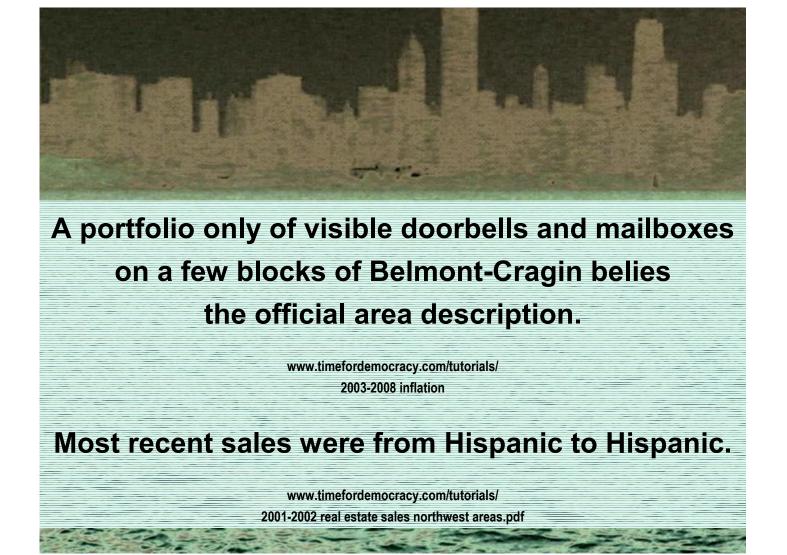


Background: Chicago skyline from Planetarium promontory.

The county assessor and private appraisers have lied about the quality of the area I live in, probably to justify inflated loans to buyers.

Government officials need justification if the lender borrows tax revenue for the capital to make inflated loans. The lender needs justification if his capital comes from private investors. Population stayed the same or increased slightly city-wide 1990-2000. Chicago has 76 census areas. Population growth in the Belmont-Cragin area where I live accounts for almost 40% of all population growth city-wide. The number of residential structures decreased in the devastated areas of the south side. The number of residential structures in Belmont-Cragin didn't increase 1990-2000 to accommodate 20,000 additional people. Sellers, agents, and lenders justify high asking and selling prices by marketing properties as multi-family while the assessor lists them as single-family or fewer-family.



DATA FROM 2000 CENSUS -- PL94-171 FILE (AS COUNTED), APRIL 2000 PROFILE EXTRACTED AND PRINTED BY NORTHEASTERN ILLINOIS PLANNING COMMISSION AND CAGIS, UIC Consult User Notes for Definitions and Limitations GEOGRAPHY: Chicago Community Area 19 -- Belmont Cragin SLVL CODE: CCA COUNTY: STATE: IL 17 MCD:

0

IL S DIST:
IL H DIST:
CONG DIST:

CHGO WARD: CHGO CA: 19 SCH DIST:

Table 1. Population by Race and Hispanic Origin, for All Ages and 18 Years and Over

TRACT:

PLACE:

	All age	s	18 years and over		
Subject	Number	Percent of total population ¹	Number	Percent or population 18 years and over	
Total population	78,144	100.00	54,846	100.00	
Total Non-Hispanic Population, All Races	27,263	34.89	22,514	41.05	
Total Non-Hispanic Population, One Race	26,034	33.32	21,558	39.31	
Non-Hispanic White	21,881	28.00	18,565	33.8	
Non-Hispanic Black or African American	2,000	2.56	1,358	2.4	
Non-Hispanic American Indian & Alaska Native	73	0.09	48	0.0	
Non-Hispanic Asian	1,989	2.55	1,516	2.7	
Non-Hispanic Nat. Hawaiian & Oth. Pacific Islander	14	0.02	9	0.0	
Non-Hispanic Other Race	77	0.10	62	0.1	
Total Two Races, Non-Hispanic	1,214	1.55	947	1.7	
Total Three or More Races, Non-Hispanic	15	0.02	9	0.02	
Total Hispanic Population, All Races	50,881	65.11	32,332	58.9	
Total Hispanic Population, One Race	48,390	61.92	30,745	56.0	
Hispanic White	23,628	30.24	15,029	27.4	
Hispanic Black or African American	369	0.47	197	0.3	
Hispanic American Indian & Alaska Native	406	0.52	263	0.4	
Hispanic Asian	36	0.05	20	0.0	
Hispanic Nat. Hawaiian & Oth. Pacific Islander	36	0.05	25	0.0	
Hispanic Other Race	23,915	30.60	15,211	27.7	
Total Two Races, Hispanic	2,438	3.12	1,554	2.8	
Total Three or More Races, Hispanic	53	0.07	33	0.06	

