



**BOARD RESOLUTION NO. 877
Series of 2011**

**IMPLEMENTING RULES AND REGULATIONS OF
REPUBLIC ACT NO. 9904, OTHERWISE KNOWN AS
THE MAGNA CARTA FOR HOMEOWNERS AND
HOMEOWNERS ASSOCIATIONS.**

Pursuant to Section 28 of Republic Act No. 9904, otherwise known as the Magna Carta for Homeowners and Homeowners Associations, the following Rules and Regulations are hereby promulgated by the Housing and Land Use Regulatory Board (HLURB).

RULE 1

PRELIMINARY PROVISIONS

Section 1. Title. – This Rules shall be known as the Implementing Rules and Regulations of RA 9904 (IRR - RA 9904).

Section 2. Declaration of Policy. – Mindful of the Constitutional principles directing the State to encourage, promote, and respect nongovernmental, community based, and the people's right to form organizations and initiate associations in serving their legitimate collective interests in our participatory democracy, it is the policy of the State:

- a. To uphold the rights of the people to form associations;
- b. To recognize and promote the rights and the roles of homeowners as individuals and as members of the society and of homeowners associations;
- c. To make available resources and assistance that will help them fulfill their roles in serving the needs and interests of their communities; and,
- d. To complement the efforts of Local Government Units (LGUs) in providing vital and basic services to their citizens, and in helping implement local and national government policies, programs, rules and ordinances for the development of the nation.

Section 3. Construction. – This Rules shall be construed and interpreted liberally in order to carry out the objectives and principles of Republic Act No. 9904.

Section 4. Definition of Terms. – As used in these Implementing Rules and Regulations, the following terms shall mean:

- a. **Act** refers to Republic Act No. 9904, An Act providing for a Magna Carta for Homeowners and Homeowners Associations, and for other purposes
- b. **Accounting period** refers to the fiscal or calendar year adopted by a homeowners association in the recording and reporting of its fiscal transactions.
- c. **Adjudicatory mechanism** refers to the procedure in settling disputes involving the registration of two or more associations established within the same subdivision/village, community area, or housing project.
- d. **Approved subdivision plan** refers to a plan drawn to scale showing the divisions of a piece of land intended for subdivision development delineating its open space and individual lots, bearing the signature of a licensed professional, and the stamp of approval of the NHA, HLURB, LGU or any appropriate government agency.
- e. **Association** refers to the homeowners association which is a non-stock, nonprofit association registered with the Housing and Land Use Regulatory Board (HLURB), or one previously registered with the Home Insurance Guarantee Corporation (now Home Guaranty Corporation) or the Securities and Exchange Commission (SEC), organized by –
 - [1] Owners or purchasers of a lot in a subdivision/village or other residential real property located within the jurisdiction of the association;
 - [2] Awardees, usufructuaries, legal occupants and/or lessees of a housing unit and/or lot in a government socialized or economic housing or relocation project and other urban estates;
 - [3] Underprivileged and homeless citizens as defined under existing laws in the process of being accredited as usufructuaries or awardees of ownership rights under the Community Mortgage Program (CMP), Land Tenure Assistance Program (LTAP) and other similar programs in relation to a socialized housing project actually being implemented by the national government or the LGU.
- f. **Association Member** refers to a homeowner who is a member of the association where the housing unit or lot is situated and those defined in the articles of association and by-laws of the association

- g. **Basic community services and facilities** refer to services and facilities that redound to the benefit of all homeowners and from which, by reason of practicality, no homeowner may be excluded such as, but not limited to: security; street and vicinity lights; maintenance, repairs and cleaning of streets; garbage collection and disposal; and other similar services and facilities.
- h. **Board** refers to the board of directors or trustees of the association which has primary authority to manage the affairs of the association.
- i. **By-laws** refer to rules of action adopted by the association for its internal government and for the government of its members and those having the direction, management and control of its affairs in their relation to the association and as among themselves.
- j. **Community Mortgage Program (CMP)** refers to a mortgage housing program of the Social Housing Finance Corporation (SHFC) which assists legally organized associations of underprivileged and homeless citizens to purchase and develop a tract of land under the concept of community ownership.
- k. **Common areas** refer to property owned or otherwise maintained, repaired or administered in whole or in part by the association including, but not limited to, roads, parks, playgrounds and open spaces as provided in Presidential Decree No. 1216.
- l. **Common expense** refers to costs incurred by the association in the exercise any of the powers provided for in RA 9904.
- m. **Confederation** refers to an association of federated homeowners associations.
- n. **Contiguous area** refers to two or more subdivisions or community housing projects or phases thereof that are physically related or linked by a shared infrastructure and well-defined adjoining or common boundaries, whether fully or partially.
- o. **Subdivision/Village** refers to a tract or parcel of land partitioned into individual lots, with or without improvements thereon, primarily for residential purposes.
- p. **Delinquent member** or a **member not in good standing** refers to a member of the association who has been declared as such for the grounds and in accordance with the procedures under the by-laws of the association.
- q. **Economic housing** refers to a type of housing project with lower interest rates and longer amortization periods provided to moderately low income families as defined under existing laws, rules and regulations.

