



SENIOR SERVICES BROCHURE

from the office of

Anthony Vega

Lake County Clerk

**Lake County Clerk's Office
Recording Division
18 N County St - 6th Floor
Waukegan, IL 60085-4358**

Phone: (847) 377-2575

Fax: (847) 984-5860

recorder@lakecountyiil.gov

www.lakecountyiil.gov/recorder

TABLE OF CONTENTS

TOPIC	PAGE
<i>Property Check</i>	3
<i>Definitions for Forms of Ownership</i>	9
<i>Changing Ownership upon a Death</i>	10
<i>Transfer on Death Instrument</i>	10
<i>Estates, Wills and Power of Attorney</i>	11
<i>Exemptions for Homeowners</i>	12
<i>Senior Homestead Exemption</i>	13
<i>Senior Citizens Assessment Freeze Homestead Exemption</i>	14
<i>Senior Citizen Tax Deferral Program</i>	15
<i>Mobile Home Exemption for Senior or Disabled Persons</i>	16
<i>Application for Reduction of Mobile Home Local Services Tax</i>	17
<i>Disabled Veteran Mobile Home Tax Exemption</i>	18
<i>Tax Exclusion on Sale</i>	19
<i>Reverse Mortgages</i>	20
<i>Residential Mortgage Foreclosure Mediation Program</i>	21
<i>Soldier's Discharge</i>	23
<i>Homestead Exemption for Persons with Disabilities (HEPD)</i>	24
<i>Disabled Veterans Exemption (Adaptive Housing)</i>	25
<i>Returning Veterans Homestead Exemption</i>	26
<i>Standard Homestead Exemption for Veterans with Disabilities (SHEVD)</i>	27
<i>Assessor Contact Information</i>	28
<i>Scam Alert</i>	29

NOTE: All information in this packet is subject to change as a result of State or Federal legislative action or judicial order. Always contact an attorney before making any decision affecting your real or personal property.

Property Check



I am very excited to announce that we are now doing even more to protect you, the residents of Lake County, from potential property and mortgage fraud! The Lake County Clerk's Office continues to provide **Property Check**.

Property Check is a free, easy-to-use, 24/7 online service that will alert subscribers, via email or text message, whenever a document is recorded against their name and/or property. According to the FBI, property and mortgage fraud is the fastest growing white-collar crime. To address this concern, go to our website and register today –

www.lakecountyil.gov/2350/Property-Check

In the next few pages, you will find step-by-step instructions for setting up your **Property Check** account. However, if you have questions or would like more information, please call the Recording Division of the Lake County Clerk's Office at (847) 377-2575.

The Lake County Clerk's Office is dedicated to providing you with the best possible service.

Sincerely,

Anthony Vega
Lake County Clerk

How to Create & Manage your Property Check Notification Account

You can access the Property Check Notification Management Tool by going directly to the Property Check informational page...

www.lakecountyil.gov/2350/Property-Check
and select “Sign up now!”

[Home](#) › [Departments/Offices](#) › [Recorder of Deeds](#) › [Services & Programs](#) › [Property Check](#)

Property Check

According to the FBI, property and mortgage fraud is the fastest growing white-collar crime. We are continually evaluating ways to improve the quality of our services. This is an easy, convenient and free tool for homeowners to use to protect their biggest investment.

Property Check is a free, easy-to-use, 24/7 online service that will alert subscribers, via email and/or text message, whenever a document is recorded against their name and/or property. The sign up process is simple and only takes a few minutes. Once you enter your name notification criteria, you will only need to update your account information if your email address or cell phone number changes.



Read through the [instructions on how to sign up \(PDF\)](#) or contact our office at 847-377-2575 for assistance.

