# PATTERN AND PRACTICE TO DEFRAUD

## THE CONSTITUTIONAL CRISIS OF NON-ADJUDICATION

*A National Comparative Evidence Report on Property Appraisal, Tax Enforcement, School-District Bonds, Public Finance, and the Denial of Meaningful Judicial Review*

**CORE PROPOSITION**

When legally defective valuations or certifications become the tax base and the debt base, and the designated review system cannot adjudicate the underlying illegality or grant effective relief, financial injury becomes a constitutional problem.

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*For Legal, Evidentiary, and Public-Policy Review*

July 24, 2026

## Publication and Evidentiary Notice

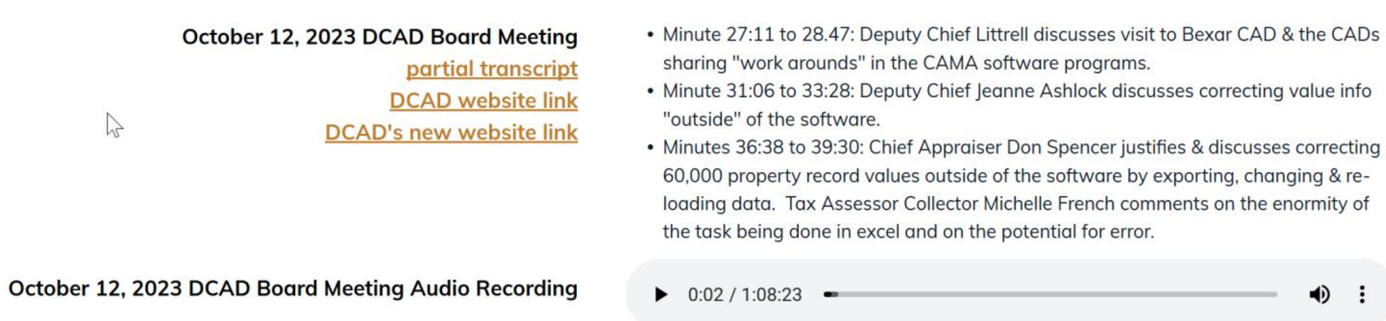
**IMPORTANT**

This report is an evidence-correlation document, not a judicial finding, criminal charging instrument, investment recommendation, or substitute for legal advice. It identifies recurring methods, duties, consequences, and barriers to adjudication. It deliberately distinguishes official findings from allegations, testimony, private analyses, media reports, inferences, and reported information.

The phrase "pattern and practice to defraud" is used as the project's descriptive thesis. It does not mean that every appraisal district, assessment office, school district, taxing unit, official, bond, or challenged valuation is fraudulent. Nor does the present record establish a single coordinated national enterprise among unrelated jurisdictions. The report asks a narrower and more defensible question: do the materials show recurring structures and conduct that can produce materially unreliable valuations, tax burdens, public-finance representations, and remedies—and, where knowledge and intent are proved, can those same structures support fraud, civil-rights, securities, or other liability?

The source base contains materially different kinds of evidence. Official audits may establish a control failure or statutory noncompliance without finding criminal intent. A civil complaint states allegations, not adjudicated facts. Legislative testimony may include documentary support but remains testimony. A policy report can identify incentives and disclosure weaknesses without proving a violation in a particular issuance. News reports document public consequences but do not prove causation. Personal communications reveal lived harm but require consent and verification before publication as evidence.

The 2,775-page Denton County 2023 Certified Totals file is not re-analyzed here. The evidence of that report is at www.mockingbirdproperties.com/dcad . The Denton County 2023 Totals are treated as a foundational exhibit. The Original Petition states and shows that the 2021 tax-roll certification was falsified by temporarily changing unresolved properties to resolved status and later reversing them. That allegation is accurately described as pleaded and per the evidence delivered to the Texas State Comptroller followed by the FBI, DOJ & SEC. [S1, S24]. Changing information is a pattern and practice not just by falsifying the tax roll but also by removing 60,000 property records in excel, manipulating them and putting them back into the valuation software as seen at https://irp.cdn-website.com/39439f83/files/uploaded/10-12-23_BOD_meeting_-_manipulating_records-051524.pdf and as heard on audio at www.mockingbirdproperties.com/dcad



## Evidence-status vocabulary

| Label | Meaning |
|---|---|
| **OFFICIAL FINDING** | A conclusion stated by a government auditor, regulator, court, or other authorized body within the scope of its work. |
| **DOCUMENTED CONDITION** | A condition shown by records, calculations, and source materials, leading and evidencing a legal violation(s) or proof of intent. |
| **ALLEGATION** | A claim made in a pleading, complaint, testimony, correspondence, or advocacy document that has not been finally adjudicated. |
| **INFERENCE** | A reasoned conclusion drawn from two or more supported facts; the report identifies it as an inference and states what additional proof is needed. |
| **SPONSOR-REPORTED** | Information provided by the project sponsor (Vexler), from government files, government audio, depositions, public-engagement metrics and constituent communications, and quantitative analysis thereon. |
| **PENDING** | A matter said to be before an agency or court, or expected in future proceedings. |

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# 1. Executive Summary

*The recurring architecture, the legal duties, the human injury, and the constitutional question*

*The power to value property becomes the power to tax. The power to tax becomes the power to lien and foreclose. The tax base also becomes the debt base. When the underlying legality cannot be adjudicated, every downstream consequence remains in motion.*

This report correlates official audits, commissioned operational reviews, civil pleadings, legislative testimony, bond-finance studies, government tax-bill analyses, public reporting, and sponsor-reported human evidence from multiple states. The record does not show identical conduct everywhere. It does show recurring failure modes that matter because property values are not isolated administrative estimates. They determine the distribution of taxes, support government budgets, influence debt capacity and public-bond disclosures, affect household affordability and business survival, and can culminate in liens, collection suits, forced sales, and tax foreclosure.

The strongest official evidence presently comes from three sources. **First**, the Missouri State Auditor concluded that Jackson County's reassessment and appeals process failed to provide the due process intended by state law and county code, and identified failures involving Board of Equalization independence, evidentiary burden, comparable-sales support, document production, inspection proof, hearing notice, and transparency. **Second**, the Tennessee Comptroller's Memphis-Shelby County Schools forensic and internal-controls work identified large amounts categorized as potential fraud, waste, abuse, and noncompliance, together with systemic weaknesses in procurement, conflicts, documentation, access controls, audit independence, and governance. **Third**, commissioned reviews of Texas appraisal districts documented operational, staffing, technology, policy, data, governance, and review-process risks—while also cautioning that not every weakness proves intentional misconduct or invalid valuation outcomes. [S2, S3, S4, S6]

The bond-finance evidence supplies the bridge between valuation and public debt. Texas voters considered 307 bond propositions in November 2023 with $42.8 billion in principal and an estimated $64.7 billion in total repayment; $56.7 billion of combined principal and interest was approved. School districts sought the largest amount of debt. The California school-bond study documents how general-obligation debt is repaid through property taxes, how capital-appreciation bonds compound far into the future, how assessed-value growth assumptions influence repayment plans, and how public information may be fragmented, inconsistent, or unavailable. Federal securities law provides a national standard: municipal-issuer statements reasonably expected to reach investors may be subject to antifraud rules, and the SEC's Crosby ISD case demonstrates that a Texas school district and official can face federal enforcement when material liabilities and reserves are misrepresented in connection with a bond sale. [S7, S8, S25]

The consequences are not theoretical. The Cook County Treasurer found that homeowners bore $610.8 million of the county's added tax burden for the 2023 tax year, and that the median homeowner bill in the reassessed south and southwest suburbs rose 19.9 percent—the largest increase in at least 29 years. Fifteen communities, thirteen with majority-Black populations, faced homeowner-tax increases above 30 percent. Ohio and Colorado reporting documents valuation spikes exceeding 30 percent in many areas and the resulting pressure for legislative relief. A private constituent communication supplied to this project describes a 62-year-old mortgage-free homeowner whose business income declined, who began Social Security, fell behind on property taxes, and was served with a collection suit. The sponsor reports more than 100 similar emails in twelve months, more than 7,000 petition signatures, and substantial video audiences; those metrics require preserved exports and independent validation before being presented as verified totals. [S9, S16-S20, S24]

The constitutional issue arises when the government's remedial structure cannot meaningfully examine the claimed wrong. A routine valuation protest may correct an individual number. It may not be able to adjudicate a systemwide method, fraudulent certification, conspiracy, securities disclosure, constitutional deprivation, or prospective injunction requiring lawful methodology. If a statute makes that limited forum exclusive, then courts dismiss the larger claim for failure to use the forum that lacked authority to decide it. The claimed injury is not merely an erroneous value. It is the combined exercise of valuation, taxation, lien, collection, and borrowing authority without an available tribunal empowered to determine whether the foundational conduct was unlawful.

## Principal findings

| Finding | Conclusion |
|---|---|
| **1. Recurring methods** | The materials repeatedly identify unsupported or poorly documented model inputs, manual workarounds, inconsistent comparables, ad hoc adjustments, incomplete procedures, unreliable records, insufficient testing, and inadequate disclosure. The evidence varies in strength by jurisdiction, but the categories recur. |
| **2. Recurring governance failures** | Weak audit independence, conflicts of interest, inadequate segregation of duties, incomplete record retention, vendor influence, deficient board oversight, and blurred independence between assessor and review body make errors harder to detect and intentional misconduct easier to conceal. |
| **3. A direct tax-to-bond nexus** | Property values are used to allocate taxes and demonstrate the revenue capacity supporting general-obligation debt. A materially false tax base, growth assumption, liability statement, or public disclosure can therefore create both taxpayer injury and investor risk. |
| **4. Measurable financial and human harm** | The record documents large tax shifts, compounding debt, affordability pressure, fixed-income vulnerability, business strain, collection risk, geographic and racial disparities, erosion of equity, and intergenerational obligations. |
| **5. Non-adjudication is a force multiplier** | Where the designated administrative process lacks authority to decide the actual claim, procedural exclusivity can convert a correctable administrative error into an enduring constitutional injury. |
| **6. Public concern is evidence of salience, not liability** | Petition signatures, correspondence, views, comments, and interviews show that people recognize the problem and are seeking a remedy. They do not substitute for proof of the underlying violation and must be preserved with transparent methodology. |

### The report's central conclusion

**CONCLUSION**

These materials support a credible national inquiry into recurring appraisal, tax, bond, governance, and remedy failures. The evidence of shared teaching of systems (as evidenced in DCAD's own audio recordings) between the Central Appraisal Districts, and software systems designed to allow data inputs that are outside of Mass Appraisal, USPAP, quantifiable math and law, leads to a high probability that the vast majority of taxing jurisdictions acted fraudulently. The constitutional urgency lies in the fact that known and provable illegality can be insulated from adjudication while taxes are collected, liens accrue, homes and businesses are placed at risk, and bond risk compounds along with interest thereon creates not just fraud, but fraud that compounds.

## 2. Method, Scope, and Claim Discipline

*How the report separates evidence from advocacy and correlation from proof*

The report follows a "traceable proposition" method. Every major conclusion is broken into five questions: What conduct occurred? What legal or professional duty governed it? What source supports the statement? What downstream consequence followed or could reasonably follow? What additional proof would be required to establish liability in a particular case? This method is designed for attorneys, investigators, journalists, legislators, taxpayers, and members of the public who need to move from a conclusion to the underlying evidence without reconstructing the entire record.

