

Lake of the Woods HOA

Cross-Reference Guide — Source Document Verification Index DRAFT 9 EDITION

Use this guide to verify every key claim in the Legal Comparison Report (Draft 9 edition) and the Home Office Rules Breakdown (Draft 9 edition) against the source documents.

Prepared for: Our Neighborhood | Date: July 11, 2026

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Source Documents Referenced

[A]	1984 Declaration — "Lake of the Woods Restrictions and Covenants," recorded March 23, 1984, by Anthony A. Petrarca, Trustee. ~19 pages.
[B]	1984 Bylaws — "Lake of the Woods Homeowners Association Code of Regulations," 1984 (recorded copy attached to the 2020 Affidavit of Lost Document). ~15 pages.
[C]	Draft 9 Declaration — "FINAL FOR MEMBERSHIP APPROVAL — Amended and Restated Declaration of Restrictions and Covenants for Lake of the Woods," dated June 10, 2026. 55 pages.
[D]	Draft 9 Bylaws — "FINAL FOR MEMBERSHIP APPROVAL — Amended and Restated Bylaws," dated June 9, 2026. 47 pages.
[E]	Law — ORC Chapters 5312 and 1702; ORC §§3321.04, 3321.042; federal authority as noted.
[R]	Red-lines — "DRAFT 9B" Bylaws red-line (June 9, 2026) and "DRAFT 9C" Declaration red-line (June 10, 2026), each comparing Draft 6.

Note on citations. All [C] and [D] citations in this edition were re-verified against the printed page numbers of the final Draft 9 documents. Citations in the March (Draft 6) editions used an earlier draft's section lettering and paging and should no longer be relied on — this is one of the reasons these guides were re-issued. Page numbers refer to the printed page number at the bottom of each page; article/section numbers are exact.

Part 1: Legal Comparison Report (Draft 9 Edition) Cross-References

Executive Summary & Background

Claim / Finding	Source	Where to Find It
1984 Declaration ~19 pp.; 1984 Bylaws ~15 pp.	[A], [B]	Full documents
Draft 9 Declaration 55 pp. (June 10, 2026); Bylaws 47 pp. (June 9, 2026)	[C], [D]	Cover pages and final pages
Red-lines fairly disclose the Draft 6 → Draft 9 changes	[R] + [C]/[D]	Independent full-text comparison of Draft 6 vs. Draft 9, checked against DRAFT 9B/9C
2026 documents bring the HOA under ORC Chapter 5312	[C]	Art. I–II, pp. 1–7 (definitions of Chapter 5312 etc.)
84 lots; developer Anthony A. Petrarca; recorded March 23, 1984	[A]	Opening paragraph, recording stamp, p. 1; Exhibit "B" (Lot Nos. 1–84) accompanying the Draft 9 Bylaws [D]
Association incorporated April 12, 1984	[D]	Art. I, §2(a), p. 1
Original 1984 restrictions "survive" but 2026 version prevails on conflict	[C]	Art. XIV, §3, p. 49
Documents can take effect separately (fallback provisions)	[C], [D]	[D] Art. II, §§4–5, p. 8; [C] Art. XIV, §§12–13, p. 51

Membership, Voting, Proxies

Claim / Finding	Source	Where to Find It
1984: Class A (owners) + Class B (developer)	[B]	Membership/voting provisions, pp. 1–3
Single class; 1 vote per lot with dwelling; land-contract purchasers vote instead of record owners	[C], [D]	[C] Art. III, §§3–4, p. 7; [D] Art. III, §§1–2, p. 8
"Good Standing" = not more than 30 days delinquent (litigation clause deleted from Draft 6)	[C], [D], [R]	[C] Art. II, §2(n), p. 5; [D] Art. I, §2(m), p. 5; deletion shown in [R] (struck text "not adverse to the Association in any litigation")
Delinquent members still vote in Director elections and on bylaw amendments	[D]	Art. IV, §5, p. 19; Art. IV, §10(i), p. 25
Proxy holder must be a Member; 300-day maximum; single-meeting default	[D]	Art. III, §3(a), p. 9
1984 baseline: proxy holder "need not be a member"; no duration cap stated	[B]	Proxies, §4, p. 3

Quorum: 20% of voting power (1984 and Draft 9)	[B], [D]	[B] Quorum section, p. 3; [D] Art. III, §4(d), p. 13
Voting methods incl. mail and electronic; meeting methods chosen by majority	[D]	Art. III, §3(a)–(b), pp. 8–9

