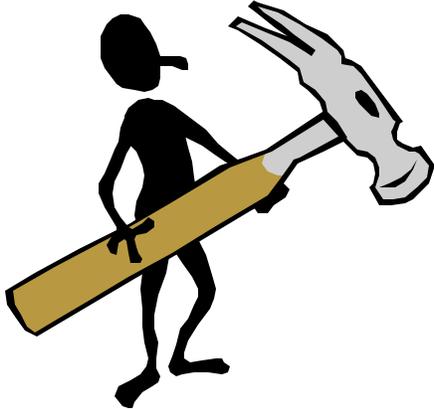


Did You Know ?

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Working Hours Contractors



“...previous action by the Board, it is hereby resolved that contractors engaged by a shareholder for the purpose of performing interior or exterior remodeling, or installing or removing equipment and/or appliances associated with such work on the units in this Mutual, will be permitted to do so only between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.
(Policy 7402)

Washers and Dryers in Units

“A washer and dryer in a shareholder's unit of any make or model, whether side by side or stackable, shall be cleaned on a two year basis; i.e., to have all dryer vent areas thoroughly cleaned and free of lint for clear passage of air flow from inception of machine to roof top areas. A sticker with the date of cleaning must be affixed to the clean out cover every time a cleaning is performed by Service Maintenance or an outside vendor.”
(Policy 7407.9)



Carport Regulations

An electrical outlet may be installed, by permit, in the carport for the purpose of charging an electric cart. The approved contractor will tap into the existing lighting circuit and install a box and a switch in the locker and an approved outlet box outside the locker. All materials will be painted to match the garage space.

Garden Areas, Trees and Shrubs



Plants not permitted:

Asparagus fern	Ivy
Baby tears	Bird of paradise
Spiderwort family	Citrus and fruit trees
Wild mint	

(Policy 7425.9)

Pet Ownership Policy

Definition of Rules for Pet Ownership



(1) The number of quadruped pets per unit shall be restricted to one. The number of birds per unit shall be restricted to two.

(2) The breed of the pet shall be of such nature that its weight is not expected to exceed twenty-five (25) pounds at time of full maturity.

(3) Pets are prohibited from common area facilities, such as clubhouse facilities, library, Golf course, health care center, Amphitheater, swimming pool area, Administration Building, lobbies and laundry rooms. In all other permitted areas, the pet must be on a leash not longer than six feet and under the control of, and accompanied by, a shareholder and/or adult agent of the shareholder pet owner and/or responsible adult.

(4) Pets not owned by a shareholder shall not be brought upon the premises of the Mutual Corporation. (Policy 7501.9)

Barbecues - Usage and General Safety Precautions

Barbecue Usage

1) Propane, butane or charcoal barbecues shall only be used in a location that is at least 10 feet away from all structures. After barbecuing, the barbecue may be left in place overnight to allow the appliance or charcoal to cool down (CA Fire Code Section 1102.5.2.2).

2) Propane, butane or charcoal barbecues shall not be used under a patio roof due to the possibility of large flare-up flames while cooking (CA Fire Code Section 1103.3.2.6).

3) Propane, butane or charcoal barbecues shall never be used inside a unit for cooking, heating or storage purposes (CA Fire Code Section 1103.3.2.6). (Policy 7427.9)



Insurance

Your Mutual's Master Policy covers your Mutual's buildings and common areas, but it does **NOT** cover your personal belongings or property inside the walls of your unit, including structural upgrades, alterations and/or interior improvements of your unit, the interior of your unit, or your personal liability in the event you become legally liable for causing bodily



injury and/or property damage to another person. Your Mutual's Master Policy does **NOT** cover earthquake damage either. As a common interest development shareholder, you are responsible for any non-standard items in your unit. If you (**or the previous owner**) expanded your unit, the expansion is part of the Mutual's buildings and would be rebuilt in case of a covered peril, but you would be responsible for any non-standard items within the expansion or original space such as upgraded doors, bay windows, double-pane windows, flooring, window treatments, counter tops, appliances, etc.