### 2.1 Source hierarchy

| Evidence tier | Use and limitation |
|---|---|
| **Tier A — Official authority** | Statutes, constitutions, court opinions, government audits, regulator orders, and official government datasets. These receive the greatest weight within their stated scope. |
| **Tier B — Independent or commissioned professional review** | Operational reviews, gap analyses, appraisal reports, and audits commissioned by a public entity. Weight depends on mandate, methodology, access, independence, and stated limitations. |
| **Tier C — Litigation and testimony** | Complaints, petitions, briefs, affidavits, legislative testimony, and hearing materials. These identify claims and evidence but must be distinguished from findings. |
| **Tier D — Research and policy analysis** | Think-tank studies, professional commentary, and advocacy research. Useful for systems and incentives. |
| **Tier E — Journalism and public communications** | Useful for reported consequences, dates, quotes, and public responses. Important facts should be verified against primary records where available. |
| **Tier F — Human accounts and sponsor-reported metrics** | Vital for identifying harm, urgency, and investigative leads. Sponsor has dozens of emails from people who have lost their homes due to tax lien foreclosure and additional evidence available to the public at www.mockingbirdproperties.com/dcad . All one needs to do is use the internet and type "tax lien foreclosures" in your district to see the societal harm. |

### 2.2 What "pattern" means here

A legally actionable pattern is not proved merely by assembling similar complaints. The report uses "pattern" to describe recurrent categories across independent sources: data and model integrity; lawful methodology; equal treatment; certification; transparency; independent review; records; conflicts; bond disclosure; collection; and access to adjudication. Proof of a particular fraud claim ordinarily requires a material misrepresentation or concealment, knowledge or recklessness, the applicable intent, transaction or reliance requirements, causation, and injury. The elements vary by claim and jurisdiction.

The present materials are strongest in proving recurring control weaknesses, noncompliance, unreliable process, disclosure risk, and measurable consequences. The report therefore identifies where the facts support an official finding, where they support a reasonable inference, and where further discovery, subpoenas, testimony, transaction-level tracing, or expert analysis is needed.

### 2.3 What is outside the scope

- No parcel-by-parcel recalculation of Denton County Certified Totals.
- No conclusion that a standard financial statement audit validates appraisal methodology or tax-roll legality.
- No determination of criminal guilt or civil liability for any person not already subject to a final official finding.
- No investment recommendation, credit rating, or prediction that a particular bond will default.
- No legal advice to individuals facing tax suits, foreclosure, appeal deadlines, or bond disputes.
- No publication of personally identifying hardship information without informed consent and redaction.

### 2.4 Correlation framework

| Stage | System function | Primary questions |
|---|---|---|
| 1 | INPUTS | Sales, property characteristics, classifications, income data, market areas, costs, depreciation, exemptions, and model assumptions. |
| 2 | VALUATION | Mass appraisal, manual adjustments, spreadsheets, algorithms, comparables, model calibration, ratio studies, and quality controls. |
| 3 | CERTIFICATION | Appraisal records, resolved/unresolved status, roll approval, statutory certifications, public reports, and data supplied to taxing units. |
| 4 | TAX & DEBT | Tax levies, budgets, collection, debt capacity, bond elections, official statements, continuing disclosure, and repayment assumptions. |
| 5 | REVIEW | Notice, evidence access, burden of proof, independent decision maker, appeal, discovery, injunction, and judicial authority. |
| 6 | HARM | Higher bills, unequal burden, arrears, liens, collection suits, equity loss, forced sale, business stress, intergenerational debt, and investor risk. |

# 3. The Recurring Pattern

*Ten failure modes appearing across appraisal, taxation, school-district finance, and review systems*

The sources do not describe a single software system or a single state-law scheme. They identify a common architecture: government depends on large-scale data systems and professional judgment; those systems can operate with incomplete controls; public entities have incentives to maintain or enlarge revenue capacity; the public often receives only summary outputs; and review bodies may be under-resourced, dependent on the same agency, or limited to narrow remedies. **The risk becomes constitutional when the outputs are enforced before the foundational legality can be meaningfully adjudicated. Given the severity of the evidence, one must ask if the incomplete controls is not a flaw, but a design feature. That feature is what allows the intent to defraud to be exacted upon an unsuspecting society.**

### 3.1 Predetermined or unsupported outcomes

The Kansas testimony alleges value shifts between land and improvements that produced consistent overall percentage increases and cites a BOTA decision finding no market evidence for a county base-acre value. The JCAD allegations identify predetermined results and inadequate modeling. These sources are not equal in weight, but both illustrate the proof question: was the value produced by market evidence and a calibrated model, or was the model manipulated to reach a target? [S10, S4-related allegations]

### 3.2 Manual workarounds and fragmented systems

The JCAD review identified continued reliance on spreadsheets, manual calculations, email requests, and incomplete CAMA migration. The DCAD IAAO gap analysis described outdated software, workflow limitations, staffing shortages, and the need for a new CAMA system and training. Manual tools are not inherently unlawful, but they increase the need for documented controls, reproducibility, audit trails, and independent testing. [S3, S4]

### 3.3 Incomplete policies, procedures, and training

The IAAO gap analysis and JCAD review both found missing or incomplete written procedures, training needs, and institutional reliance on individual knowledge. The Memphis-Shelby audit found outdated or undocumented procedures across procurement, records, audit, governance, and system access. When results affect taxes or public debt, undocumented processes impede replication, challenge, and accountability. [S3, S4, S6]

### 3.4 Weak data validation and records

Missouri auditors found missing or late valuation support, unreliable inspection proof, inadequate hearing records, and deficient notice. Memphis-Shelby auditors found missing records across multiple systems and had to reconstruct contract histories. The recurring risk is that the public is required to meet deadlines and burdens while the government's own evidentiary record is incomplete. [S2, S6]

### 3.5 Certification without reliable resolution

The Original Petition alleges, with delivered evidence that has been deemed admitted by the courts, that thousands of unresolved properties were temporarily marked resolved to permit 2021 tax-roll certification and then returned to unresolved status. Its significance is structural: certification is the bridge by which provisional appraisal data becomes an enforceable tax and finance input. It is important to point out the compounding effect of bad data inputs into the valuation software grows like an infection day by day and year by year thus the compounding of fraud where one bad input becomes many bad property valuations that continues to grow not just in the taxing district but nationally in scale. Outside valuation entities who use CAD data to report valuations are in fact utilizing bad data and repeating the practice nationally. [S1]

### 3.6 Review-body dependence or constrained authority

The Missouri audit found at least the appearance of impaired Board of Equalization independence because the assessment department performed duties and sent correspondence on the board's behalf. The Texas ARB commentary argues that speed, de novo appeal, limited remedies, and procedural structure leave taxpayers with little redress for hearing violations. The proof question is not whether review exists in name, but whether it is independent, evidence-based, and empowered to decide the actual claim. [S2, S11]

### 3.7 Unequal burdens and inconsistent treatment

Cook County's official analysis documented a substantial shift from commercial to residential taxpayers in reassessed areas and extreme geographic disparities. State constitutional uniformity provisions vary, but the recurring legal principle is that valuation and taxation cannot be administered through arbitrary, grossly disparate, or intentionally discriminatory practices. [S9, S12]

### 3.8 Bond complexity and incomplete public visibility

The California study documents fragmented financial reporting, private placements without public Official Statements, refunding structures that obscure the origin of current debt, capital-appreciation bonds with deferred compounded interest, and public information that is often more oriented toward investors than taxpayers. The Texas election report shows why full principal-and-interest disclosure matters. [S7, S8]

### 3.9 Conflicts, vendor influence, and deficient oversight

The Memphis-Shelby audit identified conflict and procurement concerns, awards outside recommended evaluation results, insufficient contract support, and weak monitoring. California's policy study describes campaign advantages and alleged pay-to-play concerns surrounding bond programs. These are not proof of a nationwide conspiracy, but they show why independence and disclosure controls are indispensable. [S6, S7]

### 3.10 Enforcement before adjudication

Taxes become delinquent, penalties and interest accrue, liens attach, and collection cases proceed on short deadlines. If the forum capable of stopping that process cannot consider the claimed systemwide illegality, the remedy may arrive too late—or never. The anonymous Kingwood account illustrates the human consequence: a paid-off home remains vulnerable to a tax collection suit when income declines. [S24]

See [The Wheel of Fraud] (link)

**THE REPEATABLE ARCHITECTURE**

Generate values at scale → certify or publish the values → allocate taxes and support debt → compel taxpayers and investors to rely on official outputs → channel objections into a limited administrative process → invoke exclusivity, exhaustion, immunity, waiver, or jurisdiction when the broader claim reaches court → continue collection and debt service while the foundational legality remains undecided.

## 4. Evidence Across Jurisdictions

*What the strongest sources establish—and what they do not*

### 4.1 Missouri: an official finding of due-process failure in assessment appeals

The Missouri State Auditor's April 2026 audit of the Jackson County Assessment Appeals Process is a central anchor because it is an official government audit focused directly on the relationship between reassessment and taxpayer review. The audit rated overall performance "Poor" and concluded that flawed reassessment complicated the appeals process, taxpayers did not receive the due process intended by law and county code, and the Board of Equalization did not operate transparently or maintain sufficient independence. [S2]

| Area | Official audit finding |
|---|---|
| **Independence** | The assessment department sent correspondence and performed duties on behalf of the Board of Equalization, creating at least the appearance of impaired independence. |
| **Burden and valuation support** | The board did not require the assessment department to prove true market value and accepted testimonial evidence not supported by documentation. |
| **Comparables** | The department did not consistently provide the appraisal and at least three recent comparable sales required by state law; the audit projected widespread deficiency from its sample. |
| **Evidence timing** | In more than 38 percent of tested appeals, supporting valuation documentation was not supplied at least three days before the hearing. |
| **Notice** | Thirty-five percent of a tested subgroup did not receive the required seven-day hearing notice by mail or email. |
| **Inspection proof** | Photographs were treated as inspection evidence even when dates were questionable or outside the reassessment period. |
| **Transparency** | The board failed to keep required minutes for closed sessions during the period reviewed. |
| **Scale** | Approximately 54,625 appeals were filed; a large number remained unresolved well after the reassessment cycle. |

The audit does not establish that every Jackson County assessment was fraudulent. It establishes that the process designed to test assessments was materially deficient. That distinction is crucial. A system can deny meaningful due process without every underlying value being wrong; conversely, a correct value does not excuse an unlawful hearing process. The audit demonstrates that statutory safeguards are not self-executing. Independence, burden of proof, timely evidence, valid comparables, notice, inspection records, and transparent proceedings must operate in practice.

## 4.2 Texas appraisal districts: capacity, technology, governance, and the contested fraud record

The Texas materials require the greatest claim discipline because they include official financial statements, commissioned gap and organizational reviews, advocacy materials, pleadings, and alleged violations. The strongest neutral conclusion is that appraisal districts can meet selected state validity measures while still carrying serious operational, documentation, technology, governance, and uniformity risks.

### DCAD IAAO gap analysis

The March 2024 IAAO consulting report was a gap analysis, not a performance audit. It described hard-working personnel operating amid retirements, staffing shortages, incomplete written policies and procedures, outdated or unsupported technology, workflow limitations, and a transition to a new appraisal system. It recommended substantial staffing increases, new compliance and outreach functions, improved training, a completed procedures manual, stronger sales verification and ratio testing, and a more open and sustainable appeal process. It also noted that minimum compliance at a point in time does not guarantee future compliance. Mr. Vexler has stated and shown at https://irp.cdn-website.com/39439f83/files/uploaded/Summary_of_DCAD_IAAO_Gap_Analysis_March2024_-comments.pdf that the report is a puff piece ordered by Don Spencer at a cost of roughly $90,000 (paid by tax payer money) to create the appearance of legitimacy where none exists. Mr. Spencer's position is we need a new building to house more staff and we will try and do a competent job, while ignoring the blatant fraud of overvaluation and over taxation during his time as a Deputy Chief Appraiser and then Chief Appraiser at DCAD. The point being that even the pattern of using these GAP Analysis Reports as advertising to dissuade the public is a pattern and practice, just like the JCAD Final Report. See page 13 of https://irp.cdn-website.com/39439f83/files/uploaded/JCAD-Final-Report-Public-Version.pdf [S3]

### JCAD independent organizational review

The February 2026 JCAD review found that recent outcomes generally met state validity thresholds and did not establish systemic intentional misconduct. Yet, at the same time it identified material risks: manual depreciation and ad hoc adjustments; small market areas; incomplete income-model institutionalization; weak documentation and standardization; CAMA migration problems; reliance on spreadsheets and manual workarounds; governance and recordkeeping concerns; allegations of retaliation and favoritism; ARB integrity issues; and inadequate controls over property discovery and data acquisition. [S4]

This is an important evidentiary lesson. Passing a state study or receiving an unmodified financial audit opinion is not the same as proving that every valuation method, certification, hearing, or public disclosure complied with every governing duty. Conversely, operational weakness alone does not prove fraud. The legal inquiry must connect the defect to a specific duty, official action, state of mind, and injury. The evidence on compounding the overvaluation and over taxation with no regard for the fraud looking back is proof of the fraud itself. Knowledge of a crime and power to prevent.

