Cherokee Central Appraisal District

2026 Mass Appraisal Report

Prepared Pursuant to Standard 6 of the Uniform Standards of Professional Appraisal Practice

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Introduction

The Cherokee Central Appraisal District has prepared and published this report to provide our citizens and taxpayers with a better understanding of the District's responsibilities and activities. This mass appraisal report was written in compliance with Standard 6 of the Uniform Standards of Professional Appraisal Practice (USPAP) as developed by the Appraisal Standards Board of the Appraisal Foundation. This report has several parts: a general introduction and then several sections describing information specific to particular appraisal divisions.

The 2026 mass appraisal was prepared under the provisions of the Texas Property Tax Code. Taxing jurisdictions that participate in the District must use the appraisals as the basis for property taxation. The State of Texas allocates state funds to school districts based upon the District's appraisals, as tested and modified by the State Comptroller's office in a biennial study of value.

The 2026 mass appraisal results in an estimate of the market value of each taxable property within the District's boundaries. Where required by law, the District also estimates value on several bases other than market value. These are described where applicable later in this report.

General Assumptions and Limiting Conditions

The appraised value estimates provided by the District are subject to the following conditions:

- The appraisals were prepared exclusively for ad valorem tax purposes.
- The property characteristic data upon which the appraisals are based is assumed to be correct.
- Physical inspections of the property appraised were performed as staff resources and time allowed and were scheduled based upon the biennial Reappraisal Plan developed by the Chief Appraiser and approved pursuant to law by the Board of Directors (as amended if applicable).
- Validation of sales transactions occurred through questionnaires to buyers and sellers, review of multiple listing reports from Greater Tyler Area Realtor's multiple listing service, Trans Union, various fee appraisal reports, closing statements and the interview of real estate professionals. In the absence of secondary confirmation, all sales data obtained was considered reliable.
- No responsibility is assumed for the legal description or for matters including legal or title considerations. Title to any property is assumed to be good and marketable, unless otherwise stated.
- All property is appraised as if free and clear of any or all liens or encumbrances, unless otherwise stated. All taxes are assumed to be current.
- All property is appraised as though under responsible, adequately capitalized ownership and competent property management.
- All parcel boundary data and structure sketches are assumed to be correct. Any plot plans and/or illustrative material contained with the appraisal records are included only to assist in visualizing the property.
- It assumes that there is full compliance with all applicable federal, state, and local environmental regulations and laws unless noncompliance is stated, defined, and considered in the mass appraisal report.
- It is assumed that all applicable zoning and use regulations and restrictions have been complied with unless a nonconformity has been stated, defined, and considered in this mass appraisal report.
- It is assumed that all required licenses, certificates of occupancy, consents or other legislative or administrative authority from any local, state or nation government or private entity or organization have been or can be obtained or renewed for any use on which the value estimate contained in this report is based.
- It is assumed that the utilization of the land and improvements or the properties described are within the boundaries or property lines, and that there are no encroachments or trespasses unless noted on the appraisal record.

General Assumptions and Limiting Conditions, Continued

- Unless otherwise stated in this report, the appraiser is not aware of the existence of hazardous substances or other environmental conditions. The value estimates are predicated on the assumption that there is no such condition on or in the property or in such proximity thereto that it would cause a loss in value. No responsibility is assumed for any such conditions, or for any expertise or engineering knowledge required to discover them.
- The Date of all appraisals is as of January 1, 2026. The effective date for this report is October 14, 2026.

Disclosure of Interest

The Chief Appraiser signing this mass appraisal report discloses the following property as being property in which he has interest in:

- None in Cherokee County

The Chief Appraiser signing this mass appraisal report discloses the following party as being a party in which he has personal interest in:

- None Disclosed

Properties in which the Chief Appraiser has an interest were appraised in accordance with state statutes and professional standards. Additionally, a list of properties in which the licensed appraisal staff has an interest or an interest in parties is included as an addendum to this report. No appraiser is allowed to appraise properties or influence the appraisal of properties within the jurisdiction of the District in which they have an interest or an interest in a party within three degrees of consanguinity by agency rule.

Definition of Value

Except as otherwise provided by the Texas Tax Code, all taxable property is appraised at its "market value" as of January 1. Under the Tax Code, "market value" means the price at which a property would transfer for cash or its equivalent under prevailing market conditions if:

- exposed for sale in the open market with a reasonable time for the seller to find a purchaser;
- both seller and purchaser know of all the uses and purposes to which the property is adapted and for which it is capable of being used and of the enforceable restrictions on its use; and
- both the seller and purchaser seek to maximize their gains and neither is in a position to take advantage of the exigencies of the other.

Departure

The Tax Code defines special appraisal provisions for the valuation of several different categories of property that differ from 100% market value. Specially appraised property is taxed on a basis other than market value as defined above. These categories include but not be limited to:

- limitation on residential homestead property (§23.23, Tax Code)
- limitation of highest and best use on homestead property (§23.01 (c), Tax Code)
- limitation on real property not under homestead or agricultural use special appraisal (§23.231, Tax Code)
- restriction on appraisals for properties subject to prior year administrative review (§23.01 (c), Tax Code)
- agricultural, wildlife and timber designated properties (Chapter 23, Subchapters C, D, E and H, Tax Code)
- recreational, park, scenic or public access airport properties (Chapter 23, Subchapters F and G, Tax Code)
- real and personal property inventory (§23.12, Tax Code)
- certain types of dealer inventory (§23.121, 23.124, 23.1241 and 23.127, Tax Code)
- nominal (§23.18) or restricted use properties (§23.83).

Properties Appraised

The mass appraisal model appraised all taxable real and business personal property known to the District as of the date of this report, except for certain properties on which valuation was not complete as of the date of this report. These, by law, will be appraised and supplemented to the jurisdictions after equalization. The property rights appraised were fee simple interests, except for leasehold interests in property exempt to the holder of the property's title. The description and identification of each property appraised is included in the appraisal records submitted to the Cherokee Central Appraisal Review Board as required by law.

Scope of Work Used to Develop the Appraisal

The mass appraisal model appraised all taxable real and tangible business personal property within the boundaries of the Cherokee Central Appraisal District, which encompasses all Cherokee County, Texas. This involves approximately 86,120 accounts. The District distributes the work of the appraisal among several appraisal personnel, as well as assignment of certain categories of property to the firm of Capitol Appraisal Group, Inc. The following sections describe, by area of responsibility, the scope of work performed, and those items addressed in USPAP Standard 6-8 (k) through (p).

The Chief Appraiser, who is the chief executive officer of the District, manages the District. All District employees report to the chief appraiser through their immediate supervisor. The District is divided into three divisions: Executive, Collections and Appraisal. The Collections Division of the District is charged with the tasks of assessment and collections for most of Cherokee County taxing authorities except the County. The Executive Division is made up of senior management, systems administrator and one business manager and carries the responsibility of managing the fiscal and overall operations management of the District. The Appraisal Division is divided into two different departments: Records, Deeds and Mapping and Appraisal Staff. BIS Consultants handles most ownership transactions via recorded deeds or filed real estate renditions. They initiate each ownership modification and also create and maintain plat, county block and subdivision maps. The Records Department answers most calls and over the counter requests as well as problem-deed research. Appraisal Staff performs all appraisal related work for real and business personal property in the jurisdiction. Additionally, they handle all property owner requests for value, special appraisal and equalization questions, as well as, Appraisal Review Board cases. The District's appraisers are subject to the provisions of the Property Taxation Professional Certification Act and must be duly registered with The Texas Department of Licensing and Regulation.

The Appraisal District staff consists of 19 (as of the date of this report) employees (depending on staffing arrangements) with the following classifications:

5 – Executive Division
3.5 – Collections Division
5.5 – Support
6 – Field Appraisal

While the appraisal staff conducts most of the appraisal activities, the District also contracts with Capitol Appraisal Group, Inc. for complex properties, mineral valuation, utility and industrial appraisals.

Determination of Highest and Best Use for Real Property

The District's market value appraisals are performed pursuant to Article VIII, Section 1, Texas Constitution, which provides that property must be taxed in proportion to its value as determined by law, §23.01, Tax Code implements this provision as follows:

Sec. 23.01. Appraisals Generally.

(a) Except as otherwise provided by this chapter, all taxable property is appraised at its market value as of January 1.

(b) The market value of property shall be determined by the application of generally accepted appraisal methods and techniques. If the appraisal district determines the appraised value of a property using mass appraisal standards, the mass appraisal standards must comply with the Uniform Standards of Professional Appraisal Practice. The same or similar appraisal methods and techniques shall be used in appraising the same or similar kinds of property. However, each property shall be appraised based upon the individual characteristics that affect the property's market value, and all available evidence that is specific to the value of the property shall be taken into account in determining the property's market value.

(c) Notwithstanding Section 1.04(7)(C), in determining the market value of a residence homestead, the chief appraiser may not exclude from consideration the value of other residential property that is in the same neighborhood as the residence homestead being appraised and would otherwise be considered in appraising the residence homestead because the other residential property:

(1) was sold at a foreclosure sale conducted in any of the three years preceding the tax year in which the residence homestead is being appraised and was comparable at the time of sale based on relevant characteristics with other residence homesteads in the same neighborhood; or

(2) has a market value that has declined because of a declining economy.

(d) The market value of a residence homestead shall be determined solely on the basis of the property's value as a residence homestead, regardless of whether the residential use of the property by the owner is considered to be the highest and best use of the property.

(e) Notwithstanding any provision of this subchapter to the contrary, if the appraised value of property in a tax year is lowered under Subtitle F, the appraised value of the property as finally determined under that subtitle is considered to be the appraised value of the property for that tax year. In the next tax year in which the property is appraised, the chief appraiser may not increase the appraised value of the property unless the increase by the chief appraiser is reasonably supported by clear and convincing evidence when all of the reliable and probative evidence in the record is considered as a whole. If the appraised value is finally determined in a protest under Section 41.41(a)(2) or an appeal under Section 42.26, the chief appraiser may satisfy the requirement to reasonably support by clear and convincing evidence an increase in the appraised value of the property in the next tax year in which the property is appraised by presenting evidence showing that the inequality in the appraisal of property has been corrected with regard to the properties that were considered in determining the value of the subject property. The burden of proof is on the chief appraiser to support an increase in the appraised value of property under the circumstances described by this subsection.

(f) The selection of comparable properties and the application of appropriate adjustments for the determination of an appraised value of property by any person under Section 41.43(b)(3) or 42.26(a)(3) must be based on the application of generally accepted appraisal methods and techniques. Adjustments must be based on recognized methods and techniques that are necessary to produce a credible opinion.