- r. **Election contest** refers to any controversy or dispute involving title or claim to any elective office in a homeowners association, the validation of proxies, the manner and validity of elections, and the qualifications of candidates, including the proclamation of winners, to the office of director, trustee or other officer directly elected by the members of the association where the articles of association or by-laws so provide.
- s. **Federation** refers to an organization of homeowners associations created and registered to pursue common goals beneficial to the interests of the constituent associations and members thereof.
- t. **Governing document** refers to the articles of association, by-laws, conditions, rules and regulations of the association, or other written instrument by which the association has the authority to exercise any of the powers provided for in RA 9904.
- u. **HLURB** refers to the Housing and Land Use Regulatory Board.
- v. **Homeowner** refers to any of the following:
 - [1] An owner or purchaser of a lot in a subdivision/village;
 - [2] An awardee, usufructuary, or legal occupant of a unit, house and/or lot in a government socialized or economic housing or relocation project and other urban estates;
 - [3] An informal settler in the process of being accredited as beneficiary or awardee of ownership rights under the CMP, LTAP, and other similar programs.
- w. **Intra-association dispute** refers to a controversy which arises out of the relations between and among members of the association; between any or all of them and the association of which they are members; and between such association and the State insofar as it concerns their individual franchise or right to exist. It refers also to a controversy which is intrinsically connected with the regulation of associations or dealing with the internal affairs of such entity.
- x. **Inter-association dispute** refers to a controversy which arises out of the relations between and among two or more associations.
- y. **Lessee** refers to a person renting a residential unit in a subdivision/village. For purposes of CMP or similar government social housing projects, the term shall refer to a beneficiary as referred to under Section 6 of RA 9904.
- z. **Simple majority** refers to fifty percent (50%) plus one (1) of the total number of association members or those present in the meeting constituting a quorum.

- aa. **Socialized housing** refers to housing programs and projects covering houses and lots or home lots only undertaken by the government or the private sector for the underprivileged and homeless citizens which shall include sites and services development, long-term financing, liberalized terms on interest payments, and other benefits in accordance with the provisions of Republic Act No. 7279, otherwise known as the Urban Development and Housing Act of 1992 (UDHA).
- bb. **Subdivision/Village** refers to a tract or parcel of land partitioned into individual lots, with or without improvements thereon, primarily for residential purposes.
- cc. **Usufructuary** refers to a person who has been given the right to enjoy the property of another with the obligation of preserving its form and substance.

RULE 2

HOMEOWNERSHIP

Section 5. Commencement of Homeownership. – Homeownership begins:

- a. By owning a lot in a subdivision/village;
- b. By purchasing a lot in a subdivision/village;
- c. By being awarded, or by being a usufructuary, or by legally occupying, a unit, house, and/or lot in a government socialized or economic housing or relocation project and other urban estates; and
- d. By being listed as a prospective beneficiary or awardee of ownership rights under the Community Mortgage Program, Land Tenurial Assistance Program, and other similar programs.

Section 6. Termination of Homeownership. – Homeownership ends by:

- a. Terminating ownership through conveyance of the property by sale, assignment or donation; or
- b. Any other legal transfer of ownership, which shall automatically authorize the association to deny homeowner rights to the transferee under this section.

Section 7. Rights of Every Homeowner. – Every homeowner has the right to enjoy the basic community services and facilities provided that the homeowner pays the necessary fees and other pertinent charges.

Section 8. Duties and Responsibilities of Homeowners. – Every homeowner must pay the necessary fees, charges pertaining to basic community services, and other special assessments such as but not limited to construction bond and stickers.

