



Laguna Woods Village®

INFORMATION BULLETIN

Community Services Division

BULLETIN DATE	December 15, 2025
ISSUED BY	Jeff Spies Community Services Manager
MUTUAL	United Laguna Woods Mutual
AUTHORITY	Internal
EFFECTIVE DATE	January 1, 2026

SUBJECT: Revised United Resale Package Dated January 1, 2026

NEWSFLASH - RESALE PACKET REVISIONS - EFFECTIVE JANUARY 1, 2026

United Mutual's resale package has been updated with an effective date of Thursday January 1, 2026. It will not be posted on the website until close of business on Wednesday, December 31, 2025. The revisions affect the pages listed below and **are not** all inclusive:

Page 1 – The first page was revised in the following ways:

- Added the language “found on the Laguna Woods Village website under Sales” to direct readers to United’s Financial Qualifications Policy, which is no longer a part of the resale packet and is available only on the website.
- Updated the membership counselor email address from salesrequirements@vmsinc.org to sales@vmsinc.org.
- Removed the sales phone number.

Page 2 – The **Table of Contents** was revised in the following ways:

- Removed the Seller’s Authorization to Release of Information.
- Added the Criminal Background Report Instructions.
- Changed the date of the Annual Insurance Disclosure and Policy Summary.

Page 4 – The Fees chart was updated in the following ways:

- Added the new GRF Trust Facilities Fee
- Added the monthly fees for each additional occupant over two.

Page 5 – The **Escrow Documentation Checklist** was updated in the following ways:

- Added the Criminal Background Report in place of the Seller’s Authorization to Release of Information form. *A criminal background report is now required as part of the submitted resale packet. The Seller’s Authorization to Release of Information form is no longer required because all HOA disclosure documents are now purchased through HomeWise.*
- Under No. 5: Added the language “or Lost Instrument Bond (original).”
- Under No. 15: Added “See United’s Financial Qualifications Policy”

- Under new No. 16: Removed the Financial Qualifications Policy and replaced it with “Assessment/Charges Guarantor Form (if applicable) – attached to Financial Qualifications Policy.”
- Under No. 4(a): The words “and Remittance Report and Escrow Closing Information” was added and “in duplicate” was removed from the bottom of the page.

Page 6 – Removed the **Seller’s Authorization to Release of Information** and added the **Criminal Background Report Instructions**.

Page 7 – Changed Resolution 01-24-28 to Resolution 01-25-06.

Page 9 – The **Resale Notification** cover page was updated in the following ways:

- Added the Criminal Background Report (from escrow company).
- Added United Stock Certificate (original) or Lost Instrument Bond (original).
- Added First Inspection Report (from Escrow company).
- Removed “Escrow Closing Information” and “Escrow Closing Notification and Remittance Report”, since they are a part of the closing documentation.
- Added “applicant” in place of “person on title” on new line No. 9.
- Added the words “if applicable” and “initialed by each buyer” next to those documents that either need to be initialed or are applicable.
- Changed the words “person on title” to “applicant” next to the words “Financial Statement and Credit Information (income and asset verification for each person on title)”.
- Added the Stock Assignment Separate from Certificate (if applicable).
- Renumbered the list of documents to be enclosed with the resale packet.

Page 11 – Revised the **Escrow Closing Notification and Remittance Report** to update the GRF Trust Facilities Fee amount under 2(j).

Page 16 – Revamped the middle section under **Shareholder/Membership Application**.

Page 17 – The **United Mutual Membership and Occupancy Requirements** was updated in the following ways:

- Removed “or baptismal certificate” under the first paragraph.
- Changed the second paragraph under “Member” to “In order to reside, the shareholders must be 55 years of age or older; any other co-occupants who reside must be at least 45 years of age and reside with the full-time qualified resident, except a spouse who may be any age. A disabled child/grandchild may reside under certain conditions (Section 51.3 of the California Civil Code).”
- Changed the entire section under “Co-occupants” to:
Nonmembers who reside with the approval of the United Mutual Board of Directors and reside with a full-time qualified resident.

In order to reside, at least one occupant must be 55 years of age or older; all other persons who reside must be at least 45 years of age, unless the other occupant is:

- (1) A spouse or cohabitant; or
- (2) A primary provider of physical health care.

Note: Care providers are not permitted to use the community facilities, except when it is directly related to providing necessary support to the member or an approved resident. A care provider ID card will be issued and must be worn at all times.

Co-occupants may reside only upon the issuance and approval of an application for co-occupancy by United Mutual's Board of Directors and which must be executed by all shareholder members.

- Added the word "approved" before "bedrooms" under "Occupancy limits."
- Changed the second sentence under "Unit assessments" to read as follows: "An additional monthly fee, as established by the housing corporation and GRF will be charged for each additional occupant."
- Changed the word "Buyer" to "Applicant" at the bottom of the page where each buyer must initial to acknowledge they have read the document.

Pages 18-20 – Changed the **GRF Trust Facilities Fee** documentation to reflect the increased fee and calculations of the Promissory Note.

Page 21 – The **Financial Statement and Credit Information** was updated in the following ways:

- Added the following language at the top of the page, as the Financial Qualifications Policy was removed from the resale packet: "United Mutual's Financial Qualifications Policy can be found here: lagunawoodsvillage.com/sales-information."
- Changed the language in the first box from "The corporation may elect to obtain..." to "The corporation requires each...."

Page 23 – Is the current "Annual Insurance Disclosure and Policy Summary – October 1, 2025"

Page 25 – The **Residency Restrictions** were updated in the following ways:

Added the word "approved" before "bedrooms, plus one..."

Added: "Coyotes and other wildlife are active in and around Laguna Woods Village. Wildlife activity is regulated by state and city laws. Village Management Services Inc., the Golden Rain Foundation of Laguna Woods, Third Laguna Hills Mutual and United Laguna Woods Mutual assume no liability for wildlife encounters or related

incidents and are not responsible for any injury, damage or nuisance caused by coyotes or other wildlife.”

Page 28 – The **Occupancy Agreement** was updated in the following ways:

- Removed the words “at Laguna Woods, California” Under No. 3.
- Revised the paragraph below No. 3 to: “By executing this Occupancy Agreement in the space provided below, the signatory agrees as follows.”

Page 34 – The **Addendum to Occupancy Agreement – Trustee Membership** was updated in the following ways:

- Under No. 2: Changed the recital to “The current beneficiary is permitted to occupy or sublease the dwelling unit, with the trustee’s consent.”
- Switched the signature lines for Trustee and Current beneficiary.

Pages 41-42 – Revamped the **Application for Co-Occupancy Permit**.

NOTE: Please use only the most recent resale packages **and please delete** all outdated United Mutual resale packages from your system, as forms are frequently revised and updated.

After January 1, 2026, any resale packets that do not carry the January 1, 2026 date, and any incomplete or older applications will not be accepted or processed. Any applications stamped received before January 1, 2026, will be accepted.

Find the most recent resale packet dated January 1, 2025, at lagunawoodsvillage.com > **Sales**.
Select United Laguna Woods Mutual.

Realtors and escrow officers must inform their staff and clients of these revisions.

Email sales@vmsinc.org with questions about the revisions. Thank you.