(g) Notwithstanding any other provision of this section, property owners representing themselves are entitled to offer an opinion of and present argument and evidence related to the market and appraised value or the inequality of appraisal of the owner's property.

Determination of Highest and Best Use for Real Property, Continued

(h) Appraisal methods and techniques included in the most recent versions of the following are considered generally accepted appraisal methods and techniques for the purposes of this title:

(1) the Appraisal of Real Estate published by the Appraisal Institute;
(2) the Dictionary of Real Estate Appraisal published by the Appraisal Institute;
(3) the Uniform Standards of Professional Appraisal Practice published by The Appraisal Foundation; and
(4) a publication that includes information related to mass appraisal.

The following departure notwithstanding, there is no other specific statute defining highest and best use as it applies in appraisals conducted under the Tax Code, Texas courts have acknowledged that highest and best use is a factor that must be considered in determining market value.

Departure

AS IS EVIDENCED BY §23.01 (C), HIGHEST AND BEST USE IS LIMITED IN SPECIFIC CIRCUMSTANCES.

Appraisal Performance Tests and Performance Measures Attained

The Texas Comptroller of Public Accounts conducts a biennial study to determine the degree of uniformity of and the median level of appraisals by the appraisal District within each major category of property constituting at least 5% of the total value in each school district, as required by §5.10, Tax Code.

2025 was the last study year for all schools in Cherokee CAD. The final findings were as follows.

2025 Property Value Study — CAD Summary Worksheet — 037 Cherokee

Source: Texas State Comptroller's - Property Tax Assistance Division

Category	2025 CAD Reported Appraisal Value	Median Level of Appraisal	Coefficient of Dispersion	% Ratios within (+/ -) 10 % of Median	% Ratios within (+/ -) 25 % of Median	Price - Related Differential
A.Single-Family Residences	2,595,445,148	1.03	18.62	37.27	74.09	1.02
B.Multi-Family Residences	58,790,933	*	*	*	*	*
C1.Vacant Lots	119,123,820	*	*	*	*	*
C2.Colonia Lots	0	*	*	*	*	*
D2.Farm/Ranch Imp	42,878,459	*	*	*	*	*
E.Rural-Non-Qualified	1,716,132,186	1	24.57	30.6	61.75	1.07
F1.Commercial Real	382,677,014	*	*	*	*	*
F2.Industrial Real	97,855,560	*	*	*	*	*
G.Oil, Gas, Minerals	93,585,576	*	*	*	*	*
J.Utilities	273,677,890	0.87	7.28	83.33	83.33	0.94
L1.Commercial Personal	148,940,840	*	*	*	*	*
L2.Industrial Personal	288,992,540	*	*	*	*	*
M.Other Personal	106,006,246	*	*	*	*	*
O.Residential Inventory	1,144,260	*	*	*	*	*
S.Special Inventory	8,074,080	*	*	*	*	*
Overall	5,933,324,552	1	19.58	37.88	71.87	1.06

* Not Calculated - Need a minimum of 5 ratios from other (A) categories representing at least 25% of total CAD category value or (B) 5 ISDs or half the ISD in the CAD, whichever is less

** Statistical measures may not be reliable when the sample is small

Certification Statement:

I certify that to the best of my knowledge and belief:

- ✓ the statements of fact contained in this report are true and correct
- ✓ the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions
- ✓ I have no present or prospective interest in the property subject to this report with the exception as noted in disclosure, and I have no personal interest with respect to the parties involved with the exception as noted in disclosure.
- ✓ I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- ✓ My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- ✓ My compensation for completing this assignment is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client(s), the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- ✓ My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice
- ✓ I have made a personal inspection of the properties that are the subject of this report to the extent that my designees have been assigned inspection duties in accordance with law.
- ✓ No one provided significant mass appraisal assistance to the person signing this certification except as stated below.

[redacted]

Chief Appraiser

Appraisal Staff Providing Significant Mass Appraisal Assistance

NAME	TITLE	TDLR #	TYPE of ASSISTANCE
P. J. Lowry	Chief Appraiser	73567	Executive Management of Appraisal District Operations
B. P. Cook	Deputy Chief Appraiser	73940	Administration of Appraisal Model, Field Staff Management, Primary Analyst for Market Studies and Model Calibration Income Valuations
D. R. Emerson	Deputy Chief Appraiser	74626	Management of Sales Transaction Data, Support Supervisor, Agriculture Appraisals
C. L. Davis	Field Appraiser	77499	Real Estate Field Appraisals
J. E. Foster	Field Appraiser	78467	Real Estate Field Appraisals
B. W. Harper	Field Appraiser	72711	Real Estate Field Appraisals & Business Personal Property
K. P. Lyda	Field Appraiser	76707	Real Estate Field Appraisals
J. C. Robinson	Field Appraiser	74977	Real Estate Field Appraisals
J. L. Savage	Field Appraiser	78603	Real Estate Field Appraisals

Report by Appraisal Division

As noted above, the District allocated the work of the mass appraisal among several areas within and without the District. The division of tasks by property type typically involves all staff. All field appraisal staff conducts physical inspections of both real and business personal property. These properties generally break down into four primary categories: Residential, Commercial, Business Personal and Productivity Valuations. The firm of Capitol Appraisal Group, Inc. conducts all activities related to complex properties, mineral valuation, utility and industrial accounts. That firm is also charged with the creation and maintenance of USPAP documentation for those areas.

Field Operations

Scope of Work

The field operations activities involve appraisers responsible for collecting and maintaining property characteristic data for all commercial, residential, agricultural and business personal property types, which are located within the jurisdictional boundaries of the Cherokee County Appraisal District. These activities involve the field inspection of real and business personal property accounts. Digital photographs are taken by field staff that in turn downloads those photographs into the District's appraisal software system. Data entry of field changes is primarily the responsibility of the staff field appraisers. However, the Support Department is available for assisting in the data entry of field data.

Periodic physical review of property is recommended at least every four to six years, according to the International Association of Assessing Officers (IAAO). The Cherokee County Appraisal District policy to inspect all real estate accounts once every three years and business personal property every year. These inspections may be physical on-site inspections or analysis of available digital aerial photography. Sale ratio studies and model calibrations are conducted on an annual basis for all property categories in the District.

Procedure for Collecting and Validating Data

Data collection requires organization, planning and supervision of the field staff. Data collection procedures have been established for all properties. The appraisers are assigned throughout the jurisdiction of the District to conduct field inspections. Appraisers conduct field inspections and record information on a property record card (PRC).

The quality of data used is extremely important in establishing accurate values of taxable property. While production standards are established and upheld for the various field activities, quality of data is emphasized as the goal and responsibility of each appraiser. New appraisers are trained in the specifics of data collection. Experienced appraisers are routinely employed in the effort to reinforce data collection processes during mass reappraisals. Errors in data collection are the responsibility of the respective field appraiser for correction and reproof.

Data collection of real property involves maintaining data characteristics of the property utilizing a CAMA (Computer Assisted Mass Appraisal). The information contained in CAMA includes site characteristics, such as land size, frontage and location; improvement data such as size, composition, quality of construction and physical, economic or function conditions; neighborhood or area types, including micro neighborhood adjustments and digital photographs when available. Field appraisers use District protocols to establish uniform classification coding and depreciation of real property. All real properties are coded with this protocol thus enabling the administration of mass appraisal modeling.

Data collection for business personal property is not utilized to achieve an overall mass appraisal approach. The majority of business personal property is appraised individually based upon property owner renditions. While is it is true that some properties are appraised based upon the valuations of other similar accounts, the multitude of personal property accounts are a one on one appraisal. All business personal property accounts are categorized by Standard Industrial Codes (SIC) as set by the Comptroller of the State of Texas.

Sources of Data

The sources of data collection and verification are typically derived via field inspections, building permits, mechanics liens, new electrical connections, Appraisal Review Board hearings, valuation publications, commercial vehicle registrations, property owner correspondence, sales surveys, and real estate professional interviews.

Building permit data obtained from the various municipalities and mechanics lien data obtained from the Cherokee County Clerk's Office trigger annual upkeep inspections on properties with apparent significant changes in value or composition. New improvements are found via several methods. First, the District conducts annual field inspections based primarily on the biennial Reappraisal Plan and any amendments thereof. Second, a list of new utility connections is provided to the District by the county judge's office and is used to find new improvements. Finally, mechanic's liens are filed by contractors and are relayed to the District via the County Clerk's office on a monthly basis. Data accuracy is also enhanced by the availability of the District's records on the Internet. Property owners do contact us to report data errors via this method and also during informal hearings.

Data review of entire neighborhoods, or of individual properties is conducted when ratio studies indicate wide dispersions in the ratio study or out of the ordinary ratios for specific properties. Appraisers recheck these neighborhoods or re-inspect individual properties to ascertain the validity of recorded field characteristics. This process also assists in the protocols to identify data outliers for the statistical analysis.

Data Maintenance

Data entry of all appraisal related information is performed by appraisal staff. They are tasked with the responsibility of creating and maintaining files for each parcel, printing PRC's, entry of appraisal field changes into the CAMA system and verifying the validity of coding and sketch information. Field appraisers are responsible for downloading digital photographs into the CAMA system. Informal and formal hearing information and changes are processed and administered by the appraisal review board staff coordinator.

Residential Valuation

Scope of Work

The Residential Valuation is responsible for developing equal and uniform market values for residential improved and vacant property for ad valorem purposes. Residential improved property encompasses property in municipalities, subdivisions and rural areas. Vacant property typically consists of property in residential or rural neighborhood settings.

Highest and Best Use Analysis

The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legally and financially feasible, and productive to maximization of value. The highest and best use of residential property is normally its current use. This is due in part to the fact that residential development, in many areas, through use of deed restrictions and zoning, precludes other land uses. Residential Valuation undertakes reassessment of highest and best use in transition areas and areas of mixed residential and commercial use. In transition areas, the appraiser must determine the most typical use for property each year by examining the use of recently sold property in that area. Similarly, in mixed areas, the appraiser looks for boundaries created by zoning or recent market sales to determine the highest and best use for that area. However, pursuant to legislative changes in 2009, residential properties receiving a homestead are not subject to this appraisal standard. Instead, according to §23.01 (c), these properties shall continue to be appraised based upon residential use regardless of external factors to the contrary. **This creates a departure as noted previously.**

Model Specification

Neighborhood and Market Analysis

The identification of neighborhoods can be divided into four categories for Cherokee County: subdivisions, municipal neighborhoods, major lake property and rural neighborhoods. In each case, the appraiser attempts to localize neighborhoods by geographic boundaries.

