TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

Montreal at Lomas Encantadas HOA

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

Jurisdiction & Statutory Baseline: New Mexico (NMSA Ch. 47 Art. 16 & Art. 7A) & Federal HOA Law

Public Files Scanned: 1 PDF(s) (Governing Document) · Clauses Parsed: 53

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (Governing Document, 53 clauses parsed) for Montreal at Lomas Encantadas HOA. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under NMSA Ch. 47 Art. 16 & Art. 7A requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

3 Unverified Statutory Risk Areas to Check in Montreal at Lomas Encantadas HOA:

1. Fines, Suspensions & Hearing Due Process (NMSA Ch. 47 Art. 16 & Art. 7A): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (NMSA Ch. 47 Art. 16 & Art. 7A): 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