RULE 3

MEMBERSHIP IN THE ASSOCIATION

Section 9. Membership. – Unless otherwise provided in the Contract to Sell, Deed of Sale, or other instruments of conveyance, or annotated in the title of the property, membership in the association is optional.

Section 10. Qualifications of a Member. – Every homeowner shall be qualified to be a member of the association.

A lessee of a member under a contract with a term of at least one (1) year may qualify to be a member and shall have the rights of a member upon procurement of a written consent/authorization from the owner of the lot/housing unit. Until the written consent or authorization is revoked in writing, the owner of the lot/housing unit is deemed to have waived the rights of an association member except the right to inspect association books and records.

A lessee of a homeowner under a contract with a term of at least one (1) year may qualify to be a member and shall have the rights of a member upon complying with the requirements of membership under the by-laws and the law.

Section 11. Rights of a Member. – A member in good standing shall have the right to –

- a. Avail of and enjoy all basic community services and the use of common areas and facilities;
- b. Inspect association books and records during office hours and to be provided upon request with annual reports, including financial statements;
- c. Participate, vote and be eligible for any elective or appointive office of the association subject to the qualifications as provided for in the by-laws;
- d. Demand and promptly receive deposits required by the association as soon as the condition for the deposit has been complied with or the period has expired;
- e. Participate in association meetings, elections and referenda, as long as *bona fide* membership subsists; and,

- f. To enjoy all other rights as may be provided in the by-laws of the association.

Section 12. Duties of a Member. – A member shall have the following duties:

- a. To pay membership fees, dues and special assessments;
- b. To attend meetings of the association; and,
- c. To support and participate in projects and activities of the association.

Section 13. Delinquent Member. – Unless otherwise provided in the by-laws, a member who has failed to pay three (3) cumulative monthly dues or membership fees, or other charges/assessment despite demands by the association, or has repeatedly violated the association's by-laws and/or declared policies, may be declared delinquent by the Board of Directors in accordance with the procedure in the succeeding section.

Section 14. Procedure in Declaring a Member Delinquent. – The Board or a committee assigned by the Board shall observe the following procedure in declaring a member delinquent or not in good standing:

- a. The Board or the committee shall determine whether a member [1] failed to pay at least three (3) cumulative monthly dues, fees or other charges based on the report of the treasurer or as reflected in the association's financial records, or [2] repeatedly or grossly violated the by-laws or policies of the association as reflected in the book of records of the association;
- b. The President or the designated officer of the association shall forthwith notify the said member in writing of the violation and require him to explain in writing, within fifteen (15) days from receipt of notice, why he should not be declared delinquent.
- c. After the lapse of fifteen (15) days, with or without a written explanation, the President or the designated officer shall submit the matter to the Board or committee for hearing and deliberation.
- d. Thereafter, the member may be declared delinquent by majority vote of all members of the Board.

Section 15. Sanctions for a Delinquent Member. – The rights and privileges of a member as provided in Section 10 is suspended upon the declaration of delinquency by the Board.

Section 16. Reinstatement of a Delinquent Member. – The Board shall, by majority vote of all members, reinstate the membership of the delinquent member, provided that unpaid dues, fees or charges are paid or the sanctions imposed are satisfied.

Nothing in this Rules shall prevent the association from imposing other sanctions against the delinquent member in accordance with the by-laws.

RULE 4

ARTICLES OF ASSOCIATION AND BY-LAWS

Section 17. Contents of the Articles of Association. – The Articles of Association shall substantially contain the following matters:

- a. Full association name;
- b. Specific purpose or purposes for association. Where the association has more than one stated purpose, the articles of association shall state the primary and secondary purposes;
- c. Complete office address;
- d. Term of existence of the association not exceeding fifty (50) years;
- e. Names, nationalities and residences of the incorporators;
- f. Number of directors or trustees, which shall not be less than five (5) nor more than fifteen (15) directors or trustees;
- g. Names, nationalities and residences of persons who shall act as directors or trustees until the first regular directors or trustees are duly elected and qualified;
- h. Amount of capital, if any, and names, nationalities and residences of the incorporators as well as the amount of contributions by each; and,
- i. Such other matters not inconsistent with law and which the incorporators may deem necessary and convenient.