The determinations of subdivisions and municipal neighborhoods are similar in that the appraiser looks for areas of homogenous property. During this examination, type and quality of construction and physical factors such as maintenance and upkeep of homes and vacant tracts are considered. Conversely, rural neighborhoods are determined in large part on the examination of sales prices as compared with other areas within a geo-political boundary. For example, a particular area in a rural setting may exhibit higher sales prices for improved and vacant property as compared to other areas within a school district that has a similar composition of property types. Municipal neighborhoods are classified with Low, Fair, Average and Good codes while rural neighborhoods are classified with alphanumeric identifiers. Lake properties are segmented based upon the particular lake. Additionally, there may be further segmentation into various quality neighborhood area for each lake area.

Micro-neighborhoods are also a part of municipal neighborhood profiling. Within any particular neighborhood there can exist areas where the market is recognizing a discount or premium as compared with similar areas. In these instances, the appraiser still maintains the Low, Fair, Average or Good neighborhood classification but also adds a second identifier for the micro-area. Micro-neighborhoods are defined in large part by plotting sales activities geographically and using this geographical tool to identify these areas. In each instance, the second identifier contains a percentage adjustment. This adjustment modifies the properties as a discount or premium off of the baseline schedule.

Description of Residential Improvement Model

The modeling techniques used by the District allow for specific adjustment for each category of property in the county. To begin, each site built improved residence is classified based upon type of exterior siding. Properties with brick-veneer are classified as a type "M" property. Properties with frame, vinyl or aluminum, log or other non-brick sidings are classified as type "F" property. Currently, metal sided structures are also classified as type "F". There are also properties with mixed siding composition. For example, a home may only have a brick veneer front with frame siding on the remainder of the house. In this case, the appraiser must make a determination on the predominate siding when classifying the property.

Each type of property as described above is further assigned a numeric code that corresponds to the quality of construction of the improvement. These breakdowns of quality loosely follow the suggestions outlined in the Marshal and Swift valuation guide for residential property. Coding for quality is defined by the following table:

Quality Code	Description of Quality
1	Substandard
2	Low
3	Fair
4	Average
5	Good
6	Very Good
7	Excellent

Further, the model provides for plus (+) classes for each breakdown. The plus classification is used when an appraiser determines that a particular property is somewhat better quality than a category but not quite the quality of the next higher classification. For example, an improvement may be better than fair but not quite average in quality. In this instance, the appraiser would assign a Fair + or "3+" code. These numeric codes are appended to the "F" or "M" code above. For example, a brick veneer, good quality plus home would have a code of "M5+".

Following the description of siding type and quality, each code is further differentiated by a neighborhood location code. These codes differ for municipal, rural subdivision, lake property and rural properties. For municipal property, the alpha initial of the city is first used followed by the alpha code for the type of neighborhood. For example, an average neighborhood in the City of Jacksonville would be "JA". This also denotes a municipal improvement on a lot less than one acre. For municipal improvements on lots over one acre, an additional "A" for acreage is added to the coding. For example, in the average neighborhood, City of Jacksonville instance, the code would be "JAA". This additional acreage delineation only applies to municipal schedules. Lake subdivisions are identified by an "L" and a numeric code corresponding to the particular lake as set out below:

Code	Lake Description
L1	Lake Jacksonville
L2	Lake Striker
L3	Lake Palestine

Rural subdivisions are identified by the alpha code for the school district followed by an "RS" for rural subdivision then an alpha indicator for Low, Fair, Average or Good subdivision. In this scheme, a fair quality rural subdivision in Wells ISD would be "WRSF" for Wells Rural Subdivision Fair. Rural properties are classified based upon the type of road access it has as set out in this table:

Access Code	Access Description
H	State Highway
P	Paved County Road or F.M.
D	Dirt Road
L	Land Locked

Following the Access Code is the numeric indicator for the school district:

School Code	School	School Code	School
08	Wells	42	New Summerfield
21	Alto	46	Jacksonville
23	Bullard	62	Carlisle
15	Rusk	81	Troup

Therefore, for a rural improvement in Alto ISD on a dirt road would have a code of "D08". There is one exception to this rule in Jacksonville ISD. There is a particular code for certain properties that are not in the city limits of Jacksonville but immediately adjacent to the city. This is a type of buffer zone between municipal and rural. This area has a numerical code of "76".

These location codes are appended to the type and quality code and separated by a dash "-". The following table contains some examples of residential coding:

Code	Description
F5-RG	Good Quality Frame Exterior Residence in a Good Neighborhood in the City of Rusk
M3+-JFA	Fair Plus Quality Brick Veneer Exterior Residence in a Fair Neighborhood in the City of Jacksonville on more than one acre
F4-ARSA	Average Quality Frame Exterior Residence in an Average Rural Subdivision in Alto ISD
M4-P46	Average Quality Brick Veneer Exterior Residence in on a Paved Road in Jacksonville ISD
F3-L1	Fair Quality Frame Exterior Residence on Lake Jacksonville

Each one of these code combinations is tied to a specific table of value for that code. These tables are referred to by the District as "improvement schedules". Each schedule contains a value per square foot of living area for individual stratum of square footage. In this manner, the District is able to modify only schedules for a select group of properties if desired. The down side to this approach is that the District must track and maintain several hundred different schedules.

In addition to the base residential schedules, there are also separate schedules for features and amenities for residential property. These would include items such as porches, decks, attached and detached garages or carports, fireplaces or central heat/air. In most of these cases, the schedule calls for a percentage of base approach to value. For example, the square footage in a porch would be calculated as 20% of the base schedule square footage price. So if a 1,200 square foot F3-D15 called for $48.09, porches for that improvement would be based on 20% of $48.09 or $9.62 per square foot. However, for fireplaces, central heat/air or swimming pools, the schedules call for flat pricing. Fireplaces are set at a certain total dollar amount as is swimming pools, while central heat/air is set at a set price per square foot of living area. Both fireplaces and central/heat air systems are categorized by the same quality grade as the base improvement.

New Residential Schedule Information

The District is in the process of changing the way residential structures are classed. These changes are being made as area sweeps are performed. Until completion of the entire county, there will be a combination of old and new classification codes utilized throughout the county.

New Improvement Schedules

SWIMMING POOLS

Method	Type	Class	Notes
F	SWP	POOL-F	$20,000
F	SWP	POOL-A	$30,000
F	SWP	POOL-G	$40,000

MAIN IMPROVEMENTS

Method	Type	Class	Notes	
MA	RMS	F	FRAME WITH SIDING	(REQUIRES SUBCLASS (00-6) AND FEATURES)
MA	RMS	L	LOG HOME	(REQUIRES SUBCLASS (00-6) AND FEATURES)
MA	RMS	M	METAL	(REQUIRES SUBCLASS (00-6) AND FEATURES)
MA	RMS	V	VENEER (BRICK, ETC.)	(REQUIRES SUBCLASS (00-6) AND FEATURES)
MA	RMS	S	SINGLEWIDE MOBILE HOME	(REQUIRES SUBCLASS (00-4+) AND FEATURES)
MA	RMS	D	DOUBLEWIDE MOBILE HOME	(REQUIRES SUBCLASS (00-4+) AND FEATURES)
U	RES	RV-UTIL	RV UTILITY HOOKUPS (RES)	(REQUIRES # OF RV HOOKUPS)

CONDITION CODES

POOR
FAIR
AVERAGE
GOOD
EXCELLENT

Residential Condition Codes. This effects how quickly your main improvement depreciates based on the Effective Year Built.

MH-P
MH-F
MH-A
MH-G
MH-E

Mobile Home Condition Codes. This effects how quickly your main improvement depreciates based on the Effective Year Built.

SUB CLASSES

00	Sub Standard
1	Poor
2	Fair
3	Average
4	Good
5	Very Good
6	Excellent

Further, the model provides for plus (+) classes for each breakdown. The plus classification is used when an appraiser determines that a particular property is somewhat better quality than a category but not quite the quality of the next higher classification.

FEATURE LIST

RJ_RES_JURS	This indicates whether the property is in a city or rural area
RL_RES_LOC	This indicates neighborhood type
HE_HEATINNG/COOLING	Does the house have central heat/air
FI_FIREPLACE	Does the house have a fireplace/ how many
RC_ROOF COVERING	Roof covering type (asphalt shingle, clay tile, etc.)
RS_ROOF STYLE	Roof style (gable, hip, mansard, etc.)
PL_PLUMBING	# of plumbing stub outs in foundation
BE_BEDROOMS	# of bedrooms
FO_FOUNDATION	Type of foundation (Concrete slab, peer and beam)
FS_FOUNDATION SLOPE	Slope of the foundation (none, moderate, steep)
GE_GENERATOR	Whole home generator fuel type (if exists)
WA_WATTS	Whole home generator wattage (if exists)

Description of Land Model

Land modeling for the District's residential and rural areas can be divided into categories similar to the neighborhood profiling shown above. Land is coded for municipal, rural subdivision, lake lots and for rural land in general. Land is valued primarily based upon acreage or square footage of the lot or tract. However, there are cases in the model where front footage or flat value per lot is utilized.

For municipal residential property, land is coded to in the same manner as the neighborhood extension on the improvement code. Neighborhoods are classified Low, Fair, Average and Good with the respective classification preceded by the alpha code for the particular city. For example, "JF" would indicate a lot, under one acre, in a fair neighborhood in the City of Jacksonville. As was discussed earlier, adding an "A" to the end of that code would denote a schedule for municipal lots over one acre. For the same example, "JFA" would indicate a lot over one acre located in a fair neighborhood in the City of Jacksonville.

Rural subdivisions follow the same naming convention discussed in the improvement section. The land table for a rural subdivision would begin with the alpha code for the school, followed by "RS" for rural subdivision followed by the alpha code for low, fair, average or good. For example, "BRSG" would indicate a land schedule for a good quality rural subdivision in Bullard ISD.

Lake lots are somewhat different in style than their improvement counterparts. Most lake lots are valued based upon the amount of usable water front. When we consider "usable" we are trying to exclude narrow insets and outcroppings that tend to come with water front lots. This exclusion can also be used in the upper ends of inlets in the lake that never have usable water. We do not consider "usable" in instances where water levels are seasonally low. In other words, a lot that has usable water front when lake levels are normal will be considered water front regardless of low water level. For these schedules, the coding begins with "WF" for 'water front' followed by the lake code as shown previously. These two codes are separated by a dash (-). For example, "WF-L2" means a water frontage schedule for a lot on Lake Striker. This method of coding in similar for Lake Jacksonville, but differs in that the lots are divided into good, average and fair lots. The first letters of the grading is appended to the standard code structure to make: "WF-L1G",

"WF-L1A" and "WF-L1F". Furthermore, there are some lots on Lake Jacksonville that do not have good water unless the lake is full. These lots are to the north and are classified as water view lots. In these cases, the "WF" is replaced with "WV" in the code structure.