### DCAD annual financial report

DCAD's 2023 annual financial report contains an unmodified opinion on the basic financial statements. That opinion concerns whether the financial statements are fairly presented under applicable accounting standards. It does not validate parcel-level appraisals, USPAP compliance, equal-and-uniform treatment, tax-roll certification, or constitutional adequacy of the protest system. [S5]

### Original Petition allegations

The Original Petition alleges that DCAD officials knew valuation data produced grossly inflated notices and temporarily changed the status of 8,000 to 10,000 unresolved properties to resolved so that the 2021 roll could be certified, then changed them back. It seeks declarations concerning ultra vires conduct, equal-and-uniform requirements, and the legality of mass-appraisal practices. Those allegations are central to the project but remain allegations in this report unless supported by a separate final finding. [S1]

## 4.3 Tennessee: forensic evidence of systemic school-district control and procurement failure

The Memphis-Shelby County Schools work is not a property-appraisal audit. Its value lies in demonstrating how a large public education system can experience systemic failures in procurement, contracts, conflicts, records, access controls, audit independence, and governance—and how those failures can translate into financial loss and compliance exposure.

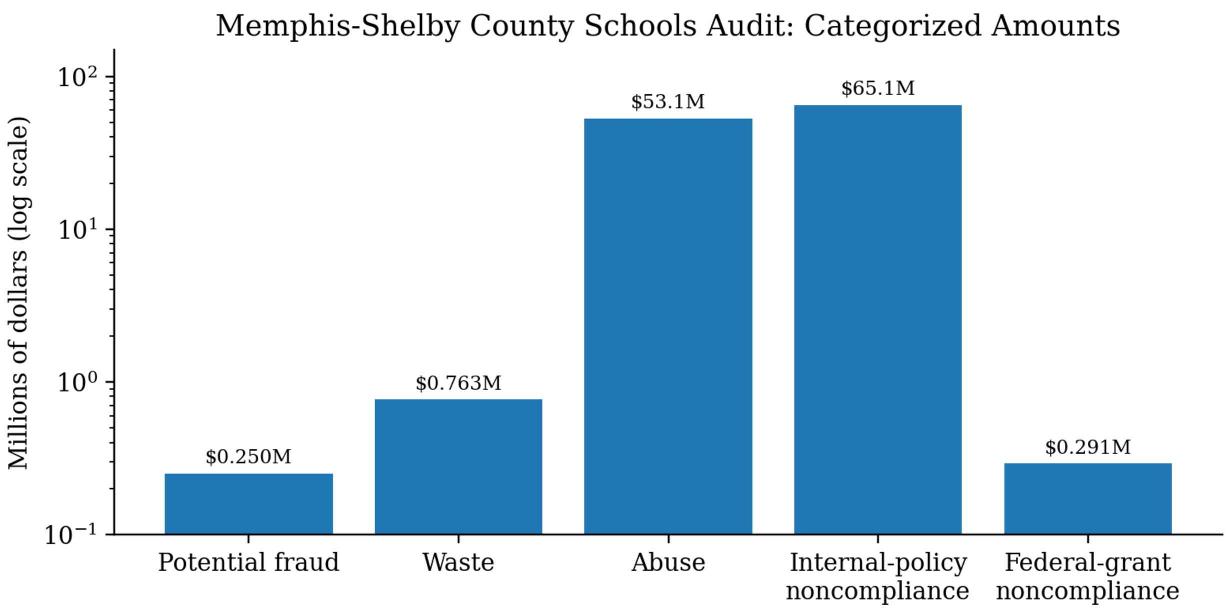


*Figure 1. CLA's categorized amounts in the Memphis-Shelby County Schools forensic work. The logarithmic scale permits small and large categories to appear together. Categories reflect audit terminology and are not criminal adjudications. Source: S6.*

CLA reported approximately $119.5 million across categories of potential fraud, waste, abuse, internal-policy noncompliance, and federal-grant noncompliance. Approximately $54.2 million was categorized as evidence consistent with potential fraud, waste, or abuse. The largest amounts involved abuse and internal-policy noncompliance, not the potential-fraud category. The report expressly states that professional standards do not permit the auditors to determine criminal guilt and that hidden irregularities may remain undetected. [S6]

| Audit category | Amount | Meaning for this report |
|---|---|---|
| **Potential fraud** | $250,000 | Work the district reportedly determined was not completed; classification requires adjudicative caution. |

| Audit category | Amount | Meaning for this report |
|---|---|---|
| **Waste** | $763,124.28 | Includes payments or work judged deficient, negligent, or not economically supported. |
| **Abuse** | $53,147,984.61 | Includes major contract and ACH/vendor issues categorized under the audit's framework. |
| **Internal-policy noncompliance** | $65,073,979.48 | Large transaction population lacking required processes, approvals, documentation, or controls. |
| **Federal-grant noncompliance** | $291,000 | Separate compliance category; not equivalent to fraud. |

The relevance to property tax and bonds is institutional. Public-finance integrity depends on accurate records, independent audit, conflict controls, authorization, procurement, contract monitoring, and truthful reporting. Where those controls fail, the same financial statements, budgets, capital plans, and public disclosures used to support debt may become unreliable. The audit therefore supports a common-governance chapter, not a claim that its specific Tennessee transactions were caused by appraisal fraud.

## 4.4 California and Texas bond evidence: debt, disclosure, and assessed-value assumptions

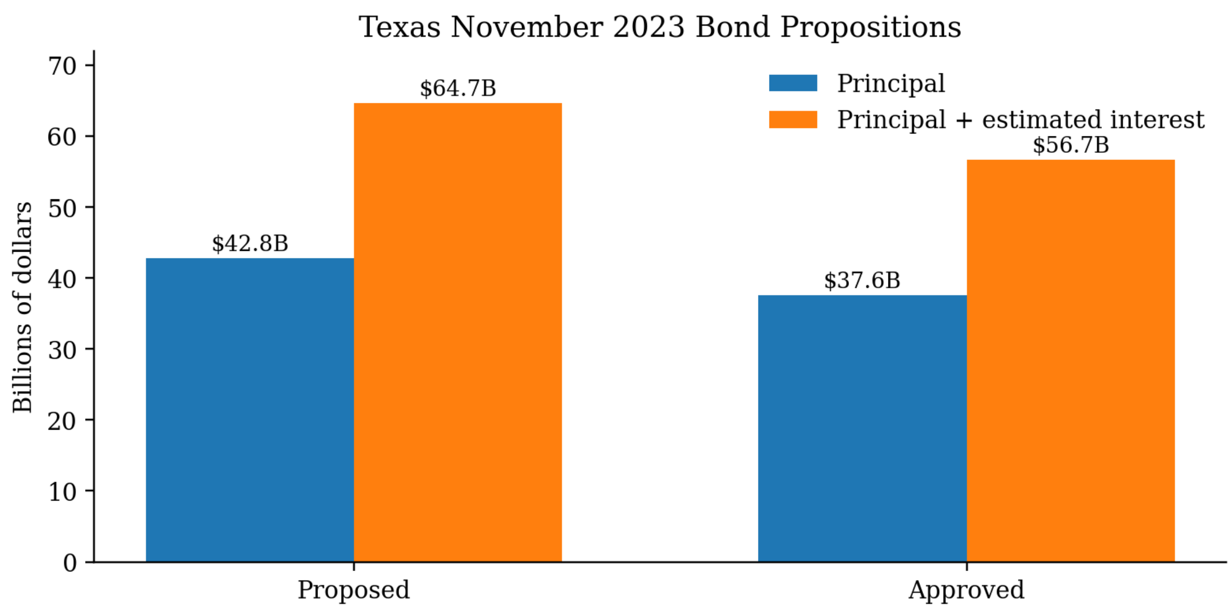


*Figure 2. Texas bond propositions considered and approved in November 2023. Total repayment includes estimated interest. Source: S8.*

The Texas Public Policy Foundation report calculated that November 2023 voters considered 307 propositions authorizing $42.8 billion of principal and an estimated $64.7 billion of total repayment. Voters approved 225 propositions, representing $37.6 billion in principal and an estimated $56.7 billion in repayment. Independent school districts proposed $33.7 billion in total repayment; although 54.3 percent of ISD propositions passed, 84 percent of the dollars proposed were approved. [S8]

Texas Voter Information Documents are designed to disclose ballot language, principal, estimated interest, combined repayment, existing debt, and an estimated annual tax increase on a $100,000 homestead. That disclosure framework recognizes a core truth: principal alone materially understates the obligation. It also creates a verification question—whether the assumptions about taxable value, interest, timing, and future collections are reasonable and whether **material contrary information is omitted. The vast majority of the public is unaware of the crimes including school district bond election fraud being committed against them.** Many people don't recognize the issue until they are a victim.

The California Policy Center study provides a longer historical view. It reported $146.1 billion in authorized state and local educational-construction borrowing from 2001 through 2014 and approximately $200 billion in principal and interest obligations. It describes capital-appreciation bonds that defer repayment while interest compounds, assessed-value growth assumptions extending decades, fragmented public reporting, private placements without publicly posted Official Statements, refunding bonds that obscure the origin of current debt, and oversight committees whose authority may be limited to expenditure of proceeds rather than issuance and repayment structure. [S7]

The study is an advocacy and research publication, not a regulatory finding. Its role is to identify the risk mechanisms and the records needed for proof: each bond series, CUSIP, official statement, debt-service schedule, assessed-value projection, tax-rate assumption, election document, continuing disclosure, audit, and actual collection history.

