MUTUAL SEVENTY SOLAR ENERGY SYSTEMS MAINTENANCE AND INDEMNITY AGREEMENT

UNDERTAKEN BY:

Name(s): _____

Address: _____ Unit # _____
Walnut Creek, California 94595

Alteration Permit Number: _____

I/we, as the Owner(s) and as the Undersigned, of the above condominium Unit in Mutual Seventy of Rossmoor, a California nonprofit mutual benefit corporation, and in consideration of the approval of my/our application to allow the installation of a Solar Energy System (SES) in the Common Area of the building at the above address, have read Mutual Seventy's Policies on Solar Energy Systems, understand the contents, and agree to all of the following:

1. The proposed solar energy system will be installed and maintained in full compliance with the Policies and the Alteration Permit that has been issued by the Mutual for this installation and agree to comply with all the terms and conditions set forth in the Policies and the Alteration Permit.
2. I/We indemnify and hold harmless Mutual Seventy, Golden Rain Foundation of Walnut Creek, and their respective officers, directors, employees, agents, members, and their respective successors, and assigns (hereinafter "Indemnitees"), from damages resulting from suits, losses, costs, liabilities, interest, attorneys' fees, including, but not limited to, any such fees and expenses incurred in enforcing this Indemnity Agreement, resulting from, arising out of or in any way connected with the installation, maintenance, operation or removal of the solar energy system described in our/my above Alteration Permit.
3. The planned SES under the above Alteration Permit will be installed on the Common Area roof of the building at the above address in the manner and location approved by the Mutual, which roof is defined under the Declaration of Covenants, Conditions and Restrictions (CC&R's) of Mutual Seventy to be part of the Mutual's Common Area.
4. Should the Undersigned sell the Unit, the transferee shall accept in writing the obligations under this agreement or the Undersigned agrees to remove the installation at its own cost and restore the Common Area to its original condition and in compliance with Policies before close of Escrow.

**MUTUAL SEVENTY SOLAR ENERGY SYSTEMS
MAINTENANCE AND INDEMNITY AGREEMENT**

Page 2 of 2 - Alteration Permit Number _____:

5. Should the Undersigned fail to meet any obligations to defend and/or indemnify and save harmless in accordance with this agreement, then in such cases all Indemnitees shall have full right to defend, pay or settle said claim on their own behalf with or without notice to the Undersigned for all fees, costs and payments made or agreed to be paid to discharge said claim.
6. In the event of enforcement of said maintenance and indemnification obligations as set forth herein, the Undersigned agrees to pay all reasonable attorneys' fees necessary to enforce said maintenance and indemnification obligations.

THIS AGREEMENT SHALL BE UNLIMITED AS TO AMOUNT OR DURATION, and shall be binding upon and inure to the benefit of the parties, their respective successors, assigns, personal agents and representatives.

SIGNED BELOW BY ALL OWNERS of the condominium Unit making application for the installation of a solar energy system, on Day ____ Month _____ Year 20

Name of Owner (Print): _____

Signature of Owner: _____

Name of Owner (Print): _____

Signature of Owner: _____

MUTUAL SEVENTY ELECTRIC VEHICLE CHARGING STATION MAINTENANCE AND INDEMNITY AGREEMENT

UNDERTAKEN BY:

Name(s): _____

Address: _____ Unit # _____
Walnut Creek, California 94595

Alteration Permit Number: _____

Exclusive Use Attached Garage: _____

Exclusive Use Unattached Garage: _____

Exclusive Use Assigned Carport: _____

I/we, as the Owner(s) and as the Undersigned, of the above condominium Unit in Mutual Seventy of Rossmoor, a California nonprofit mutual benefit corporation, and in consideration of the approval of my/our application to allow the installation of an Electric Vehicle Charging Station in the Exclusive Use Common Area of the building at the above address, have read Mutual Seventy's Policies on Electric Vehicle Charging Stations, understand the contents, and agree to all of the following:

California Civil Code #4745 requires the Applicant and each Successive Owner of the EVCS to be responsible for:

1. Contracting with a currently qualified, licensed, and insured electrical contractor meeting all the requirements set forth in the board's written approval or otherwise imposed by the Mutual.
2. Payment of all electrical usage costs for EVCS charging.
3. Performance of maintenance and operation requirements of the EVCS and all associated costs for the maintenance, repair and replacement of the charging station until it has been removed, and for the restoration of the Common Area after removal.
4. Costs of any damages to the charging station, Common Area, Exclusive Use Common Area, or separate interests resulting from the installation, maintenance, repair, removal or replacement of the charging station.

MUTUAL SEVENTY ELECTRIC VEHICLE CHARGING STATION MAINTENANCE AND INDEMNITY AGREEMENT

Page 2 of 2 -Alteration Permit Number _____:

5. Within 14 days of project approval, provide Mutual Seventy proof of Owner liability insurance coverage requirements of \$1,000,000 (with Mutual Seventy as named an additional insured, with a right of notification of cancellation), providing annual written confirmation of continuation of coverage while the EVCS remains in place.
6. Indemnifying and holding harmless Mutual Seventy, its members, employees and agents from all claims, liabilities, obligations and damages arising out of or related in any way to the installation and maintenance of the EVCS for which the Applicant has requested permission to install.
7. To notify any future prospective buyers of the Owner's Unit *before sale of the unit* of all of the EVCS responsibilities of Ownership, and the *transfer of all of those responsibilities* to each subsequent Owner of the Unit.

APPLICANT SIGNATURES

APPLICANT 1: _____ DATED: _____

APPLICANT 2: _____ DATED: _____

MUTUAL SEVENTY SIGNATURES

BY: _____ DATED: _____

TITLE: _____

Submit this photocopied and filled-out form with your application package.