Rural land follows the style of the rural improvement neighborhood extension. The type of access available to the property is coded first (**L**and Locked, **D**irt, **P**aved or **H**ighway) followed by the numerical code for the school district. The same exception exists here as in the improvement codes for property not in the City of Jacksonville but immediately adjacent to. This area is numerically coded "76". Some examples of these codes would be "P23" for land on a paved road in Bullard ISD or "H76" for land on a highway in the buffer zone surrounding the City of Jacksonville.

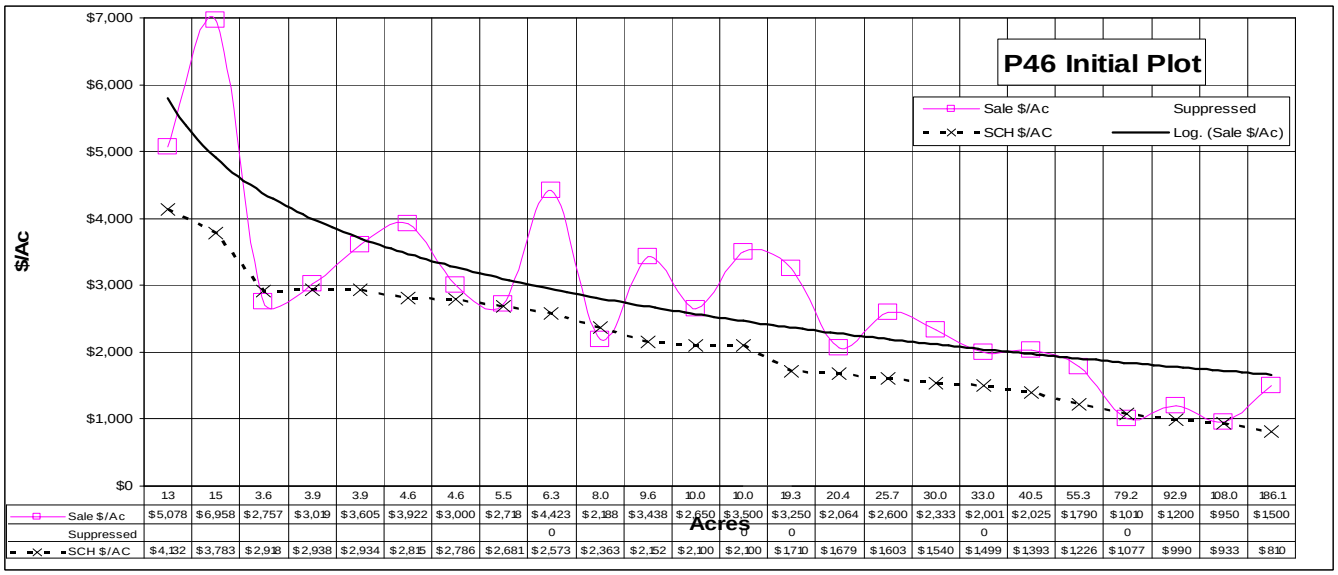
Finally, all land is valued based upon the total size of all contiguously controlled tracts of a particular owner. In other words, a person who owns three pieces of property that touch each other is valued on each individual tract as though it were one tract of the combined size. Consider a person who owns a 5-acre, 15 acre and 10-acre tracts. That person would be valued as though all contiguous tracts were combined into one for valuation purposes. In the example, each tract would be valued per unit as though it were one thirty-acre tract. This is known as "pricing acres" or "pricing square footage.

Procedures for Model Calibration

Each year, the District analyzes sold property as compared to the appraised value of that sold property. The calibration of the model begins here and progresses in two different stages. Land calibration first and followed by improvement calibration.

Land Model Calibration

The first stage in the residential calibration process is to analyze and calibrate all land schedules. Tract and lot sales are obtained through the various means discussed in the section titled "Sources of Data". This information is then analyzed by segregating the various sales into their respective categories identified by the land schedule code for that sold property. For each category that has sufficient sales activity, the sales are checked to confirm the total number of acres or square footage involved in the transaction. The sales price is then divided by the total number of acres or square footage to arrive at a price per unit. These prices per unit are then arrayed in ascending size of sale and plotted graphically. In this manner, the District has a picture of price per acre for example for all tracts plotted against size. In addition to the graph line for sales, the District plots a logarithmic trend line for sales. Over this graph, the District superimposes a graph of appraised value per unit for that particular category as determined by the current category schedule. Using the sales and the sales trend line as compared to the line for the appraisal schedule allows the District to move the appraisal plot in a manner that best fits the sales data. The following is an example of a graphical plot:



	13	15	3.6	3.9	3.9	4.6	4.6	5.5	6.3	8.0	9.6	10.0	10.0	19.3	20.4	25.7	30.0	33.0	40.5	55.3	79.2	92.9	108.0	186.1
Sale $/Ac	$5,078	$6,958	$2,757	$3,019	$3,605	$3,922	$3,000	$2,718	$4,423	$2,188	$3,438	$2,650	$3,500	$3,250	$2,064	$2,600	$2,333	$2,001	$2,025	$1,790	$1,010	$1,200	$950	$1,500
Suppressed									0					0				0			0			
SCH $/AC	$4,132	$3,783	$2,918	$2,938	$2,934	$2,815	$2,786	$2,681	$2,573	$2,363	$2,152	$2,100	$2,100	$1,710	$1,679	$1,603	$1,540	$1,499	$1,393	$1,226	$1,077	$990	$933	$810

Moving the appraisal plot to best fit the sales and sales trend lines will give the District the information needed to adjust the underlying schedule. Calibrating the schedule will result in all properties being revalued for that particular classification of land. In this manner, sold and unsold properties are all reappraised.

Typically, there are never enough sales in each different classification of property to perform the above-mentioned process. In these instances, the District will adjust schedules lacking sufficient sales information based upon the adjustments of classifications with sales. For example, if there were sufficient sales to perform an analysis of paved access land in rural Jacksonville ISD (P46) but not enough sales for H46 or D46, the District would use the calibrated P46 schedule as a benchmark and adjust H46 and D46 up or down accordingly as compared to P46. The same is also true of school districts that lack sales activity. Often times, an entire school district market area has a low volume of sales thus prohibiting a sales analysis. These school districts will be adjusted based upon the activity of neighboring schools. The calibration of schedules or schools with low sales volume based upon similar schedules or schools is referred to by the District as "blending". When blending schedules or schools, the District recognizes that there exists a certain difference between schedules or areas. For example, the District recognizes that property in Wells ISD is not the same as property in Rusk or Jacksonville ISDs. Additionally, land locked land is not worth the same as land with highway access. There is a premium or discount employed when blending. Consideration is given to the schedules or schools with the most sales volume and further consideration is given as to how other schedules or schools compare to them. The level of premium or discount is sought from what sales are available in the low volume areas complemented with appraisal experience and judgment.

Once these processes are completed for a market area and all relevant schedules calibrated, the CAMA system is recalculated in order to update all relevant parcels with the new appraisal data. Sales ratio reports are again pulled and the sold properties appraised value per unit is double checked against the predicted outcome from the sales plotting discussed above. Attention is also given to the relative change in appraised value for all properties as compared against the percentage change invoked in the calibration process. This allows the District to identify properties or schedules of property that did not change in the manner anticipated by the calibration process. When these tasks are complete, the CAMA system is ready with reappraised land values and therefore ready for the next step which is the calibration of residential improvements.

Improvement Model Calibration

The second stage in the residential calibration process is to analyze and calibrate all improvement schedules. Following the same procedures for data collection and segregation as outlined above, the improvement calibration process analyzes sales ratios by property classification. The sales ratio is found by the following formula:

$$(\text{Appraised Market Value} \div \text{Sales Price}) * 100 = \text{Sales Ratio}\%$$

The sales ratio measures the level of appraised market value against a known sales price on a particular parcel of property. Ratios under 100% indicate sold property that is under appraised. Ratios over 100% indicate sold property that is over appraised. The sales ratio is the first step in the analytical process.

Sales ratios are examined by improvement classification. For example, the District will look at all sales ratios for average quality brick veneer homes in an average neighborhood in the City of Rusk (M4-RA). This task is performed for all classifications of sold property. Greater weight is given to those classifications of property that possess adequate numbers of sales for analysis. As this process proceeds, the District will examine those classifications for the influence of several factors such as physical condition, time of sale, size of living area and neighborhood making adjustments as necessary to the analysis. After analyzing and adjusting the sales ratios for these factors, the District calculates a weighted mean ratio for that classification found by the following formula:

$$\sum \text{Appraised Market Values} \div \sum \text{Sales Prices} = \text{Weighted Sales Ratio}$$

The District also calculates a Coefficient of Dispersion for that sample by the following formula:

$$(\text{Average Absolute Deviation} \div \text{Median Sales Ratio})\ 100 = \text{COD}$$

The average absolute deviation is the mathematical average of the absolute value of the differences between the sales ratio on each parcel as compared to the median ratio for that sample. The COD is used to measure uniformity while the weighted mean ratio is used

to measure level of appraisal. The District employees these two factors and the sample size when giving weight to what classifications to use as baseline schedules. The baseline schedules will determine how other schedules that lack adequate sales information are modified. This is also a blending process as described in the section for land calibration. Blending in the improvement sense will include differing classes of quality, exterior type and neighborhood. The appraiser uses market data and appraisal judgment to apply premium or discount factors to the baseline schedule(s) when adjusted non-baseline schedules.

Once all schedules are calibrated and the data entered into the CAMA system, the system is recalculated and sales ratio reports are pulled again for the purpose of seeing how the changes actually affected the system. Modifications to schedules or to other area or neighborhood factors are examined at this point. Following these adjustments, the District combines all sales ratios for improved property in order to analyze the overall weighted mean ratio and COD. Overall statistics will also be calculated on neighborhood and other market area levels.

Commercial Valuation

Scope of Work

The Commercial Valuation is responsible for developing equal and uniform market values for commercial improved and vacant property for ad valorem purposes. Commercial improved property encompasses property in municipalities, as well as, rural areas. Vacant property typically consists of property in commercial market area settings.