### 4.5 Illinois: official evidence of burden shifting and unequal community impact

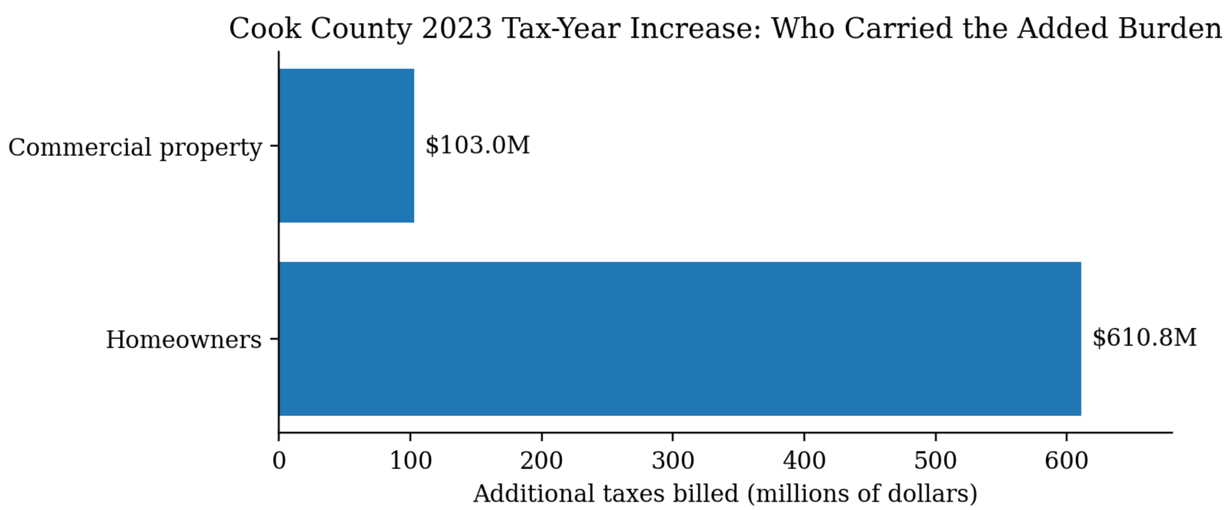


*Figure 3. Cook County's added property-tax burden for the 2023 tax year. Source: Cook County Treasurer, S9.*

The Cook County Treasurer analyzed nearly 1.8 million bills and found an additional $706 million in property taxes, bringing the total above $18.3 billion. Homeowners were assigned approximately $610.8 million—86.5 percent—of the added burden. In the reassessed south and southwest suburbs, residential taxes rose 15.9 percent while commercial taxes declined 7.8 percent; the median homeowner bill rose 19.9 percent to $6,117. [S9]

The distribution was also geographically and demographically unequal. Fifteen south-suburban communities, thirteen with majority-Black populations, saw homeowner taxes rise more than 30 percent. The median bill more than doubled in Dixmoor and Phoenix. The Treasurer also explained that lower tax rates do not guarantee lower bills when assessments rise, and that tax stress can lead residents and businesses to leave, shifting the burden to those who remain and weakening collections and public services.

This evidence proves a burden shift and measurable disparities. It does not, standing alone, prove intentional discrimination or fraudulent appraisal. It does show why equal-treatment review must examine the entire allocation system, not only the nominal tax rate.

### 4.6 Kansas, Ohio, Colorado, New Jersey, and Harris County: warning indicators and public stress

| Jurisdiction | Reported condition | Evidentiary use and limitation |
|---|---|---|
| **Kansas** | Legislative testimony alleges unsupported base-acre values, inflated sales adjustments, poor rural comparables, and value shifts that preserve predetermined annual increases. A quoted BOTA decision reportedly found no market evidence supporting a specific base-acre value. | Testimony with referenced records; obtain official BOTA decisions and raw data before treating as verified statewide conduct. |
| **Ohio** | News reporting documents valuation increases above 30 percent in some areas, fears of forced sale or relocation, and multiple proposed relief measures. | Public consequence and policy evidence. |
| **Colorado** | Public reporting found the average home value increased approximately 37 percent over two years, with larger increases in some counties and possible four-figure tax effects absent rate changes. | Public consequence and levy interaction; actual bills depend on local mill levies and relief measures. |
| **New Jersey** | Official-data analysis reported a record average residential property-tax bill and substantial municipal variation. | Affordability and geographic variation. Violates Uniform and Equal |
| **Harris County** | A reported 2024 rate action raised the county rate from a 3.5 percent benchmark to 8 percent under a disaster exception, with an estimated $256 effect on a $400,000 home. | Illustrates that tax bills are produced by values and rates; rate decisions to meet predetermined budges which have nothing to do with property valuation per USPAP are subject to fraud. |
| **Central Texas** | Reporting explains that taxable values may continue “catching up” under the homestead cap even when market values decline. | Shows lag and complexity; a rising taxable value during market decline violates USPAP, Mass Appraisal Standards and Uniform and Equal. |

## 5. The Common Thread of Law

*Duties that recur even when state statutes, terminology, and procedures differ*

No single state statute governs every appraisal office or bond issuer. The national common thread lies in recurring legal duties. Each state expresses them differently, but the underlying obligations are recognizable: use lawful valuation methods; apply taxes uniformly; keep accurate records; issue truthful certifications; disclose material public-finance information; provide notice and a fair hearing; maintain an independent decision maker; preserve access to courts; and refrain from depriving property through arbitrary or unlawful government action.

| Common duty | Legal foundation | Potential violation pattern |
|---|---|---|
| **Lawful market valuation** | State constitutions and property-tax codes commonly require market, actual, true, or fair cash value; professional standards require credible methods, adequate data, proper scope, calibration, testing, and non-misleading reporting. | Unsupported model inputs, predetermined outcomes, arbitrary adjustments, invalid comparables, missing income analysis, or untested mass-appraisal models. |
| **Equal and uniform taxation** | State uniformity clauses and the Fourteenth Amendment constrain arbitrary and grossly disparate administration. Allegheny Pittsburgh demonstrates that systematic assessment disparity can violate equal protection; Nordlinger demonstrates that not every difference is unconstitutional if a rational policy supports it. | Selective revaluation, inconsistent classes, neighborhood or property-type targeting, unjustified burden shifts, or materially different treatment of similarly situated owners. |
| **Accurate certification and public records** | Officials must perform ministerial and statutory certifications truthfully and maintain records capable of supporting the certified result. | Representing unresolved values as resolved, missing audit trails, altered statuses, unreliable inspection records, or certifications unsupported by the underlying data. |
| **Due process in review** | The Fourteenth Amendment requires notice and a meaningful opportunity to be heard before an impartial decision maker when property is at stake. State law often adds evidence timing, burden, minutes, and hearing-notice requirements. | Late or missing evidence, inadequate notice, assessor dominance of the review body, unequal evidentiary rules, no meaningful opportunity to challenge the actual method. |
| **Meaningful remedy for unlawful tax** | McKesson recognizes that a state may choose predeprivation or postdeprivation procedures, but due process requires meaningful relief when a tax is unlawfully exacted. | A refund or correction system that cannot address the legal wrong, or a procedural route that exists on paper but is unavailable in practice. |
| **Protection of equity in tax enforcement** | Tyler holds that government may collect a tax debt but cannot simply retain value exceeding the debt; Jones and Mennonite require constitutionally adequate notice before tax-sale consequences. | Penalty and interest escalation, forced sale without adequate notice, or retention of surplus equity beyond the lawful debt. |
| **Truthful municipal-securities disclosure** | Federal antifraud provisions reach material misstatements and omissions in municipal-issuer statements reasonably expected to reach investors. Rule 15c2-12 structures continuing disclosure through underwriters and undertakings. | False reserves, concealed liabilities, unsupported tax-base projections, omitted control failures, stale or inconsistent disclosures, or misleading official statements. |
| **Fair municipal finance practice** | MSRB Rule G-17 requires dealers and municipal advisors to deal fairly and avoid deceptive, dishonest, or unfair practices; Rule G-37 addresses pay-to-play political contributions. | Undisclosed conflicts, political contribution schemes, unfair dealer conduct, or professional advice not aligned with the issuer's and public's disclosed interests. |
| **Civil-rights accountability** | Section 1983 provides a remedy for deprivations of federal rights under color of state law; Monell requires a municipal policy, custom, or final | A policy or custom causing due-process, equal-protection, or |

| Common duty | Legal foundation | Potential violation pattern |
|---|---|---|
| | policymaker connection rather than simple respondeat superior. | takings injury; isolated negligence generally is insufficient. |
| **Conspiracy and failure-to-prevent limits** | Sections 1985 and 1986 are element-specific. Section 1985 is not a general federal conspiracy statute; applicable clauses may require protected-right and discriminatory-purpose elements. Section 1986 is derivative of a viable Section 1985 wrong and requires knowledge, power to prevent, neglect, and resulting injury. | The report must not treat organizational coordination or parallel conduct as automatically satisfying Sections 1985 or 1986. However, the question becomes…How many years of knowingly compounding property tax fraud, is considered sufficient to satisfy USC 42, Sec. 1983, 1985, and 1986. Answer: 1 |

## 5.1 Texas duties central to the project

Texas law provides the most developed project-specific crosswalk. Article VIII, section 1 of the Texas Constitution requires taxation to be equal and uniform. Texas Tax Code section 23.01 requires taxable property to be appraised at market value and, when a district uses mass-appraisal standards, requires compliance with the Uniform Standards of Professional Appraisal Practice. Section 25.18 requires periodic reappraisal activities that identify property, update relevant characteristics, define market areas, and develop appraisal models. Section 26.01 uses values certified by the chief appraiser in the tax-rate and debt-service process. Texas constitutional protections also include open courts, due course of law, and property protections. The legal controversy is whether the exclusive-remedy structure can bar a separate constitutional or ultra vires claim that the administrative forum lacks authority to decide.

## 5.2 The federal floor and the state-tax barrier

Federal rights do not disappear because the subject is taxation, but federal jurisdiction is constrained. The Tax Injunction Act bars federal courts from enjoining, suspending, or restraining state tax assessment, levy, or collection when a plain, speedy, and efficient state-court remedy exists. Fair Assessment in Real Estate Association v. McNary applies comity to bar federal damages actions challenging state-tax administration when adequate state remedies are available. Those doctrines make the adequacy of the state forum a central—not peripheral—question.

The project's constitutional thesis is therefore not that every property-tax dispute belongs in federal court. It is that government cannot rely on the existence of a state remedy while simultaneously structuring that remedy so the actual federal or constitutional claim cannot be heard or remedied. The decisive factual questions are whether the state process is genuinely available, whether it can adjudicate the challenged conduct, whether it can grant prospective and retrospective relief, and whether collection continues in a way that destroys the value of the eventual remedy.

## 5.3 Equal protection: a narrow but powerful doctrine

Allegheny Pittsburgh Coal Co. v. County Commission invalidated a county assessment practice that produced dramatic and persistent disparities between recently sold property and comparable property. Nordlinger v. Hahn later upheld California's acquisition-value system because the differential treatment rationally furthered legitimate state interests. Together, the cases establish a disciplined rule: inequality alone is not enough, but intentional, systematic, or grossly arbitrary administration may cross the constitutional line.

### 5.4 Takings and equity

A high tax or erroneous valuation is not automatically a compensable taking. The stronger takings principle appears at enforcement: Tyler v. Hennepin County held that a government may collect the tax debt but cannot appropriate the owner's surplus equity. Knick v. Township of Scott removed the former state-litigation prerequisite for ordinary takings claims, but it did not repeal the Tax Injunction Act or comity limits applicable to state-tax administration. A legally sound report must preserve those distinctions.

## 6. The Appraisal-to-Bond Nexus

*How values become revenue capacity, debt capacity, disclosure, and intergenerational obligation*

The appraisal-to-bond nexus is not an allegation; it is an accounting and legal relationship. General-obligation bonds are paid from taxes, and tax levies are applied to taxable value. School-district notices and bond documents frequently use certified taxable value, historical growth, collection rates, and projected tax bases to explain debt service. The question is whether those inputs are accurate, lawfully generated, and fairly disclosed.

