TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

# Rock Ridge at Whitefish HOA

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

## Jurisdiction & Statutory Baseline: Montana (MCA Title 70 Ch. 23 & Title 35 Ch. 2) & Federal HOA Law

Public Files Scanned: 5 PDF(s) (CCR 93 LLC Ver 7.0) · Clauses Parsed: 479

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (CCR 93 LLC Ver 7.0, 479 clauses parsed) for Rock Ridge at Whitefish HOA. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under MCA Title 70 Ch. 23 & Title 35 Ch. 2 requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

### 3 Unverified Statutory Risk Areas to Check in Rock Ridge at Whitefish HOA:

1. Fines, Suspensions & Hearing Due Process (MCA Title 70 Ch. 23 & Title 35 Ch. 2): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (MCA Title 70 Ch. 23 & Title 35 Ch. 2): 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**