

Ronald F. Avery  
1933 Montclair  
Seguin, Texas 78155  
830-372-5534

February 25, 2015

Charles E. Brown  
CEO of Hunter-Kelsey of Texas LLC  
Hunter-Kelsey Property Tax Loans For Texas  
3432 Greystone, Suite 100  
Austin, Texas 78731

Dear Charles Brown,

I received a letter from you regarding your offer to pay my unconstitutional property taxes with a loan from your company. I have attached a copy of the said letter and a copy of the letter I sent my local County Property Tax Assessor and Collector. This letter to the local County Tax Collector informs her that 54.1% my property taxes have been continually ruled unconstitutional by the Texas Supreme Court for the better part of 44 years and that the remaining property taxes are also unconstitutional but have not yet been ruled so by the Texas Supreme Court.

I am sure your company has looked into the lawfulness of a lien obtained on a property by loaning money to the lawful property owner to pay unlawful taxes. Would your lien be lawful if a person were to lose their property to your company for failure to pay your company principle and interest on money borrowed under duress to pay unlawful taxes?

It appears that your type of business is unlawful because your loans are secured and obtained by unlawful leverage created by unlawful taxes based upon unlawful duress which would not have arisen had it not been for the unlawful tax. It would seem that your type of business is dependent upon unlawful unconstitutional law which upon contest could leave your company without lawful liens securing loans to pay unlawful taxes.

I would be interested in hearing your companies defense to such a claim if one were brought by a party injured by unlawful economic duress brought on by unlawful taxes. I'm sure your company has thought of this and I'm sure that your company would be more interested in maintaining unlawful unconstitutional property taxes than abolishing them thereby extinguishing any liens you would have on property to pay unlawful taxes.

It seems improper to have companies that spring up that are totally dependent upon the unlawful activity of government that harms the property of the people.

Sincerely,

Ronald F. Avery  
cc: John Kuempel Texas Rep Dist. 44



3432 Greystone, Suite 100  
Austin, TX 78731

February 2015

Dear Sir or Madam:

Our business provides property tax payment plans to individuals and businesses. If you still owe your 2014 taxes, let us help you. If your taxes are paid, please disregard this letter.

According to your county and/or ISD tax office, as of early February you owe over \$4,000 in delinquent property taxes. Texas law dictates that your tax bill will be assessed an extra 7% in penalties and interest on February 1 and 2% more per month through June. A payment plan with Hunter-Kelsey will stop the increasing penalties, interest, and any lawyer fees you may have. It will also eliminate the possibility of a county lawsuit or property foreclosure.

<b>Delinquent Tax</b>	<b>\$ Property Tax Amount</b>
<b>Amount Due</b>	<b>Taxes + up to 7% Penalties &amp; Interest</b>

If you are interested or have questions, call 1-855-490-6669 for a free, no-obligation quote. Or, you can visit us at our website, [www.PropertyTaxLoansForTexas.com/ig](http://www.PropertyTaxLoansForTexas.com/ig). We have an A+ Better Business Bureau rating, and we can help you! Call us today!

Sincerely,

**Charles E. Brown**  
CEO of Hunter-Kelsey of Texas, LLC

P.S. Call now at 1-855-490-6669 to get your taxes paid quickly!

Mail Code: L-IG

*It's a big help not to worry about losing my property over taxes. You did a great job! It was quick and easy!*

Delma M - San Antonio, TX

*I called Hunter-Kelsey to get a tax loan, and they told me that I did not need one. That kind of honesty and integrity is rare these days.*

Renaldo M - Galveston, TX

*Everyone is professional, yet very down to earth. I felt comfortable the moment I contacted Hunter-Kelsey...a very trustworthy company that I would definitely recommend to everyone.*

John S - Dallas, TX

*I sat around for two weeks and did not call. It cost me an extra \$88.00 in added penalties and interest.*

Carlton H - Pflugerville, TX



Se Habla Español

NMLS #s:  
257513 305973 337895  
338899 833650 1095020

Your tax office may offer delinquent tax installment plans that may be less costly to you. You can request information about the availability of these plans from the tax office. Property tax records are public information. Please disregard this mailing if you have already paid your property taxes or if you are eligible for a tax deferral.

L-IG

Ronald F. Avery  
1933 Montclair  
Seguin, Texas 78155  
830-372-5534

January 30, 2015

Tavie Murphy  
Tax Assessor-Collector  
Guadalupe County Tax Office  
307 W. Court  
Seguin, Texas 78155

Dear Mrs. Murphy,

I know you look forward to hearing from me each year when I complain of the annual plundering of our property. So here it is again:

Please find herewith a check for unlawful ad valorem property taxes some of which have been ruled unconstitutional over and over again by the Texas Supreme Court. I pay under protest against all ad valorem property taxes as they are unconstitutional in violation of Article 8 Section 1-e of the Texas Constitution.

I especially protest the \$1.04 portion of the Seguin ISD taxes which were once again ruled unconstitutional as of February 5, 2013 by Judge Dietz who was affirmed by the Texas Supreme Court in November of 2005 for the same unconstitutional ad valorem property tax.

I believe that the local County Tax Assessor-Collector has some fiduciary duty to their constituents to inform them of what taxes are unconstitutional and which are not rather than continually year after year assess and collect unconstitutional ad valorem property taxes.