Section 18. Contents of the By-laws. – The by-laws of an association shall be adopted by a simple majority of all the members of the association regardless of standing. It shall provide for the following:

- a. The rights, duties, and obligations of members;
- b. The circumstances under which membership is acquired, maintained, and lost;

- c. The schedule, venue, and manner of conducting the regular, special, and emergency meetings of the general membership, the required quorum, and allowable proxies in such meetings;
- d. The number, qualifications, powers and duties, terms of office, manner of electing and removing the board and the filling of vacancies in the board: Provided, That the term of office of the members of the board shall not exceed two (2) years;
- e. The qualifications, positions, duties, election or appointment, and compensation of other officers and employees of the association: Provided, That the term of office of the other officers shall not exceed two (2) years: Provided, further, That no officer of the association holding a rank of director or trustee shall be entitled to any compensation;
- f. The schedule, venue, and manner of conducting the regular, special, and emergency meetings of the board, the required quorum, and allowable proxies in such meetings;
- g. Such powers that the board may delegate to a managing agent, if any, or to other persons;
- h. The officer/s authorized to prepare, execute, certify and record amendments to the governing documents on behalf of the association;
- i. The grounds and procedure for removal of director or trustee, and the manner of filling up vacancies in the board, consistent with Section 13 of RA No. 9904;
- j. The grounds and procedure for dissolution of the board, and the manner of reconstituting the board, consistent with Sections 13 and 14 of RA No. 9904
- k. The actions for limiting, broadening or denying the right to vote, and the extent thereof;
- l. The designation of the presiding officer at meetings of directors or trustees and members;
- m. The time for holding the regular election of directors or trustees and the mode or manner of giving notice thereof;
- n. The creation of election, grievance and audit committees, and such other committees which the association may deem necessary; as well as a conciliation or mediation mechanism for the amicable settlement of disputes among members, directors or trustees, officers and committee members of the association;

- o. The dues, fees, and special assessments to be imposed on a regular basis, and the manner in which the same may be imposed and/or increased;
- p. The procedure in the adoption, amendment, repeal and abrogation of the by-laws;
- q. The list of acts constituting a violation by its officers and the corresponding penalties therefore;
- r. The penalties for violation of particular provisions of the by-laws; and,
- s. Such other matters necessary for the proper or convenient transaction of its corporate business and affairs.

Section 19. Amendment of Articles of Association and By-laws. – An association may file with the Regional Office of the HLURB a written application to amend its articles of association and/or its by-laws.

- a. The application to amend the articles of association shall be accompanied by the following:
 - [1] The articles as amended indicating the amendment/s;
 - [2] Notarized certificate of the board of directors or trustees attesting that the amendment was approved by majority vote of the board;
 - [3] Notarized certificate of the secretary of the association attesting that the amendments were approved by a majority vote of the members thereof; and,
 - [4] Minutes of the meetings of the Board and the General Assembly called for the purpose.
- b. The application to amend the by-laws shall be accompanied by –
 - [1] The original and the amended or new by-laws;
 - [2] Notarized certificate of the board of directors or trustees attesting that the amendment of or the new by-laws was approved by a majority vote of the board;
 - [3] Notarized certificate of the secretary of the association attesting that the amendment or new by-laws was approved by a majority vote of the members thereof; and,
 - [4] Minutes of the meetings of the Board and the General Assembly called for the purpose.
- c. Issuance of amended certificate of registration.

If the application to amend the articles of association and/or its by-laws is not contrary to law or public policy and does not adversely affect any interest, the Regional Office shall issue the appropriate amended certificate of association or certificate of filing of amended by-laws as the case may be.

When a change in the corporate name is approved, the Regional Office shall issue an amended certificate of association under the amended name.

RULE 5

REGISTRATION OF HOMEOWNERS ASSOCIATION

Section 20. Number of Associations. – As far as practicable, only one (1) homeowners association shall be established and registered with HLURB in each subdivision, except in cases where the subdivision consists of two (2) or more phases. In case two (2) or more associations are registered or applying for registration within the same subdivision, the HLURB shall decide which association shall be registered after the procedures for adjudicatory mechanism as provided in this Rules are observed.

Section 21. Mandatory Registration. – It is mandatory for all associations to register solely with the HLURB. All associations whose purpose, among others, is to promote and protect their mutual interest and assist in their community development as homeowners are considered homeowners associations.