File No.	
roperty Description UNIFORM RESIDENTIAL APPRAISAL REPORT Case Not Property Address City Chicago State IL Zip	0 0 Code
	Cook
Legal Description Tax Year 2002 R.E. Taxes \$ 2,284.63 Special Ass	
Borrower Current Owner Occupant X Owner	Tenant Vacant
Property rights appraised X Fee Simple Leasehold Project Type PUD Condominium (HUD/VA only) HO/	The second s
Neighborhood or Project Name Census Tra	
Sale Price \$ N/A Date of Sale N/A Description and \$ amount of loan charges/concessions to be paid by seller	-0
Lender/Client Address	·
Appraiser Address	
	and use change
Built up X Over 75% 25-75% Under 25% occupancy \$(000) (yrs) One family 90	X Not likely Likely
Growth rate Rapid X Stable Slow X Owner 142_Low 20 2-4 family 5	In process
	0:
Demand/supply Shortage X In balance Over supply X Vacant (0-5%) Predominant Commercial 5	6. 855-
Marketing time Under 3 mos X 3-6 mos. Over 6 mos. Vacant (over 5%) 257 75-85	
Note: race and the racial composition of the neighborhood are not appraisal factors.	
Neighborhood boundaries and characteristics:	
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to r	narket, etc.):
The subject is located in the Belmont/Cragin area of Chicago. The subject neighborhood is an older establishe	ed area
with a variety of single family detached housing styles and construction. In addition to the detached single family	/ housing
there are smaller multi-family apartment building. Commercial use is located on the main roadways and has a p	ositive
impact on area housing in that it provides employment and convenience to area residents. Shopping, transporta	ition,
employment, schools and recreation are convenient to the subject. No adverse external conditions were noted the	nat would
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, a	and marketing time
such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):	
Residential market conditions are favorable with supply and demand in balance. According to the multiple listing	j service
and assessor's records values are stable to increasing and marketing times are reasonable. The cost of financir	ng iscurrently
at an effective rate. Mortgage money is readily available from both governmental insured and conventional sourc	ces.



Real estate agents brag when a property has 'legal' apartments, and expect buyers to understand that a single-family home with a large number of bedrooms, bathrooms and kitchens, has multiple, though 'illegal' apartments, rent from which will pay an inflated mortgage for it.







The number of home-improvement chain stores increased during the inflation of assessments, appraisals, loans and taxes; and now has one Menards, two Home Depots, and one Lowes that provide materials for the conversions.

Older lumber and hardware stores still eke out a business.

Signs on several area parks indicate that local politicians force home improvement stores to donate to city departments.

Area property owners pay for the donations when they buy materials; and the donations constitute an additional tax on property.



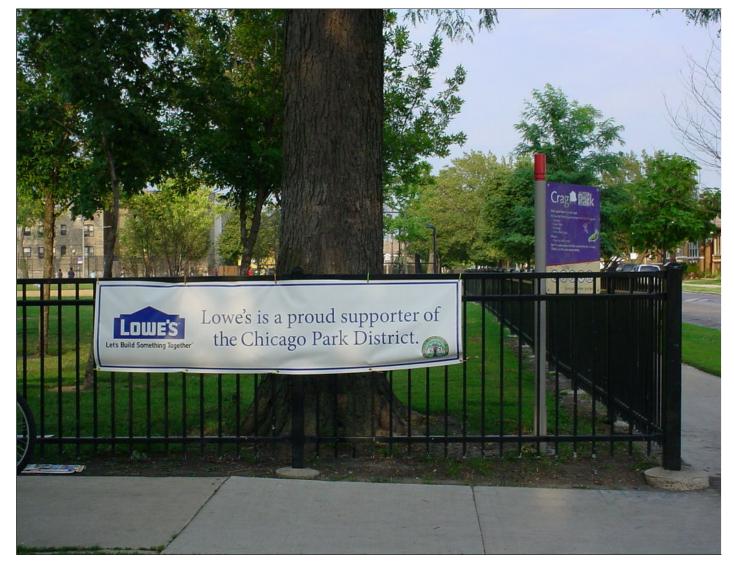
2005-06-10. Armitage Avenue 4700W, Chicago, Illinois.



Five large home improvement stores have opened in a small radius around my home. They're clear indicators that home owners and fly-by-night contractors are cutting single-family homes and two-flats into multiple rental units. A large jump in the local population 1990-2000 is another indicator of illegal apartments. Illegal apartment owners and renters don't pay a fair share of taxes for city services, and the burden falls on the owners of true single family homes. The problem tends to be yet another aspect of Hispanic on white racism, though it catches some Hispanics who live one nuclear family per house.

A tax-increment financing sign used to hang from the empty frame between the yellow and red signs, giving Home Depot a tax break. However, Home Depot competes with the other big box stores as well as preexisting lumber and hardware businesses, and doesn't truly create new jobs and new tax revenue like a TIF zone is supposed to.