Highest and Best Use Analysis

The highest and best use of property is the reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use must be physically possible, legally and financially feasible, and productive to maximization of value. The highest and best use of commercial property is normally its current use. This is due in part to the fact that commercial development, in many areas, through use of deed restrictions and zoning, precludes other land uses. Commercial Valuation undertakes reassessment of highest and best use in transition areas and areas of mixed commercial and residential use. In transition areas, the appraiser must determine the most typical use for property each year by examining the use of recently sold property in that area. Similarly, in mixed areas, the appraiser looks for boundaries created by zoning or recent market sales to determine the highest and best use for that area. As previously noted, residential homestead property in areas of commercial highest and best use are appraised as residences pursuant to §23.01(c).

Model Specification

Market Analysis

The identification of market areas typically consists of examining the primary commercial market areas as defined by municipal boundaries. However, the use of other geographic boundaries in certain areas of the county is also utilized.

In determining market areas, the appraiser examines market sales activity. During this examination, physical factors such as maintenance and upkeep of property and vacant tracts are considered. Municipal market areas are classified with Low, Fair, Average and Good codes.

Micro-areas are also a part of municipal market areas. Within any particular area there can exist niches where the market is recognizing a discount or premium as compared with similar areas. In these instances, the appraiser still maintains the Low, Fair, Average or Good market area classification but also adds a second identifier for the micro-area. Micro-areas are defined in large part by plotting sales activities geographically and using this geographical tool to identify these areas. In each instance, the second identifier contains a percentage adjustment. This adjustment modifies the properties as a discount or premium off of the baseline schedule.

Description of Commercial Improvement Model

The modeling techniques used by the District allow for specific adjustment for each category of property in the county. Commercial classifications roughly follow those set out in the Marshall and Swift Valuation Guide.

The numeric classification is the loose result of matching the class to the particular Marshall and Swift section number. While this is predominately accurate to the section number, there are also exceptions to the rule. Following the numeric code, the classification was divided into the type of construction: steel, concrete or wood as noted here:

Construction Code	Description of Code
C	Concrete
D	Wood
S	Steel

Further, the classification is divided into quality groups of good, average and low:

Quality Code	Description of Code
G	Good
A	Average
L	Low

Utilizing this system yields classifications such as:

Commercial Code	Description of Code
10SA	Warehouse Steel Average Quality
21DG	Office Wood Good Quality
62CL	Concrete Low Quality

The following lists the commercial numeric codes and classification descriptions:

#Code	Description	#Code	Description
10	Office Warehouse	43	43CG
11	Storage Warehouse	44	Fraternal Building
12	Distribution Warehouse	45	Recreational Building
13	Mini-Storage Warehouse	46	Funeral Home
14	14CA	47	Bowling Alley
15	Truck Terminal	48	Health Spa
16	Parking Garage	49	49CA
17	17CA	50	Hotel
18	Aircraft Hanger	52	Motel
20	Basement Area	54	Apartments
21	Office Bld - Stand Alone Facility	55	School Building
21	Office Bld - Other	56	56CA
22	Bank	57	Daycare
23	Drive Through Bank	60	Light Industrial
24	Medical Office - Stand Alone	61	Technical Building
24	Medical Office - Other	62	Heavy Industrial
25	Government Building	63	Auto Service Center
26	26CA	64	Auto Display Area
27	Nursing Home	65	Food Processing
28	Dispensary	66	Carwash
29	Veterinarian Clinic	67	Service Station
30	Beverage Store	68	Service Station Booth
30	Convenience Store	71	Drive in Restaurant
31	Department Store	72	Fast Food Restaurant
32	Discount Store	73	Restaurant
33	Supermarket	75	75CA
34	Retail Store - Stand Alone	81	Converted Service Station
35	Retail Strip Center	82	Converted Residence - Frame
36	Shopping Center	83	Converted Residence - Brick Ven.
37	Shopping Mall	84	Greenhouse
38	Mall Area	85	Canopy
39	Laundromat	86	Barn
40	Barber Shop	88	Gunite Pool
41	Church Building	89	Tennis Court
42	42CA	90	Utility Building
		91	Automotive Repair

Finally, it is important to note that no market area extensions are present with commercial coding. Instead, all improved commercial property is based upon the same schedule. To differentiate for market areas, the only factor used is a 95% good factor on all commercial property outside of the City of Jacksonville.

Each one of these code combinations is tied to a specific table of value for that code. These tables are referred to by the District as "improvement schedules". Each schedule contains a value per square foot of main improvement area. In this manner, the District is able to modify only schedules for a select group of properties if desired. The down side to this approach is that the District must track and maintain several different schedules.

Description of Land Model

Land modeling for the District's commercial areas can be divided into categories similar to the residential neighborhood profiling shown previously in the Residential section. Market areas are defined as good, average, fair and low for the Cities of Jacksonville and Rusk. For other cities, the areas are not divided into market areas. In these areas, commercial property is fairly homogenous throughout the municipality and does not warrant different market areas.

City of Jacksonville codes begin with "JC" followed by the market area code for good (G), average (A), fair (F) and low (L). If a particular account is more than one acre, an additional "A" is attached to the end of the code. Therefore, "JCG" would be Jacksonville Commercial Good while "JCFA" would be Jacksonville Commercial Fair Acreage for an account in excess of one acre. Likewise, the City of Rusk schedules begin with "RC" followed by the same market area designators yielding examples such as "RCA" for Rusk Commercial Average or "RCAA" for Rusk Commercial Average Acreage.

The cities of Troup, Alto and Wells have a different composition, beginning with the first letter of the city, followed by "CM1". An "A" is appended for parcels over one acre. In this manner, "WCM1" is commercial land in the City of Wells under one acre while "TCM1A" would be commercial land over one acre in the City of Troup.

Finally, all land is valued based upon the total size of all contiguously controlled tracts of a particular owner. In other words, a person who owns several contiguous lots in a city block is valued on each individual lot as though it were one lot of the combined size. This is known as "pricing square footage.

Procedures for Model Calibration

Each year, the District analyzes sold property as compared to the appraised value of that sold property. The calibration of the model begins here and progresses in two different stages. Land calibration first and followed by improvement calibration.

Land Model Calibration

The first stage in the commercial calibration process is to analyze and calibrate all commercial land schedules. Tract and lot sales are obtained through the various means discussed in the section titled "Sources of Data". This information is then analyzed by segregating the various sales into their respective categories identified by the land schedule code for that sold property. For each category that has sufficient sales activity, the sales are checked to confirm the total number of acres or square footage involved in the transaction. The sales price is then divided by the total number of acres or square footage to arrive at a price per unit. These prices per unit are then arrayed in ascending size of sale and plotted graphically. In this manner, the District has a picture of price per acre for example for all tracts plotted against size. In addition to the graph line for sales, the District plots a logarithmic trend line for sales. Over this graph, the District superimposes a graph of appraised value per unit for that particular category as determined by the current category schedule. Using the sales and the sales trend line as compared to the line for the appraisal schedule allows the district to move the appraisal plot in a manner that best fits the sales data.

Moving the appraisal plot to best fit the sales and sales trend lines will give the District the information needed to adjust the underlying schedule. Calibrating the schedule will result in all properties being revalued for that particular classification of land. In this manner, sold and unsold properties are all reappraised.

Typically, there are never enough sales in each different classification of property to perform the above mentioned process. In these instances, the district will adjust schedules lacking sufficient sales information based upon the adjustments of classifications with sales. For example, if there were sufficient sales to perform an analysis of average commercial land Jacksonville (JCA) but not enough sales for JCF, the District would use the calibrated JCA schedule as a benchmark and adjust JCF up or down accordingly as compared to JCA. The same is also true of cities that lack sales activity. Often times, an entire city market area has a low volume of sales thus prohibiting a sales analysis. These cities will be adjusted based upon the activity of neighboring cities. The calibration of schedules or schools with low sales volume based upon similar schedules or cities is referred to by the District as "blending". When blending schedules or cities, the District recognizes that there exists a certain difference between schedules or areas. For example, the District recognizes that property in Wells is not the same as property in Rusk or Jacksonville. Additionally, land with limited access is not worth the same as land with major roadway access. There is a premium or discount employed when blending. Consideration is given to the schedules or cities with the most sales volume and further consideration is given as to how other schedules or cities compare to them. The level of premium or discount is sought from what sales are available in the low volume areas complemented with appraisal experience and judgment.

Once these processes are completed for a market area and all relevant schedules calibrated, the CAMA system is recalculated in order to update all relevant parcels with the new appraisal data. Sales ratio reports are again pulled and the sold properties appraised value per unit is double checked against the predicted outcome from the sales plotting discussed above. Attention is also given to the relative change in appraised value for all properties as compared against the percentage change invoked in the calibration process. This allows the District to identify properties or schedules of property that did not change in the manner anticipated by the calibration process. When these tasks are complete, the CAMA system is ready with reappraised land values and therefore ready for the next step which is the calibration of commercial improvements.

Improvement Model Calibration

The second stage in the commercial calibration process is to analyze and calibrate all improvement schedules. Following the same procedures for data collection and segregation as outlined above, the improvement calibration process analyzes sales ratios by property classification. The sales ratio is found by the following formula:

$$(\text{Appraised Market Value} \div \text{Sales Price}) * 100 = \text{Sales Ratio}\%$$

The sales ratio measures the level of appraised market value against a known sales price on a particular parcel of property. Ratios under 100% indicate sold property that is under appraised. Ratios over 100% indicate sold property that is over appraised. The sales ratio is the first step in the analytical process.

Sales ratios are examined by improvement classification. For example, the District will look at all sales ratios for average quality frame structure offices in the City of Rusk (21DA). This task is performed for all classifications of sold property. Greater weight is given to those classifications of property that possess adequate numbers of sales for analysis. As this process proceeds, the District will examine those classifications for the influence of several factors such as physical condition, time of sale, and market area making adjustments as necessary to the analysis. After analyzing and adjusting the sales ratios for these factors, the District calculates a weighted mean ratio for that classification found by the following formula:

$$\sum \text{Appraised Market Values} \div \sum \text{Sales Prices} = \text{Weighted Sales Ratio}$$

The District also calculates a Coefficient of Dispersion for that sample by the following formula:

$$(\text{Average Absolute Deviation} \div \text{Median Sales Ratio})\ 100 = \text{COD}$$

The average absolute deviation is the mathematical average of the absolute value of the differences between the sales ratio on each parcel as compared to the median ratio for that sample. The COD is used to measure uniformity while the weighted mean ratio is used to measure level of appraisal. The District employees these two factors and sample size when giving weight to what classifications to use as baseline schedules. The baseline schedules will determine how other schedules that lack adequate sales information are modified.

