TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

Reserve at Spencer Creek HOA

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

Jurisdiction & Statutory Baseline: Tennessee (T.C.A. Title 66 Ch. 27 & Title 48 Ch. 51) & Federal HOA Law

Public Files Scanned: 1 PDF(s) (Reserve at Spencer Creek By Laws) · Clauses Parsed: 62

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (Reserve at Spencer Creek By Laws, 62 clauses parsed) for Reserve at Spencer Creek HOA. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under T.C.A. Title 66 Ch. 27 & Title 48 Ch. 51 requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

3 Unverified Statutory Risk Areas to Check in Reserve at Spencer Creek HOA:

1. Fines, Suspensions & Hearing Due Process (T.C.A. Title 66 Ch. 27 & Title 48 Ch. 51): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (T.C.A. Title 66 Ch. 27 & Title 48 Ch. 51): 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