

PROPERTY TAX FRAUD - PROPERTY TAX SHOULD BE REPEALED AND REPLACED WITH UNIFORM STATE SALES TAX		
The pattern and practice of consistent over-valuing of residential and commercial properties and of consistent violations of appraisal laws and property tax codes led to uncovering a bigger underlying problem that is driving this repeated fraudulent activity - School District Budgets & BONDS.		
Who received benefit		Notes, Comments, & Links to Documents / Information
Who - Chart of Parties Involved (blue links are live)		https://irp.cdn-website.com/39439f83/files/uploaded/WHO_Chart_with_links-250b9505.pdf
Central Appraisal Districts (CADs) - funded by taxing entities (property taxes)		CADs are funded by taxing entities, whose revenues are largely derived by property taxes & fraudulent valuations
CADs would not exist if the law (16th Amendment) was being adhered to		Summary of text of law: power to levy tax on income from whatever source derived (which does not include tax on unrealized gains)
CAD Chief Appraisers (Salary + Benefits + Pension)		
CAD Employees (Salary + Benefits + Pension)		
School Districts - funded by state & property taxes		ISDs are funded largely by the property taxes collected on fraudulent and or falsely inflated property values
School District Superintendents (Salary + Benefits + Pension)		
School District Employees (Salary + Benefits + Pension)		
School District Kickback Recipients - See Itasca School District		www.commonsenselaw.org
Other Taxing Entities, Recipients/Collectors of Property Tax Revenue		
(cities, county, special districts, etc.)		
Bond Underwriters, Fees received for administration of bonds		
Vendors & Contractors awarded jobs/projects for ISDs		
CAD & ISD Outside Counsel, Fees received while representing & defending		
Above are the parties benefiting the most - the tentacles are vast - include any person, company ,or government agency receiving a monetary gain resulting from inflated property value.		
Rolls played - What they did		
Who - Chart of Parties Involved (blue links are live)		https://irp.cdn-website.com/39439f83/files/uploaded/WHO_Chart_with_links-250b9505.pdf
CAD Chief Appraiser responsible for CAD budget, funded by tax revenues, Pg 12		https://irp.cdn-website.com/39439f83/files/uploaded/LB33j-34e-DCAD%20BOD%20Policies%20-%20Procedures%20(final)%20(1)-ea860291.pdf
DCAD Budget - 67% to salaries, benefits, "longevity BONUSES", retirement		https://irp.cdn-website.com/39439f83/files/uploaded/2025+DCAD+Budget.pdf
CAD Employees voting/budgeting their own pay increases (Johnson County)		Speak with Peter Svendsen newly appointed CAD Board Chair, Johnson County
CAD Staff are participants, aiding & abetting in criminal conspiracy to defraud		Participating in issuing fraudulent property valuations & defending those valuations in protest hearings with property owners & ARB
DCAD Board of Directors - Aiding and abetting - Roy Atwood officer (see Who)		https://irp.cdn-website.com/39439f83/files/uploaded/WHO_Chart_with_links-250b9505.pdf
CAD Board of Directors failed to respond, act, or investigate Chief Appraiser, appraisal district staff, practices & operations		https://irp.cdn-website.com/39439f83/files/uploaded/0-Read%20on%20the%20record%20short%20Presentation%20DCAD%20Board%209%2013%2022.pdf
CAD Board of Directors - responsible hiring/evaluating Chief Appraiser, Pgs 12-13		https://irp.cdn-website.com/39439f83/files/uploaded/LB33j-34e-DCAD%20BOD%20Policies%20-%20Procedures%20(final)%20(1)-ea860291.pdf
CAD Board of Directors - responsible adopting/approving budget, Pgs 17-22		https://irp.cdn-website.com/39439f83/files/uploaded/LB33j-34e-DCAD%20BOD%20Policies%20-%20Procedures%20(final)%20(1)-ea860291.pdf
CAD Board of Directors - add/remove Appraisal Review Board Members, Pgs 13-14		https://irp.cdn-website.com/39439f83/files/uploaded/LB33j-34e-DCAD%20BOD%20Policies%20-%20Procedures%20(final)%20(1)-ea860291.pdf
School District Leaders = approve budgets, promote bonds, fail to properly disclose bonds on Balance Sheet & notes = accounting fraud, bond fraud		https://irp.cdn-website.com/39439f83/files/uploaded/School_Districts_and_Accounting_Fraud - Presentation to President Trump and Elon Musk.pdf
School District - Systemic Fraud in their Financial Reporting		https://irp.cdn-website.com/39439f83/files/uploaded/School_Districts_Fraud - The Balance Sheet and its Analysis.pdf
School District - Kickback Recipients - See Itasca School District		www.commonsenselaw.org
Bond Underwriters - Misrepresent true value of bond(s) as an investment		Properties are over-valued, with tax revenue that is needed to pay down bonds being dependent on value, the over-valuation.