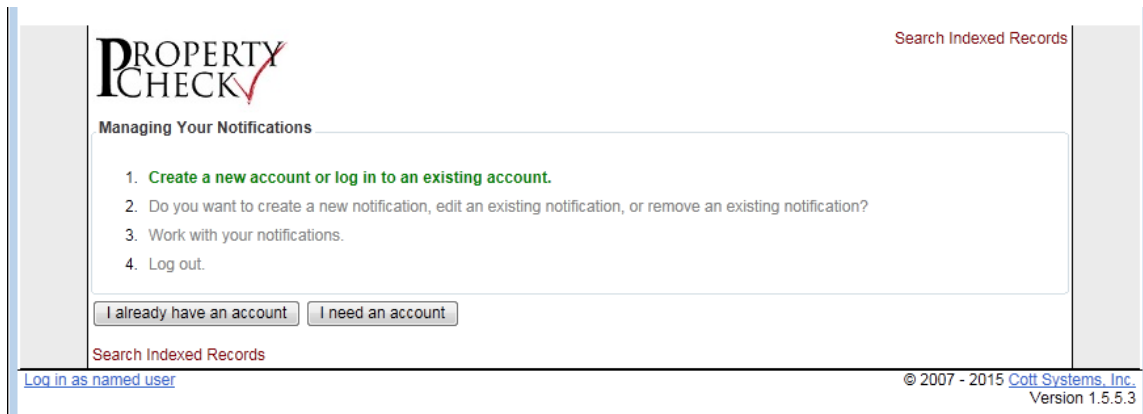
[Click here to Sign Up Now!](#)

You can also get to the Property Check Notification Management Tool via the Online Access login screen...

Please note that you DO NOT need to be an Online Access subscriber to utilize the Property Check notification service



Property Check Home Screen...



Select either “I already have an account” or “I need an account”

Enter your contact information...

- Last Name (required)
- First Name (required)
- Email (required)
- PIN (required – create a 4-digit account access code)
- Phone (LEAVE BLANK)
- Mobile (required only if you want to receive text alert)
- Select Carrier (required only if you want to receive text alert)
- all address information (LEAVE BLANK)

Click "Create Account" when finished (required)

PROPERTY CHECK

Search Indexed Records

Managing Your Notifications

1. Create a new account or log in to an existing account.
2. Do you want to create a new notification, edit an existing notification, or remove an existing notification?
3. Work with your notifications.
4. Log out.

New Account Registration

Please make sure dnotreprey@lakecountyil.gov is added to your approved senders list to prevent PropertyCheck notifications from arriving in your spam/junk mail folder.

Click "Send Test Email" to confirm you're able to receive messages from this address.

Last Name PUBLIC

First Name JOHN

Email JPUBLIC@EMAIL.COM

Send Test Email

PIN ●●●●
(4 numeric characters)

Phone

Mobile 5555555555

T-Mobile

Send Test Message

Address

City

State Please select

ZIP

Create Account Cancel

Log in as named user

© 2007 - 2015 Cott Systems, Inc.
Version 1.5.5.3

Property Check Notification Management Tool

NOTE: YOU MUST ADD NOTIFICATIONS IN ORDER TO RECEIVE TEXTS AND/OR EMAILS

Lake County, IL, Recorder of Deeds - Mary Ellen Vandoverder

Indexed Records Name Doc Number Date Range Pin F Advanced Property Order Index Books Display Index Dates Property Check

✓ Your account has been created and you have been signed in! You may now create notifications.

PROPERTY CHECK

Search Indexed Records

Managing Your Notifications

1. Create a new account or log in to an existing account.
2. Do you want to create a new notification, edit an existing notification, or remove an existing notification?
3. Work with your notifications.
4. Log out.

Welcome!

Email JPUBLIC@EMAIL.COM

PIN

Sign Out Edit Account

Add Or Edit A Notification

Add a new notification

Edit or remove an existing notification

Notifications

To simply track a name enter only the name information, and likewise for a property. To reduce the potential for "false positives", you may enter a combination of name and property information.

DISCLAIMER: The reliability and accuracy of your notifications are contingent upon entering information as it is indexed.