### 6.1 The Financial Chain

| Link | Function or Dysfunction ending in fraud on the public |
|---|---|
| **Certified value** | Determines the relative tax burden and forms the denominator for tax-rate calculations. **As the property values in many of these cases was fraudulent then so must be the Certified Value and the downstream effects into the bonds themselves being the product of fraud.** |
| **Tax levy and collection** | Produces revenue used for operations and debt service; delinquency and collection rates affect cash flow. |
| **Debt capacity** | State and local limits may be stated as a percentage of assessed or taxable value, making valuation growth financially consequential. **Compound Cumulative Interest on the bonds or bond rollover schedules is not part of the presentations to the public.** |
| **Bond election disclosure** | **Principal, interest, total repayment, existing debt, and estimated homeowner tax impact are not in many cases presented to voters. What is presented to the Bond investors is "Unlimited Tax" of which there is no such thing.** |
| **Official statement and market disclosure** | Investors receive financial statements, tax-base data, debt schedules, assumptions, and risk factors based on "Unlimited Tax". **This "Unlimited Tax" closes the loop on the Intent to Defraud.** |
| **Continuing disclosure** | **Annual financial and operating data, event notices, and material public statements continue after issuance, the vast majority of which are themselves compound year after year fraud. If the base data is fraudulent so must be the resulting continuing disclosures.** |

| Link | Function or Dysfunction ending in fraud on the public |
|---|---|
| **Repayment and refinancing** | **Property taxes fund debt service; reauthorization of bonds and not retiring the bonds (roll up) extends & obscures the original obligation further compounding the fraud.** |

### 6.2 What must be proved to convert appraisal misconduct into securities misconduct

1. Identify the specific bond, series, CUSIP, amortization schedule, issuer, obligated person, official statement, continuing-disclosure undertaking, and relevant public statements.
2. Identify the precise valuation, tax-base, collection, debt, reserve, liability, or growth representation that was materially false or misleading.
3. Establish who knew the contrary facts, when they knew them, and what review or disclosure controls existed.
4. Establish materiality: whether a reasonable investor would view the omitted or misstated information as significantly altering the total mix of information.
5. Apply the correct state-of-mind standard. Section 10(b) and Rule 10b-5 require scienter; Section 17(a) provisions differ; private claims add reliance and loss-causation requirements that SEC enforcement may not.
6. Trace causation and injury separately for taxpayers, voters, issuers, guarantors, and investors.

This transaction-level discipline is why CUSIP and official-statement indexing is important. A statewide debt total can show scale, but it cannot prove a misstatement in a specific issuance. The website and API architecture should permit users to move from a taxing unit to the appraisal district, certified tax base, bond election, CUSIP, official statement, debt-service schedule, continuing disclosures, audits, and actual tax collections that are all based within law but the pattern and practice to defraud becomes apparent when the required items in #1 and #2 above are intentionally hidden. **CUSIPS on their own, which do not include off-balance sheet financing, energy contracts, EDC negotiated give-a-ways to private corporations, public/private partnership arrangements, interfund transfers, all of which have principal, more bonds, and more compound cumulative interest growth and none of which is readily apparent to the public in any forum and all of which is paid for with real estate tax via over valuation and over taxation which is fraud.**

### 6.3 Crosby ISD: the verified federal precedent

In March 2022, the SEC charged Crosby Independent School District and its former chief financial officer with misleading investors in a $20 million bond sale. The SEC alleged that the district failed to report $11.7 million in payroll and construction liabilities and falsely reported $5.4 million in general-fund reserves. The matter is important because it establishes the legal proposition that a Texas school district's financial representations in a municipal offering are subject to federal antifraud enforcement. [S25]

### 6.4 Disclosure controls are constitutional safeguards in financial form

The SEC's municipal guidance states that antifraud duties may apply to public statements reasonably expected to reach investors, including websites, reports to government bodies, speeches, public announcements, interviews, and social media. The guidance encourages policies that identify responsible people, review public financial statements, train officials, and provide accurate, timely, and complete information. These controls overlap directly with the governance weaknesses found in the Missouri, JCAD, DCAD, and Memphis-Shelby materials. [S2-S6, S25]

## 7. Financial and Human Consequences

*The constitutional stakes measured in households, businesses, communities, and generations*

The report's second tier is not a collection of emotional anecdotes. It is the consequence layer of the causal chain. The relevant question is whether a documented legal or process failure can be traced to a measurable burden. A strong consequence claim therefore states the source, time period, population, mechanism, and limitation.

| Consequence | Mechanism |
|---|---|
| **Household cash-flow stress** | Tax bills rise without a corresponding increase in income or liquidity. A paper increase in value cannot be used to buy groceries, pay insurance, or satisfy a tax bill unless the owner sells or borrows. |
| **Mortgage-free does not mean cost-free** | A paid-off home remains subject to recurring taxes, penalties, interest, liens, collection suits, and foreclosure. For fixed-income owners, property tax can function as a perpetual occupancy charge. |
| **Equity erosion** | Delinquent taxes, penalties, interest, legal fees, and distressed-sale conditions reduce the equity that households expected to preserve for retirement or heirs. |
| **Business closure and reduced investment** | Higher property costs, uncertain assessments, and shifted tax burdens can cause firms to relocate, close, defer hiring, or pass costs to customers and tenants. |
| **Geographic and racial disparities** | Burden shifts can fall most heavily on communities with lower incomes, historically weak tax bases, or limited commercial property, as Cook County's official data demonstrates. |
| **Intergenerational debt** | Long-term and capital-appreciation bonds commit future taxpayers—sometimes people not yet born—to principal and compounded interest based on assumptions made decades earlier. |
| **Government-service instability** | When tax burdens become uncollectible or residents and businesses leave, collection rates fall and remaining taxpayers carry a larger share, weakening the services the tax was intended to fund. |
| **Investor and guarantor exposure** | If tax-base, liability, reserve, or collection representations are materially unreliable, bond investors, insurers, state guarantee programs, and public budgets face risk. |
| **Loss of trust** | When taxpayers cannot reproduce the valuation, obtain the evidence, receive an independent hearing, or reach a court with authority to decide the claim, confidence in appraisal, elections, bonds, and courts deteriorates. |

## 7.1 Anonymous case study: a mortgage-free home under collection threat

**SOURCE STATUS**

Constituent communication received and supplied by Mr. Vexler on 7/24/2026. Identity should remain confidential until the writer gives informed publication consent. Tax bills, petition, service papers, exemption status, payment history, income evidence, and property records should be obtained before the case is presented as verified.

A 62-year-old Kingwood-area resident reported moving to Texas in 1997, building and operating a business for approximately twenty years, and beginning to wind the business down after a revenue decline. He and his wife had paid off their mortgage and expected to adjust their budget, but he reported that they could not keep property taxes current. He applied for Social Security to bridge the income gap and was served with a Harris County collection lawsuit requiring a prompt response. His central fear was not an abstract increase in an annual bill; it was losing the accumulated equity in a mortgage-free family home. [S24]

> *We thought that we could adjust our budget and get by, but we have been unable to afford to keep our property taxes current.*
>
> Anonymous constituent communication; publication permission pending

The constitutional significance depends on the legal foundation of the debt and the adequacy of the remedy. Financial hardship alone does not prove an unconstitutional tax. But if the tax was derived from an unlawful or unequal valuation, if the owner was denied required evidence or a fair hearing, or if the tribunal could not adjudicate the underlying claim before collection, the hardship becomes evidence of injury caused by the alleged constitutional failure.

### 7.2 Public engagement and demand for adjudication

| Indicator | Reported scale | Required verification |
|---|---|---|
| **Hardship correspondence** | More than 100 similar emails in the preceding twelve months. | Reported by Mr. Vexler. Preserved native emails, headers, attachments |
| **Petition** | More than 7,000 petition signatures, received on the Mockingbird Properties website. | Preserved. |
| **Rapid video reach – YouTube** | More than 100,000 views in a two-day window on some appearances. | YouTube, Rumble, Facebook, Substack, X |
| **SCOTX video** | More than 257,000 views approximately two weeks after publication. | https://www.youtube.com/watch?v=PznOg61nMLo&t=14s |
| **Daniela Cambone appearances** | More than 1,000,000 cumulative views, with an update interview requested. | YouTube. |

These indicators do not prove fraud. They establish salience, investigative reach, and the existence of a population that believes the existing system is causing harm or denying relief. In constitutional terms, the relevance is not popularity. It is whether large numbers of people encounter the same barrier: the inability to place a systemic legal claim before a tribunal with authority to decide and remedy it and or the evidence of economic stress realized by the viewer.

### 7.3 Human-evidence protocol

The focus of Leslie Robbins and myself have been on documenting, analyzing, and proving via the courts the evidence of property tax fraud on a mass scale as seen at www.mockingbirdproperties.com/dcad . This has been a massive undertaking which would not be necessary had the laws been enforced for all of society and we must stay focused on our tasks.

What many of the senders of the emails believe is evidence are real issues but those emails and corresponding evidence must be assembled in totality and used by those same victimized people to pursue guilty individuals and entities through the court system.

Part of that assembly of documents should be: property ID, county, appraisal authority, taxing units, age, household circumstances, ownership duration, mortgage status, income event, exemption status, audio and video of the interaction with the taxing authorities, tax bills, notice of protest, protest result, appraisal history, tax-bill history, delinquency, enforcement stage, and claimed harm.

Obviously, we can't give individualized legal advice but highly suggest the use of an attorney or pro-bono attorney or bankruptcy attorney.

# 8. The Constitutional Crisis of Non-Adjudication

*When a remedy exists in name but not in power*

Administrative review is not constitutionally defective merely because it is specialized, fast, or limited. Property-tax systems process enormous numbers of parcels and require orderly deadlines. The crisis arises when a claimant challenges conduct that the designated forum cannot adjudicate, yet the existence of that forum is used to bar access to any court that can.

## 8.1 The non-adjudication sequence

| Sequence | Effect |
|---|---|
| **Step 1** | The government designates an appraisal-review or equalization process as the exclusive route for property-tax complaints. |
| **Step 2** | That forum is authorized to determine value or classification but not fraud, conspiracy, systemwide methodology, securities disclosure, ultra vires conduct, constitutional validity, or prospective institutional relief. |
| **Step 3** | The claimant attempts to bring the broader claim in court. |
| **Step 4** | The government invokes exclusivity, exhaustion, sovereign immunity, standing, waiver, jurisdiction, or procedural default. |
| **Step 5** | The court dismisses without reaching the merits because the claimant did not obtain relief through the forum that lacked power to grant it. |
| **Step 6** | Taxes, penalties, liens, collection, budgets, and debt service continue while the foundational claim remains undecided. |

## 8.2 Why de novo appeal may not cure the process

The Texas ARB commentary argues that de novo judicial appeal focuses on the property value and does not remedy procedural violations committed during the administrative hearing. That can be beneficial when a court genuinely re-decides the full valuation dispute. It is insufficient when the claimed injury is the administrative architecture itself—lack of independence, unequal evidence, falsified certification, unlawful systemwide method, or a continuing policy requiring prospective relief. [S11]

### 8.3 The adequacy paradox

**THE PARADOX**

Federal tax doctrines defer to state remedies when those remedies are plain, speedy, efficient, and adequate. State exclusivity doctrines may then bar claims that were not resolved administratively. If the administrative body could not decide the claim and the court refuses to hear it because the administrative body was exclusive, the system creates a right without an adjudicator.

This paradox must be proved with precision. The report should map, for each claim: the forum's jurisdiction; available discovery; subpoena power; evidentiary rights; independence; available relief; ability to issue declaratory or injunctive orders; refund authority; appellate standard; collection stay; limitations period; and treatment of federal constitutional claims. A general statement that the process is unfair is not enough.

### 8.4 The constitutional provisions implicated

| Principle | Application |
|---|---|
| **Due Process** | Property cannot be taken through a procedure lacking adequate notice, a meaningful opportunity to be heard, and an impartial decision maker. A remedy that arrives after irreparable equity loss may not be meaningful. |
| **Equal Protection** | Systematic and irrational disparity, selective enforcement, or intentional unequal treatment may violate federal and state equality guarantees. |
| **Takings / property protection** | Government may collect lawful taxes, but enforcement cannot appropriate more property than law permits or deny compensation where a taking occurs. |
| **Supremacy** | State procedure cannot nullify federal rights. The difficult question is how federal rights interact with neutral state tax remedies, the Tax Injunction Act, and comity. |
| **Open Courts / access to justice** | Many state constitutions protect a judicial remedy or due course of law. The project's claim is strongest when a recognized wrong has no tribunal with power to grant effective relief. |
| **Separation of powers** | If an executive or administrative entity can define, enforce, review, and insulate its own conduct, courts are prevented from performing their checking function. |

### 8.5 Section 1983, Monell, and the need for a specific federal right

Section 1983 does not create substantive rights. It supplies a civil remedy when a person acting under color of state law deprives another of a right secured by the Constitution or federal law. The pleading must identify the exact right, the responsible act, causation, available relief, and applicable immunity. A local government is not automatically liable for every employee act; Monell requires injury caused by an official policy, custom, deliberate omission, or final policymaker.