People who buy products at the Lowe's home improvement store pay a hidden tax to support the Park District, in addition to the property and other taxes they pay for city services.



People who violate the short and long lists of rules also fail to generalize from one property to all others. City officials who write the rules suffer the same failing.

The most obvious fraud of property tax is that it is used to finance city services.

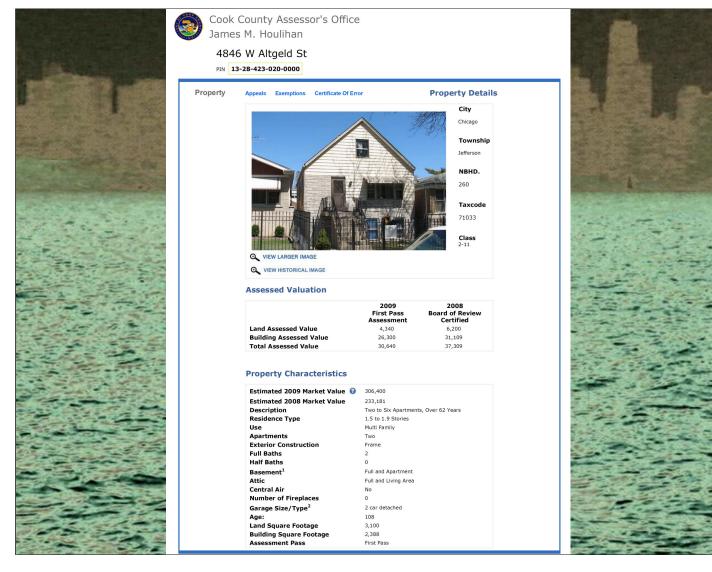
The cost of city services for a property depend on the number of people who live on the property, and not the price some fool paid for a similar property at a time of inflation. The county can and does take a picture of a property with 3 mailboxes and 15 names, assess it as two apartments, and tax it less than 1.5 times higher than a single family home inhabited by one or two people.



2007-07-25 Altgeld 4846W.



2007-07-25 Altgeld 4846W.



				all and		Skrebneski Photo		
Payments Exemptions/ Savings	Refunds Services For Seniors	Understanding Your Tax Bill	Tax Dates	Third Party For Agents	ms Inheritance	About the Office Contact U	s	
	Cook County Pr	operty Tax a	nd Payme	ent Informatio	1			
PAYMENTS								
Payment Status	Printed copies of this information may not be used as a tax bill. Payments must be submitted with original tax bill.							
Online Payment	Property Index Number	(PIN): 13-28-42	3-020-0000					
By Mail	2008 Tax Year	nformation -	Payable	in 2009			3	
At Chase Bank		Tax Year: 2008 Tax Type: Current Tax Volume: 359 PCL: 2-11						
Community Bank	Property Location							
In Person	4846 W ALTGELD ST CHICAGO, IL 60639-2502							
Get a Copy of Bill	(To update contact the Cook County Assessor's Office at 312-443-7550.)							
Returned Checks	Mailing Information Exemption Inform				tion Informatio	n		
Prior Years	MODESTO CASTANEDA 4846 W ALTGELD STREET			Homeowner Exemption Received: YES Senior Citizen Exemption Received: NO Senior Freeze Exemption Received: NO			1.10	
Prepayment	CHICAGO, IL 6063 To update your ma		ick here.	If you are entitled to an exemption you did not receive,				
If taxes were sold	To request a duplicate tax bill <u>click here</u> .			<u>click here</u> . To check if you received exemptions on previous tax				
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Research a Topic:	Tax Payment Information					- 10 M		
Research our ever-	Installment	Tax Amount	Billed	Tax Due Date	Last Payment Received		d	
expanding library of useful topics.	1st	\$2,	001.78	03/03/2009	\$2,001.78	02/28/0	9	
useral topics.			390.64	12/01/2009	\$2,390.64	11/27/0		

A THE S

Sellers, agents and lenders mislead buyers of multi-unit properties about potential income and actual costs of ownership, and increase the rate of foreclosure and tax delinquency.



A monthly mortgage payment only scratches the surface of the costs of owning a building. \$1600 a month for a three-unit building might be a gross underestimate even of the mortgage.







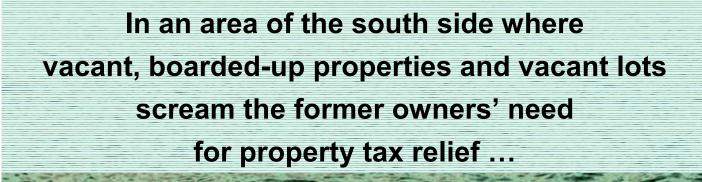
2005-02-23 83rd Street at Emerald (train overpass)



61st at Halsted, Chicago, Illinois.

