



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

APPELLANT: Debra Tumulak
DOCKET NO.: 25-00981.001-R-2
PARCEL NO.: 10-06-402-004

The parties of record before the Property Tax Appeal Board are Debra Tumulak, the appellant, by attorney Andrew J. Rukavina, of The Tax Appeal Company in Mundelein; 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: \$46,359
IMPR.: \$269,380
TOTAL: \$315,739

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 consists of a part 1-story and part 2-story dwelling of wood siding exterior construction with 4,876 square feet of living area.¹ The dwelling was constructed in 2000 and is 25 years old. Features of the home include a full basement, central air conditioning, two fireplaces, a 744 square foot attached garage, a 1,500 square foot detached garage, and an inground swimming pool. The property has a 143,640 square foot site and is located in Grayslake, Fremont Township, Lake County.

The appellant contends overvaluation as the basis of the appeal. In support of this argument the appellant submitted information on four comparable sales located from .51 of a mile to 2.78 miles from the subject. The comparables consist of 2-story dwellings of wood siding exterior

¹ The Board finds the property record card submitted by the board of review, which was not refuted by the appellant, to be the best evidence of the subject's design.

construction ranging in size from 4,090 to 4,887 square feet of living area. The homes were built from 2003 to 2006. Each dwelling has a full basement, central air conditioning, and a garage ranging in size from 630 to 829 square feet of building area. Three comparables each have one or two fireplaces. The parcels range in size from 10,020 to 176,160 square feet of land area. The comparables sold from October 2023 to April 2025 for prices ranging from \$475,000 to \$821,000 or from \$116.14 to \$143.31 per square foot of living area, including land. Based on this evidence, the appellant requested a reduced assessment of \$215,229, for an estimated market value of \$645,752 or \$132.43 per square foot of living area, including land, when applying 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 \$315,739. The subject's assessment reflects a market value of \$947,312 or \$194.28 per square foot of living area, land included, when applying the statutory level of assessment of 33.33%.

In support of its contention of the correct assessment the board of review submitted information on four comparable sales located from .11 of a mile to 4.36 miles from the subject. The comparables consist of 1-story, 1.5-story, or 2-story dwellings of brick or wood siding exterior construction ranging in size from 2,586 to 4,240 square feet of living area. The dwellings are 31 to 53 years old. Each dwelling has a full basement, central air conditioning, one to three fireplaces, and a garage ranging in size from 462 to 1,120 square feet of building area. The parcels range in size from 43,574 to 106,290 square feet of land area. The comparables sold from March to July 2025 for prices ranging from \$724,000 to \$960,000 or from \$207.55 to \$299.69 per square foot of living area, including land. Based on this evidence, the board of review requested confirmation of the subject's assessment.

In rebuttal, the appellant argued that the board of review's comparables differ from the subject in location or dwelling size. The appellant also argued that although the appellant's comparables lack a swimming pool, the comparables have features such as decks, patios, or lakefront locations, which make them comparable to the subject.

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 a total of eight comparable sales to support their respective positions before the Property Tax Appeal Board. The Board gives less weight to the appellant's comparable #3, which sold less proximate to the assessment date at issue. The Board also gives less weight to the board of review's comparables #1 and #2, which differ from the subject in age and/or dwelling size. The Board finds the parties' comparables sold proximate to the assessment date and have varying degrees of similarity to the subject in location, site size, and features. These most similar comparables sold from March 2024 to July 2025 for prices ranging from

\$475,000 to \$960,000 or from \$116.14 to \$241.63 per square foot of living area, including land. The subject's assessment reflects a market value of \$947,312 or \$194.28 per square foot of living area, including land, which falls within the range established by best comparable sales in this record, and appears justified given the subject's significantly larger dwelling, additional garage, and inground swimming pool in relation to the comparables. Based on this evidence and after considering adjustments to the best comparables for differences when compared to the subject, 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: _____

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

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APPELLANT

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