FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Maria Cervantes
DOCKET NO.: 25-00521.001-R-1
PARCEL NO.: 04-20-103-054

The parties of record before the Property Tax Appeal Board are Maria Cervantes, the appellant, by 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:	$10,059
IMPR.:	$107,084
TOTAL:	$117,143

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 2025 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 one-story dwelling with a vinyl siding exterior that contains 1,847 square feet of living area. The dwelling was constructed in 2007 and is approximately 18 years old. Features of the home include a basement with 1,817 square feet, central air conditioning, one fireplace, three bathrooms, and an attached garage with 528 square feet of building area. The property has a site with approximately 10,727 square feet of land and 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 eight comparable sales improved with one-story dwellings of wood frame construction that range in size from 1,596 to 1,998 square feet of living area. The homes are from 32 to 78 years old. Each comparable has a full basement, four comparables have central air conditioning, four comparables each have one fireplace, and six comparables have a

garage ranging in size from 280 to 1,012 square feet of building area. The comparables have 1½, 2, 2½, 3 or 5 bathrooms. Seven comparables have sites ranging in size from approximately 7,976 to 14,201 square feet of land area.[1] None of the comparables have the same neighborhood code as the subject and the properties are located from .73 of a mile to 1.58 miles from the subject property. The sales occurred from January 2023 to December 2023 for prices ranging from $173,000 to $265,000 or from $91.44 to $162.28 per square foot of living area, land included. The appellant requested the subject's total assessment be reduced to $95,419.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of $117,143. The subject's assessment reflects a market value of $351,464 or $190.29 per square foot of living area, land included, when using the statutory level of assessment of 33 1/3%.

In support of its contention of the correct assessment the board of review submitted information on three comparable sales improved with one-story dwellings with vinyl siding exteriors that range in size from 1,174 to 1,352 square feet of living area and are from 31 to 65 years old. Each property has a full basement, central air conditioning, one or two bathrooms and a garage ranging in size from 400 to 672 square feet of building area. These properties have sites ranging in size from 11,440 to 30,200 square feet of land. The comparables have the same neighborhood code as the subject property and are located within .15 of a mile from the subject property. The sales occurred from October 2023 to March 2025 for prices of $270,000 and $275,000 or from $199.70 to $233.84 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 parties submitted information on eleven comparable sales to support their respective positions. The Board finds that none of the comparables are similar to the subject in age, being from approximately 13 to 59 years older than the subject dwelling suggesting upward adjustments to the comparables to make them more equivalent to the subject in age would be appropriate. The Board finds that the appellant's comparables are the least similar to the subject in location as none of the comparables has the same neighborhood code as the subject property and they located from .73 of a mile to 1.58 miles from the subject, which detracts from the weight given these properties for this difference. By contrast, the board of review comparables have the same neighborhood code as the subject and are located within .15 of a mile from the subject, which makes these properties superior to the appellant's comparables in location. Conversely, the appellant's comparables are more similar to the subject in size than are the

[1] The appellant misreported the size of the site for comparable #4 as being 1,200 square feet whereas the comparable has a home with 1,998 square feet of living area and a 280 square foot garage, the sum of which exceeds the reported purported site land area.

comparables provided by the board of review, making them superior to the board of review comparables in this characteristic.

With respect to the appellant's comparables the Board finds that less weight is to be given comparables #1, #3, #4, #5 and #7 due to the lack of central air conditioning, the lack of a garage, and/or the date of sale being the least proximate in time to the assessment date at issue. Of the appellant's comparables the Board gives most credence to comparables #2, #6 and #8 that range in size from 1,596 to 1,656 square feet of living area, smaller than the subject's 1,847 square feet of living area, and are from 32 to 75 years old. These properties are located from 1.4 to 1.58 miles from the subject. The sales occurred in October and December 2023 for prices ranging from $205,000 to $259,000 or from $124.09 to $162.48 per square foot of living area, including land. The subject's assessment reflects a market value of $351,464 or $190.29 per square foot of living area, including land, which is above the range established by the appellant's best comparables but is appropriate given the subject's superior age and larger dwelling size relative to these three comparables.

The Board finds the board of review comparables are most like the subject in location but are improved with dwellings significantly smaller and older than the subject dwelling. These three comparables range in size from 1,174 to 1,352 square feet of living area and are from 31 to 65 years old, requiring upward adjustments to make them more equivalent to the subject in size and age. Additionally, each comparable has one or two fewer bathrooms than the subject and none has a fireplace as does the subject property, indicating upward adjustments to the comparables would be appropriate to make them more equivalent to the subject for these differences. These comparables sold for prices of $270,000 and $275,000 or from $199.70 to $233.84 per square foot of living area, including land. Board of review comparables #1 and #3 sold in October 2024 and March 2025, closest in time to the assessment date at issue, for unit prices of $233.84 and $229.98 per square foot of living area, including land, respectively. The subject's assessment reflects a market value of $351,464 or $190.29 per square foot of living area, including land, which is above the total price range but below the range on a price per square foot of living area basis as established by the board of review comparables. The subject's overall higher value is appropriate given the property's superior age, size and features relative to these three comparables and is well supported by the two comparables that sold nearest in time to the assessment date at issue.

Based on this evidence the Board finds the subject's total assessment reflects 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:

C E R T I F I C A T I O N

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: October 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 9-215 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

Maria Cervantes, 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