TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

Panther Creek Phase III HOA

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

Jurisdiction & Statutory Baseline: Mississippi (Miss. Code Title 89 Ch. 9 & Title 79 Ch. 11) & Federal HOA Law

Public Files Scanned: 2 PDF(s) (Member Combined Covenants) · Clauses Parsed: 210

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (Member Combined Covenants, 210 clauses parsed) for Panther Creek Phase III HOA. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under Miss. Code Title 89 Ch. 9 & Title 79 Ch. 11 requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

3 Unverified Statutory Risk Areas to Check in Panther Creek Phase III HOA:

1. Fines, Suspensions & Hearing Due Process (Miss. Code Title 89 Ch. 9 & Title 79 Ch. 11): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (Miss. Code Title 89 Ch. 9 & Title 79 Ch. 11): 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