Governor Abbott , as Governor of Texas & Head of BRB, etc.		https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf
Attorney General Ken Paxton - Violated sections of TEA, Pages 23 -25		https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf
Texas Comptroller Glenn Hegar - charged with administration & oversight of ad valorem taxation (see Who chart)		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Comptroller's Property Value Study Report on School Districts for purpose of determining taxable value of property in each district is not based on true appraisal work completed, but rather school district budgetary needs or pre-determined values. Its Ratio Study and analysis uses the appraisal districts compound fraudulent data and the fraudulently inflated values.		https://irp.cdn-website.com/39439f83/files/uploaded/96-304%20School%20Prop%20Value%20Study.pdf

Chief Appraiser Don Spencer, responsible party at DCAD (see Who chart)		https://irp.cdn-website.com/39439f83/files/uploaded/WHO_Chart_with_links-250b9505.pdf
Don Spencer 60,000 properties manipulated - 10/12/23 Transcript		https://irp.cdn-website.com/39439f83/files/uploaded/10-12-23_BOD_meeting_-_manipulating_records-051524.pdf
Don Spencer congratulated, "Masters at guessing" - 2/15/24 Transcript		https://irp.cdn-website.com/39439f83/files/uploaded/02-15-24_BOD_Meeting_-_PVS_results_-_masters_of_guessing.pdf
IAAO Gap Analysis Report = A Cover-Up Report for which DCAD paid \$90,000		https://irp.cdn-website.com/39439f83/files/uploaded/IAAO_Gap_Analysis_Report_for_DCAD_-_March_2024.pdf
IAAO Gap Analysis Report: Review, Comments & Notes		https://irp.cdn-website.com/39439f83/files/uploaded/Summary_of_DCAD_IAAO_Gap_Analysis_March2024_-comments.pdf
DCAD Attorneys, Aiding & abetting - Bradon Metcalf officer of the court (see Who)		https://irp.cdn-website.com/39439f83/files/uploaded/WHO_Chart_with_links-250b9505.pdf
Denton County Commissioners Court - Mayor Vargas contests certified values		https://irp.cdn-website.com/39439f83/files/uploaded/08-31-21_DCCC_Meeting_-_Vargas.pdf
Michelle French - Tax Assessor Collector - Accepted Fraudulent Tax Certification - Protected by Judge Eads (read transcript from minute 6:19)		https://irp.cdn-website.com/39439f83/files/uploaded/08-31-21_DCCC_Meeting_-_Vargas.pdf
Hope McClure - X Chief Appraiser who hired Don Spencer, colluded to falsify tax roll - See Complaint Filed with TDLR		https://irp.cdn-website.com/39439f83/files/uploaded/Bev%20Henley%20Complaint%20Filed%20w%20TDLR.PDF
Property Record/Value marked final, certified as final, when still in protest, A		https://irp.cdn-website.com/39439f83/files/uploaded/LB31a-screenshot%20A-a59e0d26.pdf
Property Record/Value marked final, certified as final, when still in protest, B		https://irp.cdn-website.com/39439f83/files/uploaded/LB31b-screenshot%20B-97f01849.pdf
Commercial Property Class Code changes prove intent to defraud		https://irp.cdn-website.com/39439f83/files/uploaded/2022%20SC%20Code%20Changes%20for%20Sample%20of%20140.pdf
Standard Deviation ignored by CADs is a violation of USPAP, Texas Property Tax Code and Constitution, example analysis provided		https://irp.cdn-website.com/39439f83/files/uploaded/Standard%20Deviation%20Analysis%20with%20Comps%202020-2017.pdf
Vexler Expert Report on Commercial Property using Standard Deviation & other analysis techniques as required in USPAP demonstrates CAD overvaluation		https://irp.cdn-website.com/39439f83/files/uploaded/2021.06.04%20Vexler%20Report.pdf
CAD Income Calculation Worksheets (income approach to value commercial property) are a fraud. They're not using actual income, expenses or cap rates.		https://irp.cdn-website.com/39439f83/files/uploaded/DCAD%20Summary%20ICWs%20Re-Drafted%202016-2021.pdf
History of Comparables is ignored which violates Texas Property Tax Code and Uniform and Equal		https://irp.cdn-website.com/39439f83/files/uploaded/History%20with%20Comparables%202011-2021-2021TabA-071921.pdf
Property Taxes as a % of Rent proves fraud		https://irp.cdn-website.com/39439f83/files/uploaded/Property%20Taxes%20as%20%25%20of%20Rent%202020-081221.pdf