This is also a blending process as described in the section for land calibration. Blending in the improvement sense will include differing classes of quality, exterior type and neighborhood. The appraiser uses market data and appraisal judgment to apply premium or discount factors to the baseline schedule(s) when adjusted non-baseline schedules.

When sales information is insufficient, commercial schedules are also analyzed and calibrated by comparing the cost of construction to CAMA schedules. Cost data is used from the Marshall & Swift commercial cost source and augmented and adjusted by local cost surveys. The Marshall & Swift estimator contains local area adjustments and the District uses the adjustment for the Tyler market area. This is typically further adjusted by applying an additional factor for the Cherokee County market area. The District applies the additional local modifier because building codes and permitting costs are different than those associated costs in Tyler. Each property appraised is given a percent good factor which is the mathematical result of subtracting depreciation from 100: (100 - 25% depreciation = 75% good). In this manner, the cost of construction is adjusted for accumulated depreciation and physical condition.

Once all schedules are calibrated and the data entered into the CAMA system, the system is recalculated and sales ratio reports are pulled again for the purpose of seeing how the changes actually affected the system. Modifications to schedules or to other area or neighborhood factors are examined at this point. Following these adjustments, the District combines all sales ratios for improved property in order to analyze the overall weighted mean ratio and COD.

Industrial, Utility and Mineral Valuations

Scope of Work

Industrial, Utility and Mineral Valuations are the responsibility of the firm of Capitol Appraisal Group, Inc. They are responsible for developing equal and uniform market values for these properties encompassing both real estate, royalty and relevant business personal property for ad valorem purposes. For these categories of property, Capitol Appraisal Group has the contractual duty to develop and maintain all relevant USPAP documentation.

Business Personal Property Valuation

Scope of Work

The District primarily employs one person for the actual valuation of Business Personal Property. That individual is charged with the responsibility of developing fair and uniform values for this category of property. Property appraised by this section is all non-exempt income producing personal property which includes leased assets, leased vehicles, commercial vehicles and dealer inventory appraisals for heavy equipment, automobiles, marine vehicles and sports vehicles and manufactured housing. There are approximately 1,700 of these accounts within the jurisdiction of the district. All business personal accounts are appraised annually.

Procedure for Collecting and Validating Data

Each December and January, the business personal property (BPP) appraiser in conjunction with the real estate appraisers conducts a comprehensive field sweep of all BPP accounts to verify the existence of the account and ownership, as well as, any new business accounts that should be added to the roll. This data is collected and any necessary changes written up on PRCs. The PRCs are submitted to one data entry operator exclusively assigned to BPP data entry.

Once all changes have been made, the BPP appraiser, BPP data entry clerk and the Systems Administrator begin procedures to generate and mail BPP Renditions to all BPP accounts. This is made possible via the CAMA system operated by the District and occurs by February of each year. The owner has until April 15th to submit the completed rendition.

As renditions are submitted, a receipt of rendition is logged into an MS Access file built specifically for this purpose. The rendition is then forwarded to the BPP appraiser. The appraiser reviews the rendition, making necessary adjustments and then totaling the

indicated values for inventory, vehicles, machinery & equipment, furniture & fixtures and computer equipment. Those totals are then entered into the CAMA system by the BPP data entry clerk thus comprising the appraisal valuation record for the account. The original rendition and any supporting documentation and appraisal notes are scanned into the CAMA system. Additionally, a paper record is retained in the files of the District. **ALL RENDITIONS ARE CONFIDENTIAL AND NOT OPEN TO PUBLIC INFORMATION REQUESTS.**

Rendition information is verified by in field inspections of business assets by the BPP appraiser.

Sources of Data

As discussed previously, most information for business personal property is obtained via annual renditions required of owners with income producing personal property. However, the District also subscribes to commercial vehicle registration and aircraft registration firms to discover and list those types of assets. The District also subscribes to NADA to assist in valuing passenger vehicles and light trucks. The BPP appraiser will also use data from other industry publications and personal field inspections during appraisal sweeps.

Data Maintenance

Data entry of all BPP related information is performed by the BPP appraiser with assistance from other appraisal staff as necessary. The BPP appraiser is tasked with the responsibility of coordinating the flow of renditions and appraisal orders; the verification of coding; and the data entry of orders. The creation and maintenance of files for each parcel, logging digital photographs, printing PRC's and generation of appraisal changes are the responsibility of the BPP appraiser. Informal and formal hearing information and changes are maintained by the appraisal review board staff coordinator.

BPP Model Specification

Market Analysis

The District does not maintain a specified mass appraisal model for BPP property. Each of the many BPP accounts are manually worked based upon data and information available. Therefore, this is no real market analysis performed. However, the District does recognize that in comparing values and renditions among similar accounts and business types that market area factors do come into play. For example, it is recognized that the inventory for two video stores will be different between Wells and Jacksonville due to demand. In this respect, the District has established market areas that coincide with municipality boundaries and their extra territorial influences.

Description of BPP Model

The District does not maintain a true statistical mass appraisal model for BPP accounts.

Procedures for BPP Calibration

Calibration efforts for BPP property involve a comparison of properties that are similar. The District utilizes the Comptroller's list of **S**tandard **I**ndustrial **C**odes (SIC) to categorize and compare similar business accounts. In this manner, businesses that have not rendered will be valued based upon the renditions of similar businesses that have. Businesses that have rendered can be compared against other similar rendered businesses to determine the validity of the rendition and to determine if a spot field inspection is warranted.

Cherokee Central Appraisal District County Category Values

State Code	*Description*	*Total Market Value*	*Percent of Total*
A	SINGLE FAMILY RESIDENCE (< 5Ac)	$2,596,240,944	28.27%
B	MULTIFAMILY RESIDENCE	$60,023,113	0.65%
C1	VACANT LOTS AND LAND TRACTS	$109,982,910	1.20%
D1	QUALIFIED OPEN-SPACE LAND	$2,606,189,275	28.37%
D2	NON-QUALIFIED LAND	$36,868,633	0.40%
E	SINGLE FAMILY RESIDENCE (> 5Ac)	$1,772,036,247	19.29%
F1	COMMERCIAL REAL	$432,548,941	4.71%
F2	INDUSTRIAL REAL	$131,045,201	1.43%
G1	OIL AND GAS	$59,305,028	0.65%
J	UTILITIES	$285,753,981	3.11%
L1	COMMERCIAL PERSONAL	$149,025,620	1.62%
L2	INDUSTRIAL PERSONAL	$286,019,850	3.11%
M1	TANGIBLE OTHER PERSONAL, MOBILE HOMES	$109,010,606	1.19%
O	RESIDENTIAL INVENTORY	$2,227,220	0.02%
S	SPECIAL INVENTORY TAX	$7,856,280	0.09%
X	TOTALLY EXEMPT	$541,096,523	5.89%
	Total Market Value	$9,185,230,372	100.00%

Cherokee Central Appraisal District County Category Values

State Code	*Description*	*Total Taxable Value*	*Percent of Total*
A	SINGLE FAMILY RESIDENCE (< 5Ac)	$2,334,558,145	25.42%
B	MULTIFAMILY RESIDENCE	$58,223,528	0.63%
C1	VACANT LOTS AND LAND TRACTS	$90,254,975	0.98%
D1	QUALIFIED OPEN-SPACE LAND	$67,564,093	0.74%
D2	NON-QUALIFIED LAND	$36,669,099	0.40%
E	SINGLE FAMILY RESIDENCE (> 5Ac)	$1,622,070,064	17.66%
F1	COMMERCIAL REAL	$405,525,453	4.41%
F2	INDUSTRIAL REAL	$123,042,691	1.34%
G1	OIL AND GAS	$55,681,026	0.61%
J	UTILITIES	$276,128,211	3.01%
L1	COMMERCIAL PERSONAL	$94,872,259	1.03%
L2	INDUSTRIAL PERSONAL	$210,919,622	2.30%
M1	TANGIBLE OTHER PERSONAL, MOBILE HOMES	$99,653,743	1.08%
O	RESIDENTIAL INVENTORY	$1,630,867	0.02%
S	SPECIAL INVENTORY TAX	$7,856,280	0.09%
X	TOTALLY EXEMPT	$0	0.00%
	Total Taxable Value	$5,484,650,056	100.00%

Appraisal Staff Disclosed Properties and Interests

This list is provided pursuant to agency disclosure requirements and comprises a list of properties in which members of the appraisal staff have interest in either property or parties. Appraisers are not allowed to appraise or influence the appraisal of properties in which they have an interest or properties owned by persons in whom they are related within three degrees of consanguinity or affinity.

B C Cook

Geo ID	Property ID	Legal Description	Owner ID	Name
000579-11110-0015A00	94907	A 579 BLK 1111 TR 15A J MORGAN J11	9860403	COOK BRYAN P AND MIRANDA NICOLE COOK
000457-08420-000100A	102241	A 457 BLK 842 TR 1A WM JOHNSON K141/3 UND INT IN 83.48 AC	9786429	MCCLAIN PHILIP A TRUSTEE OF PHILIP A MCCLAIN TRUST SHARE
000457-08420-000100B	102242	A 457 BLK 842 TR 1B WM JOHNSON K141/3 UND INT IN 83.48 AC	9786430	COOK KAREN L TRUSTEE OF KAREN L COOK TRUST SHARE
000036-05120-0001A00	144412	A 36 BLK 512 TR 1A J M MORA L14	9871406	GAULT BRYAN AND CHRISTINA
000070-11230-0030A00	109621110	A 70 BLK 1123 TR 30A WM ANDERSON (RUSK SUB STATION ON LOOP)	9786076	BURNS JOHN D & KATRINA
000070-1122A-0029000	109684000	A 70 BLK 1122A TR 29 & 24 WM ANDERSON LOT 15 J12	9871106	QUINALTY CHRISTOPHER DAVID AND CINTHIA
000457-08420-0001000	113925000	A 457 BLK 842 TR 1 WM JOHNSON K141/3 UND INT IN 83.48 AC	9786428	MCCLAIN JERRY A TRUSTEE OF JERRY A MCCLAIN TRUST SHARE
000557-12410-0013A00	115433110	A 557 BLK 1241 TR 13A J S MILLS (RUSK SUB STATION ON LOOP)	9786076	BURNS JOHN D & KATRINA
246150-00010-0001000	225678000	LOT 1 BLK 1 BUCKNER R C - CITY OF JACKSONVILLE	9811580	MCCLAIN JERRY A AND CAMELLA L
246150-00010-0002000	225679000	LOT 2 BLK 1 BUCKNER R C - CITY OF JACKSONVILLE	429640	MCCLAIN JERRY A
215180-00030-0006000	227795000	LOT 6 BLK 3 BUTLER PT CITY OF RUSK PFS0919079/80R	9882481	EVANS ROBERT FLOYD AND SHARON ELAINE LIVING TRUST
215180-00030-0007000	227796000	LOT 7 BLK 3 LT 70X140 BUTLER P T - CITY OF RUSK	9821049	HILARIO JOSE NOE GARCIA
215180-00030-0008000	227797000	LOT 8 BLK 3 BUTLER PT CITY OF RUSK	9821049	HILARIO JOSE NOE GARCIA
623100-00050-0572000	430173782	LOT 572 BLK 5 LAKEWOOD 71X123 - BISD	9858511	SMITH ZELLA