I have provided a summary of my unlawful property taxes below and protest them all along with my payment in fear of no longer being able to occupy the property the state has seized from me by unconstitutional ad valorem property taxes. The gray lines have been ruled unconstitutional for many years by the Texas Supreme Court:

<b>Avery Ronald F &amp; Cynthia G. Revocable Living Trust R28173 at 2681 Tiemann RD</b>			
<b>Taxing Unit</b>	<b>Tax Rate</b>	<b>Taxable</b>	<b>Tax Amount</b>
Guadalupe County	0.3361	39,313	\$132.13
Lateral Roads	0.058	39,313	\$22.80
Seguin ISD M&O	1.04	39,313	\$408.86
Seguin ISD I&S	0.275	39,313	\$108.11
Total:			<b>\$671.90</b>
Percentage continually unconstitutional			60.85%

<b>Avery Ronald F R21824 at Moses Baker 1.6 AC</b>			
<b>Taxing Unit</b>	<b>Tax Rate</b>	<b>Taxable</b>	<b>Tax Amount</b>

Guadalupe County	0.3361	29,865	\$100.38
Lateral Roads	0.058	29,865	\$17.32
Seguin ISD M&O	1.04	29,865	\$310.60
Seguin ISD I&S	0.275	29,865	\$82.13
Total:			<b>\$510.42</b>
Percentage continually unconstitutional			60.85%

**Avery Ronald F R21823 at Moses Baker 3.74 AC**

Taxing Unit	Tax Rate	Taxable	Tax Amount
Guadalupe County	0.3361	251,711	\$846.00
Lateral Roads	0.058	251,711	\$145.99
Seguin ISD M&O	1.04	251,711	\$2,617.79
Seguin ISD I&S	0.275	251,711	\$692.21
Total:			<b>\$4,301.99</b>
Percentage continually unconstitutional			60.85%

**Avery Ronald F & Cynthia G. Revocable Living Trust R4961 1933 Montclair**

Taxing Unit	Tax Rate	Taxable	Tax Amount
City of Seguin	0.5244	200,349	\$1,050.63
Guadalupe County	0.3361	200,349	\$673.37
Lateral Roads	0.058	200,349	\$116.20
Seguin ISD M&O	1.04	190,349	\$1,979.63
Seguin ISD I&S	0.275	190,349	\$523.46
Total:			<b>\$4,343.29</b>
Percentage continually unconstitutional			45.58%

<b>Grand total paid</b>	<b>\$9,827.61</b>
Grand total paid Unconstitutional	\$5,316.88
Total percentage Unconstitutional	54.10%

Now most people think that the reason these ad valorem property taxes for Maintenance and Operations (M&O) of free public schools do not harm the people but are only unfair to some students and their parents because it deprives them of an equivalent education with those richer districts. While that is true, it is not the worst nor whole harm it causes all citizens of Texas:

- Public education cannot be made equal by a tax that is not equal nor can such a tax be divided equally between all students. It is impossible to make ad valorem property taxes equal. And this is essentially what the Supreme Court of Texas has been saying for 44 + years. But the Legislature never fixes it and the Districts keep charging it.
- The Interest and Sinking Fund raised by each Independent School District with an ad valorem property tax causes all the school districts to compete with each other in the construction of school facilities. This causes a continual growth of inequality and the ratcheting of expenses upward.
- The ad valorem property tax raised by independent school districts takes the authority and responsibility for public education away from the state where the people placed it (Article 7 Section 1 of the Texas Constitution and where it is

acknowledged in the Texas Education Code at §42.001(a)) and places it with each of the 1200 plus districts.

- The use of the ad valorem property tax by each school district also alters the form and purpose of our state from a free market republic to a socialist fascist state where private banks and the government seize all the property and charge the people rent and provide bankers with risk free borrowers. You can see the comparison of the two kinds of funding and ownership of property required by the Texas State Constitution in the four page flyer included herein. You can also find it on line at <http://sueit.org/means-of-funding.pdf>
- The exercise of this power to impose an ad valorem property tax by independent school districts also gives more authority to the districts than the state itself possesses. This is illogical. A state that is forbidden the power to impose an ad valorem property tax on any property in its state, cannot permit nor grant its subdivisions power to impose the same tax. No one can delegate to another more power than they possess.
- The sole purpose of the State of Texas and for Free Public Education, according to Article 7 Section 1, is the protection of the lives, liberties and properties of the people. It is an absurdity that we the people of Texas lose our property in order to learn how to protect it! What could be more damaging to the people of Texas than that?

All these things damage every person in Texas, therefore, these taxes are not just bad for a few under privileged kids but for all citizens of which I am one.

Regardless of these crimes being committed and the means of correcting them being blocked by the courts, please find herein a check for **\$9,827.61** herewith which is presently 54.1% unconstitutional as determined by the Texas Supreme Court.

I pay these damaging unconstitutional taxes along with the other unlawful taxes under protest and duress in fear of losing possession of my property already unconstitutionally confiscated from me in the process of forcing me to pay the state a rent in order to teach our citizens how to protect our properties we have lost in the process.

Sincerely,

Ronald F. Avery