For this project, potential federal rights may include procedural due process, equal protection, and property protections. The report should not present "fraud" as a free-standing Section 1983 right.

Fraudulent conduct matters because it may be the means by which a constitutional deprivation was caused, concealed, or maintained.

### 8.6 Sections 1985 and 1986: preserve the elements

Section 1985 is divided into separate clauses addressing interference with federal officers, obstruction of justice, and conspiracies to deprive equal protection or equal privileges. Section 1985(3) is not a general remedy for every agreement to commit a wrong; Supreme Court doctrine requires careful attention to discriminatory purpose and the protected right. Section 1986 applies only when a Section 1985 wrong is viable and a person knew it was about to occur, had power to prevent or aid in preventing it, neglected or refused, and injury followed. The nationwide recurrence identified in this report is not itself proof of a Section 1985 conspiracy.

### 8.7 The question for courts

> *May government exercise the powers to value, tax, lien, foreclose, and borrow while preventing any tribunal from adjudicating evidence that the foundation for those powers was unlawful?*

That question goes to the heart of constitutional government because it concerns who decides whether public power stayed within law. A government may make mistakes. It may create specialized remedies. It may require exhaustion. What it cannot do, under the project's thesis, is construct a closed loop in which the challenged agency's limited process is declared exclusive precisely because no court has reached the underlying constitutional wrong.

## 9. Integrated Findings and Proof Gaps

*What the record presently supports, what it suggests, and what remains to be proved*

| Status | Integrated conclusion |
|---|---|
| **Supported by official sources** | Assessment appeals can fail statutory due-process requirements; public bodies can suffer systemic control, procurement, conflict, record, and audit failures; property-tax reassessments can shift very large burdens among classes and communities; municipal issuers are subject to federal antifraud duties; a Texas school district has faced SEC enforcement for material bond-sale misstatements. |
| **Supported by commissioned reviews** | Appraisal districts can experience staffing, technology, documentation, training, model, data, governance, and review risks even while meeting selected state validation thresholds. |
| **Supported as pleaded or testified** | DCAD roll-certification manipulation; predetermined appraisal results; unsupported algorithms and sales adjustments; systemwide fraud and ultra vires theories; Delaware County civil-rights and tax allegations. |

| Status | Integrated conclusion |
|---|---|
| **Reasonable inference requiring transaction proof** | A materially unreliable certified tax base can affect tax allocation, debt-capacity assumptions, voter disclosures, official statements, credit analysis, and repayment expectations. What is established is the pattern and practice of intent to defraud. The issues and illegalities of overvaluation and over taxation would not exist but for intent to defraud. |
| **Not established by present record** | Fraud by every CAD or every school district or the invalidity of every bond. Direct link between each hardship account and unlawful valuation. There are multiple pending or anticipated litigations across the U.S. and the volumes of evidence we produced speak for themselves (link) and at Case Information (link). |

### 9.1 Proof gaps that should control the next investigative phase by Federal Authorities (SEC) with subpoena power.

- A verified, state-by-state statutory and constitutional crosswalk reviewed by licensed counsel and attorney generals.
- Transaction-level linkage between appraisal data, certified tax base, each bond series/CUSIP, official statement, debt-service schedule, and continuing disclosures.
- Evidence of knowledge: emails, meeting minutes, change logs, audit trails, model documentation, warnings, legal advice, and management responses.
- Independent appraisal and statistical expert replication using raw sales, property, model, and ratio-study data.
- A complete procedural map showing what each administrative body and court can decide and what relief each can grant.
- Verified hardship case files with consent, tax records, enforcement documents, income context, and causal analysis.

### 9.2 The strongest defensible national statement

**NATIONAL STATEMENT**

Across multiple states and source types, the record shows recurring weaknesses in valuation support, data integrity, certification, records, governance, independent review, public-finance transparency, and effective remedy. Those weaknesses can produce substantial tax, debt, equity, business, and community consequences. Where material falsity, knowledge, intent, causation, and injury are proved—and where no tribunal can adjudicate the claim—the same architecture may support fraud, civil-rights, securities, ultra vires, or constitutional liability.

## 10. Recommendations which become nullified by Intent to Defraud.

*Institutional safeguards, legal reforms, evidence preservation, and public access*

The report’s recommendations are designed to prevent both error and fraud. Strong controls protect taxpayers, honest officials, school districts, investors, courts, and public services. The goal would normally not be to disable taxation or public borrowing. It would be to ensure that the powers to value, tax, lien, foreclose, and borrow are exercised through reproducible methods, truthful records, independent review, and meaningful judicial accountability. **Facts beat theory. The theory being the recommendations are trounced by the evidence on a National scale, which clearly shows that laws are being intentionally violated, the systems in place are corrupted, and those running the systems cannot be trusted, adding to the inevitable conclusion due to the compounding interest on the fraudulent debt is that the "system" is a system of crime and not of law. There is simply too much evidence across jurisdictions to ignore the pattern and practice. The reality is that the "system" from the software to the individuals running the software, is beyond repair. Mr. Vexler has stated and shown the benefits (link) of repealing all property tax in favor of the Uniform States Sales Tax. Without enforcement and adjudication, recommendations are meaningless. The only alternative is the elimination of the crime system (property taxes) in favor of the Uniform Sales Tax which is not created base on subjectivity without law, which is exactly what all CADs are and exactly why the 16th Amendment does not allow for taxation of unrealized gains which is what market value is…a tax on unrealized gains.**

### 1. Independent valuation integrity audits

Require periodic audits that test methodology, raw data, model specification, calibration, ratio studies, manual overrides, classifications, income approaches, and reproducibility—not merely financial statements or aggregate state ratios. **The double checks in the system do not exist.**

### 2. Immutable audit trails

Preserve user, date, time, old value, new value, reason code, supporting document, approval, and downstream effect for every material change to property status, characteristics, value, exemption, and roll certification. **CAD Software is swapped out to hide the computer logs.**

### 3. Certification controls

Require written certification checklists, unresolved-property counts, exception reports, board disclosure, and independent sign-off before values become the tax base. **Property tax records have been fraudulently certified.**

### 4. Independent review bodies

Separate staff, records, correspondence, legal advice, and case management from the assessing authority; publish conflict disclosures, training records, minutes, procedures, and performance measures. **All of which are rendered meaningless when the ARB panels themselves are an illusion of legitimacy.**

WHAT THE ARB (BOE) IS NOT

- An independent body from the CAD
- Expert in USPAP methodology
- Expert in 'Uniform and Equal' taxation
- Expert in financial analysis
- Expert in fraud detection.

OBSERVED OUTCOMES

- Taxpayer evidence frequently disregarded
- Partial adjustments rather than full evaluation
- Decisions reflect revenue over accuracy
- CAD evidence presented is aggravated perjury as RPAs lie to the ARB. (audio)
- Independent appraisals rejected

### 5. Equal evidentiary rules

Require timely production of all evidence supporting the government's valuation; enforce the government's statutory burden; prohibit reliance on undocumented testimony unavailable to the taxpayer. **The RPAs routinely lie (aggravated perjury) as evidenced on audio.**

### 6. Constitutional claim pathway

Create an express route for systemic methodology, fraud, ultra vires, constitutional, and prospective-relief claims that the ordinary valuation board cannot adjudicate. Preserve ordinary exhaustion for ordinary value disputes without making it a trap for claims outside the board's authority. **Judges routinely prohibit adjudication (Deprivation of Rights Under Color of Law) thus forcing the SCOTUS filing to reverse and remand SCOTX and thus forcing the USC 42 Section 1983, 1985, 1986 Petition with SCOTX as defendants individually along with the Chief Appraiser of DCAD, both of which are expected to be filed shortly.**

### 7. Collection safeguards

Provide court-reviewed stays, installment options, penalty relief, and emergency protections for elderly, disabled, fixed-income, or demonstrably distressed owners while a substantial legality claim is pending—subject to safeguards against abuse. **On a local level, state level, or national level, this has not happened. For those people who lost their homes, where exactly do they go to get their lives back?**

### 8. Bond-tax-base reconciliation

For every general-obligation issuance, publish the certified tax base, appraisal authority, historical changes, collection rate, growth assumptions, debt limits, sensitivity analysis, and material appraisal/control findings. **The issue is made very complicated given the existence of the bonds for at last 30 years with multiple roll ups of principal to the point of not being able to track what if any bonds were paid off but rolled into new bonds all of which have the compound cumulative growth added in. I don't believe the Federal Reserve can track this and they should because they provide funding at the Reverse Repo window and accept these school district bonds as collateral.**

### 9. Municipal disclosure controls

Adopt SEC-aligned policies identifying responsible officials, review steps, training, public statements, website controls, continuing disclosures, and escalation of material adverse information. **The largest and most important case of its kind to all of society is the Vexler case and so far the SEC has remained silent. The CADs and co-conspirators have proven no desire to adhere to the law including state constitutions, state property tax codes, USPAP, Mass Appraisal Standards, Uniform and Equal, Federal Law and The Constitution of the United States of America.**

### 10. Full-cost voter disclosure

Show principal, estimated interest, total repayment, current outstanding debt, authorized-but-unissued debt, expected average-homeowner impact, maturity, refinancing assumptions, and sensitivity to tax-base growth. **As stated in the report from the California Policy Center, the advertising of the bonds is as fraudulent as the bonds themselves.**

### 11. Conflict and pay-to-play transparency

Publish vendor, advisor, underwriter, counsel, campaign contribution, consultant, and post-election contract information in a searchable format. **Criminals are criminals and do not want to adhere to any law that they know they have not been forced to adhere to and they got away with it for at least the last 30 year.**

### 12. National public evidence portal

Create a source-linked system connecting state law, appraisal authority, audits, methodology, certified values, taxing units, bonds/CUSIPs, disclosures, litigation, corrective action, and anonymized human consequences. **This would take another massive government agency, tracking information but with no adjudication, proving that this "system" is beyond repair and the fraud on a mass scale is national in scope.**

**Every Recommendation listed above, is met with the proven reality which can only lead to one conclusion which is fraud on a mass scale.**

## 11. Website and API Evidence Architecture

*Making the report verifiable rather than merely persuasive*

The public website should be designed around questions, not document dumps. A user should be able to start with a legal duty, a county, an appraisal authority, a school district, a bond, a hardship type, or a court barrier and then follow the evidence chain. The system should never display an allegation as a finding or an inference as a fact. **The ultimate clarity is a check register. Where did the money, who spent it and on what? Without the ability to see the check register every theory of what should be is not what it is.**

## 12. Conclusion

*Why constitutional law is the controlling safeguard*

Property taxation is often described as a local administrative matter. School-district bonds are often described as ordinary public finance. The evidence in this report shows why those descriptions are incomplete. Appraisal determines who bears the tax. Certification turns provisional data into an enforceable roll. The roll supports rates, budgets, and debt. The tax lien gives government a claim against the property itself. Bond obligations transfer present decisions to future taxpayers. Review procedures determine whether any of those steps can be challenged before the injury becomes irreversible which has irrefutably happened.

The Constitution does not guarantee that every appraisal will be correct, every tax law, or every bond wise. It requires government to remain within law. It protects against arbitrary deprivation, unequal administration, inadequate notice, biased adjudication, unlawful appropriation of property, and state procedures that extinguish federal rights. Those protections become most important when the same government system generates the value, relies on the value, enforces the value, and limits the forum available to challenge it.

The national evidence presently supports a disciplined urgent warning. Recurring weaknesses in appraisal methodology, data, certification, governance, review, bond disclosure, and remedy can cause large and compounding harm. In some jurisdictions the sources establish official noncompliance or due-process failure. In others they establish risk, allegations, or public consequences that require further proof. The correct response is neither to dismiss all claims as isolated complaints nor to declare every tax and bond fraudulent. It is to require transparent evidence, independent review, transaction-level tracing, and a court with power to adjudicate the actual claim.