Use of inaccurate data shows Intent to Defraud		https://irp.cdn-website.com/39439f83/files/uploaded/1-2-L-2022%20SFM%2011x17-ICW%202022%20Re-Drafted%20w%20Actual%20Data-082222.pdf
Field Cards (Property's Public Cards) have MANY entry points to manipulate value: effective year built, market area adjustment % value for imps and for land, values assigned to different improvement types, FEAT amount, class level, depreciable life and depreciation based on class level, and more. Made to appear sophisticated and objective, but in reality are just levers & tools used to adjust value as high as possible.		https://irp.cdn-website.com/39439f83/files/uploaded/2+x+2025+dcad+field+cards-SF+Homes.pdf
Violate Texas Property Tax Code - Example, Chapter 23, 23.01(b) & 23.01(e)		https://irp.cdn-website.com/39439f83/files/uploaded/A1-Exhibit-23.01b-23.01e.pdf
DCAD over-valuations shopping center properties; they protest value, providing evidence of lower value; value is reduced; CAD raises value on next year's Notice of Appraisal --- this repeats --- pattern & practice --- See Summary of the analysis on 140 shopping centers. (also refer to PTC 23.01b & 23.01e)		https://irp.cdn-website.com/39439f83/files/uploaded/Summary-Analysis_of_140_2020-2023-041124-b93d2a13.pdf
ARB Protest Hearings designed to favor the CAD: time limits, speech limits (5th & 14th amendment issues); ARB members have minimal training on property appraisal, laws and rules; ARB's independence from the CAD is an illusion.		See DCAD & State Comptroller website documents for Protest Hearing Rules & ARB Training (information posted for public)
Notice of Appraisals issued; taxpayer files protest; CAD representatives offer to "work out" a value before formal hearing takes place (see one example)		https://irp.cdn-website.com/39439f83/files/uploaded/LB41a-020521%20email%20from%20Saling-28df2fbc.PDF
DCAD issues Notice of Appraisal with inflated values and 1) count on people not taking time to protest or understanding how to protest so value will "stand" and 2) strategize to negotiate protested values to avoid formal hearings. In June 2023 Chief Appraiser spells out plan to schedule 750 hearings/day, when only have capacity for 250, as will try to settle 500 informally before their hearing. This is Win Win for DCAD. (audio available, minute 17) (meeting minutes attached here)		https://irp.cdn-website.com/39439f83/files/uploaded/Approved%20Board%20Meeting%20Minutes%2006-15-23.pdf
Offer to settle higher than the notice value		https://irp.cdn-website.com/39439f83/files/uploaded/DCAD_increasing_values_during_appeal_process.pdf

Tarrant County ISDs oppose CAD reappraisal plan to freeze residential market values, concern 1) will fail State's Property Value Study and 2) will not have an increase in property tax revenue.		https://irp.cdn-website.com/39439f83/files/uploaded/Tarrant_Appraisal_District_approves_new_reappraisal_plan_over_protests_of_school_districts_Fort_Wort
DCAD increased values 4 times faster than inflation, 107% vs 24%, 2017-2023		https://irp.cdn-website.com/39439f83/files/uploaded/Review_Certified_Totals_2017-2023-Over_Value-Tax-051624.pdf
Bonds issued creating significant debt per household, ranging from 7,000 to 235,000 per household in this sample list from Texas		https://irp.cdn-website.com/39439f83/files/uploaded/Estimated_Monthly_Bond_Debt_per_Household-sample_of_TX_ISDs.pdf
Bonds issued in school districts with budget deficits that are in fact insolvent		https://irp.cdn-website.com/39439f83/files/uploaded/Short_List_of_Bond_Debt_Outstanding_Per_TEA_Foundation_School_Program_%28Rev.4%29.pdf
School Districts are refusing to provide CUSIPs: the full details of the bonds issued, including purchaser and underwriter, amounts, rates, maturity dates, initial dates, etc. - SEC has subpoena power		www.commonsenselaw.org
Bonds are used to pay off previous bonds, extending debt even further		