Associations previously registered with the Home Insurance Guaranty Corporation (HIGC) or the Securities and Exchange Commission (SEC) shall be respected and recognized: Provided, that they register with HLURB; and, provided, further, that no penalty shall be charged.

Section 22. Procedure for Registration of New Homeowners Association. – An association shall, upon payment of the prescribed fees, submit to the proper Regional Office of HLURB its Articles of Association, duly notarized and signed on each and every page thereof by all the incorporators consisting of not less than five (5) nor more than fifteen (15) natural persons.

The articles shall be accompanied by the following documents:

a. Notarized undertaking by the association to –

[1] Change the name of the association in the event that another person, firm or entity has acquired a prior right to the use of the name or one similar thereto; and,

[2] Comply with the rules and regulations;

- b. Information Sheet;
- c. List of the members of the association with the members' corresponding signatures;
- d. Certification as to the existence or absence of any other association in the subdivision/village; and the name and address of the nearest association, if any;
- e. Authorization by the incorporators for the representative of the association to transact/follow-up its registration application with the HLURB; and,
- f. Approved Subdivision/Development Plan indicating the area covered by the association.

Section 23. Additional Requirements. –

- a. If the application is a self-help housing project or one undertaken under the Group Land Acquisition and Development program (GLAD), Community Mortgage Program (CMP), or other similar land tenurial assistance programs, the applicant shall, in addition to the documents mentioned in Section 3 above, submit the following:
 - [1] Location plan and vicinity map of the project, whether on-site or off-site, duly signed and certified by a geodetic engineer;
 - [2] Notarized list of officers and members stating the nature of their occupancy, whether as owner or tenant;
 - [3] Certified true copy of the original or transfer certificate of title issued not later than thirty (30) days before the date of application;
 - [4] Duplicate original copies of the notarized letter of intent to sell, contract to sell, deed of absolute sale, or memorandum of agreement between the landowner and association;
 - [5] List of beneficiaries as certified by the proper settlement office of the local government unit (LGU) or Urban Poor Affairs Office (UPAO);
 - [6] Certification that it is the only proposed association that is seeking to apply for a Community Mortgage Program (CMP) loan in order to acquire the parcel/s of land; and,

[7] Alteration approval of subdivision plan from the local government units (LGUs) for homeowners associations intending to avail of community mortgage program (CMP) if located within existing subdivision projects.

- b. For NHA projects, certification that it is the HOA recognized by NHA.
- c. If the applicant intends to segregate from a mother association the following requirements shall be complied with:

[1] A sworn statement that –

The area of the project or the membership of the existing association has reached a size or number that renders it extremely difficult or impracticable to provide efficient delivery of services to all its members;

- i. The applicant's members are residents of a contiguous area;
 - ii. The existing association is serving several or all phases of a subdivision project and the petitioners are residents of one phase or two or more contiguous phases of said project: Provided, that, where the facilities of the subdivision project are commonly shared by all the phases of a subdivision project, the existing and proposed associations shall have the right to use the facilities but shall proportionately share in the expenses for its maintenance and the earnings derived or losses incurred from the operation thereof; and, provided, further, that the remaining members of the existing association reside in a contiguous area.
- [2] A written agreement between the mother and separating associations defining the obligations and liabilities among them with respect to:
- i. The use, maintenance, repair, replacement, modification and improvements of common areas and facilities;
 - ii. Access to or passage through the subdivision/ village gates, main interconnecting and other roads, alleys and sidewalks within the subdivision;
 - iii. Delivery of basic community services; and,
 - iv. Such other matters necessary for the proper governance and operation of both associations.

Section 24. Procedure for SEC or HIGC Registered Homeowners Associations. –

- a. The HLURB shall issue a certificate of registration to an association previously registered with the SEC or HIGC upon compliance with the following:
 - [1] The applicant association shall submit certified true copies of the certificate of registration, articles of association and by-laws previously submitted to the HIGC or SEC;
 - [2] When so required by the HLURB, the applicant shall amend its articles of association and by-laws to conform to the requirements of this Rules and submit such other documents;
 - [3] Payment of necessary fees.
- b. An association that fails to register within a period of one (1) year from the effectivity of this Rules shall have no legal standing to sue before the HLURB or avail of its support services. It may nevertheless be sued before the HLURB by its members or other interested parties and the officers may be held personally liable for the obligations and liabilities incurred by the association.

