

**Second Walnut Creek Mutual, in an action similar to that taken by other Mutuels, has created the Detailed Schedule of Fines as set forth in Policy 15.0 adopted April 19, 2012, which is effective January 1, 2013, as follows:**

**SECOND WALNUT CREEK MUTUAL (SWCM)  
POLICY 15.0 FINES AND ENFORCEMENT**

**DETAILED SCHEDULE OF FINES  
EFFECTIVE JANUARY 1, 2013**

The following Detailed Scheduled of Fines establishes the minimum fines to be imposed for violations of SWCM Policies. The Board of Directors of SWCM shall have the power and authority to impose fines greater than the minimum fines set forth in this schedule in its sole discretion based upon the facts and circumstances of the violation, provided, however, such fines shall not exceed the maximum fines set forth in the Policy. All fines are imposed from the date of violation, unless the violation is cured within the time period, if any, granted by the Board.

<b><u>POLICY</u></b>	<b><u>DESCRIPTION</u></b>	<b><u>MINIMUM FINE</u></b>
1.0	<b><u>Membership</u></b>	Violation of subsections 1.1 (Membership) and 1.2 (Occupancy)  \$50 per day, first 30 days \$100 per day, 31 – 90 days \$500 per day, after 90 days
2.0	<b><u>Subletting</u></b>	Violation of subsection 2.1 (Subletting)  \$50 per day, first 30 days \$100 per day, 31 – 90 days \$500 per day, after 90 days  Violation of subsection 2.2 (Responsibility for Sublessee)  1 <sup>st</sup> violation - \$25 2 <sup>nd</sup> violation w/in 6 months - \$50 3 <sup>rd</sup> violation w/in 12 months - \$100 Continuing violation \$100 per day
4.0	<b><u>Alterations</u></b>	Violation of subsection 4.1 (Alterations)  \$50 per day, first 30 days \$100 per day, 31 – 90 days \$500 per day, after 90 days

<b><u>POLICY</u></b>	<b><u>DESCRIPTION</u></b>	<b><u>MINIMUM FINE</u></b>
4.0	<b><u>Alterations (cont')</u></b>	<p>Violation of subsections 4.2 (Work Site Rules, 4.3 (Satellite Dishes/Cable), and 4.4 (Solar Energy)</p> <p>1<sup>st</sup> violation - \$25                      2<sup>nd</sup> violation w/in 6 months - \$100                      3<sup>rd</sup> violation w/in 12 months - \$500                      Continuing violation \$100 per day</p>
5.0	<b><u>Floors</u></b>	<p>Violation of subsection 5.3 (Hard Surface Flooring)</p> <p>\$50 per day, first 30 days                      \$100 per day, after 30 days</p>
6.0	<b><u>Carports and Parking</u></b>	<p>Violation of subsection 6.1 (Carports)</p> <p>1<sup>st</sup> violation - \$25                      2<sup>nd</sup> violation w/in 6 months - \$50                      3<sup>rd</sup> violation w/in 12 months - \$100                      Continuing violation \$100 per day</p> <p>Violation of subsections 6.2 (Parking) and 6.3 (Guest Parking)</p> <p>1<sup>st</sup> violation - \$25                      2<sup>nd</sup> violation w/in 6 months - \$50                      3<sup>rd</sup> violation w/in 12 months - \$100                      Continuing violation \$50 per day</p> <p>Violation of 6.6 Use of Mutual's Electricity</p> <p>1<sup>st</sup> Violation – Warning                      2<sup>nd</sup> Violation - \$200                      3<sup>rd</sup> and Subsequent Violation - \$500</p>
7.0	<b><u>Golf Ports</u></b>	<p>Violation of subsections 7.1 (Golf Ports)</p> <p>1<sup>st</sup> violation - \$25                      2<sup>nd</sup> violation w/in 6 months - \$50                      3<sup>rd</sup> violation w/in 12 months - \$100                      Continuing violation \$50 per day</p>
10.0	<b><u>Use Restrictions</u></b>	<p>Violation of subsections 10.1 (Personal Property), 10.2 (Noise), and 10.3 (Barbecues)</p> <p>1<sup>st</sup> violation - \$25</p>

2<sup>nd</sup> violation w/in 6 months - \$50  
 3<sup>rd</sup> violation w/in 12 months - \$100  
 Continuing violation \$50 per day

<b><u>POLICY</u></b>	<b><u>DESCRIPTION</u></b>	<b><u>MINIMUM FINE</u></b>
11.0	<b><u>Pets and Wildlife</u></b>	Violation of subsections 11.1 (Pets), 11.2 (Feeding Wildlife), and 11.3 (Bird Baths)  1 <sup>st</sup> violation - \$25 2 <sup>nd</sup> violation w/in 6 months - \$50 3 <sup>rd</sup> violation w/in 12 months - \$100 Continuing violation \$50 per day

These fines relate to specific policies and you may need to refer to your copy of the Second Walnut Creek Mutual Policies, which are also available on our website [www.secondwalnutcreekmutual.com](http://www.secondwalnutcreekmutual.com) along with other pertinent information.