Complaints Filed w/ TLDR, TALCB, & Comptroller have been re-directed and or ignored. Example, complaint filed with TDLR in November 2022 is still "open and under review." Senator Bettencourt, a practicing real estate tax consultant, should not be permitted to vote on any ad valorem tax matters and he has not recused himself for conflict of interest.		https://irp.cdn-website.com/39439f83/files/uploaded/TDLR-070725-letter+from+Burkhlater.pdf
Overview, Criminal Conspiracy to Defraud - agencies, laws, deceit entangled		https://irp.cdn-website.com/39439f83/files/uploaded/Graphic_Overview_-_Criminal_Conspiracy_to_Defraud-7f461c24.pdf
Overview Chart & Text, Pgs 1-2 - summary of valuation issues, blue links live		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
How the conspiracy to defraud was executed - blue links live - Page 3		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Intentional Deceptive Behavior - Page 10 - blue links live		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Abuse of Discretion - Ignoring Evidence - Page 12 - blue links live		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Abuse of Power - Page 13		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Systematic Deceit and Corruption - Page 17		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
DCAD Violations in Appraisal, Licensing & Property Tax Code - 34 pages		https://irp.cdn-website.com/39439f83/files/uploaded/DCAD-List%20of%20Violations-10-25-22-DRAFT.pdf
Wheel of Fraud		https://irp.cdn-website.com/39439f83/files/uploaded/Wheel_of_Fraud_at_Local_Taxing_Entities_-_CADs_2.pdf
Bias and or Extortion - Page 22		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation%20Script%20and%20Graphics%20030723%20edit.pdf
1st Amendment to the Criminal Complaint, summarizes matter & issues		https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf
Request for Criminal Prosecution		https://irp.cdn-website.com/39439f83/files/uploaded/Letter+to+Mr.+Kash+Patel+Director+FBI.pdf
School Districts (and other taxing entities) meet with the CAD and Chief Appraiser regularly to discuss their budgets, that is, to review the property values that need to be set for them to achieve their tax collection (cash) need.		
The CAD and Tax Assessor Collector are puppets. CAD values property based on pre-determined goal, hands over the fraudulently determined "certified values" to Tax Assessor Collector. It's a systematic cash grab, ISDs taking the biggest cut.		
Appraisal Districts exist to raise property values, and they are doing it outside the scope of any law. There cannot be this many violations of law, but for intent.		
Ramifications		
Economy is Crashing Due to Bond Debt, Texas is Insolvent Due to Bond Debt		https://www.youtube.com/watch?v=U41OSZUHdak
A Ponzi scheme of biblical proportions - by Dr. Chris Martenson		https://www.youtube.com/watch?v=GddTipAu0c0
Property Tax & Property Value Fraud, Video playlist with multiple hosts		https://www.mockingbirdproperties.com/property-tax-fraud-media-outreach
Godley Texas Bond Debt - Example Compound Cumulative Fraud		https://irp.cdn-website.com/39439f83/files/uploaded/Compound+Interest+Calculator+-+Godley+Texas.pdf
Due to bond rollover and term lengths, Interest being spent is FAR greater than the original principal = Compound Interest Calculator = demonstrates Accounting & Bond Fraud		https://irp.cdn-website.com/39439f83/files/uploaded/Compound+Interest+Calculator+-+Godley+Texas.pdf
Outstanding Bond Debt which can NEVER be paid off. The Median Household Income cannot support this debt. Fraudulent.		https://irp.cdn-website.com/39439f83/files/uploaded/Short_List_of_Bond_Debt_Outstanding_Per_TEA_Foundation_School_Program_%28Rev.4%29.pdf
\$22.25 Trillion of overvaluation in 5 years resulting in \$450 Billion over taxation- Page 19 Chart		https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf
Median Household Income Shortfall, cannot afford home - Page 20		https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf

On average 9% of median household income goes to real estate tax regardless of ownership or renting - Page 21		https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf
