



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

APPELLANT: Maria Cervantes  
DOCKET NO.: 24-01410.001-R-1  
PARCEL NO.: 04-20-103-054

The parties of record before the Property Tax Appeal Board are Maria Cervantes, the appellant, by attorney Ronald Kingsley of Lake County Real Estate Tax Appeal, LLC in Hawthorn Woods; 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:** \$9,149  
**IMPR.:** \$97,393  
**TOTAL:** \$106,542

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 2024 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 one-story dwelling of vinyl siding exterior construction with 1,847 square feet of living area. The dwelling was constructed in 2007 and is approximately 17 years old. Features of the home include a basement, central air conditioning, a fireplace and a 528 square foot garage. The property has an approximately 10,727 square foot site and is located in Zion, Zion Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on five comparable properties that are located from .15 to .95 of a mile from the subject property, two of which have the same assessment neighborhood code as the subject. The comparables have sites that range in size from approximately 7,000 to 14,837 square feet of land area. The comparables are improved with one-story dwellings of wood frame exterior construction ranging in size from 1,627 to 2,103 square feet of living area. The

dwelling are from 31 to 60 years old. The comparables each have a basement, two comparables have central air conditioning, two comparables each have a fireplace and three comparables each have a garage ranging in size from 486 to 1,344 square feet of building area. The comparables sold from September 2022 to July 2023 for prices ranging from \$173,000 to \$257,000 or from \$91.44 to \$156.73 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$83,107, which would reflect a market value of \$249,346 or \$135.00 per square foot of living area, including land, when using the statutory level of assessment of 33.33%.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of \$106,542. The subject's assessment reflects a market value of \$319,658 or \$173.07 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.<sup>1</sup>

In support of its contention of the correct assessment the board of review submitted information on two comparable properties that have the same assessment neighborhood code as the subject and are located within .15 of a mile from the subject property. The comparables have sites that contain 10,217 or 11,440 square feet of land area. The comparables are improved with one-story dwellings of wood siding exterior construction with 1,176 or 1,352 square feet of living area. The dwellings are 30 or 39 years old. The comparables each have a basement, central air conditioning and a garage with either 672 or 720 square feet of building area. The comparables sold in March 2022 and October 2023 for prices of \$230,101 and \$270,000 or for \$195.66 and \$199.70 per square foot of living area, including land. Based on this evidence, the board of review requested confirmation of the subject's assessment.

### **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 parties submitted seven comparable sales for the Board's consideration. The Board has given less weight to the appellant's comparables #1 and #2, as well as board of review comparable #2, which have sale dates that occurred in 2022, less proximate in time to the lien date at issue than other sales in the record. The Board has also given less weight to the appellant's comparables #3 and #5 which are 43 and 42 years older than the subject, respectively.

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<sup>1</sup> Procedural rule Sec. 1910.50(c)(1) provides that in all counties other than Cook, the three-year county wide assessment level as certified by the Department of Revenue will be considered. 86 Ill.Admin.Code Sec. 1910.50(c)(1). Prior to the drafting of this decision, the Department of Revenue has yet to publish figures for tax year 2024.

The Board finds the appellant's comparable #4 and board of review comparable #1 sold proximate in time to the January 1, 2024 assessment date and each dwelling is more similar to the subject in age, although they are 15 and 13 years newer, respectively. The Board finds the appellant's comparable #4 has a somewhat smaller site size and the dwelling is 14% larger in size, when compared to the subject and it lacks central air conditioning, a fireplace and a garage, all of which are features of the subject. The Board finds board of review comparable #1 has a somewhat larger site size and the dwelling is 27% smaller in size, when compared to the subject and it lacks a fireplace. These differences suggest adjustments would be required to make the comparables more equivalent from the subject. Nevertheless, these two comparables sold in April and October 2023 for prices of \$241,000 and \$270,000 or for \$114.60 and \$199.70 per square foot of living area, including land, respectively. The subject's assessment reflects a market value of \$319,658 or \$173.07 per square foot of living area, including land, which falls above the two more similar comparable sales in the record in terms of overall value but is bracketed by the comparables on a price per square foot basis. The subject's higher overall value appears to be logical given the subject's newer dwelling age and after considering adjustments to the best comparables for differences in site size, dwelling size and/or other features when compared to the subject. Therefore, based on this record the Board finds the subject's estimated market value as reflected by its assessment is supported and 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: \_\_\_\_\_

January 20, 2026



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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