An HO-6 policy will cover your personal property (furniture, clothing, electronics, medical equipment such as walkers and electric wheelchairs) and upgrades, alterations and/or interior improvements (anything non-standard) for the unit shareholder. It's important that you advise your insurance agent if your unit contains additions and alterations such as wood flooring, specialized counter tops, air conditioning, skylights or other upgrades and improvements so they can be insured and replaced in the event of a covered loss.

If your co-op becomes uninhabitable due to a covered loss, such as a fire or water damage, your insurance can cover the additional living costs for you to live elsewhere until your unit is habitable again.

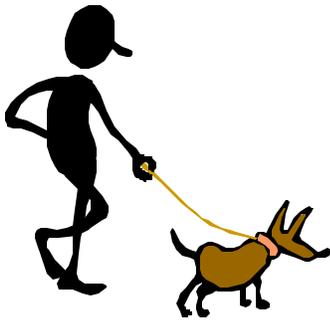
Personal Liability protection is standard on all HO-6 policies. This will protect you against lawsuit awards and insure your defense costs if you are sued by someone who is injured inside or outside of your home (shopping, traveling, golf cart accident, animal bites). If the injured person sues you, you can be covered for what they win in a court judgment, as well as legal expenses, up to your policy's limit.

Many of the more expensive items that a resident may own can have limited coverage under a standard condo-owner policy. Some insurance companies offer "Personal Article Floater" insurance to cover scheduled jewelry, furs, cameras, golf equipment, fine arts, collections, and computer equipment.

To ensure you are compensated for your belongings that may be damaged by a covered loss, make and keep an inventory all of your personal belongings. Many insurance companies offer a "household inventory" form that will enable you to list your items with the purchase dates and original costs. You can also take pictures of each room, including closets, open drawers, and carport storage cabinets. Keep the pictures and receipts for major items in a fireproof place or offsite location.

The best advice is to consult with a professional insurance agent that is knowledgeable about you and your co-op to ensure that you are sufficiently prepared in case of a disaster.

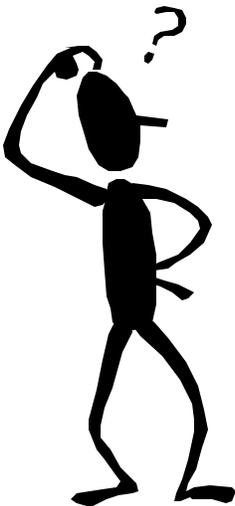
Definition of Rules for Pet Ownership



Shareholder pet owners owning a cat or dog pursuant to these regulations shall procure a policy of liability insurance in an amount sufficient for the indemnification of other persons who may be injured by the pet of the shareholder with coverage in an amount sufficient to cover their personal liability. (Policy 7501.9)

Carport Regulations

Carport assignments

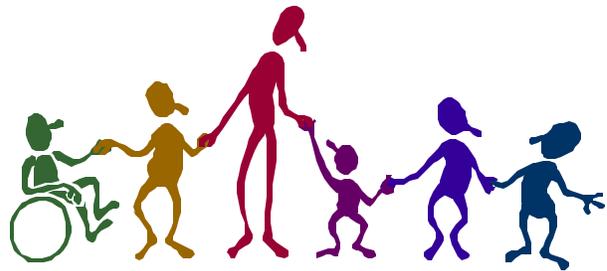


The request for carport re-assignment, if approved, is only temporary and is valid only so long as both participating parties agree to the temporary change. Either party may withdraw from the agreement at any time provided the Mutual Board of Directors is notified. The Mutual Corporation retains, at all times, the authority to revoke and cancel this temporary change of carport assignment, at its discretion. The reassignment of carport spaces, herein provided, will automatically become null and void in the event of a sale of the stock representing either unit, with absolutely no exceptions to the rules herein provided. (Policy 7502.9)

RESIDENT REGULATIONS

Visitors

.....Mutual 9 pursuant to California Civil Code Section 51.3 shall permit a



member-resident to have a visitor or visitors in their unit cumulatively for a maximum of up to sixty (60) days per twelve-month period, and the permission to have a visitor or guest include the requirement that the visitor-guest shall only be permitted to visit while the shareholder member is in residence and present at the unit, and the shareholder member may not vacate or be absent from the residence, and import others to be in the residence as a guest in the absence of the member-shareholder, and at a time when the visiting person is spending the night at the unit, both the guest and the member must be present in the unit. (Policy 7555)

