TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

Bay Lake Improvement Association

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

Jurisdiction & Statutory Baseline: Minnesota (MCIOA (Minn. Stat. Ch. 515B)) & Federal HOA Law

Public Files Scanned: 2 PDF(s) (BAY LAKE ASSOC BY LAWS 06 25 2022.docx) · Clauses Parsed: 134

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (BAY LAKE ASSOC BY LAWS 06 25 2022.docx, 134 clauses parsed) for Bay Lake Improvement Association. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under MCIOA (Minn. Stat. Ch. 515B) requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

3 Unverified Statutory Risk Areas to Check in Bay Lake Improvement Association:

1. Fines, Suspensions & Hearing Due Process (MCIOA (Minn. Stat. Ch. 515B)): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (MCIOA (Minn. Stat. Ch. 515B)): 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