C L Davis

Geo ID	Property ID	Legal Description	Owner ID	Name
000036-08650-0004000	104544000	A 36 BLK 865 TR 4 JMMORA TEX0310587/88 (MP) L15	9824311	COLEMAN HERBERT E AND BILLIE JEAN LIFE ESTATE
000036-08650-0003000	104545000	A 36 BLK 865 TR 3 JM MORA L15	9824311	COLEMAN HERBERT E AND BILLIE JEAN LIFE ESTATE
000640-14150-0023000	116367000	A 640 BLK 1415 TR 23 & 26 E NELSON H12	9878406	DAVIS CHRISTOPHER LYNN
215580-00050-0008000	227768000	LOT 8 BLK 5 MOUNTAIN OAKS - CITY OF RUSK	9748213	GENTRY M KEVIN & SHEILA

D R Emerson

Geo ID	Property ID	Legal Description	Owner ID	Name
115000-00160-0001A0B	57215	BUSINESS PERSONAL LOT 1A BLK 16 RUSK	9768315	EMERSON JENNIFER
000026-14450-0007A00	115438	A 26 BLK 1445 TR 7A JT JONES H15	9840425	EMERSON ROBERT CLINT
000011-12240-0002B00	129148	A 11 BLK 1224 TR 2B JT COOK 114	9857989	EMERSON TONY AND NINA
000255-10030-0003B00	129582	A 255 BLK 1003 TR 3B JN ELLIOTT K12	9835679	EMERSON JENNIFER AND JOHN COLE
000660-07310-0003001	129792	A 660 BLK 731 TR 3-1 J ORCHARD IMP ONLY (NO LABELS)	9874578	EMERSON CADE
0263729-100914531RI	138578	0.0015280000 CX CATTLE COMPANY W#1 66263729-000 BUFFCO PRODUCT/BUFKIN (PETTIT)	9849481	EMERSON JENNIFER
000026-14520-0001A00	141693	A 26 BLK 1452 TR 1A J T JONES 113	9857989	EMERSON TONY AND NINA
000026-14520-0001000	103573000	A 26 BLK 1452 TR 1 JT JONES 113	9736747	EMERSON JOHN P
000037-02320-0014000	104921000	A 37 BLK 232 TR 14 J M MUSQUEZ N12	876940	MOORE LINDA B
000660-07310-0003000	116498000	A 660 BLK 731 TR 3 JORCHARD K09	9826989	EMERSON JULIAN P AND DARCI R
000784-06050-0005A00	117882100	A 784 BLK 605 TR 5A J F STARKEY L09	9826989	EMERSON JULIAN P AND DARCI R
000889-10300-0006A00	119412000	A 889 BLK 1030 TR 6A IL WILSON J09	9866905	LOWE SANDRA
000889-10300-0006C00	119413000	A 889 BLK 1030 TR 6C IL WILSON J09 HWC0383878 (MR)	9866905	LOWE SANDRA
115000-00160-0001A00	227016000	LOT 1A BLK 16 RUSK	9853233	EMERSON JOHN C AND JENNIFER L
215580-00050-0009000	227768020	LOT 9 BLK 5 MOUNTAIN OAKS - CITY OF RUSK	9875267	DOTSON CAMERON AND HOPE

J Foster

Geo ID	Property ID	Legal Description	Owner ID	Name
000041-13570-0005000	106513000	A 41 BLK 1357 TR 5 J PINEDA 106	852875	FOSTER DAVID
000041-13570-0005A00	106513100	A 41 BLK 1357 TR 5A J PINEDA 106	9722764	FOSTER DAVID & LINDA
000041-13570-0004000	106835000	A 41 BLK 1357 TR 4 J PINEDA 106	859790	FOSTER DAVID W & LYNDA R
000041-13550-0009000	106845030	A 41 BLK 1355 TR 9 J PINEDA 105	9883699	DIAMONT FRANK L LIFE ESTATE
000041-13610-0012000	107005120	A 41 BLK 1361 TR 12 J PINEDA 106 NTA1437698/99 (MR)	9780512	FOSTER CHAD & CASSIE
000888-00310-0004A00	119335000	A 888 BLK 31 TR 4A W H WALTERS O07	9853053	ROSAMOND PEGGY ANN LIFE ESTATE
000041-13600-0009C00	985836558	A 41 BLK 1360 TR 9C J PINEDA RAD1426730/31 (MP) 106	9875044	FOSTER JONATHAN AND ZACHARY FOSTER

B W Harper

Geo ID	Property ID	Legal Description	Owner ID	Name
000011-12290-0004B00	57564	A 11 BLK 1229 TR 4B JT COOK 113	9774493	RUSSELL GREGORY PAUL AND BRENDA
000026-14460-0002E00	57566	A 26 BLK 1446 TR 2E JT JONES 113	562660	RUSSELL GREGORY AND BRENDA
000026-14460-0002F00	57569	A 26 BLK 1446 TR 2F JT JONES 113	562660	RUSSELL GREGORY AND BRENDA
246301-00010-0004R00	79371	LOT 4R BLK 1 JESSIE JONES S/DJACKSONVILLE	9799185	BLANTON HOWARD LEE AND SANDRA EVE
246301-00010-0006000	79373	LOT 6 BLK 1 JESSIE JONES S/DJACKSONVILLE	9799185	BLANTON HOWARD LEE AND SANDRA EVE
000522-10950-0010001	109359	A 522 BLK 1095 TR 10-1 T LANGHAM TXS0600637 (MP)	9839128	LATNER RACHEL
000783-13930-0007001	109367	A 783 BLK 1393 TR 7-1 SPEARS TIMP ONLY HWC0404012/13 (MP)	9791609	LATNER KARIN P
000070-11230-0027001	120906	A 70 BLK 1123 TR 27-1 WM ANDERSON J12IMP ONLY NTA0819811/12 (MP)	9748557	BLOUNT DAVID
000026-14460-0002G00	131948	A 26 BLK 1446 TR 2G JT JONES 113	9839414	CUNNINGHAM MICHAEL G JR
000011-12290-0003001	141918	A 11 BLK 1229 TR 3-1IMP ONLY NTA2011086 (MP)	9859473	HARPER PAULA K & BRENDAN W
000011-12290-0004000	101288000	A 11 BLK 1229 TR 4 & 7 J T COOK 113	9780365	RUSSELL OCIE EDITH
000011-12290-0004A00	101288010	A 11 BLK 1229 TR 4A JT COOK 113	562660	RUSSELL GREGORY AND BRENDA
000011-12290-0003000	101289000	A 11 BLK 1229 TR 3 JT COOK 113	9850871	HARPER BRENDAN AND PAULA

000026-14460-0002000	103566000	A 26 BLK 1446 TR 2 & 3 JT JONES 113	858070	CUNNINGHAM MICHAEL AND LAURAL
000026-14460-0002C00	103566112	A 26 BLK 1446 TR 2C JT JONES 113	858070	CUNNINGHAM MICHAEL AND LAURAL
000039-14220-0004000	105242000	A 39 BLK 1422 TR 4 K ODOM H13	9848371	RUSSELL JULIA DAWN
000039-14220-0005000	105276000	A 39 BLK 1422 TR 5 K ODOM H13	9848371	RUSSELL JULIA DAWN
000070-11230-0028000	109570000	A 70 BLK 1123 TR 28 WM ANDERSON J12	9748557	BLOUNT DAVID
000070-11230-0027000	109588000	A 70 BLK 1123 TR 27 WM ANDERSON J12	9748557	BLOUNT DAVID
000143-11300-0031000	110525000	A 143 BLK 1130 TR 31 C K BEACH J12 LOT 2 & PT OF LOT 1 WALLACE RURAL SUB	9770867	PRUITT BILLY JOE
000416-20950-0002000	113731000	A 416 BLK 2095 TR 2 J INGALLS D09 TITLED: C MCMILLAN TEX0075679 (MP)	941830	BLOUNT JAMES DAVID
000416-20950-0004000	113733000	A 416 BLK 2095 TR 4 JAMES INGALLS D09	9801998	BLOUNT BILLY
000522-10950-0010000	114919000	A 522 BLK 1095 TR 10 T LANGHAM J09	9822625	BLOUNT JUSTIN
000776-20910-0008000	117828000	A 776 BLK 2091 TR 8 J N SULLIVAN D09TXS0560839 (MP)	907810	BLOUNT BILLY WAYNE AND TONIA
000776-20910-0003000	117837000	A 776 BLK 2091 TR 3 JN SULLIVAN D09	9796691	BLOUNT BILLY & TONIA
000776-20910-0009000	117841000	A 776 BLK 2091 TR 9 JN SULLIVAN D09	9704740	BLOUNT BILLY W & TONIA A
000880-13760-0013000	119116100	A 880 BLK 1376 TR 13 & 14 W F WILLIAMS I08	813825	BLOUNT PATRICIA L
246245-00100-0003C00	224655000	LOT 3C BLK 10 EAST HILLCREST – CITY OF JACKSONVILLE	9833779	GRIFFIN DANIEL AND JENNIFER
246245-00120-0002000	224672000	LOT 2 BLK 12 EAST HILLCREST – CITY OF JACKSONVILLE	9839325	CUNNINGHAM MICHAEL JR
215160-00100-0013A00	227251000	LOT 13A BLK 10 E 74' OF -13-14-15-16-17-18 BONNER PARK – CITY OF RUSK& LOT A (W 40' OF N	9867439	ALFORD RACHEL AND CLINT
723016-00020-0170000	530784302	LOT 170 BLK 2 LAKE PALESTINE LAKEWOOD 92 X 162 – BISDNTA1433714/15R	9807317	TITTLE JACKIE
723016-00020-0171000	530784303	LOT 171 BLK 2 LAKE PALESTINE LAKEWOOD 92 X 162 – BISD	9821360	TITTLE JACKIE S
000783-13930-0007000	985816852	A 783 BLK 1393 TR 7 & 1A SPEARS T	9791609	LATNER KARIN P
000143-11300-0027A00	985855130	A 143 BLK 1130 TR 27A C K BEACH J12	9850522	HARPER ADAM AND CHRISTI