Name Information

Last Name / Business

First Name

Middle Name

Property Information

Number

Street
(do not include Drive, Dr., Blvd, N, South, etc.)

Apt./Box/No

How Would You Like To Be Notified?

Email Text Message

Create My Notifications

Log in as named user

© 2007 - 2015 Cott Systems, Inc.
Version 1.5.5.3

Select "Add a new notification"

Enter the name information and select notification method preference

Text Message option will only display if cell phone number has been entered in your account

Click on “Create My Notifications”

PROPERTY CHECK

Search Indexed Records

Managing Your Notifications

1. Create a new account or log in to an existing account.
2. Do you want to create a new notification, edit an existing notification, or remove an existing notification?
3. Work with your notifications.
4. Log out.

Welcome!

Email JPUBLIC@EMAIL.COM
PIN *****
Sign Out Edit Account

Add Or Edit A Notification

Add a new notification
 View or remove an existing notification

Notifications

To simply track a name enter only the name information, and likewise for a property. To reduce the potential for "false positives", you may enter a combination of name and property information.

DISCLAIMER: The reliability and accuracy of your notifications are contingent upon entering information as it is indexed.

Name Information

Last Name / Business PUBLIC
First Name JOHN
Middle Name

Property Information

Number
Street MAIN
(do not include Drive, Dr., Blvd, N, South, etc.)
Apt/Lot/Box/No

How Would You Like To Be Notified?

Email Text Message

Create My Notifications

Log in as named user © 2007 - 2015 Cott Systems, Inc. Version 1.5.5.3

Names will be added to your notification list...

2 notifications were added successfully.

PROPERTY CHECK

Search Indexed Records

Managing Your Notifications

1. Create a new account or log in to an existing account.
2. Do you want to create a new notification, edit an existing notification, or remove an existing notification?
3. Work with your notifications.
4. Log out.

Welcome!

Email JPUBLIC@EMAIL.COM
PIN *****
Sign Out Edit Account

Add Or Edit A Notification

Add a new notification
 View or remove an existing notification

Notifications

Your Notifications

	Last Name	First Name	Middle Name	Number	Street	Apt/Lot/Box/No	Pin #	Hits	Notification Method	Date Created
Delete	PUBLIC	JOHN			MAIN			0	Email	2/19/2015
Delete	PUBLIC	JOHN			MAIN			0	Text Message	2/19/2015

Log in as named user © 2007 - 2015 Cott Systems, Inc. Version 1.5.5.3

- Most name entries should be entered three times, as only exact matches will trigger a notification ...
 - Last Name – First Name
 - Last Name – First Name – Full Middle Name
 - Last Name – First Name – Middle Initial(s)
- Add only the STREET name to each record you create to act as an additional filter to avoid getting notifications for other properties owned by someone that happens to share the same name as you
 - Adding the STREET name is not recommended if you want to track multiple properties – as you would have to repeat the same name entries for each STREET name to ensure finding a true match
- Repeat as needed to add additional co-owner names and/or name variations such as John/Jonathon, Christopher/Chris, etc

Notifications

Your Notifications


	Last Name	First Name	Middle Name	Number	Street	Apt/Lot/Box/No	Pin #	Hits	Notification Method	Date Created
Delete	PUBLIC	JOHN			MAIN			0	Email	2/19/2015
Delete	PUBLIC	JOHN			MAIN			0	Text Message	2/19/2015
Delete	PUBLIC	JOHN	QUINCY		MAIN			0	Email	2/19/2015
Delete	PUBLIC	JOHN	QUINCY		MAIN			0	Text Message	2/19/2015
Delete	PUBLIC	JOHN	Q		MAIN			0	Email	2/19/2015
Delete	PUBLIC	JOHN	Q		MAIN			0	Text Message	2/19/2015

[Log in as named user](#) © 2007 - 2015 [Cott Systems, Inc.](#)
Version 1.5.5.3

Sign Out when finished

Welcome!