Bond Debt Per Household, per sample, ranges from 7,000 - 235,000 per hh		https://irp.cdn-website.com/39439f83/files/uploaded/Estimated_Monthly_Bond_Debt_per_Household-sample_of_TX_ISDs.pdf
Violations of Constitutional Rights & Immunity - Sample Cases.		https://irp.cdn-website.com/39439f83/files/uploaded/Cases-Constitutional_Rights-Immunity.pdf
Over Valued + Over Taxed = Fraud, Single Family Home Example - Page 5		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Home Affordability Affected, 37% of households at risk of losing home - Page 4		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Commercial Shopping Center Over-Valued by 400% = Fraud - Page 6		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
DCAD \$67 Billion in Over-Valuation & \$1.34 Billion in over Taxation, 2017-2023		https://irp.cdn-website.com/39439f83/files/uploaded/Review_Certified_Totals_2017-2023-Over_Value-Tax-051624.pdf
Over charging by insurance companies that utilize CAD valuations		Insurance company relies on property value in their premium & coverage calculations
Failure of Reporting Agencies such as Zillow to accurately report valuations because they utilize CAD valuations		Many agencies use the CAD's appraisal value instead of true cash/closed transactions for property value
Fraudulent School District Bond Valuations - rely on CAD valuations		Property values affect tax revenue collections needed to service bonds & affect valuation/rating of bond itself
Fraudulent Mortgage Backed Securities - rely on CAD valuations		Higher property values (fraudulent values) lead to higher mortgages affecting value of securities
Fraudulent Bond created and or re-packaged by Freddie, Fannie - rely on CAD valuations		see above
Pending bank failures: debt is unsustainable, values are falsely inflated		
Hunger - over 4,000,000 people are being fed by one group in Texas		https://www.mockingbirdproperties.com/hunger-assault-repeal-the-real-estate-tax
Compound Interest Calculator shows the equity stripping		https://irp.cdn-website.com/39439f83/files/uploaded/Compound+Interest+Calculator+-+Godley+Texas.pdf
Home Ownership decreasing shows the equity stripping		https://www.mockingbirdproperties.com/math-matters-median-household-income-matters
Violations of Uniform and Equal valuations as required in Texas Constitution		https://www.mockingbirdproperties.com/the-history-of-uniform-and-equal
Homestead Cap and Circuit Breaker - more proof of intent to defraud		https://www.mockingbirdproperties.com/circuit-breaker-and-homestead-exemption-these-concepts-are-more-fuel-to-the-fraud-fire
Is property tax on inflation Constitutional!		https://www.mockingbirdproperties.com/is-property-tax-on-inflation-constitutional
Price Inflation Fraud by DCAD - Hope McClure and Don Spencer		https://irp.cdn-website.com/39439f83/files/uploaded/Inflation%20Model%20for%20Property%20Value.pdf
Can the outstanding fraudulent school district bond debts be paid off (roughly \$606 Billion)? No, IT IS UNSUNSTAINABLE.		see below
NEITHER DCAD OR THE COURTS WERE ABLE TO REBUT THE ALLEGATIONS AS EVIDENCED HEREIN = Systematic Default.		
Federal Violations		
Mail Fraud - Sovereign Immunity does not apply. KNOWINGLY issuing fraudulent valuations on official documents to taxpayers.		
1. CADs issues & sends out notice of appraisal with fraudulent values		
2. Tax Assessor Collector sends out falsified / fraudulent real estate tax bills		
SEC Violations - SEC Act 1934 Section 105 - Underwriters of school district bonds violated law.		
FDIC - Dodd Frank - Violations. Bonds need to be de-rated.		
RICO		
= CRISIS OF CONFIDENCE.		
= BONDS ARE INSOLVENT.		
= UNDER GAAP, THERE IS NO SINKING FUND THAT CAN RETIRE THE OUTSTANDING SCHOOL DISTICT BONDS & More bond debt is being created.		
= Federal court to sue the Texas Bond Guarantee Program under Federal SEC law. \$57 Bllion in approx. value.		
= The State can be sued by the DOJ to act.		
= The Chief Appraisers and the School District Superintendents, in addition to a host of broken laws, are emblematic of a systemic moral hazard.		
= Even if you took the net income of every earning Texan, there is not enough money to pay off the debt = systemic insolvency.		
