TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

The Cove at Lago Mar HOA

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: 1 PDF(s) (The Cove Governing Documents mini) · Clauses Parsed: 316

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (The Cove Governing Documents mini, 316 clauses parsed) for The Cove at Lago Mar HOA. 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 The Cove at Lago Mar HOA:

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