J C Robinson

Geo ID	Property ID	Legal Description	Owner ID	Name
000339-15790-0002C00	79286	A 339 BLK 1579 TR 2C J GARNER G10	9777221	TRAWICK DAVID W II & MELISSA
000615-15800-0009H00	79287	A 615 BLK 1580 TR 9H C W MILLER G10	9777221	TRAWICK DAVID W II & MELISSA
000915-13850-0012B01	109361	A 915 BLK 1385 TR 12B-1 G WAGGONERNTA0622426 (MP	9849909	RIOS RAUL
000615-15800-0006A00	118758	A 615 BLK 1580 TR 6A C W MILLER G10	9800867	TRAWICK DAVID & MELISSA
0275825-100243069RI	126013	0.0024430000 SIMMONS, OCIE #2 66275825-000	9765897	HORTTOR FANNETTE LIVING TRUST
000003-14170-0013A00	128873	BUFFCO PRODUCT/RUSK, SE. (PETTIT) AB 790 SEC H12	9834138	TRAWICK DAVID W II AND MELISSA A
000041-3279B-0043J00	129093	A 3 BLK 1417 TR 13A WM BARTEE G07	9834583	TRAWICK DAVID W II AND MELISSA ANN
000041-3279B-0043K00	129094	A 41 BLK 3279B TR 43J J PINEDA G07	9882269	PASCUAL PEREZ AND AMANDA PEREZ
646369-010000-0001000	129161	A 41 BLK 3279B TR 43K J PINEDA LOT 1 MARY FANNETTE 2 ACRE ADDITIONRURAL	9835116	FANNETTE MARY ANN TRUSTEE OF THE
000255-10030-0002A00	131992	A 255 BLK 1003 TR 2A JNELLIOTT K12	9858911	HOOKS CAROLYN
000099-15820-0002E00	143891	G09 A 99 BLK 1582 TR 2E T P BROCKMAN	9860328	ROBINSON JUSTIN AND RACHEL
000832-08210-0016E00	149094	A 832 BLK 821 TR 16E J THOMASON BARN K12	9873233	HALE ALBERT JR AND TABBY
000017-18260-0013000	102533000	A 17 BLK 1826 TR 13 A FERGUSON E02UDI INTEREST	904445	FANNETTE MARY ANN LIVING TRUST
000041-3279B-0043E00	106529004	A 41 BLK 3279B TR 43E J PINEDA GO	9881757	GONZALEZ OMAR ROJAS AND MARIA GUADALUPE GONZALEZ
646105-00000-0001000	108061000	LOT 1 BRIDLEWOOD ESTATES	9872491	MADRID CARLOS AND JOSEFA ANTONIA RIVERA
000070-11230-0007000	109559000	A 70 BLK 1123 TR 7 WM ANDERSON J12	9840131	T6 INVESTMENTS LLC
000070-11230-0011000	109578000	A 70 BLK 1123 TR 11 WM ANDERSON J12	9840131	T6 INVESTMENTS LLC
000070-11210-0022000	109618000	A 70 BLK 1121 TR 22 & 23 WM ANDERSON J12	9840131	T6 INVESTMENTS LLC
000099-15820-0003000	110107000	A 99 BLK 1582 TR 3 TP BROCKMAN G09	9861770	FANNETTE ROBERT
000099-15820-0002000	110108000	A 99 BLK 1582 TR 2 T P BROCKMAN G09	909260	FANNETTE ROBERT L
000099-15820-0013000	110112110	A 99 BLK 1582 TR 13 T P BROCKMAN G09	909260	FANNETTE ROBERT L
000099-15820-0013A00	110112111	A 99 BLK 1582 TR 13A T P BROCKMAN G09	909260	FANNETTE ROBERT L
000099-15820-0013B00	110112112	A 99 BLK 1582 TR 13B T P BROCKMAN G09	925150	FANNETTE ROBERT L & NANCY
615458-00000-0001000	111445000	LOT 1 MULBERRY ESTATES RUSK ISD	9879324	GOODWIN JESSE DWIGHT MEDFORD AND RACHEL LEAH
000255-10030-0002000	111670000	A 255 BLK 1003 TR 2 JNELLIOTT K12	9840937	ROBINSON BRYAN D JR & KATHY S
000255-10030-0001000	111671000	A 255 BLK 1003 TR 1 JNELLIOTT K12	9846542	ROBINSON BRYAN AND KATHY
000269-34500-0019000	111878000	A 269 BLK 3450 TR 19 J FORD G08	9874946	GUERRERO OFIRA MARIA AND FRANSISCO JAVIER
000328-16520-0006000	112612000	A 328 BLK 1652 TR 6 T GARDNER G10	9803398	TRAWICK DAVID WAYNE II AND MELISSA ANN
000328-16520-0007000	112619000	A 328 BLK 1652 TR 7 & 8 T GARDNER G10	9728426	FANNETTE NANCY B
000328-16520-0008A00	112621000	A 328 BLK 1652 TR 8A T GARDNER G10	9870895	FANNETTE FAMILY LLC
000339-15790-0002000	112649000	A 339 BLK 1579 TR 2 J GARNER G10	9728426	FANNETTE NANCY B
000339-15790-0003000	112649100	A 339 BLK 1579 TR 3 J GARNER G10	189960	EVANS DENNIS LEE

000339-15790-0004000	112649110	A 339 BLK 1579 TR 4 J GARNER G10	869465	EVANS DENNIS
000345-05220-0001000	113252000	A 345 BLK 522 TR 1 UND INT IN 175.2 AC J C HILL M11	9808190	BH & K ENERGY CO LLC ETAL
000345-05220-0001A00	113252100	A 345 BLK 522 TR 1A UND INT IN 175.2 AC J C HILL M11	9808190	BH & K ENERGY CO LLC ETAL
000361-18730-0008000	113372000	A 361 BLK 1873 TR 8 & 13 J HASSELL E09	9836295	RAMIREZ ALFREDO
615458-00000-0011000	113468100	LOT 11 MULBERRY ESTATES RUSK ISD	9875262	LINTON JOHN
000399-13960-0012000	113644000	A 399 BLK 1396 TR 12 GM HARLOW 109	189960	EVANS DENNIS LEE
000418-15770-0001000	113742000	A 418 BLK 1577 TR 1 GEO ISAACS G10	9839125	FANNETTE NANCY B
000418-15770-0001A00	113742100	A 418 BLK 1577 TR 1A GEO ISAACS G10	9839125	FANNETTE NANCY B
000432-21500-0001000	113786000	A 432 BLK 2150 TR 1 & 1D I & GNRR C09	9853454	WALKER CHRISTOPHER AND JESSICA
000615-15800-0009000	116130000	A 615 BLK 1580 TR 9 C W MILLER G10	9728426	FANNETTE NANCY B
000615-15800-0009B00	116130020	A 615 BLK 1580 TR 9B & 9A C W MILLER G10	9840131	T6 INVESTMENTS LLC
000615-15800-0009D00	116130110	A 615 BLK 1580 TR 9D C W MILLER G10	869465	EVANS DENNIS
000710-15780-0001000	116924000	A 710 BLK 1578 TR 1 GEO PATTON G10	9735245	EVANS DAMON HARRRISON & HAZEL LIFE ESTATE
000710-15780-0006000	116926000	A 710 BLK 1578 TR 6, 7, 8 & 9 G PATTON G10	9720313	FANNETTE ROBERT
000710-15780-0004000	116929000	A 710 BLK 1578 TR 4 & 5 GEO PATTON G10	9728426	FANNETTE NANCY B
000710-15780-0002000	116932000	A 710 BLK 1578 TR 2 GEO PATTON G10	9728426	FANNETTE NANCY B
000710-15780-0002A00	116932100	A 710 BLK 1578 TR 2A G PATTON G10	189960	EVANS DENNIS LEE
000804-16590-0001000	118081000	A 804 BLK 1659 TR 1 M SCHINN G11	9728426	FANNETTE NANCY B
000832-08210-0016000	118499000	A 832 BLK 821 TR 16 J THOMASON BARN K12	9860328	ROBINSON JUSTIN AND RACHEL
146000-01510-0006000	222822000	LOT 6 BLK 151 & 7 JACKSONVILLE	928540	FANNETTE ROBERT L
115000-00090-0009E00	226972000	LOT 9E BLK 9 & 10C RUSK	9840131	T6 INVESTMENTS LLC
615460-00000-0010000	429578000	LOT 10(PT) NORMAN ET - RISD	9874315	GOMEZ LAZARO CHAVEZ AND MELISSA ANN
0187162-100243069RI	985833212	0.0044490000 SUMMERS J W GU 1 W#3 66187162-000 GREAT AMERICAN/REKLAW (TRAVIS PEAK) AB 37	9765897	HORTTOR FANNETTE LIVING TRUST
000046-11720-0001A00	985855242	A 46 BLK 1172 TR 1A GEO RUDDLE J18UND 2/9 INT IN 350 ACS	9748235	TRAWICK DAVID
000046-11720-0001B00	985855243	A 46 BLK 1172 TR 1B GEO RUDDLE J18 UND 2/9 INT IN 350 ACS	9769561	TRAWICK DAVID WAYNE II
0098315-100243069RI	985937096	0.0024430000 SIMMONS OCIE W#1 66098315-000 DIVERSIFIED PR/RUSK, SE. (PETTIT) AB 187 /COOK D	9765897	HORTTOR FANNETTE LIVING TRUST

J L Savage

Geo ID	Property ID	Legal Description	Owner ID	Name
000044-16410-0005L00	107830110	A 44 BLK 1641 TR 5L T QUEVADO G05	9879833	SAVAGE JENNIFER
000575-07300-0004000	115758000	A 575 BLK 730 TR 4 JM MCKNIGHT L10	9875254	SAVAGE JENNIFER AND CHRISTA

Resources and Supporting Documentation

- Ratio Studies for the various areas may obtained by request from the District's server
- Digital Property Records may be accessed on-line at www.cherokeecad.com or in the office via request
- Digital Schedules of value may be obtained by request in the office
- Mapping information may be obtained by request in the office
- The CCAD Appraisal Manual
- Biennial Reappraisal Plans
- Various Records of the Property Tax Assistance Division of the State Comptroller's Office