Number Employed in Texas	15,213,700	https://gov.texas.gov/news/post/texas-sets-new-records-for-total-jobs-texans-working#:~:text=Texas%20reached%20a%20new%20high,over%20the%20month%
Average ANNUAL Net Income (Net Cash) per Employee after all household expenses (before payments toward credit card debt)	\$2,815	conservative estimate, as many households are "upside down" living on credit cards
Total Net Income (Net Cash) of Employed (after household expenses but before c-card debt)	\$42,826,565,500	15,213,700 x 2815
Estimated outstanding bond debt for Texas -Pages 6, 10 & 26	\$606,000,000,000	https://irp.cdn-website.com/39439f83/files/uploaded/1st_Amendment_to_the_Criminal_Complaint_Mavex_vs_State_of_Texas_Individuals_3_17_25.pdf

This number is estimated based on the information we were able to get and piece together. Much of the debt is "hidden", information is not available to public even when requested. (CUSIPs)		
If the government stole 100% of the alleged remaining Net Income (Net Cash) it might cover off 7% of the outstanding school district bond debt, assuming all bond raises were stopped today and all else being equal	7.07%	42 bil / 606 bil
If the government stole 100% of the alleged remaining Net Income (Net Cash) of Texas employees, \$42 Billion, every year for 30 years, to pay down the bond debt, it still would not be enough. (assuming all bond raises were stopped) Per the debt amortization schedule, \$697 Billion goes to interest with only \$562 Billion going to principal, meaning \$43 Billion is still outstanding after 30 years !! (\$606 Billion total debt -\$562 Billion principal pmts)	\$43 Billion Short	https://irp.cdn-website.com/39439f83/files/uploaded/Loan+Amort+-42+Billion.pdf
Average Credit Card Debt per Texas resident (wallethub.com 6/9/25)	\$8,186	https://wallethub.com/edu/cc/credit-card-statistics-by-state/134516
Texas School Board Tax System is bankrupt today, not tomorrow.		
Sovereign debt of the State of Texas can no longer move forward because the State created a Systemic threat to the U.S. of America.		
Governor Abbott, where is the money going to come from to cover off the sovereign debt crisis of the State of Texas?		
Federal Intervention is necessary as the CADs claim of immunity violates SEC law.		
Every property owner needs to go to federal court. Ie. Federal Bankruptcy relief is required as a result of fraudulent inflated values.		
All the above = Systemic Moral Hazzard.		
Violations of Law		
Violations of Law - 10 pages - including		https://irp.cdn-website.com/39439f83/files/uploaded/Partial_List_of_Violations_Reviewed-052224.pdf
16th Amendment, U.S. Constitution - prohibits taxes on unrealized gains aka property taxes on Market Value (a non-sale-transaction assessment)		
Violations of Law and USPAP - blue links are live - Page 7		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
More Examples of intent to defraud - blue links are live - Page 8		https://irp.cdn-website.com/39439f83/files/uploaded/Presentation_Boards-Charts-041524-with_links.pdf
Failure of the Rule of Law		https://www.mockingbirdproperties.com/the-rule-of-law
Civil Rights Violations		https://irp.cdn-website.com/39439f83/files/uploaded/Due+Process+and+Under+Color+of+Law.pdf
Remedy for Unequal Appraisal - Chapter 42.26(a) - Violated by CADs		https://irp.cdn-website.com/39439f83/files/uploaded/Section%2042.26%20Texas%20Property%20Code%20-2021TabG.pdf
Violation of Chapter 42 Section 1918 - Knowledge of Wrongful Act and Power to Prevent		https://irp.cdn-website.com/39439f83/files/uploaded/0-Read%20on%20the%20record%20short%20Presentation%20DCAD%20Board%209%2013%2022.pdf
Solution		
Solution: Repeal the real estate tax in favor of the Uniform States Sales Tax.		https://irp.cdn-website.com/39439f83/files/uploaded/Bill+to+repeal+real+estate+tax+in+favor+of+Uniform+States+Sales+Tax+7+12+25.pdf
Restore the balance sheet to Mom and Pop so they own the land beneath their asset.		https://irp.cdn-website.com/39439f83/files/uploaded/Benefits_of_Eliminating_Real_Estate_Tax_in_Favor_of_Uniform_State%28s%29_Sales_Tax.pdf
Gigabytes of Evidence & Case(s) filings		https://www.mockingbirdproperties.com/case-information
Main front page		www.mockingbirdproperties.com/dcad
Links to document library, including video, audio, depositions		https://www.mockingbirdproperties.com/more-documents

Jeff Mashburn - Common Sense Law.org		Notes, Comments, & Links to Documents / Information
313 Agreements Solar Farm(s) Contract Fraud - Enabled by Glenn Hegar		www.commonsenselaw.org
Chapter 313 Agreements Falsely Promoted by State, Local and School Leaders		https://commonsenselaw.org/wp-content/uploads/2025/01/SCO-Debunking-the-Myth-Chapter-313-Agreements.pdf
BPL Files Solar, LLC Contract #-1465		https://comptroller.texas.gov/economy/development/prop-tax/ch313/agreement-docs-details.php?id=1465
Hill Solar I, LLC, Contract #-1729		https://comptroller.texas.gov/economy/development/prop-tax/ch313/agreement-docs-details.php?id=1729
