1. The Articles of Incorporation and Bylaws of the Corporation provide for the proper procedure to follow with regard to the Shareholder’s Intent to Withdraw. If the Mutual representative does not sign this notice of intention to withdraw within thirty (30) days, the Shareholder has the right to sell. If and when signed, the intent is returned to the originating Sales and Escrow Office or to the Shareholder submitting the form.

2. The Escrow Office submits the escrow package to the Stock Transfer Office where it is reviewed and approved or disapproved by the President or Vice President of the Mutual and by the Golden Rain Foundation. An interview with the prospective resident shareholder(s) shall be held and completed with the President or other designated representatives of the Mutual at least 11 business days prior to the close of escrow. The prospective resident shareholder(s) shall bring the interview escrow package to the interview. Prospective resident shareholder(s) are encouraged to schedule the interview as soon as the interview escrow package is available because a late interview will require that the escrow closing date be adjusted to meet the minimum 11 business days’ requirement.

3. The Stock Transfer Office prepares the demands for all monies, keys, payment cards, resident identification cards, and all other necessary documents to be delivered into escrow; these demands are forwarded to the Escrow Office originating the sale.

4. The Escrow Office collects these Demands and sends them to the Stock Transfer Office at the close of escrow when all demands have been met. The Stock Transfer Office makes proper disbursement of these Demands, keeping a record of all escrows closed and distribution made of all escrow funds delivered to the Stock Transfer Office.

**MUTUAL ADOPTION**

**SEVEN:** 15 Aug 08

(Aug 08)