RESIDENT REGULATIONS

Sidewalk Traffic Restriction



1. Gasoline-powered or electric vehicles of 1500 pounds or more and motorcycles are prohibited from using sidewalks in Mutual 9. Exceptions shall be limited to the following:
 - a. Emergency medical vehicles belonging to the Leisure World Health Care Center.
 - b. Service vehicles designated for sidewalk use belonging to the Golden Rain Foundation.
 - c. Service vehicles designated for sidewalk use belonging to contractors or vendors doing business with shareholders or corporations (such as newspaper carriers).

Roller Skates, Roller Blades, Skateboards, Bicycles, Scooters and Tricycles

...due to potential safety hazards, visitors in Mutual 9 who are the responsibility of the shareholders may not use roller skates, roller blades, skateboards or scooters on Mutual sidewalks or streets.

...that except for employees working in Leisure World, visitors residing outside Leisure World may ride bicycles or tricycles on Mutual sidewalks or streets only if accompanied by a shareholder. (Policy 7506.1)



CARPORT CLEANING



- ▶ Your carport space is cleaned once a month at the time posted in your carport building. Be sure to move your vehicle the night before if your scheduled time is in the morning. Remember that this service is included in your monthly carrying charges. It is very important to keep the Mutual streets, carports, grounds and units in the best condition possible.

Please don't let this money go to waste.

STREET CLEANING

The Trust Streets (owned in trust by ALL shareholders of Leisure World) are usually swept on the fourth Wednesday night of every month. PLEASE move your vehicle to your carport or to the Mutual streets.

Trust Streets for Mutual 9 are: Northwood Road; El Dorado Drive; Nassau Drive; Oak Hills Drive; Scioto Road; Brookline Road; and Foxburg Road.

The streets in front of the carports are Mutual streets unless noted above. They will NOT be cleaned by the street sweeper.



MUTUAL 9 PARKING

RED Painted Curbs: No Parking Allowed. This is for Emergency Vehicles Only.

GREEN Painted Curbs: This allows 20 minutes of parking for dropping off passengers, unloading groceries, etc. Many shareholders don't live close to their units and need this space to unload their

car.

Be a considerate neighbor!

PLUMBING

Mutual Nine shall pay the charges for all back-to-back stoppages in Mutual Nine, unless the servicing plumber determines that the stoppage (whether back-to-back, side-to-side or an individual stoppage) is caused by the shareholder's negligence or carelessness. In that case, the shareholder shall pay the charges. All toilet stoppages are charged to resident.

(Policy 7503)



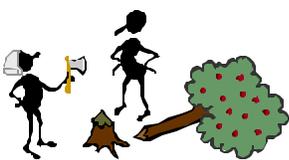
LIGHT BULBS: Your Mutual will not pay Service Maintenance (SM) to replace the fluorescent bulbs in the living room, kitchen and bedroom(s). The shareholder is responsible for the cost of all light bulb or tube replacement.

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GARDEN AREAS

Shareholders are allowed a garden area in the front of their units, defined by Mutual policy as 36-inch wide measured from the face of the building. At time of resale, the common garden line will be determined and, if necessary, will be brought back to the common garden line at sellers cost.



1. Shareholders may plant greenery of their choice from the list of Mutual-approved plants. Trees and other plants with root growth that is invasive and has the potential of damaging the Mutual structures and walkways are prohibited. Vines are not permitted to climb on any

structure. If a trellis is used, it must be free-standing and be kept 12 inches below the eaves. All planting must be trimmed back 6 inches from the building or carport wall and 12 inches from the eaves. Removal of any offending growth will be done by the Mutual at the shareholders expense if the shareholder does not maintain these standards.

