

Disabled Vet Takes On Wall Street — Pro Se

A struggle of Law vs. Power — illustrating the very abuse Harvard just warned about, now unfolding in a Dallas courtroom.

The outcome has ramifications for every renter, as Wall Street asset managers squeeze the rental market the same way they destroyed homeownership.

The Case

One man has taken a stand in Dallas, risking everything on the belief that the law still matters for ordinary people. Michael Stuart — a disabled veteran and former Realtor — is facing one of the world's largest landlords, pro se, in the 101st District Court.

The Harvard Law Review recently warned of the dangers of unchecked property managers, and this case brings that warning to life. It illustrates how Wall Street landlords and their billing platforms are reshaping housing into a profit machine that squeezes out everyone but the wealthiest.

Key Issues This Case Exposes

Wall Street Consolidation of Housing	Asset managers are buying up massive rental portfolios, turning homes into financial assets instead of places to live.
Unchecked Property Managers, No Oversight	Abuses are brushed off as 'civil matters,' leaving tenants unprotected. Harvard warns this regulatory void is fueling systemic harm.
Weaponized Technology Platforms (BILT, RentGrow, Conservice)	<ul style="list-style-type: none">• BILT: applies rent to fees, inflates balances, attempts unauthorized withdrawals.• RentGrow: creates permanent, unregulated tenant scores, with no rights to dispute.• Conservice: intercepts utility bills and layers on junk fees.
Violation of Federal Housing Rules (Section 8 / HUD)	Rent must be applied before fees — Brookfield's practices openly defy this, undermining federal contracts.
Data Exploitation and Permanent Harm	Tenant data is collected and stored forever, damaging credit, rental histories, and future housing access.
Fraudulent and Retaliatory Tactics	Retroactive charges after leases closed, doctored ledgers, and eviction threats used to pressure compliance.

Why It Matters

We're at a pivotal moment. Home ownership, once the foundation of the middle class, has already been priced out of reach for most Americans. Now Wall Street is reshaping the rental market in the same way — through unchecked property managers, data exploitation, and monopolized billing systems.

If Dallas acts, this case can set a precedent that puts law and people's rights above Wall Street's

pursuit of profit. If it doesn't, we risk cementing a housing system where every renter is trapped, scored, and squeezed indefinitely.

The Hook (Media)

This is more than a lawsuit — it's a front-page Dallas story with national legs: a disabled veteran and former Realtor standing pro se against one of the world's largest landlords, exposing the very abuses Harvard just warned about.

It's local, it's human, it's systemic — and it will resonate with every reader who rents, pays utilities, or worries about Wall Street's growing control of housing.

Case No.: DC-25-10952

Contact: Michael Stuart — mike@homepit.com | (361) 446-5392

The Hook (DA)

This case isn't just a civil dispute — it's evidence of fraud, retaliation, and systemic abuse that harms Dallas tenants and undermines federal housing law.

A disabled veteran and former Realtor has produced ledgers, emails, and sworn declarations that match the exact abuses described in the Harvard Law Review's warning on unchecked property managers. Ignoring this risks sending the message that corporate landlords can manipulate ledgers, misapply rent, and damage tenants' credit with impunity.

The public is already watching. If the DA steps in, Dallas can lead the nation in holding Wall Street property managers accountable. If the DA does nothing, it will be clear they chose Wall Street over the people of Dallas.

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