Hill Solar II, LLC, Contract#-1787		https://comptroller.texas.gov/economy/development/prop-tax/ch313/agreement-docs-details.php?id=1787
Criminal Complaint - Itasca School District		https://irp.cdn-website.com/39439f83/files/uploaded/Criminal_Complaint_Filed_March_4th_2025_DOJ_JeffM%28Rev.3%29-56785f67.pdf
Grounds for Legal Challenges, Criminal Complaints and Civil Suits		
Violations of Constitutional Rights of Taxpayers per US Constitution 1st, 5th, 14th and 16th Amendments		Denied Taxpayers Due Process, Totally eliminated from process, agreements executed behind closed doors public denied access
		Chapter 313 Agreements and Bond Program Overlap increases bond cost to taxpayers
		School Districts are guilty and demonstrated prejudice and bias towards taxpayers not involved are part of 313 agreements
		Failure to apply uniform and equal requirements across the tax base and taxpayers, real property treated differently based on value
		Districts agreed to and signed contracts with depreciation schedules that contradict the purpose of constructing a solar project and is a direct conflict with IRS rules and statutes regarding income and revenue
		Superintendents of Schools and Board Members acted outside their limits of authority or power
		Superintendents of Schools and Board Members obligated taxpayers and the district financially without voter approval
		Superintendents of Schools and Board Members falsely represented any presumed benefit(s) and purpose for executing 313 agreements
		Superintendents of Schools and Board Members refused to listen to the voice of taxpayers with knowledge and experience
		Superintendents of Schools and Board Members are not authorized to provide loans, collateral or guarantees of any kind financially*
Applications to State Comptrollers Office not Vetted for Accuracy		Obligating taxpayers to unsecured debt or financial obligations. No surety or performance bonds on projected tax revenue(s)
Applications to State Comptrollers Office not Vetted for Accuracy		Many of the applications filed with the comptrollers office have many technical problems and inaccurate financial data and claims stated in the applications.
		The cost and generated output have been falsely stated in the majority of the 29 contracts listed in the federal criminal complaint filed.
Tax Revenue(s) Projected are Unknown and Unavailable		
		The actual realized tax revenue(s) projected have not been disclosed to taxpayers after multiple written requests by taxpayers
Conflict between local tax revenue(s) from ad-valorem taxes and state matching funds into school district		Request have been made for actual tax records and statements from solar farm tax revenues to reconcile with the annual school budget adopted by the board of trustees. It appears there is double-dipping by districts to manipulate funding into the district. All local tax revenue should be exhausted before receiving state matching funds. Taxpayers are being penalized by school districts for poor choices made by school boards and these actions my actually be considered criminal activity for failing to be fully transparent.
Who Received Benefit		
Lawyers and Consultants		Received payments for contract negotiations and consulting for the solar farm owners, no taxpayer representation given. Fees paid for by the solar farm owners. \$225,000.00 for (3) contracts executed behind closed doors totaling \$965,000,000.00 dollars.
Land Owners		Landowners within the taxing jurisdiction receive lucrative land lease agreements and relief of ad-valorem taxes from contracts executed by school district officials.
Solar Farm Owner/Operators		Receive lucrative tax abatements for 10 years and then benefit from depreciation schedules on real property that are not allowed or applied to homeowners within the district
		Use tax abatement agreements as collateral to secure loans and financing for solar projects from forfeited tax revenue(s) that should flow into the district. School districts and the State of Texas working in collaboration to defraud taxpayers.
Business and Landowners		Certain business and landowners with close relationships with school officials. (names not public at this time)
Ramifications and Fall Out		
Damage(s) due to financial default(s) by solar farm owners**		Taxpayers on the hook for all bond payments earmarked from solar farm taxes if owner defaults
		Landowners on the hook to remove all solar equipment left on leased land, agriculture exemptions at stake for five years after cleanup
		School district financial status and health destroyed and filed into bankruptcy
		School superintendents and board members have put school districts into "insolvency status without authority"
		*-Judge Noe Gonzales ruled in case in Mission Texas local government entities cannot make guarantees on unknown future projections or assumptions.
