



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

APPELLANT: Peter Lovato  
DOCKET NO.: 24-02063.001-R-1  
PARCEL NO.: 13-36-109-010

The parties of record before the Property Tax Appeal Board are Peter Lovato, the appellant, by Ronald Kingsley, attorney-at-law 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:** \$32,037  
**IMPR.:** \$259,994  
**TOTAL:** \$292,031

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 is improved with a two-story dwelling of brick exterior construction that contains 4,045 square feet of living area.<sup>1</sup> The dwelling was constructed in 1958 and is approximately 66 years old. Features of the home include an 847 square foot basement that is partially finished, central air conditioning, one fireplace, 3½ bathrooms and an attached 2-car garage. The property has a 26,822 square foot site located in Barrington, Cuba 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 \$725,000 as of March 12, 2024. The appraisal was prepared by Kevin P. Maloney, an Illinois Certified

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<sup>1</sup> The Board finds the best evidence of size of the subject dwelling was provided by the appraisal submitted by the appellant that included detailed sketches of the dwelling with calculations.

General Real Estate Appraiser.<sup>2</sup> The purpose of the appraisal was to estimate the market value of the subject property to be used for divorce mediation. The client was identified as the law firms of Schiller, DuCanto & Fleck LLP/Berger Schatz. The fee simple property rights were appraised. The appraiser determined the highest and best use of the subject was the property's current use. The appraiser indicated that he performed an interior and exterior inspection on March 12, 2024.

The appellant's appraiser explained the subject property is located 350 feet north of Northwest Highway (Route 14), a heavily traveled arterial street with a daily traffic count volume of 20,800 vehicles. The appraiser further explained there is one home located between the subject and the commercial uses on Northwest Highway, which are in clear view from the subject's yard. The appraiser contends that the subject's proximity to these commercial uses as well as noise from traffic on Northwest Highway are considered negative factors. The appraiser further stated that the subject's immediate area is dominated by much smaller homes and lacks conformity, the subject is larger than typical for the immediate area.

The appraiser also explained the subject site originally contained small, single-story home that was built in 1958. The home was reportedly expanded and significantly rehabbed in 1997. The appraiser stated that it appears that little of the original home was retained other than the basement concrete walls. According to the appraiser the subject was almost an entirely new home upon completion of the work in 1997. The appraiser indicated in the report that the subject has an actual age of 66 years but an effective age of 15 years.

In the supplemental addendum the appraiser further stated that the subject property is in an area dominated by smaller, vintage homes that were typically built in the 1950's. He asserted there are a small number of newer homes that have been constructed in the immediate area over the past 30 years, however, none of these homes have sold over the past three years. As a result, the appraiser was forced to look outside of the immediate neighborhood for comparable sales. He explained that a negative adjustment was made for comparables located in subdivisions that have higher prevailing values and more uniformity in home size and quality.

The appraiser developed the sales comparison approach to value using five comparable sales improved with two-story dwellings described as traditional, colonial or French Provencial design with aluminum, vinyl, or cedar and stucco exteriors ranging in size from 3,468 to 3,983 square feet of living area. The homes are from 22 to 74 years old. The comparables have basements ranging in size from 635 to 1,693 square feet with four having finished area. Each property has central air conditioning, one or two fireplaces, two or three full bathrooms, one or two half bathrooms, and a 2-car or a 3-car garage. The appraiser further indicated the subject has "average" modernization while the comparables have "average +", "good -", or "good" modernization. The comparables have sites ranging in size from 14,863 to 25,443 square feet of land area. The comparables are located in Barrington from .17 of a mile to 1.28 miles from the subject property. The sales occurred from March 2022 to December 2023 for prices ranging

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<sup>2</sup> On page 9 of the report the appraiser disclosed that Andrew M. Egizio, an Illinois Certified General Real Estate Appraiser, provided significant professional assistance in completing the assignment, including preliminary gridding/adjustments of the sales comparables, market area description, description of the subject's improvements, and the site description. Selection of the sales comparables and final reconciliation was done by Kevin Maloney.

from \$705,000 to \$779,900 or from \$177.00 to \$224.43 per square foot of living area, land included. The appraiser adjusted the comparables for such items as concessions, date of sale, location, site size, design (curb appeal), quality of construction, room count, gross living area, basement size, basement finish, garage bays, patio/gazebo/porch, modernization, number of fireplaces, and cost to cure to arrive at adjusted prices ranging from \$707,900 to \$762,140 and arrived at an estimated market value for the subject property of \$725,000 or \$179.23 per square foot of living area, land included. The appellant requested the subject's total assessment be reduced to \$241,643 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 \$292,031. The subject's assessment reflects a market value of \$876,181 or \$216.61 per square foot of living area, land included, when using 4,045 square feet of living area and the statutory level of assessment of 33.33%.<sup>3</sup>