Section 25. Certificate of Registration. –

- a. Upon finding that the requirements for registration are in order, and that the articles of association and by-laws contain the provisions required by this Rules, the HLURB shall issue a Certificate of Registration to the applicant. The issuance of the Certificate of Registration shall confer upon the association a juridical personality separate and distinct from those of its members.
- b. If the application for registration is incomplete, the same shall be returned to the applicant. If any of the documents submitted are defective, the Regional Office shall notify the applicant of the defective submissions.
- c. If the applicant fails to comply with the requirements stated in the notice of deficiency within sixty (60) days from receipt thereof, the application shall be deemed denied and the documents shall be returned to the applicant.

Section 26. Adjudicatory Mechanism in the Registration of Association. – In case two or more associations are organized within the same subdivision/village and both applied for registration with HLURB in accordance with this Rules, the HLURB shall register only one association in accordance with the following procedures:

- a. The association which submitted first its registration papers and complied with all the requirements of the HLURB shall be registered;
- b. In case there are two (2) associations registered with the SEC or HIGC, then the association which was registered earlier shall be recognized; and,
- c. In case one (1) of the associations is registered with the SEC and the other with the HLURB, the one earlier registered shall prevail and the registration of the other shall be revoked, provided the requirements under Section 24 are submitted within a period of one (1) year of the effectivity of this Rules.

Nothing in this Rules shall prevent the HLURB from taking into consideration other factors in determining whose association shall be registered and recognized.

RULE 6

MERGER, CONSOLIDATION, AND FEDERATION

Section 27. Plan of Merger, Consolidation, or Federation. – The board of directors or trustees of two (2) or more associations may each approve, by majority vote, a plan of merger, consolidation or federation setting forth the following:

- a. Names of the associations that will merge, consolidate or federate, which are hereinafter referred to as the constituent associations;
- b. Terms of the merger, consolidation or federation and the mode of carrying the same into effect;
- c. Statement of the changes, if any, in the articles of association of the surviving association, in case of merger; and, with respect to consolidation, all the statements required to be set forth in the articles of association;
- d. Statement in the articles of association of the federation specifying the commonality of purpose and interests of the constituent associations, as well as the rights, obligations, and extent of powers of the federation over the said associations;
- e. Vicinity map showing that the territory of the associations proposing to merge or consolidate are contiguous to one another; and,
- f. Such other provisions with respect to the proposed merger, consolidation or federation as are deemed necessary or desirable.

Section 28. Approval of Plan by Homeowners Association Members.

– After the approval by majority vote of each of the board of directors or trustees of the constituent associations of the plan of merger, consolidation or federation, the same shall be submitted for approval by the members of each association at separate meetings duly called for the purpose. The notice of such meetings shall be given to all the members of the respective associations at least two (2) weeks prior to the date of the meeting, either personally or by registered mail. The notice shall state the purpose of the meeting and shall include a copy or a summary of the plan of merger, consolidation or federation. The affirmative vote representing a majority of the total membership of each association shall be necessary for the approval of such plan.

Section 29. Amendment of Approved Plan of Merger, Consolidation or Federation.

– An approved plan of merger, consolidation or federation may be amended by majority vote of the respective board of directors or trustees of all the constituent associations and ratified by the affirmative vote of majority of the members of each constituent association. The plan, together with any amendment, shall be considered as the agreement of merger, consolidation or federation.

Section 30. Articles of Merger, Consolidation or Federation.

– After the approval by the members as required by the preceding Sections, the articles of merger, consolidation or of federation, as the case may be, shall be executed by each of the constituent associations, and signed by the president or vice-president and certified by the secretary or assistant secretary of each association.

Section 31. Contents of Articles of Merger, Consolidation or Federation. – The articles of merger, consolidation or federation shall set forth the following:

- a. The plan of the merger, consolidation or federation;
- b. The number of constituent associations; and,
- c. The number of members of each constituent association voting for and against such plan, respectively.

Section 32. Submission of Articles of Merger, Consolidation or Federation. – The articles of merger, consolidation or federation, signed and certified as herein above required, shall be submitted to the Regional Office in three copies for approval, together with the following:

- a. The plan of federation, consolidation or merger, including a location and vicinity plan of the consolidating and merging associations; and
- b. The records of the approval by majority vote of each of the board of directors or trustees of the constituent associations of the plans.