TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

Saddle Creek Owners Association

STATUS: PARTIAL PUBLIC CRAWL - FULL 3-TIER PACKET NEEDED FOR VERIFICATION

Jurisdiction & Statutory Baseline: Florida (Ch. 720 & Ch. 718) & Federal HOA Law

Public Files Scanned: 2 PDF(s) (Saddle Creek CCRs) · Clauses Parsed: 93

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (Saddle Creek CCRs, 93 clauses parsed) for Saddle Creek Owners Association. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under Ch. 720 & Ch. 718 requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

3 Unverified Statutory Risk Areas to Check in Saddle Creek Owners Association:

1. Fines, Suspensions & Hearing Due Process (Ch. 720 & Ch. 718): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (Ch. 720 & Ch. 718): Verify secret-ballot/proxy rules, open board meeting notice windows, and statutory owner records-inspection rights.
3. Federal Preemption & Rules-vs.-Declaration Hierarchy (47 C.F.R. Sec. 1.4000 & FHA): Verify standalone Board/ARC rules do not exceed recorded CC&R authority or restrict protected antennas, solar, or assistance animals.

Upload up to 10 governing PDFs for a full Crystal AI Audit at https://www.truehoa.app/crystal