		**-. First solar farm default in southern Hill County has occurred. Trying to get details on what transpired and caused default at this time.

Real Estate Mindset, Travis Spencer		
Assault at Montgomery Central Appraisal District		www.realestatemindset.org
Intent to defraud		www.realestatemindset.org
I protest my taxes and the cops show up. Violation of Civil Rights		https://www.youtube.com/watch?v=idDwfnehBa4
Physically Assaulted for protesting my property taxes		https://www.youtube.com/watch?v=9VwoWlQgfsc
Forced to sell my home under threat of arrest		https://www.youtube.com/watch?v=EkUe_V31s7c
Property Tax Crime		https://www.youtube.com/watch?v=TOnsn2cl498
Getting the government to admit software fraud		https://www.youtube.com/watch?v=O7hlX7-gtzA
Home Value Fraud Playlist		https://www.youtube.com/playlist?list=PLo3dZB8Cn9QuemgK3OwUL1qncSqqlfXL_
Summary:		
No Uniformity of Law		
No Uniformity of application of Law		
No Uniformity of application of Law, USPAP, or Math within the CAD(s)		
No Uniformity of software between the CAD(s)		https://www.youtube.com/watch?v=O7hlX7-gtzA
= Criminal Conspiracy to Defraud		
Below is a sample list of inappropriate encounters that taxpayers from Texas, and across the county, have had while protesting property values. It was compiled from the MANY emails, calls & phone messages received, along with Mockingbird's own first-hand experience = Pattern and Practice to defraud		
RPA or ARB members used abusive language & behavior with property owners.		
RPAs acted rude in informal protest meetings and refused to consider any of property owner(s) evidence supporting a lower value.		
Extreme time limits were placed on taxpayer protest hearing presentations, not enough time to provide information to ARB panel.		
Taxpayer was interrupted multiple times during presentation to ARB and then cut off and unable to finish.		
RPA (CAD representative) makes up rules on what is a comparison property "on the fly".		
CAD-RPA says they are using comparable properties when they are not using true comparable properties.		
CAD-RPA & ARB refuse to accept outside appraisal as taxpayer's evidence of value.		
RPA introduced new evidence that was not provided prior to hearing where evidence was requested in advance by taxpayer (Texas 14 day rule).		
RPA presenting CAD evidence in hearings did not prepare the evidence or do the property's appraisal.		
RPA says they have to have "more" than last year (have to have a higher value than last year).		
Property Tax Professionals get "deals" on all properties they represent, ignoring individual & specific characteristics affecting a property's value.		
ARB states that the CAD did not have evidence to support the increase and that taxpayer made a good case, but they have to be fair to district & can only provide a partial reduction in value.		
RPA & ARB ignore actual comparable sales values presented.		
CAD tells property owner they cannot protest the value of land on which the home sits, "this is not a land hearing".		
RPA coerces taxpayer into signing waiver on value, while threatening to reappraise home \$40,000 higher, all of this, in front of the ARB.		
Home owners are told the values and taxes have to be raised in order to meet budget for tax revenue collection.		
In panel of 3 ARB members, the ARB Chair over-rode the other 2 ARB members who supported a lower property value.		
ARB panel member stated during hearing that he is not good with math, while taxpayer presents analysis on a commercial property valuation.		
RPA in informal protest meeting produced a worksheet that supports the \$750,000 value taxpayer has evidenced, but RPA does not disclose this, he hides this, and offers to settle at \$1,000,000. (Lawsuit discovery uncovered this hidden RPA document.)		
When ARB questioned the CAD RPA on how a previous year's value was reduced to \$1 mil when the notice value was \$3 mil, the RPA tells the ARB that the information the taxpayer provided in the hearing was invalid. (Says the taxpayer was lying !!)		
RPA (CAD representative) told the ARB panel members that the property's prior year value(s) should not be considered for current year because the taxpayer fought to get them reduced. (Violates Texas Property Tax Code 23.01(e)).		
ARB panel members consider the RPA-CAD evidence as "better evidence" even when it's been disproven by property owner.		
RPA or CAD representatives have contacted taxpayer(s) for an informal protest meeting to "work out a number".		
RPA tells the taxpayer they are not allowed to discuss the prior reduced value received in formal/legal appeal process with ARB panel.(Texas 23.01(e))		