***Constitutional law is critical not because government never errs, but because no government may make its own error—or its own misconduct—legally unreviewable.***

That is the heart of the Pattern and Practice Report and the Constitutional Fidelity project: law must reach the evidence; the evidence must remain traceable; the remedy must match the injury; and adjudication cannot be prohibited where public power threatens property, livelihood, community, and the integrity of public finance.

## Appendix A. Claim-to-Consequence Matrix

| Conduct | Duty | Immediate effect | Financial/human effect | Potential constitutional/legal consequence |
|---|---|---|---|---|
| **Unsupported model or manipulated input** | Market-value statute; professional appraisal standards; equal treatment | Inflated or inconsistent value | Higher relative tax share; distorted tax base | Due process/equal protection if systematic and unremedied |
| **False or unreliable certification** | Certification statute; official duty; records law | Provisional data becomes official | Tax levy and debt calculations rely on false status | Ultra vires, due process, securities risk depending on proof |
| **Missing evidence or unequal hearing rules** | Due process; state appeal statutes | Taxpayer cannot test government case | Erroneous value survives; deadlines expire | Denial of meaningful hearing |
| **Dependent review body** | Impartial-decision-maker requirement; ethics/conflict rules | Agency effectively reviews itself | Low correction rate; public distrust | Procedural due process |
| **Material bond omission** | Securities Act §17(a); Exchange Act §10(b); Rule 10b-5 | Investors and voters receive incomplete picture | Mispriced risk; enlarged debt; taxpayer burden | SEC enforcement/private claims depending on elements |
| **Weak procurement and conflicts** | State procurement law; ethics; MSRB rules where applicable | Waste, abuse, favoritism, unsupported contracts | Budget pressure and debt demand | State-law, federal grant, securities, or fiduciary exposure |
| **Collection before effective review** | Due process; notice; state collection law; Tyler/Jones principles | Penalties, lien, suit, sale | Equity loss, forced sale, displacement | Property deprivation without adequate process |
| **Exclusive forum lacks authority** | Supremacy; due process; open courts; separation of powers | Merits never reached | All downstream harms continue | Constitutional non-adjudication |

## Appendix B. Representative State and Federal Crosswalk

| Jurisdiction | Representative authorities | Common duty |
|---|---|---|
| **Federal** | U.S. Const. amends. V and XIV; 42 U.S.C. §§1983, 1985, 1986; 28 U.S.C. §1341 | Due process, equal protection, property protection, civil-rights remedy, limits on federal tax intervention |
| **Texas** | Tex. Const. art. VIII, §1; art. I, §§13, 17, 19; Tex. Tax Code §§23.01, 25.18, 26.01, 42.09 | Equal/uniform taxation, market value, USPAP when mass appraisal used, reappraisal, certification, exclusive remedies |
| **Missouri** | Mo. Const. art. X; Mo. Rev. Stat. appraisal and equalization provisions identified in S2 | Market value, uniformity, inspection, burden, comparable support, appeal process |
| **Illinois** | Ill. Const. art. IX, §4 and Cook County classification law | Uniformity within classes, authorized classification, reassessment and levy allocation |
| **Kansas** | Kan. Const. art. 11 and Kansas valuation statutes | Uniform/equal taxation and fair market value; BOTA review |
| **Pennsylvania** | Pa. Const. art. VIII, §1; state assessment and appeal law | Uniformity and limitations on selective assessment administration |
| **Ohio** | Ohio Const. art. XII, §2 | Uniform rule according to value; relief proposals respond to valuation spikes |
| **Colorado** | Colo. Const. art. X and implementing valuation/levy law | Actual value, uniform taxation, reassessment cycles, mill-levy interaction |
| **New Jersey** | N.J. Const. art. VIII and implementing assessment law | Assessment by uniform rules; statewide and municipal affordability variation |
| **Municipal securities** | Securities Act §17(a); Exchange Act §10(b); Rule 10b-5; Rule 15c2-12; MSRB G-17/G-37 | Truthful material statements, continuing disclosure framework, fair dealing, pay-to-play restrictions |

*Legal verification notice: This crosswalk is representative and must be reviewed by counsel before use in a pleading, legal opinion, or state-specific public guidance. Statutes and rules may have been amended, and remedies, limitations, immunities, and exhaustion requirements vary.*

## Appendix C. Intentionally Omitted.

# Appendix D. Source Register and Evidentiary Classification

**S1. Plaintiffs' Original Petition for Declaratory Judgment.** Denton County District Court filing; October 13, 2023. Relevant pages: pp. 4-10. Classification: Civil pleading—allegations. Use in report: DCAD certification, valuation, ultra vires, uniformity, and remedy theories

**S2. Jackson County Assessment Appeals Process, Report No. 2026-037.** Missouri State Auditor; April 2026. Relevant pages: citizens summary and findings. Classification: Official government performance audit. Use in report: Due process, independence, notice, evidence, comparables, inspections, appeal scale

**S3. Gap Analysis: Denton Central Appraisal District, Texas.** Professional Consulting Services of IAAO, LLC; March 2024. Relevant pages: pp. 3-33. Classification: Commissioned professional gap analysis; expressly not a performance audit. Use in report: Staffing, technology, procedures, data, ratio studies, appeal sustainability, outreach

**S4. Comprehensive Organizational and Appraisal Operations Review: Johnson County Appraisal District.** Mackenzie Eason & Associates; February 7, 2026. Relevant pages: executive summary and sections 4-7. Classification: Commissioned independent organizational review. Use in report: Mass appraisal, data, CAMA, governance, ARB, compliance, records, controls

**S5. Denton Central Appraisal District Annual Financial Report.** Independent auditors / DCAD; December 31, 2023. Relevant pages: independent auditor's report. Classification: Financial-statement audit. Use in report: Scope limitation: accounting presentation is not appraisal-method validation

**S6. Memphis-Shelby County Schools: Internal Controls, IT Cybersecurity, Forensic Audit, Whitehaven, and TennCare Reports.** Tennessee Comptroller / CliftonLarsonAllen LLP; June 30, 2026. Relevant pages: executive summary and detailed findings. Classification: Officially commissioned forensic and controls engagement. Use in report: Procurement, conflicts, records, governance, potential fraud/waste/abuse, noncompliance

**S7. For the Kids: California Voters Must Become Wary of Borrowing Billions More.** California Policy Center; July 2015. Relevant pages: executive summary; sections 5-9. Classification: Policy/advocacy research. Use in report: School bonds, CABs, assessed-value assumptions, election incentives, disclosure and oversight

**S8. November 2023 Bond Election Report.** Texas Public Policy Foundation / Taxpayer Protection Project; February 2024. Relevant pages: pp. 3-15. Classification: Policy research using Bond Review Board and Voter Information Documents. Use in report: Texas bond principal, interest, passage, voter disclosure, reform recommendations

**S9. 2023 Tax Year Bill Analysis.** Cook County Treasurer's Office; 2024. Relevant pages: pp. 1-25. Classification: Official government tax-bill analysis. Use in report: Tax shifts, homeowner burden, geographic and demographic disparities, levy effects

**S10. Residential Appraisal Testimony.** Jennifer Williams, Kansas Special Committee on Taxation; September 18, 2025. Relevant pages: pp. 2-53. Classification: Legislative testimony with referenced records. Use in report: Algorithm, base-acre, comparables, sales adjustments, farm valuation allegations

**S11. Appraisal Review Boards: The Weakest Link.** John Brusniak; December 12, 2024. Relevant pages: pp. 1-6. Classification: Professional commentary. Use in report: ARB speed, procedures, de novo review, and remedy limitations

**S12. Equal, Uniform Property Taxation Is Critical.** Professional property-tax commentary; undated in source. Relevant pages: pp. 1-3. Classification: Professional educational article. Use in report: State constitutional uniformity examples and taxpayer remedies

**S13. Faggiolo v. County of Delaware et al., Civil Rights Complaint.** U.S. District Court filing, E.D. Pennsylvania; May 18, 2023. Relevant pages: complaint and exhibits. Classification: Civil pleading—allegations. Use in report: Pennsylvania tax, civil-rights, assessment and collection claims

**S14. Appraisal Institute Response to IAAO White Paper.** Appraisal Institute; March 31, 2020. Relevant pages: pp. 1-8. Classification: Professional standards commentary. Use in report: Fee-simple concepts, appraisal problem identification, intended use and users

**S15. Central Texas Residents See Taxable Values Rise Despite Market Value Losses.** Community Impact; August 1, 2025. Relevant pages: pp. 1-5. Classification: News report. Use in report: Homestead cap catch-up and value/rate complexity

**S16. Many Ohio Homeowners Could See Big Tax Bills Soon.** Statehouse News Bureau; June 18, 2024. Relevant pages: pp. 1-15. Classification: News report. Use in report: Valuation spikes, household concern, proposed relief

**S17. Colorado Property Taxes Explained.** Colorado Public Radio; October 19, 2023. Relevant pages: pp. 1-10. Classification: News/data analysis. Use in report: Statewide reassessment increases and mill-levy interaction

**S18. Colorado Property Tax Relief: Polis, Lawmakers Reveal Plan.** Denver Post; May 2023. Relevant pages: pp. 1-13. Classification: News report. Use in report: Legislative response to tax-bill increases

**S19. NJ Property-Tax Map: Latest Changes for Every Town.** NJ Spotlight News; February 21, 2024. Relevant pages: pp. 1-6. Classification: News analysis using official state data. Use in report: Average bills and municipal variation

**S20. Harris County Approves 8% Property Tax Increase in New Budget.** Chron; September 20, 2024. Relevant pages: pp. 1-6. Classification: News report. Use in report: Tax-rate decision and example household effect

**S21. Hidalgo County Residential Values Reach a High of 17.9%.** Private property-tax consulting publication; 2025. Relevant pages: pp. 1-18. Classification: Private analysis/marketing content. Use in report: Reported assessment increases and overvaluation estimate; lower evidentiary weight

**S22. Amicus Brief, Texas Supreme Court Case No. 25-0615.** Leslie Robbins et al.; 2025. Relevant pages: parts I-III. Classification: Unsigned/received advocacy brief in supplied file. Use in report: Project legal theory, bond nexus, constitutional non-adjudication, ramifications

**S23. Denton County Home Affordability Materials.** Project worksheets; 2023. Relevant pages: one-page summary and worksheet. Classification: Project analysis. Use in report: Median income, average value, mortgage and tax affordability; assumptions require independent review

**S24. Human Communications, Petition, and Media Reach.** Project sponsor and Leslie tracking; reported July 2026. Relevant pages: native records and exports to be preserved. Classification: Sponsor-reported; verification pending. Use in report: Hardship patterns, signatures, video reach, public salience

**S25. SEC Charges Texas School District and Former CFO with Fraud in $20 Million Bond Sale.** U.S. Securities and Exchange Commission; March 16, 2022. Classification: Official federal enforcement release and order. Use in report: Verified municipal-securities precedent involving concealed liabilities and false reserves