Property Use Restrictions

Claim / Finding	Source	Where to Find It
1984: ~12 basic restrictions	[A]	Restrictions sections, pp. 3–8
Draft 9: 30+ restrictions, §3(a)–(ff)	[C]	Art. IV, §3, pp. 10–24
1984 minimum sizes: 2,200–2,400 sq. ft. by building type (4 types)	[A]	Art. I, §A.1–A.2, pp. 2–3
No minimum dwelling size in Draft 9 (or Draft 6)	[C]	Full-text search: no square-footage or building-type provision exists; Art. IV, §2 covers only yards/setbacks (pp. 9–10)
Rental restrictions: 12-month minimum, no B&B/venue, eviction power, land-contract recording	[C]	Art. IV, §3(k)(1)–(13), pp. 13–15
Occupancy: 2 persons/bedroom; under-36-months excluded	[C]	Art. IV, §3(p), p. 18
Sex-offender residency ban	[C]	Art. IV, §3(q), p. 18
Drones banned; owner may authorize over own lot	[C]	Art. IV, §3(c), p. 10
Solar: Draft 9 permits roof-mounted only, with prior written Board approval, permits, Board rules, safety standards; ground-mounted/portable not addressed	[C] + [E]	[C] Art. IV, §3(y), pp. 21–22; [E] ORC 5312.16(A) — statutory right to install "on the owner's dwelling unit or other location within the owner's lot" unless specifically prohibited; §(B) reasonable size/place/manner rules
Lighting rules; Holiday Period = Monday of Thanksgiving week to Jan. 10	[C]	Art. IV, §3(l), p. 16
Artificial turf prohibited	[C]	Art. IV, §3(i), p. 13
Signs: six categories, 10 sq. ft. cap, Front Yard	[C]	Art. IV, §3(x), pp. 20–21
Commercial vehicles: no overnight; employer vehicle daytime parking allowed	[C]	Art. IV, §3(cc)(2), p. 23
Pools: in-ground/above-ground with prior written approval; "portable" deleted from Draft 6's list (kiddie-pool status ambiguous)	[C] vs. Draft 6 §3(z)	[C] Art. IV, §3(z), p. 22; Draft 6 §3(z) ("and portable")
Wildlife feeding banned; bird-feeder-only exception	[C]	Art. IV, §3(dd), p. 24

Use of Association's name requires authorization	[C]	Art. IV, §3(ee), p. 24
Owner-information disclosure (owners only — occupants dropped from Draft 6)	[C], [R]	Art. IV, §3(u), p. 19; change shown in [R]
Nuisance definition (embarrassment / discomfort / annoyance language)	[C]	Art. IV, §3(o), p. 17
Fishing removed from lake-activity ban; stocking ban added	[C], [R]	Art. IV, §3(h)(6) and (8), p. 12; changes shown in [R]
Water Lot rules; adjacent lots bound	[C]	Art. IV, §3(h), pp. 11–13

Architectural Control

Claim / Finding	Source	Where to Find It
1984: silence for 30 days = approved	[A]	Art. I, §E, pp. 11–12
Draft 9: silence for 30 days = denied	[C]	Art. V, §2, p. 25 ("deemed to have been denied")
Mandatory reconsideration before court challenge (30/60-day clocks)	[C]	Art. V, §2, p. 25
Written statement of grounds required for denials/conditional approvals	[C]	Art. V, §3, p. 26
ARB must be established; its members are the Board of Directors	[D], [C]	[D] Art. IV, §12, p. 27; [C] Art. V, §1, p. 25

Assessments, Liens, Enforcement

Claim / Finding	Source	Where to Find It
1984: \$50/yr anchored to Exhibit "A" scope; member action required for changes	[A]	Assessment provisions, pp. 15–16; Exhibit "A," p. 18
Member majority may increase or decrease the annual assessment	[C]	Art. VIII, §1, pp. 32–33
Board increases >20%/yr require member approval; \$50 floor retained	[C]	Art. VIII, §1, p. 33
Special assessments "ratably or specifically by some or all" owners	[C], [D]	[C] Art. II, §2(a)(7), p. 3; [D] Art. I, §2(b)(7), p. 2
Enforcement assessments (fines) levied against the lot	[C]	Art. XII, §2, p. 45
Lien certificate recordable before or after title transfer; binds transferee	[C]	Art. VIII, §4, p. 34
Unsuccessful lien challenge: Association may counterclaim for fees and costs	[C]	Art. VIII, §6, p. 35
Entry to abate violations after 60-day notice; cure-and-bill; 48-hr notice entry under easements	[C]	Art. XII, §§1, 3, pp. 44–45; Art. X, §6, p. 41
Voting-rights suspension cannot reach Director elections / bylaw amendments	[C], [D]	[C] Art. XII, §4, p. 46; [D] Art. IV, §10(i), p. 25

Amendments

Claim / Finding	Source	Where to Find It
1984 amendment: signed instruments from a majority of owners; Bylaws 66⅔%	[A], [B]	[A] Amendment provision, p. 12; [B] amendment provisions (66⅔%)

Draft 9 standard amendment: majority of voting power; written-consent process detailed	[C]	Art. XI, §1, p. 42
Board-only "Special Amendments" for 7 purposes; deemed power of attorney	[C]	Art. XI, §2, pp. 42–43
Challenges: 1-year deadline; loser reimburses each prevailing party + enforcement assessment	[C]	Art. XI, §3, p. 43

