

EPCAD APPRAISED

\$398,632

RECOMMENDED VALUE

\$367,170

POTENTIAL SAVINGS

\$31,462

Legal Description	75 CHAPARRAL PARK LOT 14 (11160 SQ FT)
Living Area	2,675 sqft
Year Built	1980
Lot Size	11,160 sqft
Assessed \$/Sqft	\$149.02
Neighborhood	NWC120
State Class	A1

THREE-TIER EVIDENCE SUMMARY

Tier	Method	Suggested Value
1	Closed Sales (EPCAD Deeds)	\$405,161
2	Active Listings (Redfin)	\$370,488
3	Equal & Uniform (EPCAD Roll)	\$367,170

STATUTORY AUTHORITY

- Tex. Tax Code §41.41 — Right of Protest (market value + equal & uniform)
- Tex. Tax Code §41.43 — Burden of proof on appraisal district
- Tex. Tax Code §41.43(b)(3) — Appraised value must not exceed median of comparable properties appropriately adjusted
- Tex. Tax Code §23.01 — Market value as of January 1
- 2025 Prop 13 — Homestead exemption raised to \$140,000

DEADLINE: File Form 50-132 by May 15, 2026 or 30 days from notice date, whichever is later.

TIER 1: COMPARABLE CLOSED SALES (Strongest Evidence)

Field	Subject	Comp 1	Comp 2	Comp 3	Comp 4	Comp 5	Comp 6
Address	6093 PINO REAL DR	6120 CAMINO ALBORCADO	6080 CAMINO ALBORCADO	6321 DA AVENTURAS DR	6050 RESTA ALTO	6080 LOS JARDINES DR	6000 LUCE TIERRA DR
Account #	242393	83130	49897	88258	190062	170794	281588
Sale Price	N/A	\$466,088	\$426,679	\$411,385	\$368,222	\$488,599	\$456,714
Sale Date	N/A	2025-07-01	2025-07-16	2025-09-10	2026-01-29	2025-09-05	2025-07-22
Sq Footage	2,675	2,667	3,051	2,484	2,776	2,516	2,842
Year Built	1980	1981	1981	1983	1981	1982	1986
Lot Size	11,160	11,522	9,949	12,075	8,046	8,625	8,250
\$/Sqft (Sale)	\$149.02	\$174.76	\$139.85	\$165.61	\$132.64	\$194.20	\$160.70
Sqft Adj	—	\$520	\$-24,440	\$12,415	\$-6,565	\$10,335	\$-10,855
Age Adj	—	\$500	\$500	\$1,500	\$500	\$1,000	\$3,000
Lot Adj	—	\$-723	\$2,422	\$-1,830	\$6,229	\$5,070	\$5,820
Distance	—	0.05 mi	0.16 mi	0.36 mi	0.36 mi	0.35 mi	0.08 mi
Adjusted Value	\$398,632	\$466,385	\$405,161	\$423,470	\$368,386	\$505,004	\$454,679

Cite: Tex. Tax Code §23.01 — market value as of January 1.

Source: EPCAD Deeds data (public record arm's-length transactions). Texas is a non-disclosure state — sale prices reflect EPCAD market value estimates at time of deed transfer, not recorded transaction prices.

TIER 2: CURRENT ACTIVE LISTINGS (Market Direction)

Address	List Price	Sqft	\$/Sqft	Beds/Baths	Yr Built	DOM
6213 Belton Rd	\$255,000	2,262	\$113.00	3/2	1963	68
6636 Fiesta Dr	\$259,000	2,146	\$121.00	4/3	1959	151
1273 Southwestern Dr	\$279,000	2,114	\$132.00	3/2	1981	89
628 Bluff Canyon Cir	\$310,000	2,388	\$130.00	4/2	1988	434
1553 Luz DE Sol Dr	\$320,000	2,008	\$159.00	4/2	2009	23
427 Castile Ave	\$325,000	2,236	\$145.00	3/2	1959	17
401 Ana Way Unit B	\$325,000	2,064	\$157.00	3/2	2011	48
7536 LE Conte Dr	\$334,000	2,128	\$157.00	4/4	2003	52

As of 2026-04-13, **8 comparable properties** are listed for sale in the subject's area. The **median asking price is \$145.00/sqft**. No rational buyer would pay above current asking prices for comparable properties. Applied to the subject's 2,675 sqft, active listings support a value of **\$387,875**.

