TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

# Whispering Pines 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: 2 PDF(s) (5th Amendment to the Whispering Pines Deisgn Guidelines) · Clauses Parsed: 231

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (5th Amendment to the Whispering Pines Deisgn Guidelines, 231 clauses parsed) for Whispering Pines 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 Whispering Pines 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**