



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

APPELLANT: Eva Marzec
DOCKET NO.: 25-00988.001-R-1
PARCEL NO.: 10-22-103-013

The parties of record before the Property Tax Appeal Board are Eva Marzec, 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: \$35,496
IMPR.: \$243,726
TOTAL: \$279,222

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 two-story dwelling of brick exterior construction with 4,261 square feet of living area. The dwelling was built in 2006 and is approximately 19 years old. Features of the home include a basement, central air conditioning, 4½ bathrooms, two fireplaces and a garage with 702 square feet of building area. The property has an approximately 8,712 square foot site and is located in Mundelein, 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 that have the same assessment neighborhood code as the subject and are located from .06 to .48 of a mile from the subject property. The comparables have sites that range in size from 8,280 to 14,370 square feet of land area. The comparables are improved with two-story dwellings of stone, wood siding or brick exterior construction ranging in size from 3,347 to 4,609 square feet of living area. The

dwelling were built from 1993 to 2008. Each comparable has a basement with finished area, central air conditioning, either 3½, 4 or 4½ bathrooms, one to three fireplaces and a garage ranging in size from 427 to 814 square feet of building area. The comparables sold from February 2023 to April 2024 for prices ranging from \$575,000 to \$879,000 or from \$171.80 to \$190.71 per square foot of living area, including land. Based on this evidence, the appellant requested the subject's total assessment be reduced to \$260,775, which would reflect a market value of \$782,403 or \$183.62 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 \$279,222. The subject's assessment reflects a market value of \$837,750 or \$196.61 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.

In support of its contention of the correct assessment, the board of review submitted information on three comparable sales that have the same assessment neighborhood code as the subject and are located from .03 to .36 of a mile from the subject property. The comparables have sites that range in size from 12,196 to 22,651 square feet of land area. The comparables are improved with two-story dwellings of brick or wood siding exterior construction ranging in size from 3,998 to 4,157 square feet of living area. The dwellings are from 17 to 29 years old. The comparables each have a basement with finished area, central air conditioning, either 3½ or 4½ bathrooms, one to four fireplaces and a garage ranging in size from 682 to 825 square feet of building area. The comparables sold from April 2024 to January 2025 for prices ranging from \$875,000 to \$1,005,000 or from \$217.93 to \$251.38 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, counsel for the appellant critiqued the comparables submitted by the board of review. Counsel contended that the assessor's comparables have full finished basements, one of which is an English style and one is a walk-out, as opposed to the subject's unfinished basement. Counsel argued that the assessor's comparables #2 and #3 are located on the more affluent Ivanhoe Estates side of the subdivision.

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 seven comparable sales for the Board's consideration. The Board has given less weight to the four comparables submitted by the appellant due to differences from the subject in dwelling size and/or age. Moreover, the appellant's comparables #1, #3 and #4 have sale dates that occurred in 2023, less proximate to the lien date at issue than other sales in the record.

The Board finds the best evidence of market value to be the three comparables submitted by the board of review, which sold more proximate to the January 1, 2025 assessment date. The Board finds this comparables are relatively similar to the subject in location and overall, more similar to the subject in dwelling size, design and age. However, all three comparables have larger site sizes, when compared to the subject and the dwellings all have basement finish, unlike the subject. Additionally, two comparables have superior English style or walk-out basements when compared to the subject. These differences suggest downward adjustments would be required to make the comparables more equivalent to the subject. Nevertheless, the comparables sold from April 2024 to January 2025 for prices ranging from \$875,000 to \$1,005,000 or from \$217.93 to \$251.38 per square foot of living area, including land. The subject's assessment reflects a market value of \$837,750 or \$196.61 per square foot of living area, including land, which falls below the range established by the best comparables in the record, which appears to be logical given the subject's smaller site size and lack of basement finish. Based on this record 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 warranted.

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

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

APPELLANT

Eva Marzec, by attorney:
Andrew J. Rukavina
The Tax Appeal Company
28643 North Sky Crest Drive
Mundelein, IL 60060

COUNTY

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