Listing data from Redfin public search (redfin.com). These are asking prices, not closed sales. Listing data is a snapshot and may change.

Cite: Tex. Tax Code §23.01 — willing buyer / willing seller standard.

TIER 3: EQUAL & UNIFORM ANALYSIS (2025 Certified vs 2026 Proposed)

Methodology: Subject uses 2026 proposed value. Comparable properties use 2025 certified values — the legally defensible approach used by professional appraisers in Texas ARB hearings.

Account	Address	Distance	Proximity	Sqft	Yr Built	2025 Certified	\$/Sqft	Sale Ratio
242393	SUBJECT (2026)	—	—	2,675	1980	\$398,632	\$149.02	1.000
389848	6097 PINO REAL DR	0.02 mi	★ NEAREST	2,897	1979	\$412,556	\$142.41	—
267974	756 CRESTAMIRA DR	0.02 mi	★ NEAREST	2,560	1983	\$366,685	\$143.24	—
387373	6328 CAMINO ALEGRE	0.03 mi	★ NEAREST	2,751	1980	\$390,459	\$141.93	—
381215	6092 PINO REAL DR	0.03 mi	★ NEAREST	2,559	1983	\$335,732	\$131.20	—
392833	748 CRESTAMIRA DR	0.05 mi	★ NEAREST	2,733	1981	\$375,659	\$137.45	—
283005	6105 PINO REAL DR	0.05 mi	★ NEAREST	2,694	1980	\$365,340	\$135.61	—
357793	6008 PINO REAL DR	0.05 mi	★ NEAREST	3,102	1986	\$425,188	\$137.07	—
111313	6120 CAMINO ALEGRE	0.06 mi	★ NEAREST	2,244	1981	\$332,739	\$148.28	—
162646	6109 PINO REAL DR	0.06 mi	★ NEAREST	2,695	1986	\$342,759	\$127.18	—
255110	741 DULCE TIERRA D	0.07 mi	★ NEAREST	2,240	1983	\$254,344	\$113.55	—

Comps sorted by proximity. Properties within 0.25 miles carry the strongest weight with ARB panels.

LINE-ITEM ADJUSTMENTS (2025 Certified Base + EPCAD Data)

Account	Address	Living Area Adj	Land Value Adj	Year Built Adj	Net Adj	Indicated Value
242393	SUBJECT (2026)	—	—	—	—	\$398,632
389848	6097 PINO REAL D	\$-27,561	\$-35,078	\$-500	\$-63,139	\$349,417
267974	756 CRESTAMIRA D	\$14,277	\$-1,756	\$1,500	\$14,021	\$380,706
387373	6328 CAMINO ALEG	\$-9,435	\$-5,864	\$0	\$-15,299	\$375,160
381215	6092 PINO REAL D	\$14,401	\$-35,460	\$1,500	\$-19,559	\$316,173
392833	748 CRESTAMIRA D	\$-7,200	\$-52,471	\$500	\$-59,171	\$316,488
283005	6105 PINO REAL D	\$-2,359	\$-290	\$0	\$-2,649	\$362,691
357793	6008 PINO REAL D	\$-53,011	\$-36,606	\$3,000	\$-86,617	\$338,571
111313	6120 CAMINO ALEG	\$53,507	\$-58,940	\$500	\$-4,933	\$327,806
162646	6109 PINO REAL D	\$-2,483	\$-46,410	\$3,000	\$-45,893	\$296,866
255110	741 DULCE TIERRA	\$54,004	\$13,207	\$1,500	\$68,711	\$323,055

Base values: 2025 certified (comps) vs 2026 proposed (subject). Adjustments use EPCAD data: Living Area at \$124.15/sqft, Land Value from roll, Year Built at \$500/year.