The unconscionable and unconscious users and abusers of the property tax look their worst in the next set of pictures.

Architects, contractors, laborers and a long list of bragging paper pushers and palm squeezers used tax revenues to finance new housing for a few privileged tenants ...



... as well as the complete absence of any buyer willing to pay a price far below the assessed valuation the county used to calculate the tax the owner couldn't pay.



2008-04-11. New apartments, tax financed. 59th 1859W at Wolcott



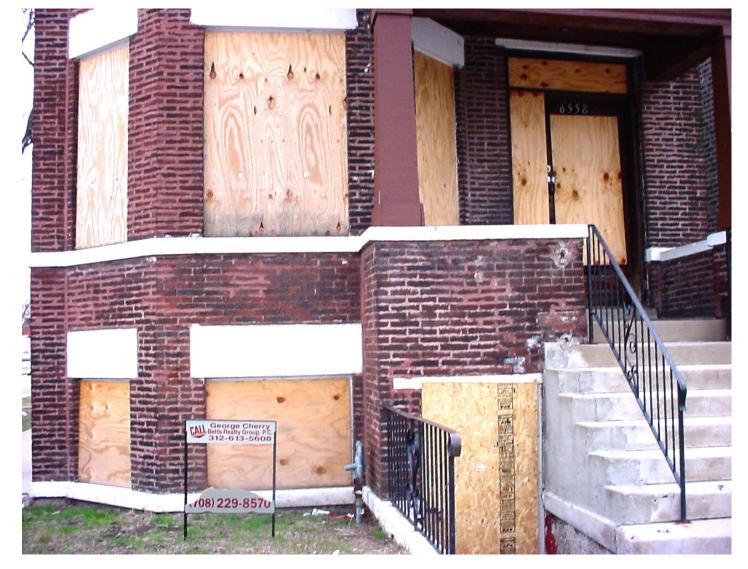
2008-04-11. New apartments, tax financed. 59th 1859W at Wolcott



2008-04-11. New apartments, tax financed. 59th 1859W at Wolcott

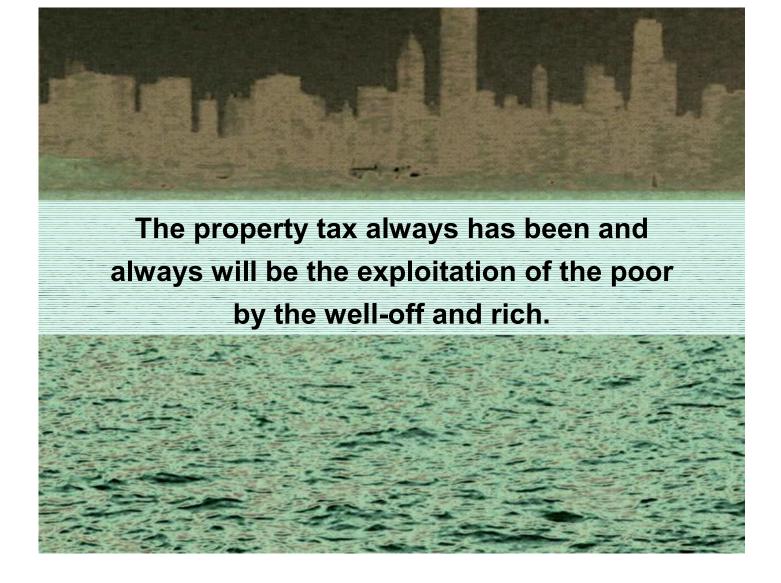


2008-04-11. New apartments, tax financed. 59th 1859W at Wolcott



2008. Example of foreclosure and tax delinquent devastation, mid to far south side, Chicago, Illinois.

Immigrants from Mexican farms and former migrant workers inhabitant another south side area where the middle class shames itself. A long list of teachers, socialites, undergraduates and professors get paychecks, income tax breaks, and bragging rights on their curriculum vitae for contributing to a little community garden that every student and his parents can make for themselves on land down the block where they live.