Email JPUBLIC@EMAIL.COM
PIN *****



[Sign Out](#) [Edit Account](#)

Definitions for Forms of Ownership

As a property or homeowner, your deed defines the form of ownership and how the title for the property changes upon the death of an owner.

The following definitions are the most common references in a deed:

Sole Ownership

Exclusive ownership. An ownership so complete that no other person has any interest in the property.

Joint Tenancy

An undivided interest in property, taken by two or more joint tenants. The interests must be equal, accruing under the same conveyance, and beginning at the same time. Upon the death of a joint tenant, the interest passes to the surviving joint tenants, rather than to the heirs of the deceased.

Tenancy by the Entirety

A form of ownership by husband and wife whereby each owns the entire property. In the event of death of one, the survivor owns the property without probate.

Tenancy in Common

An undivided ownership in real estate by two or more persons. The interests need not be equal, and in the event of the death of one of the owners, no right of survivorship in the other owners exists.

“Right of Survivorship” (NOTE – *this is not an ownership type*)

The right of a survivor of a deceased person to the property of said deceased. A distinguishing characteristic of a joint tenancy or tenancy by the entirety relationship.

Changing Ownership upon a Death

Upon the death of a spouse, the remaining spouse often has concerns about the status of their property deed. We recommend when the estate of the deceased is being settled, the deed should be reviewed by an attorney to determine how the title is held and what changes may be needed. (Refer to the forms of ownership definitions on the previous page)

Transfer on Death Instrument

As detailed in Illinois Statute 755 ILCS 27, A “Transfer on Death Instrument” is a document recorded BEFORE the death of the current owner, but the actual transfer of property does not take place until after the death of the owner. This recording MAY be revoked by following additional statutory guidelines.

Since no actual “transfer” is taking place at the time of the initial recording of this instrument, no transfer tax is due at the time of recording.

A “Notice of Death Affidavit and Acceptance of Transfer on Death Instrument” must be recorded by the beneficiary after the death of the owner to make the Transfer on Death Instrument effective.

The agreement made between the original owner and the beneficiary will determine whether or not a MyDec PTAX-203 is required to be filed at the time of this recording. If any consideration is to change hands and there are no exemptions pertaining to the transfer, then a MyDec PTAX-203 is required. This new legislation also points out that consideration is not required; therefore, if there is no consideration then no MyDec PTAX-203 is required to be filed.

As with any legal documentation, we strongly suggest that you consult an attorney prior to creating and/or recording documents.

Estates, Wills and Power of Attorney

Adults with property should plan for the distribution of the property upon their death. Otherwise, the property will be distributed under fixed rules according to state law.

The rules for distribution of property without a will in Illinois are basically as follows:

- Person leaving a spouse - half to spouse and half to descendants if any; if no descendants, all to spouse.
- Person leaving no spouse - all to descendants if any. If none, to parents and siblings or children of deceased siblings; if none, half to each set of grandparents or descendants of deceased grandparents.

According to the state rules, a court cannot change distribution where there is no will. By contrast, a person who makes a will can give away property in the manner they choose as long as it is allowed by law.

The assistance of an attorney should be sought for preparing for the distribution of assets upon death. Your legal advisor can suggest several options including but not limited to, a **will** or a **Living Trust** – a trust which is in effect during the life of the settlor, rather than upon his death. Creating such a trust puts some or all of the person's property into a form of ownership (trust) that is controlled by a trustee (often the person owning the property) and held for the benefit of one or more beneficiaries (the heirs). Upon the death of the person owning the property, it usually goes immediately to the beneficiaries or another trustee.

When meeting with your attorney you may also wish to discuss a **Living Will** and/or **Power of Attorney** providing the power to make decisions on your behalf if you should be unable to care for your own financial, legal and health care matters.