STATISTICAL SUMMARY — Indicated Values vs Subject

Statistic	Indicated Value
Minimum	\$296,866

Mean	\$338,693
Median	\$333,188
Maximum	\$380,706
Subject 2026 Proposed	\$398,632

Subject appraised value exceeds the median indicated value by 19.6%.

Comp set median \$/sqft (2025 certified): \$137.26 | Subject \$/sqft (2026 proposed): \$149.02

Subject's 2026 proposed value is 8.6% ABOVE the median of comparable properties' 2025 certified values.

E&U; suggested value: \$367,170

Sale Ratio = 2025 Certified Value / Sale Price. Ratio > 1.0 means EPCAD appraised above market at time of sale; < 1.0 means below. A higher ratio for the subject indicates assessment inconsistency.

Texas is a non-disclosure state. Sale prices reflect EPCAD market value estimates at time of deed transfer, not recorded transaction prices.

Cite: Tex. Tax Code §41.43(b)(3) — appraised value must not exceed median of comparable properties appropriately adjusted.

PROTEST COVER LETTER

April 13, 2026

El Paso Central Appraisal District
Appraisal Review Board
5801 Trowbridge Dr
El Paso, TX 79925

Re: Protest of Account 242393 for Tax Year 2026

Property: 6093 PINO REAL DR, EL PASO 79912

Dear Members of the Appraisal Review Board,

I am filing this protest of the 2026 appraised value of \$398,632 for the above-referenced property. I am protesting on the grounds of **market value** (Tex. Tax Code §23.01) and **equal and uniform appraisal** (Tex. Tax Code §41.43(b)(3)).

Evidence Summary:

Tier 1 — Closed Sales: Comparable arm's-length transactions from EPCAD deed records demonstrate a market value of \$405,161. See attached Tier 1 comp grid.

Tier 2 — Active Listings: As of the date of this report, comparable active listings in the subject's area support a value of \$370,488. No rational buyer would pay above current asking prices for comparable properties. See attached Tier 2 grid.

Tier 3 — Equal & Uniform: Analysis of EPCAD's own appraisal roll shows the subject is assessed **8.6% above the median** of comparable properties in the same neighborhood. Under Tex. Tax Code §41.43(b)(3), the appraised value must not exceed the median of comparable properties appropriately adjusted. The E&U; analysis supports a value of \$367,170. See attached Tier 3 grid.

Based on the evidence attached, I respectfully request the appraised value be reduced to **\$367,170**.

Respectfully submitted,

Property Owner / Authorized Agent

Attachments: Tier 1 Closed Sales Grid, Tier 2 Active Listings (pending), Tier 3 Equal & Uniform Grid

HOW TO USE THIS REPORT

WHAT THE THREE TIERS MEAN

This report gives you three separate pieces of evidence. Each one attacks EPCAD's value from a different angle. You don't have to use all three — even one strong tier can win.

Tier 1 — Closed Sales. These are real properties near you that recently changed hands. The sale prices prove what buyers actually paid in your area. If those prices are lower than what EPCAD says your home is worth, EPCAD's number is too high. This is your strongest argument. **Comps within 0.5 miles carry the most weight with ARB panels** because they share your neighborhood conditions. The Distance column shows how far each comp is from your property. Comps marked with an asterisk (*) are from an expanded search area beyond 1 mile.

Tier 2 — Active Listings. These are homes for sale right now. They haven't sold yet, so they're not as strong as Tier 1. But they show where the market is headed. If comparable homes are listed below your EPCAD value, no reasonable buyer would pay what EPCAD claims.

Tier 3 — Equal & Uniform. This uses EPCAD's own data against them. Texas law says similar homes must be taxed similarly. If your neighbors' assessed values are lower per square foot than yours, your assessment is unfair. The "% above median" number is key — the higher it is, the stronger your case. As with Tier 1, nearby comps (within 0.5 miles) are the most persuasive to ARB panels.