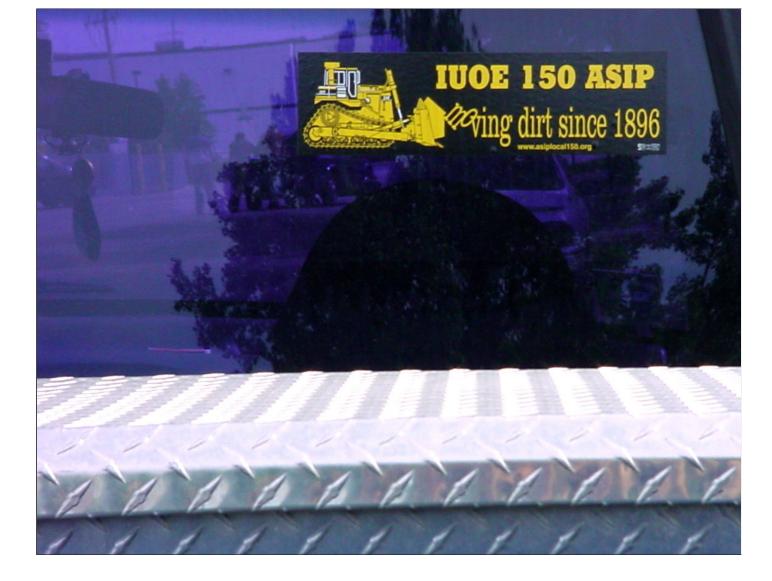


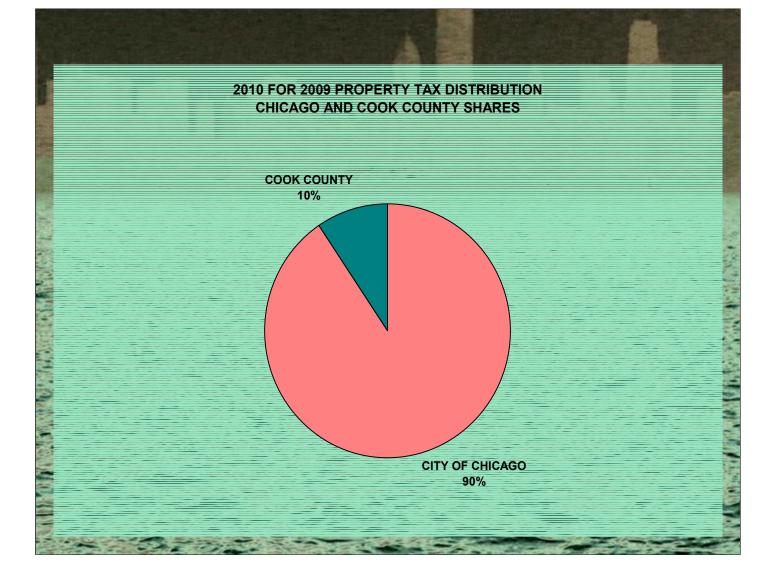


A long list of socialites, graduate students, and city school administrators and teachers take credit, get paid, and get tax breaks for a small fenced garden in a near south side neighborhood populated by former Chicano migrant farm laborers and by immigrants from farms in the feeder states northwest of Mexico City. They don't have their own patches of dirt? They can't teach their children to grow things?