Exemptions for Homeowners

General Homestead Exemption

This “Homeowner’s Exemption” lowers the equalized assessed value of your property by \$6,000. Beginning in 2023 (payable in 2024) a change to the General Homestead Exemption amount will increase to \$8,000. Homestead property must be the principal residence of the homeowner. Your Township Assessor applies the exemption. No form is necessary. To verify you are receiving the maximum exemption allowed, check your tax bill to see that the Homestead Exemption has been applied.

Homestead Improvement Exemption

If you have made improvements to your principal residence, you are entitled to an exemption that defers any increase in assessment due to the improvement for four (4) years. The maximum exemption is \$25,000 of assessed value. The Township Assessor’s Office initiates this exemption.

Senior Homestead Exemption

This exemption lowers the equalized assessed value of the property by \$5,000. This exemption may be claimed in addition to the General Homestead Exemption. Beginning in 2023 (payable in 2024) a change to the Senior Homestead Exemption amount will increase to \$8,000.

To qualify, applicants must:

- Be 65 years of age or older.
- Own and live in the property as their principal residence.

There is no annual renewal for this exemption. Applicants will need to provide proof of age (ex. driver's license, state ID), and proof of ownership (copy of the deed).

The Recording Division of the County Clerk's Office can help you determine your Permanent Index Number (PIN) and will provide a copy of your deed *free of charge*. Simply provide your name as it appears on your deed, your address and the year when you acquired your home. Call ahead and your document can be ready for pickup, emailed or mailed directly to your home!

To apply:

- Applications must be submitted online through the Smartfile E-Filing Portal. https://lakecountyilpaefile.tylertech.com/lake_il_sf

Note regarding properties held in trust – When you are applying for a new exemption and the property is held in trust, we must verify that the applicant is a beneficiary of that trust. The exemptions cannot be applied without this verification. Please include a copy of that part of the actual trust agreement which states that the applicant is a beneficiary. This can usually be found on the first few pages of the trust document.

Should you have any questions, please contact the Chief County Assessment Office directly at (847) 377-2100.

Senior Citizens Assessment Freeze Homestead Exemption

This exemption provides limited-income seniors with protection against real estate tax increases due to rising property values. It is not a tax freeze or a tax reduction and does not protect against increased taxes due to tax rate increases. Because this exemption provides for a base year frozen assessment, it will potentially provide increased savings each year a senior is eligible. The base assessment used in the Senior Citizens Assessment Freeze Homestead Exemption initially equals the assessed value from the prior year tax calculation. In subsequent years, if the new assessed value is lower than their original base value, the new lower value becomes the new base amount.

To qualify, applicants must:

- Be 65 years of age or older.
- Have owned and occupied the home as their principal residence on January 1st of the past two years.
- Have a total household income of \$65,000 or less.
- Apply for the exemption each year.

To apply:

- Applications must be submitted online through the Smartfile E-Filing Portal. https://lakecountyiilpaefile.tylertech.com/lake_il_sf

Note regarding properties held in trust – When you are applying for a new exemption and the property is held in trust, we must verify that the applicant is a beneficiary of that trust. The exemptions cannot be applied without this verification. Please include a copy of that part of the actual trust agreement which states that the applicant is a beneficiary. This can usually be found on the first few pages of the trust document.

Should you have any questions, please contact the Chief County Assessment Office directly at (847) 377-2100.

Senior Citizen Tax Deferral Program

The Senior Citizen Tax Deferral program allows qualified senior citizens to defer part or all of the property taxes on their personal residence.

General Information:

- This is a state loan with a 6% simple interest rate.
- Repayment upon death or sale of home.
- A lien will be placed on your property.
- The program may be utilized for multiple years, if you meet the qualifications.
- Must file a new application each new tax year.
- You may apply for other senior tax programs even though you are on the deferral program.
- Those that have a current mortgage, second mortgage or reverse mortgage must check with their lending institution to see if you qualify.
- Your completed application must be notarized and returned by March 1st.