The board of review submission included comments about the subject property and the appellant's appraisal from the Cuba Township Assessor. The assessor noted the appraisal details the subject property was essentially new in 1997, however, according to the assessor, the home was rebuilt in 2006. A copy of the subject's property record card submitted by the board of review that was printed on May 21, 2025, describes the home as being built in 1958 with an effective year built of 1997. The assessor noted the appraiser indicated the subject as being 66 years old in the grid analysis for adjustment purposes but contends the home is more comparable to a 19-year-old home. With respect to comparable #1 the assessor argued there should be no location adjustment as the property backs a heavily travelled railroad; the dwelling is 20 years older and should have an upward adjustment for age; there should be no garage adjustment as it is only 46 square feet larger; and homes in this neighborhood appeal to a different buyer pool and should be given little weight. With respect to comparable #2 the assessor contends the property is in Ela Township and would have a different buyer pool; and the property is 40 years older and warrants an upward adjustment. According to the assessor comparable #3 sits on the corner of Illinois Route 59 and Roslyn Road that is congested early in the morning and late afternoons during the school year and the traffic is noisy year-round; the home should have an age adjustment for being 30 years older; and there should be no garage adjustment as it is 30 square feet larger. With respect to comparable #4 the assessor asserted this comparable is 19 years older and should have an upward adjustment for age; the garage adjustments is not warranted as it is 46 square feet larger; and homes in this neighborhood appeal to a different buyer pool and should be given little weight. According to the assessor appraisal comparable #5 backs to heavily travelled Illinois Route 59 and should not have a location adjustment; the home has a similar construction year as the subject and should not have a downward age adjustment; and the property appeals to a different buyer pool and should not be considered.

In support of its contention of the correct assessment the board of review submitted information on five comparable sales that were identified by the township assessor. The comparables are improved with two-story dwellings of frame or frame and brick exterior construction that range

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<sup>3</sup> Property Tax Appeal Board procedural rule section 1910.50(c)(1) provides that in all counties other than Cook, the three-year county wide assessment level as certified by the Illinois Department of Revenue (IDOR) will be considered. 86 Ill.Admin.Code §1910.50(c)(1). As of the development of this Final Administrative Decision, the IDOR has not published figures for tax year 2024.

in size from 3,013 to 3,844 square feet of living area. The homes were built from 1996 to 2020. The comparables have sites ranging in size from 15,084 to 59,372 square feet of land area and are located in Barrington from .21 to .45 of a mile from the subject property with comparables #2 and #3 having the same neighborhood code as the subject property. Each comparable has a basement ranging in size from 1,274 to 2,204 square feet with finished area, central air conditioning, one to three fireplaces, and a garage ranging in size from 769 to 936 square feet of building area. The comparables have 3½, 4½ or 5½ bathrooms and comparable #2 has a shed. The sales occurred from May to December 2024 for prices ranging from \$830,000 to \$1,200,000 or from \$252.89 to \$312.17 per square foot of living area, land included.

### **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 appellant submitted an appraiser estimating the subject property had a market value of \$725,000 as of March 13, 2024.<sup>4</sup> The board of review provided a critique of the appellant's appraisal and information on five comparables sales. The township assessor reviewed each of the comparable sales and adjustments made by the appraiser and contends at least four of the sales should be given little weight or not considered. The appellant did not respond to the assessor's criticisms of the appellant's appraisal. The Board finds the assessor's unrefuted critique of the appellant's appraisal detracts from the credibility of the report and from the conclusion of value contained in the appraisal. In reviewing the sales contained within the appraisal, the Board finds comparables #1 through #4 should be given little weight due to differences from the subject in age and/or location. Additionally, appraisal comparables #3, #4 and #5 sold in 2022, not as proximate in time to the assessment date at issue as the best sales in the record and are given less weight. Of the sales presented by the board of review, the Board gives less weight to comparable #1 due to differences from the subject dwelling in age. The Board finds the best evidence of market value to be the board of review comparable sales #2, #3, #4, and #5 that are similar to the subject in effective age and are more similar to the subject in location than three of the five sales contained in the appellant's appraisal. These comparables sold relatively proximate in time to the assessment date from May to December 2024 for prices ranging from \$830,000 to \$1,190,000 or from \$252.89 to \$312.09 per square foot of living area, including land. The comparables are improved with dwellings smaller than the subject dwelling indicating upward adjustments for size would be appropriate. Conversely, three of the comparables have one or two more bathrooms than the subject, each property has a larger basement than the subject, three comparables have one or two more fireplaces than the subject, and each property has a larger garage than the subject, suggesting each comparable would

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<sup>4</sup> Although the purpose of the appraisal was to estimate the market value of the subject property, the appraisal was to be used to determine the value for divorce mediation rather than to determine market value for ad valorem real estate tax purposes, and the appellant was not identified as the client of the appraiser which tends to detract from the weight to be given the appraisal.

require a downward adjustment to make the property more equivalent to the subject for differences in features. The subject's assessment reflects a market value of \$876,181 or \$216.61 per square foot of living area, including land, which is within the overall price range but below the range on a per square foot of living area basis as established by the best comparable sales in the record. The subject's value is appropriate given the appropriate adjustments to the comparables for differences from the subject in dwelling size and features. Based on this evidence the Board finds the subject's assessment is reflective of the property's market value 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:

March 17, 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

State of Illinois  
Property Tax Appeal Board  
William G. Stratton Building, Room 402  
401 South Spring Street  
Springfield, IL 62706-4001

APPELLANT

Peter Lovato, by attorney:  
Ronald Kingsley  
Lake County Real Estate Tax Appeal, LLC  
40 Landover Parkway  
Suite 3  
Hawthorn Woods, IL 60047

COUNTY

Lake County Board of Review  
Lake County Courthouse  
18 North County Street, 7th Floor  
Waukegan, IL 60085