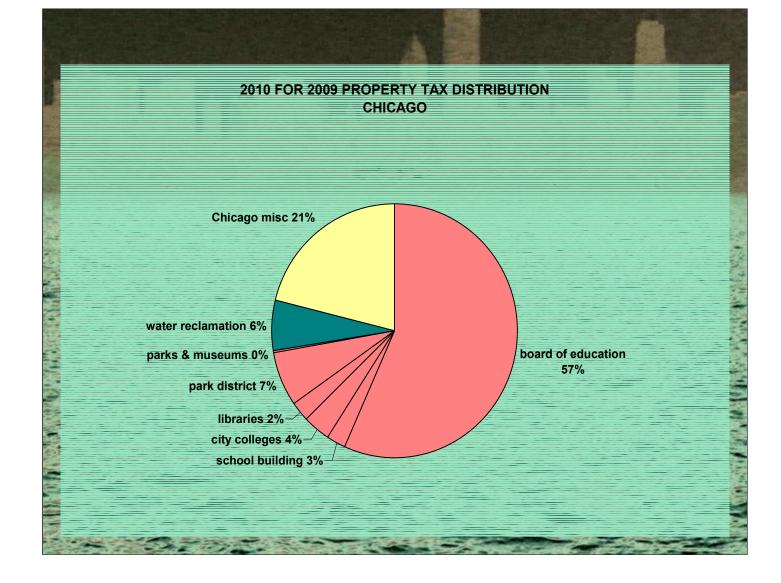


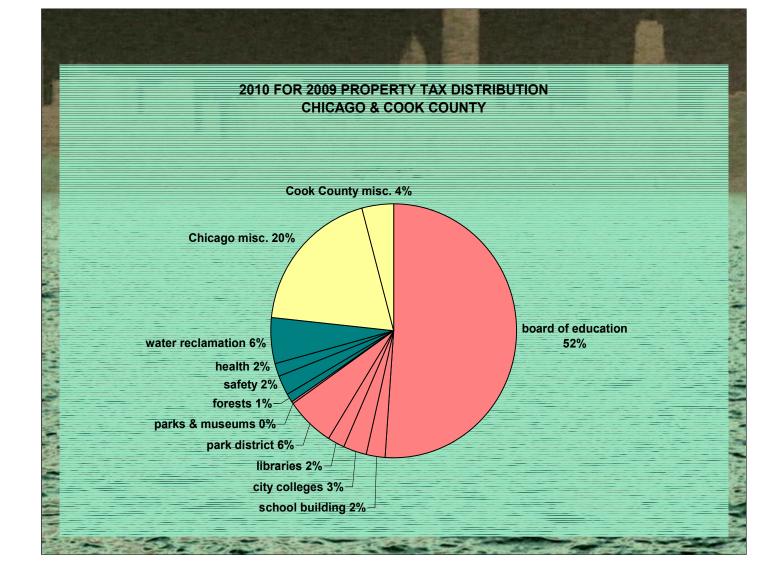




2010 FOR 2009 PROPERTY TAX DISTRIBUTION FOR EACH \$100 OF TAX BILL

CITY: CHICAGO \$90.44 COUNTY: COOK \$9.56					
schools	\$ 56.75	board of education	\$ 51.09	misc.	\$ 4.23
		community colleges	\$ 3.24	safety	\$ 2.46
		school building	\$ 2.42	health	\$ 1.81
				forests	\$ 1.06
school overlap	\$ 8.81	park district	\$ 6.37		
6		libraries	\$ 2.14		
10 A		parks & museums	\$ 0.30		
other	\$ 24.88	misc.	\$ 19.15		
		water reclamation	\$ 5.64		
		home equity insurance			
					_
TOTAL	\$ 90.44				\$ 9.56
					- Andrew
- Car					
		- Press	CEC.		
12 CA			-	2	mf and





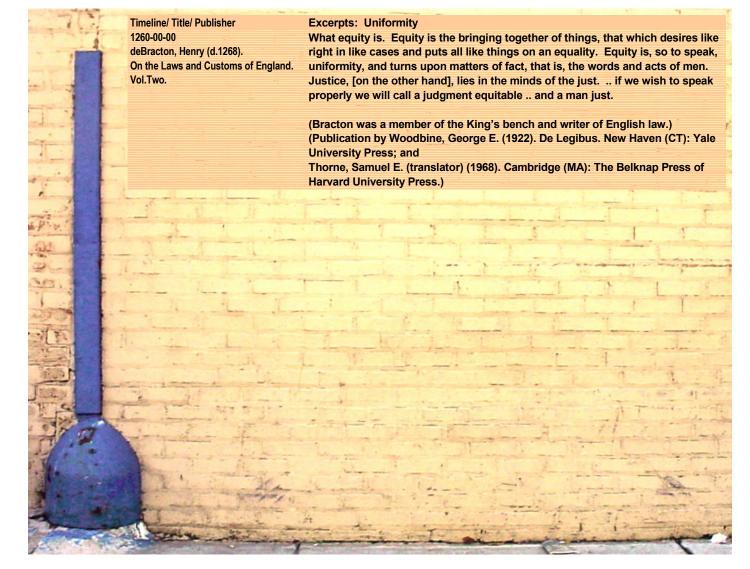
In many other Illinois municipalities, even if elected officials hold office with votes from 100% of registered voters, they still have to submit all their plans to incur debt and tax to the voters at referendum. Illinois statute makers have denied Chicago taxpayers of every kind the key protection of referendums for their assets (to the extent that referendums fulfill the requirement of consent for government acts, that referendums probably don't fulfill). US founders trashed the 1781 Articles of Confederation with two principles. Principle (1) defeated a mode of taxation US founders had intended to use to pay down the debts of the revolution.

(1) It's impossible to assess real estate fairly, therefore it's impossible to tax real estate fairly.

Principle (2) is the principle of uniformity.

(2) All the people of the nation have inherent and inalienable rights nation-wide. Whenever any socalled state acts separately as a sovereign state, each of its acts of legislation and enforcement violate and alienate the equal, inherent, inalienable rights of its constituents. US founders exerted the principle of uniformity to defeat the power of the states to tax imports.

They then transferred the power to the national government as a way to replace the defeated property tax as a means to raise revenue to pay down the debts of the revolution. US founders displayed their ironic sense of humor in the context of world geopolitics when they exerted the principle of uniformity for the benefit of foreign wine merchants and let a failure of uniformity persist for the people most entitled to it ~ the people of the United States.



Background: Nobert Plating. Carroll Street 1630W. Still working 2005-03-06?

Timeline/ Title/ Publisher 1785-10-03 Letter on Piracy from Office for Foreign Affairs Fitzpatrick, John C. (editor) (1933). Journals of the Continental Congress (Vol.29). Washington (DC): Library of Congress Excerpts: Uniformity

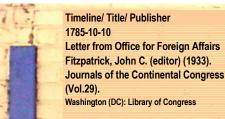
The Revolution has done away so much of the former Law respecting Treasons

Such new Relations between Citizen and Sovereign has taken Place, that it is very difficult, if practicable, to say what is the exact Extent and Meaning of Treason in the US ..