Bylaws: Board, Meetings, Elections

Claim / Finding	Source	Where to Find It
1984: 3–7 trustees; annual meeting first Wednesday of January; special meeting by 10 members; removal by 75%	[B]	Trustees article pp. 4–7; meetings article p. 3 (annual meeting timing, 10-member call); removal provision (75%)
Draft 9: Board of 3, expandable to 5 by member majority	[D]	Art. IV, §§1, 3, pp. 15–17
Member removal: majority of total voting power, with or without cause	[D]	Art. IV, §8, p. 23
Annual meeting Jan–Apr; postponable to end of June	[D]	Art. III, §4(a), p. 11
Member-called special meetings: 50% of voting power; callers bear costs	[D]	Art. III, §4(b), p. 12
15-day meeting notice	[D]	Art. III, §4(c), p. 13
Election method chosen by majority present; secret ballot as fallback	[D]	Art. IV, §5, p. 18
Tellers, photo-ID check-in, provisional ballots, Committee of Counters, observers, audit, 30-day certification	[D]	Art. III, §3(c)–(h), pp. 9–11
Election disputes "final and binding on all Members"	[D]	Art. IV, §5, p. 20
Nomination deadline notice 21 days; floor nominations if notice missed	[D]	Art. IV, §4, p. 17
Quarterly Board meetings; executive sessions (incl. real-estate transactions)	[D]	Art. IV, §6, pp. 21–22
Records inspection rules may protect owner privacy	[D]	Art. VIII, §7, p. 38
Scrivener Corrections section contains an incomplete sentence (drafting error)	[D]	Final article, §9, p. 40 — compare against Draft 6's version and red-line 9B

Part 2: Home Office Rules Breakdown (Draft 9 Edition) Cross-References

All conditions come from a single section: Draft 9 Declaration, Article IV, Section 3(r), "Office or Studio Use," pages 18–19.

Report Reference	Source	Where to Find It
1984: "single family residence purposes" only; no home-office rules	[A]	Restrictions §1, p. 3
Draft 9: home office permitted under 7 conditions (Draft 6 had 8)	[C], [R]	Art. IV, §3(r), pp. 18–19; deletion of the sight/sound/smell condition shown in [R]
Condition 1 — no interference with neighbors	[C]	Art. IV, §3(r)(1), p. 18
Condition 2 — zoning + banned uses; "care or rehabilitation facility"; home-school carve-out	[C]	Art. IV, §3(r)(2), p. 18
Condition 3 — no nonresident staff, walk-ins, solicitation	[C]	Art. IV, §3(r)(3), p. 18
Condition 4 — primarily residential; no commercial reputation	[C]	Art. IV, §3(r)(4), p. 18
Condition 5 — deliveries (Board discretion)	[C]	Art. IV, §3(r)(5), p. 19
Condition 6 — no inventory/assembly/repair/testing	[C]	Art. IV, §3(r)(6), p. 19
Condition 7 — no hazardous/offensive use (Board discretion)	[C]	Art. IV, §3(r)(7), p. 19
Enforcement: notice, fines, liens, suspension, cure, court	[C]	Art. XII, §§1–4, pp. 44–46; Art. VIII, §§2–4, pp. 33–34
Due process before enforcement assessments	[E]	ORC 5312.11(C)–(D)

Homeschooling References

Claim / Finding	Source	Where to Find It
Home-school carve-out ("shall not be construed to disallow ... home-school his or her children or wards")	[C]	Art. IV, §3(r)(2), p. 18
Ohio home-education rights	[E]	ORC §3321.04; §3321.042 (notification process, eff. 10/3/2023)
Constitutional background	[E]	Meyer v. Nebraska, 262 U.S. 390 (1923); Pierce v. Society of Sisters, 268 U.S. 510 (1925)
Fair Housing Act familial-status protection	[E]	42 U.S.C. §3604(b)
Co-op risk analysis (Conditions 1–4)	[C]	Art. IV, §3(r)(1)–(4), p. 18

Corrections Log (claims withdrawn or revised from the March editions)

Earlier claim (Draft 6 editions)	Status	Verified finding
"1,800 sq. ft. minimum home size" (variously described as retained or as a reduction from 1984)	WITHDRAWN	No square-footage minimum exists in Draft 6 or Draft 9. 1984 required 2,200–2,400 sq. ft. by building type ([A] Art. I, §A.1–A.2, pp. 2–3).
"Draft 6 does not require advance notice for non-emergency entry"	REVISED	Art. X, §6 requires 48-hour notice except emergencies ([C] p. 41); the live issue is the breadth of the exceptions.
"Draft 6 does not require written reasons when denying an architectural request"	REVISED	Art. V, §3 requires a written statement of grounds ([C] p. 27); deemed denials by silence produce no reasons.
Section-letter citations in the March editions (e.g., rentals at §3(c), occupancy at §3(d))	SUPERSEDED	The final documents letter these provisions differently (rentals §3(k), occupancy §3(p), etc.); all citations in the Draft 9 editions follow the final documents.

This cross-reference guide was prepared July 11, 2026, from the source documents listed on the cover page. Page numbers refer to printed page numbers in each document. Informational only; not legal advice. Consult a licensed Ohio attorney for advice specific to your situation.