## Appendix E. Selected Federal Authorities and Official Online Sources

| Authority | Relevance |
|---|---|
| **U.S. Constitution, Fourteenth Amendment** | Due Process and Equal Protection Clauses. |
| **42 U.S.C. §1983** | Civil remedy for deprivation of federal rights under color of state law. |
| **42 U.S.C. §§1985-1986** | Conspiracy and derivative failure-to-prevent provisions; element-specific. |
| **28 U.S.C. §1341** | Tax Injunction Act; federal restraint when a plain, speedy, and efficient state remedy exists. |
| **Allegheny Pittsburgh Coal Co. v. County Commission, 488 U.S. 336 (1989)** | Gross and persistent assessment disparity violated equal protection. |
| **Nordlinger v. Hahn, 505 U.S. 1 (1992)** | Acquisition-value differences upheld where rationally related to legitimate policy. |
| **McKesson Corp. v. Division of Alcoholic Beverages & Tobacco, 496 U.S. 18 (1990)** | Due process requires meaningful relief for an unlawful tax under the state's chosen remedial structure. |
| **Fair Assessment in Real Estate Ass'n v. McNary, 454 U.S. 100 (1981)** | Comity limits federal Section 1983 damages challenges to state-tax administration where adequate state remedies exist. |
| **Monell v. Department of Social Services, 436 U.S. 658 (1978)** | Municipal liability requires policy, custom, or attributable official action; no respondeat superior. |
| **Griffin v. Breckenridge, 403 U.S. 88 (1971)** | Section 1985(3) requires a carefully pleaded conspiracy and invidiously discriminatory deprivation. |
| **Knick v. Township of Scott, 588 U.S. 180 (2019)** | A property owner has a ripe federal takings claim when property is taken without compensation; state-tax jurisdiction limits remain separate. |
| **Tyler v. Hennepin County, 598 U.S. 631 (2023)** | Government may collect tax debt but may not retain surplus equity beyond the debt. |
| **Jones v. Flowers, 547 U.S. 220 (2006)** | Additional reasonable notice steps may be required when mailed tax-sale notice is returned unclaimed. |
| **SEC Staff Legal Bulletin No. 21 (2020)** | Municipal-issuer public statements reasonably expected to reach investors are subject to antifraud principles. |
| **SEC Rule 15c2-12** | Underwriter and continuing-disclosure framework for municipal securities. |
| **MSRB Rules G-17 and G-37** | Fair dealing and pay-to-play restrictions for dealers and municipal advisors. |

# Appendix F. Case Information – www.mockingbirdproperties.com/dcad

The public DCAD page and the password-protected Case Information page should be understood as two components of a single repository. The public page supplies the general chronology, recent filings, selected evidence, public presentations, agency referrals, articles, and source links. The protected Case Information section was created as the more detailed working archive for research materials, evidence logs, damages analyses, appraisal worksheets, commercial-property comparisons, depositions, reports, correspondence, and related exhibits.

Public descriptions of the protected section identify dozens of additional evidentiary documents and specifically state that the repository includes reports, depositions, news articles, appraisal records, and supporting exhibits assembled over several years.

Because the repository is continually updated, this Appendix describes the principal categories and identified evidence bundles rather than representing that the present list is a final inventory.

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## F.4A Core Forensic Case File

The website's description of the protected Case Information library identifies a core group of documents that appears to have formed the original forensic case file presented to local authorities in or before January 2023:

1. a 34-page document identified as **"DCAD Violations in Appraisal, Licensing & Property Tax Code"**;
2. a sponsor-prepared **Potential Damages Model**, then estimating approximately $822,894,000 in potential taxpayer impact;
3. a comparative review involving protests and valuations for approximately **140 commercial shopping centers**;
4. a review of DCAD's 2022 Income Calculation Worksheet identified as **Exhibit L**; and
5. DCAD Income Calculation Worksheets covering the years **2016 through 2022**.

The public description further states that more than 50 documents support the violations summary and that the evidence log cross-references exhibits with asserted requirements arising under USPAP, the Texas Tax Code, the Texas Constitution, IAAO and TAAO materials, and state licensing authorities.

These materials are important because they appear to provide a document-to-duty structure rather than merely a chronological collection. Properly authenticated, the evidence log may allow a reviewer to move from:

**specific document → identified act or omission → governing requirement → claimed consequence → supporting exhibit.**

The documents must nevertheless be classified separately:

- DCAD-created worksheets and official records may constitute foundational or primary-source evidence;

- the 34-page violations log is a party-prepared analytical index;
- the Potential Damages Model was a Vexler prepared damages calculation;
- the 140-shopping-center comparison is a comparative research dataset requiring validation of selection criteria and methodology; and
- Exhibit L is a demonstrative analysis.

Recent documents are available on the main front page at
[www.mockingbirdproperties.com/dcad](www.mockingbirdproperties.com/dcad)

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## F.4B Commercial Income-Approach Evidence

The protected library's commercial-property materials deserve separate treatment because they concern the mechanics by which income-producing property may be valued.

The Case Information materials reportedly include multiple DCAD Income Calculation Worksheets, the actual income and expense information associated with the subject property, and Exhibit L's side-by-side comparison of those figures. The website's author describes the 2022 comparison as involving substantial alterations to expenses, net operating income, and capitalization-rate inputs by DCAD which is further evidence of falsifying actual data.

This evidence category should be analyzed through a reproducible commercial-appraisal protocol:

1. identify the source and date of every income, expense, vacancy, capitalization-rate, and market-rent input;
2. determine whether the figures came from the property owner, DCAD, a third-party database, market surveys, or manual judgment;
3. compare the inputs appearing in the CAMA system, worksheet, protest evidence packet, settlement communication, and certified record;
4. preserve formulas and embedded assumptions;
5. determine whether any adjustment occurred outside the CAMA system;
6. compare the resulting value with relevant sales and income-approach evidence;
7. test the treatment of similarly situated properties; and
8. obtain an independent appraisal expert's opinion concerning USPAP and mass-appraisal compliance.

The above list is met with one issue and that is the fraud or tampering with government documents to meet a pre-determined budget that has nothing to do with property valuation, thus rendering the entire CAMA system and Mass Appraisal system meaningless in favor of **revenue over accuracy**.

The relevant question is not merely whether DCAD's estimate differed from the owner's estimate. The more significant evidentiary question is whether the valuation can be reconstructed from documented, supportable inputs and whether comparable properties were treated through a consistent methodology which given the compound effect as shown on the Infection Rate Spreadsheet, cannot be done.  Meaning the databases used by DCAD are **irretrievably corrupted**.

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## F.4C Notice, Knowledge, and Opportunity to Correct

The protected repository appears to contain a significant pre-litigation notice record. The public description identifies at least three communications made in August and September 2022:

- an August 16, 2022 communication to then-Chief Appraiser Hope McClure;
- an open letter read into the record during a September 1, 2022 Appraisal Review Board hearing; and
- a September 13, 2022 presentation to the DCAD Board.

The January 14, 2023 Open Letter then collected and publicly described the principal allegations, analytical materials, damages model, commercial-property comparisons, and requested government response. The letter states that government officials, taxing entities, regulators, law-enforcement agencies, property owners, and members of the press were among the intended recipients.

This chronology may be relevant to notice and state-of-mind questions, but only after the actual communications are authenticated. For each notice event, the repository should preserve:

- the complete communication and every attachment;
- native email headers or certified-mail records;
- the precise recipient and recipient's official position;
- proof of delivery or receipt;
- meeting agendas, minutes, recordings, and sign-in records;
- any response or follow-up;
- whether corrective action was requested;
- whether corrective action was taken; and
- whether substantially similar conduct continued afterward.

A communication proves that information was transmitted; it does not automatically prove that the recipient accepted the allegations as true. Its relevance increases when receipt, comprehension, authority to act, subsequent conduct, and the underlying accuracy of the warning are independently established.

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## F.4D Depositions, Insider Evidence, and Regulatory Complaints

The public website states that the protected repository contains depositions, including depositions attributed to former Chief Appraiser Hope McClure and Charles Saling. The website characterizes these materials as relevant to whether identified practices were accidental or deliberate.

The repository also references Texas Department of Licensing and Regulation matter **PTP2022-5537**, associated on the website with former Chir of the Appraisal Review Board, and describes it as involving allegations concerning a large group of affected accounts.

These materials could be especially important because they contain:

- sworn testimony;
- descriptions of internal procedures;

- explanations of software and database practices;
- information concerning appraisal-record retention;
- descriptions of ARB operations and independence;
- knowledge attributed to management or board members;
- explanations for classification or valuation changes; and
- evidence concerning corrective action or the lack of corrective action.

The following distinctions must remain explicit:

- deposition testimony is evidence;
- a regulatory complaint establishes that allegations were submitted; and
- an insider account should be corroborated wherever possible by records, metadata, contemporaneous correspondence, or independent testimony.

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## F.4E Annual Reports and Data-Reconciliation Inquiry

The Case Information materials also identify a separate accounting and data-reconciliation issue involving DCAD annual reports. The website's author alleges that figures appearing in different portions of the reports do not consistently reconcile from year to year, that explanatory footnotes are missing, and that information supplied internally, to the Texas Comptroller, and to the public are not identical.

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## F.4F Historical Record Preservation

The repository includes a separate **DCAD Archive** created to preserve materials that were formerly available on official DCAD webpages. The archive states that DCAD has undergone at least two website conversions since 2020 and that some records available on earlier versions were not reposted following those conversions. It presently identifies archived meeting agendas, recordings, transcripts, and minutes from multiple 2023 and 2024 DCAD Board meetings.

This archive serves an important function independent of the merits of the allegations. Official webpages change, links expire, recordings are replaced, and older records may become difficult to locate. Preservation of the earlier public record allows later reviewers to determine what was available, when it was available, and whether the record changed.

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## Addition to F.5 Certified Totals and Quantitative Analyses

The protected Case Information materials add an earlier damages model to the later Certified Totals analyses summarized on the public DCAD page. The January 2023 website description identified an estimated taxpayer impact of approximately $822,894,000 and elsewhere described a broader estimated range of approximately $822 million to $1 billion over a three-year period. Those amounts were presented by the website's author as conservative estimates and did not include all alleged effects on governmental entities, underwriters, or bondholders.

## F.11A Repository Integrity and Chain of Custody

Because the Mockingbird repository operates as a continually updated historical library, its usefulness to courts, investigators, journalists, and experts will depend upon preservation.

## Revised F.12 Relevance to the Pattern and Practice Report

The deeper Case Information archive shows that the repository is not merely a collection of commentary about DCAD. It appears to contain several interlocking evidentiary files:

- a duty-and-violation index;
- original appraisal worksheets and property records;
- comparative commercial-property research;
- a sponsor-prepared damages model;
- a chronology of notice to officials;
- depositions and regulatory submissions;
- government meeting recordings and transcripts;
- certified-value and annual-report analyses;
- taxpayer and ARB accounts;
- court filings and judicial decisions; and
- preserved copies of official records that may no longer be readily available on the originating website.

These materials potentially document more than one disputed valuation. They permit examination of whether the same issues recur across different properties, years, personnel, procedures, datasets, and decision-making bodies.

The repository is particularly relevant to six Pattern and Practice questions:

1. **Repetition:** Did substantially similar valuation or review practices recur over multiple years and properties?
2. **Knowledge:** Were responsible officials given sufficiently specific notice of the alleged defect?
3. **Control:** Did the entity possess procedures capable of detecting, documenting, and correcting the defect?
4. **Continuation:** Did the challenged practice continue after notice?
5. **Consequences:** Can the practice be traced to a certified value, tax obligation, unequal treatment, litigation expense, debt-related representation, or human injury?
6. **Adjudication:** Was there any tribunal with authority to hear the systemic claim, permit necessary discovery, determine its legality, and grant effective prospective relief?

The repository does not answer every one of those questions merely by existing. It supplies the documentary architecture through which those questions can be tested.

**Official online sources consulted:**

- U.S. Code, 42 U.S.C. §1983
- U.S. Code, 42 U.S.C. §1985
- U.S. Code, 42 U.S.C. §1986
- U.S. Code, 28 U.S.C. §1341
- SEC Staff Legal Bulletin No. 21
- SEC Crosby ISD release
- SEC municipal disclosure resources
- MSRB Rule G-17
- MSRB Rule G-37
- Texas Constitution and Statutes

## FINAL EDITORIAL NOTE

There may be additional audits from government officials existing and or in process. As we learn about them, we may revise this Report. However, this Report clearly shows the pattern and practice to defraud is on a national scale.