TRUEHOA CRYSTAL AI · PUBLIC DOCUMENT INVENTORY & REVIEW PENDING BRIEF

# Villas at Cross Creek Owners Association

**STATUS: REVIEW PENDING - HISTORICAL / INCOMPLETE CANDIDATES HELD PENDING SOURCE VERIFICATION**

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

Public Source Files on File: 2 PDF(s) (Bylaws Villas at Cross Creek, 29 pp) · Review Pending

TrueHOA Crystal AI indexed 2 public governing PDF(s) (Bylaws Villas at Cross Creek, 29 pages) on file for Villas at Cross Creek Owners Association. Unverified historical or incomplete automated candidates are held pending current-engine source quote, clause identity, and PDF page verification, so no findings or compliance certification are published yet. Upload up to 10 governing PDFs at www.truehoa.app/crystal to run a fresh verified review under Ch. 720 & Ch. 718.

### 3 Unverified Statutory Risk Areas to Check in Villas at Cross 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**