There is an Allegiance resulting from Compact which is due from the Citizens of each State to the Sovereign of it, and there is also an Allegiance less understood, which is due from the Citizens of all the States to their federal Sovereign.

The Nature of both these Sovereignties differ so exceedingly from Monarchy with Respect to Offences of lese Majestatis; that Laws and Penalties proper to support the latter, would be impolitic and injurious to the former .. The Importance of introducing Precision, Uniformity and System in this essential Branch of the Law merits Attention ..

(Note: the proposed Ordinance on piracy follows in much detail for (7) pages.)



Excerpts: Uniformity

The Secretary .. to whom was referred the Representation of Certain french Merchants against the Acts of (NH, MA) for regulating Navigation and Commerce .. Reports ..

The Complaints .. may be comprized ..

(1) That they exclude french Vessels from all except certain Ports, whereas all the Ports of France are open to american Vessels, and in some of them no Duties are demanded ..

(2) That the Duty of Tonnage imposed .. is not consistent with the 5th Article of the Treaty ..

(3) That they were made to take Place so soon after they were enacted, as not to afford reasonable Time for the European Merchants to be informed of them ..

The Second objection appears to have much weight ...

If this be the true Construction and Meaning of the Treaty, then it seems to follow as of necessary consequence, that none of the US can rightfully impose a Duty of Tonnage ..

For if it was intended that they should be at Liberty to impose it in all cases .. Why was it expressly stipulated that they might impose it in the same or in such a Case? ..

In this Respect therefore your Secretary considers that Act as deviating both from the Letter and Spirit of the Treaty ..

The third objection though not very important merits some attention. It seems reasonable, that they who are to be affected by Laws, should have seasonable Notice of them ..

Your Secretary is clearly of Opinion that the Commerce of the US must suffer from partial and discordant Regulations; and that ..

.. until it is under one Direction, it will never be conducted in that stable, uniform and consistant manner ..

.. which is necessary to produce the Benefits and Respectability that might be expected from it.



Timeline/ Title/ Publisher 1787-03-21 Hill, Roscoe R. (editor) (1936). Journals of the Continental Congress (Vol.32). Washington (DC): Library of Congress **Excerpts: Uniformity**

Congress unanimously agreed to the following resolutions ..

Resolved, That the legislatures of .. States cannot of right pass any acts for interpreting, explaining or construing a national treaty or any .. clause of it nor for restraining, limiting or in any manner impeding, retarding or counteracting the operation and execution of the same ..

.. for that on being constitutionally made ratified and published they become in virtue of the confederation part of the law of the land ..

.. and are not only independent of the will and power of such legislatures but also binding and obligatory on them ..

Resolved That all such acts or parts of Acts as may be now existing in any of the States repugnant to the treaty of Peace ought to be .. repealed ..

.. as well to prevent their continuing to be regarded as violations of that treaty as to avoid the disagreeable necessity .. of raising and discussing questions touching their validity and Obligation ..

Resolved That it be recommended to the several States to make such repeal rather by describing than reciting the said acts ..



Timeline/ Title/ Publisher 1787-04-13 Hill, Roscoe R. (editor) (1936). Journals of the Continental Congress (Vol.32). Washington (DC): Library of Congress

Excerpts: Uniformity

(Congress took into consideration Jay's draft of a letter about a treaty with England and .. unanimously agreed to it) ..

Not only the obvious dictates of religion, morality and national honor, but also the first principles of good policy, demand a candid and punctual compliance with engagements constitutionally and fairly made ...

Our national constitution having committed to us the management of the national concerns with foreign States and powers, it is our duty to take care that all the rights which they ought to enjoy within our Jurisdiction by the laws of nations and the faith of treaties remain inviolate ..

And it is also our duty to provide that the essential interests .. be not impaired or endangered by deviations from the line of public faith into which any of its members may from whatever cause be unadviseedly drawn ..

When therefore a treaty is constitutionally made ratified and published by us, it immediately becomes binding on the whole nation and superadded to the laws of the land, without the intervention of State Legislatures ..

Treaties derive their obligation from being compacts between the Sovereign of this, and the Sovereign of another Nation, whereas laws or statutes derive their force from being the Acts of a Legislature competent to the passing of them .. State Legislatures are not competent to the making of such compacts or treaties, so neither are they competent .. to decide on, or ascertain the construction and sense of them ..

The case between laws and compacts or treaties is in this widely different .. The Legislature only which constitutionally passes a law has power to revise and amend it ..

So the sovereigns only who are parties to the treaty have power, by mutual consent and posterior Articles to correct or explain it ..