(Policy 7425.9)

Note: *The gardeners are employees of JLS Landscaping. Please don't disturb them while they are working. Any problems or special requests are to be directed a Mutual Director.*

LIMITATION OF STOCKHOLDERS:

Since the number of stockowner shareholders occupying an apartment has a direct relationship to costs of operating the Corporation, the limitation on stockowners is:

1. Stockowner shareholders are limited to three (3) on any one stock certificate for a 2-bedroom apartment and two (2) on any one stock certificate for a 1-bedroom apartment. (Policy 7021)



CARPORT ELECTRICAL OUTLET USAGE:

There will be a charge of \$10 per month for the shareholders to use the electrical outlets, and if it is not paid, the outlet(s) will be removed; the affected shareholders will be notified and billed for any removal costs.

PEST CONTROL



MUTUAL NINE PAYS FOR: Yearly termite inspections, ants, roaches, mole, gopher and removal of bee (includes carpenter bees) and yellow jacket hives.

SHAREHOLDER PAYS FOR: Unit treatment (includes patio and garden area) for silverfish, mites, gnats, mosquitoes, flies, vinegar flies, pantry pests, weevils, spiders, earwigs, lizards, bed bugs, fleas, and any other indoor pest. Shareholders requesting pest control services must contact their

Director. Pest control services are provided weekly.

THE DIRECTOR WILL: Inform the shareholder of responsibility for charges and call in the shareholder request for the next weekly visit. *Any request regarding bed bug services will be reported immediately to the pest control company and will involve an additional charge to the shareholder for a service call and any required treatment.* If the shareholder requests immediate service, a "service charge" will also be added to their bill.

Laundry Rooms

NO SMOKING



DO NOT START BEFORE

7:00 AM or after 8:00 PM and end before 9:00 PM

(As a courtesy to the shareholder's who live next to Laundry Room)



Machines are for the use of
MUTUAL 9 SHAREHOLDERS ONLY
(Live in Registered Caregivers may wash personal laundry)



DO NOT

USE MORE THAN TWO (2) WASHERS OR DRYERS AT A TIME

(As a courtesy to the other shareholder's)

BE COURTEOUS! REMOVE CLOTHS FROM WASHERS & DRYERS ASAP!!!!

PLEASE DO NOT use tints or dyes!

PLEASE Remove lint from dryer filter !

DO NOT use foreign coins!

Rinse sink after using!



NO pet blankets or bedding!



Turn off lights - close doors when leaving!

NO soiled (bodily waste) clothing!

Place Out-of-Order cards on broken/inoperable machines and CALL DIRECTOR!!

Save Your Plumbing



Like us, the plumbing in our units are getting older & needs extra care. This is costing you money \$\$\$. If you have frequent problems in the bathroom or kitchen, you must consider ...are **YOU** contributing to the problem.

Kitchen Problems:

Ask???...do I put anything and everything down the garbage disposal** & have problems?

Instead place most of your garbage in a container and then take it to the green general trash bins.

In addition use a drain strainer on both sides of the sink.

Bathroom Problems:

...are a real inconvenience, especially if it's the toilet. 100% of the problems with your toilet are caused by things YOU flush down the toilet.

**Very Simple ... only flush body waste and toilet paper. We know, we know!
The package says you can flush it but our plumbers say NO! NO! NO!
If it is not bodily waste or toilet paper it does not belong in the toilet.**

Important: Do Not Use Drano, Liquid Plumber or other sulfuric or other acid base products. Use biodegradable or organic toilet and drain cleaners ONLY. Check the labels when you go to the store.

DO NOT FLUSH DOWN THE TOILET:

Wipes	Tissues
Panty liners	Cotton Balls
Hair	Paper Towels
Adult diapers	Cigarettes
Sanitary napkins	Cloth
	or any other item

**** Do Not put down your disposal:**

Banana or Plantain skins	Bones-chicken or fish skins
Onion skins	Grease
Egg or nut shells	Oil
Melon rind	Greasy pan drippings
Celery stems	Paper
Celery stalks	Plastic
Large pieces of Cauliflower, Cabbage or Broccoli	Cigarette butts
	Coffee grounds

Recipe to Prevent Sink or Shower Drain Clogs:

1/2 cup salt

1/2 cup of baking soda

1/2 cup vinegar

1 quart boiling water

You must place in your drains in the order listed here: Place the salt and baking soda in the drain inlet. Next add the vinegar. After 5 minutes - add boiling water. Do this at bedtime about once a month and your drains will be less apt to clog and they will smell fresh and clean.