



**FINAL ADMINISTRATIVE DECISION  
ILLINOIS PROPERTY TAX APPEAL BOARD**

APPELLANT: Marguerite Zamolo  
DOCKET NO.: 19-05787.001-R-1  
PARCEL NO.: 11-35-401-034

The parties of record before the Property Tax Appeal Board are Marguerite Zamolo, the appellant, by attorney Joanne Elliott of Elliott & Associates, P.C. in Des Plaines, and the Lake County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds **no change** in the assessment of the property as established by the **Lake** County Board of Review is warranted. The correct assessed valuation of the property is:

**LAND:** \$120,624  
**IMPR.:** \$262,671  
**TOTAL:** \$383,295

Subject only to the State multiplier as applicable.

**Statement of Jurisdiction**

The appellant timely filed the appeal from a decision of the Lake County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2019 tax year. The Property Tax Appeal Board finds that it has jurisdiction over the parties and the subject matter of the appeal.

**Findings of Fact**

The subject property consists of a two-story dwelling of frame construction with 4,716 square feet of living area. The dwelling was constructed in 2008. Features of the home include a full basement with finished area<sup>1</sup>, central air conditioning, one fireplace and a three-car attached garage with 707 square feet of building area. The property has a 41,870 square foot site and is located in Mettawa, Libertyville Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted an appraisal estimating the subject property had a market value of \$973,000 or \$206.32 per square foot of living area, including land, as of January 1, 2018. The appraisal was prepared by Peter Petrovich, a certified residential real estate appraiser, and Edward Kling, a

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<sup>1</sup> The appellant's appraisers described the basement as having an outside entrance with a family room, recreation room, an exercise room, a full bathroom, two mechanical rooms and a utility room.

certified general real estate appraiser. The appraisers developed the sales comparison approach to value using four comparable sales that are located in Mettawa or Lincolnshire from .98 to 3.16 miles from the subject property. The comparables have sites ranging in size from 20,120 to 364,162 square feet of land area. The properties are improved with what are described as contemporary or farmhouse style dwellings of frame or brick exterior construction ranging in size from 3,928 to 5,554 square feet of living area. The dwellings range in age from approximately 1 to 15 years old. Each property has a full or partial basement with one having finished area. Each comparable also has central air conditioning, one or two fireplaces, and a three-car or a four-car garage. The sales occurred from July 2016 to December 2017 for prices ranging from \$913,500 to \$1,047,000 or from \$166.55 to \$241.85 per square foot of living area, including land. The appraisers adjusted the comparables for differences from the subject property and concessions to arrive at adjusted prices ranging from \$941,000 to \$1,005,500. The appraisers arrived at an estimated market value of \$973,000. The appellant requested the subject's assessment be reduced to \$324,300 to reflect the appraised value.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$383,295. The subject's assessment reflects a market value of \$1,165,385 or \$247.11 per square foot of living area, land included, when using the 2019 three-year average median level of assessment for Lake County of 32.89% as determined by the Illinois Department of Revenue.

In support of its contention of the correct assessment the board of review submitted information on three comparable sales located in Mettawa from .12 to 1.38 miles from the subject property. The comparables have sites ranging in size from 40,045 to 201,874 square feet of land area. The comparables are improved with two-story dwellings of frame or brick and frame construction ranging in size from 3,753 to 5,204 square feet of living area. The homes were built from 2008 to 2014. Each property has an unfinished basement, central air conditioning, from two to four fireplaces, and an attached garage ranging in size from 792 to 996 square feet of building area. The sales occurred in June 2018 and September 2018 for prices ranging from \$1,099,000 to \$1,525,000 or from \$283.53 to \$293.21 per square foot of living area, including land.

### **Conclusion of Law**

The appellant contends the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of the appeal the value of the property must be proved by a preponderance of the evidence. 86 Ill.Admin.Code §1910.63(e). Proof of market value may consist of an appraisal of the subject property, a recent sale, comparable sales or construction costs. 86 Ill.Admin.Code §1910.65(c). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The Board finds the best evidence of market value to be appraisal comparable sale #2 and the comparables submitted by the board of review. These comparables are all located in Mettawa within 1.38 miles of the subject property and sold most proximate in time to the assessment date at issue. The dwellings were relatively similar to the subject in age, style and features with the exception none have finished basement area as does the subject property, suggesting upward adjustments to the comparables would be appropriate to make them more equivalent to the subject property. The Board finds, however, that appellant's comparable #2 and board of review

comparables #2 and #3 have larger sites than the subject property suggesting downward adjustments to the comparables would be appropriate to make them more equivalent to the subject property for this feature. The comparables sold for prices ranging from \$950,000 to \$1,525,000 or from \$241.85 to \$293.21 per square foot of living area, including land. The subject's assessment reflects a market value of \$1,165,385 or \$247.11 per square foot of living area, including land, which is within the range established by the best comparable sales in the record and below each comparable submitted by the board of review on a per square foot basis.

The Board gives less weight to the appellant's appraisal as the effective date precedes the assessment date at issue by one year, comparable sales #1, #3, and #4 sold from approximately 1.5 to 2.5 years prior to the assessment date at issue, and these same comparables are not as similar to the subject in location as the best sales found herein.

Based on this evidence the Board finds a reduction in the subject's assessment is not justified.

This is a final administrative decision of the Property Tax Appeal Board which is subject to review in the Circuit Court or Appellate Court under the provisions of the Administrative Review Law (735 ILCS 5/3-101 et seq.) and section 16-195 of the Property Tax Code. Pursuant to Section 1910.50(d) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(d)) the proceeding before the Property Tax Appeal Board is terminated when the decision is rendered. The Property Tax Appeal Board does not require any motion or request for reconsideration.



Chairman



Member



Member



Member



Member

DISSENTING: \_\_\_\_\_

CERTIFICATION

As Clerk of the Illinois Property Tax Appeal Board and the keeper of the Records thereof, I do hereby certify that the foregoing is a true, full and complete Final Administrative Decision of the Illinois Property Tax Appeal Board issued this date in the above entitled appeal, now of record in this said office.

Date: March 15, 2022



Clerk of the Property Tax Appeal Board

**IMPORTANT NOTICE**

Section 16-185 of the Property Tax Code provides in part:

"If the Property Tax Appeal Board renders a decision lowering the assessment of a particular parcel after the deadline for filing complaints with the Board of Review or after adjournment of the session of the Board of Review at which assessments for the subsequent year or years of the same general assessment period, as provided in Sections 9-125 through 9-225, are being considered, the taxpayer may, within 30 days after the date of written notice of the Property Tax Appeal Board's decision, appeal the assessment for such subsequent year or years directly to the Property Tax Appeal Board."

In order to comply with the above provision, YOU MUST FILE A PETITION AND EVIDENCE WITH THE PROPERTY TAX APPEAL BOARD WITHIN 30 DAYS OF THE DATE OF THE ENCLOSED DECISION IN ORDER TO APPEAL THE ASSESSMENT OF THE PROPERTY FOR THE SUBSEQUENT YEAR OR YEARS. A separate petition and evidence must be filed for each of the remaining years of the general assessment period.

Based upon the issuance of a lowered assessment by the Property Tax Appeal Board, the refund of paid property taxes is the responsibility of your County Treasurer. Please contact that office with any questions you may have regarding the refund of paid property taxes.

PARTIES OF RECORD

AGENCY

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COUNTY

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