HOW TO READ THE ADJUSTED VALUE COLUMN

No two homes are identical. The adjusted value corrects for differences between your home and each comp. For example, if a comp is 200 sqft smaller than your home, we add value to account for that. If a comp is newer, we subtract value. The adjusted value is what that comp's sale price would be if it were the same size, age, and lot as your home.

The recommended protest value is the median (middle number) of the lowest adjusted values. We use the median because one outlier shouldn't drive the result.

WHAT TO SAY AT YOUR ARB HEARING

The hearing is informal. You sit at a table with 1-3 panel members and an EPCAD appraiser. Here is a simple script:

"Good morning. My name is [your name] and I'm the owner of [your address]. I'm protesting the appraised value of [EPCAD value] for tax year 2026.

I have three pieces of evidence. First, comparable closed sales in my area show a market value of [Tier 1 value]. Second, active listings confirm the market has not risen above [Tier 2 median \$/sqft] per square foot. Third, EPCAD's own records show my home is assessed [X]% above the median of similar homes in my neighborhood.

Based on this evidence, I respectfully request my value be reduced to [recommended value]. I have copies for the panel."

Then hand them the printed copies. Answer any questions honestly. You do not need to be an expert — the evidence speaks for itself.

BURDEN OF PROOF

Under Texas Tax Code §41.43, **EPCAD must prove their value is correct** — not the other way around. You do not have to prove your value is right. You only have to present enough evidence to create doubt about theirs. The comps in this report do that.

If you also file a licensed appraisal at least 14 days before your hearing, the standard becomes even tougher for EPCAD: they must prove their value by "clear and convincing evidence" (§41.43(a-1)). This is a much higher bar.

WHAT TO BRING

1. **Two printed copies** of this report (one for you, one for the panel).
2. Your **appraisal notice** — the letter EPCAD mailed you.
3. **Photos** of any condition issues: roof damage, foundation cracks, outdated kitchen/bathrooms, needed repairs. Photos are powerful because the panel has never been inside your home.
4. A **recent appraisal** if you have one — file it with EPCAD at least 14 days before your hearing date.
5. Your **photo ID** (driver's license).

COMPARABLE PROPERTIES — PROXIMITY ANALYSIS

16 comparable properties analyzed. 16 within 0.5 miles, 16 within 1.0 mile.

Property	Account	Tier	Distance
6093 PINO REAL DR	242393	Subject	—
6097 PINO REAL DR	389848	Tier 3	0.02 mi
756 CRESTAMIRA DR	267974	Tier 3	0.02 mi
6328 CAMINO ALEGRE DR	387373	Tier 3	0.03 mi
6092 PINO REAL DR	381215	Tier 3	0.03 mi
6320 CAMINO ALEGRE DR	83130	Tier 1	0.05 mi
748 CRESTAMIRA DR	392833	Tier 3	0.05 mi
6105 PINO REAL DR	283005	Tier 3	0.05 mi
6008 PINO REAL DR	357793	Tier 3	0.05 mi
6120 CAMINO ALEGRE DR	111313	Tier 3	0.06 mi
6109 PINO REAL DR	162646	Tier 3	0.06 mi
741 DULCE TIERRA DR	255110	Tier 3	0.07 mi
745 DULCE TIERRA DR	281588	Tier 1	0.08 mi
6008 CAMINO ALEGRE DR	49897	Tier 1	0.16 mi
1089 LOS JARDINES CIR	170794	Tier 1	0.35 mi
6321 VIA AVENTURA DR	88258	Tier 1	0.36 mi
605 CRESTA ALTA DR	190062	Tier 1	0.36 mi

Comps within 0.5 miles carry the most weight with ARB panels. Closer comps share the same neighborhood conditions — road access, school zones, and local amenities — making them the most persuasive evidence of market value and assessment equity.

Distance is calculated as straight-line (Haversine formula) from subject property to each comparable. Actual driving distance may be greater.