No individual State has a right by legislative Acts to decide and point out the sense in which their particular Citizens and Courts shall understand this or that Article of a treaty.

A contrary doctrine .. would prove .. irrational in theory ..



Timeline/ Title/ Publisher 1787-04-13 Hill, Roscoe R. (editor) (1936). Journals of the Continental Congress (Vol.32). Washington (DC): Library of Congress

Excerpts: Uniformity

State Acts cannot bind either of the contracting Sovereigns ..

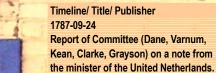
Still more manifest must be the impropriety of State Acts to controul, delay or modify the operation and execution of these national compacts.

Contracts between Nations, like contracts between Individuals, should be faithfully executed even though the sword in the one case, and the law in the other did not compel it ..

Honest nations like honest Men require no constraint to do Justice .. Though impunity and the necessity of Affairs may sometimes afford temptations to pare down contracts to the Measure of convenience, yet it is never done but at the expence of that esteem, and confidence, and credit which are of infinitely more worth than all the momentary advantages which such expedients can extort. ..

Resolved .. all (State) Acts .. repugant to the treaty .. ought to be forthwith repealed ..

When it is considered that the Judges in general are Men of Character and Learning, and feel as well as know the obligations of Office and the value of reputation, there is no reason to doubt that their conduct and Judgments relative to these as well as other Judicial matters will be wise and upright.



(Vol.33).

Hill, Roscoe R. (editor) (1936). Journals of the Continental Congress

Washington (DC): Library of Congress

Excerpts: Uniformity

That the said minister .. complains that, by an Act of .. Virginia, French brandies imported into that State, in French or American vessels, are exempted from certain Duties .. the like Commodities imported in Dutch vessels are left liable .. contrary to .. their treaty with the US ..

It appears, that Virginia granted the exemptions .. to France, in compensation for certain favors and exemptions in commerce, enumerated in Mr. Calonne's letter to Mr. Jefferson (1786-10-22) ..

These proceedings of Virginia do not appear to have a precedent in the affairs of the US, and give rise to several important questions ..

Where the privilege is not gratuitous but rests on compact, or where the privilege is yielded by one party as a consideration, or as a compensation for a privilege yielded by the other .. and the most favored nation stipulation does not apply ..

If France should .. purchase at a certain price, a privilege of the US, it would evidently be unreasonable that the Dutch should have a like privilege without any price at all ..

The Dutch would in this Case have better terms (not equal terms) than the most favored nation, France.

A third question arises ..

By the Articles of Confederation, it is agreed, that Congress shall have the sole and exclusive power of entering into treaties and alliances ..

It is also agreed that no State, without the consent of the US, shall enter into any Conference, agreement, alliance or treaty with any king, prince or State ... The power of Congress to bind the Nation by treaty is complete ...

Timeline/ Title/ Publisher 1787-09-24

1787-10-13

(Vol.33).

Report of Committee (Dane, Varnum, Kean, Clarke, Grayson) on a note from the minister of the United Netherlands. Hill, Roscoe R. (editor) (1936). Journals of the Continental Congress (Vol.33). Washington (DC): Library of Congress

Report of the Secretary for Foreign

Virginia's import duty on brandies

Hill, Roscoe R. (editor) (1936).

Washington (DC): Library of Congress

Affairs on the Dutch complaint about

Journals of the Continental Congress

Excerpts: Uniformity

The contrary conduct .. would be attended with infinite inconveniences .. If one State can at discretion make distinctions, another State may make other distinctions, and thereby those subjects be put into various situations totally different.

Resolved That no individual State can constitutionally, without the Consent of the US in Congress, make any compensation for privileges or exemptions granted in .. Commerce .. In case of privileges or exemptions) such State ought to extend them to ..

In case of privileges or exemptions) such State ought to extend them to . [Note: .. passed (1787-10-13)]

By the 6th Article of the confederation no .. State can .. enter into negociations, contract engagements, form Alliances, nor conclude treaties with any Kings, Princes or States whatever, without the consent of the US .. in Congress. This Article appears to have been calculated to preserve uniformity, not only in our political, but also in or commercial Systems.

It follows that the States individually can grant no privileges otherwise than gratuitously.

But would not such a practice naturally tend to introduce a commerce of favors and of privileges, and encourage private intrigues and influence to promote and direct it?

Would not the uniformity and equality of our commercial system be .. insensibly deranged?

Would not (some States) be often constrained to grant favors as inducements to obtain others?

Thus by degrees there would be favored and favourite States ..

Thus by degrees the federal head would become less and less important .. and the bands of the union become more and more loose and ineffectual .. Whereupon Congress came to the following resolutions ..

[Note: .. the resolves were entered on the Public Journal on this same date.]



Nobert Plating. Carroll Street 1630W. Still working 2005-03-06?