Mail to: Lake County Treasurer
18 N County St - Room 102
Waukegan, IL 60085

Requirements of Eligibility:

- Applicant must be 65 years old as of June 1st of the tax year claimed.
- Total household income \$55,000.00 or less.
- The state LOAN qualifies senior citizens up to \$5,000 yearly to pay property taxes.
- Proof of income and homeowners insurance.
- Property cannot be income producing, such as rental income.
- Must be your primary residence only.
- Property taxes must be current at the time of application.
- The cumulative value cannot exceed 80% of any loans or liens on the property.
- Taxes may be paid at any time without affecting the deferral status.

To apply for the Senior Citizen Tax Deferral program, contact the Lake County Treasurer's Office at (847) 377-2323. Forms are also available at the Township Assessor's Office.

Mobile Home Exemption for Senior or Disabled Persons

As a senior citizen or a disabled person, you may apply for and receive an exemption which reduces the mobile home tax by 20%.

To be eligible the applicant must:

- Reside in the mobile home.
- Hold title to the mobile home as provided in the Illinois Vehicle Code.
- One of the following must be true:
 - 1) Reached the age of 65 on or before January 1 of the year that you apply for the exemption; **or**
 - 2) Was totally disabled and remain disabled until the date on which you apply for the exemption.
- Must apply either as a senior **or** as a disabled person – not both. You may be a senior disabled person but can only receive a single 20% tax reduction.

Application Form

- Application for Reduction of Mobile Home Local Services Tax Form.

**APPLICATION FOR REDUCTION OF
MOBILE HOME LOCAL SERVICES TAX**



Holly Kim
Lake County Treasurer
18 N. County St. Rm 102
Waukegan, IL 60085

MH: _____
 (Park #) (Owner #)

Please Provide a Copy of the Title if Available

I hereby make application for a reduction of 20% of the total tax imposed under "An Act to provide for a local service tax on mobile homes".

Answer YES or NO to the following questions:

- A. _____ I reside in the mobile home.
- B. _____ I hold title to the mobile home as provided in the Illinois code.
- C. _____ I have reached the age of 65 on or before January 1 of the year in which this statement is filed.
 My date of birth is: _____, _____. (Must present proof of age)
- D. _____ I was totally disabled on _____ day of _____ 20_____ and have remained disabled until the date of this application. (Must present proof of disability)

PLEASE CHECK ONE

_____ Senior Exemption _____ Disability Exemption

The undersigned declares under penalty of perjury that the above statements are true and correct.

Date: _____, _____, _____

 (Signature of Owner)

 (Address)

 (City) (State) (Zip)

 (Phone Number)

 (E-mail)

Approved by:

 (County Treasurer)

Note: The above information must be filed with the LAKE COUNTY TREASURER'S OFFICE.
 If you have any questions regarding this form please feel free to call our office at 847-377-2323
 Please fax all information to 1-847-984-5899

Disabled Veteran Mobile Home Tax Exemption

Veterans are exempt from the full amount of the mobile home tax. This exemption applies to the tax levied by each county to the owner of a mobile home that meet all of the following criteria:

- 1) Mobile home must be owned and used exclusively by a disabled veteran; **and**
- 2) spouse or unmarried surviving spouse as their primary residence; **and**
- 3) the disabled veteran must have been awarded the Specially Adapted Housing Grant by the U.S. Department of Veterans Affairs for a primary residence that they owned and resided in prior to purchase of the mobile home; **and**
- 4) the disabled veteran, spouse or unmarried surviving spouse must be a permanent resident of the State of Illinois on January 1 of the tax year for which the exemption is being claimed.

Please contact your local Veteran Service Officer for further information...

Captain James A. Lovell Federal Health Care Center
3001 Green Bay Rd
Building 133, Room's 1D-115 & 1D-116
North Chicago, IL 60064

Hours of Operation: 9:00 AM to 4:00 PM Tuesday & Thursday only
Phone: (847) 689-4153 or (847) 689-4798

Public Act 93-0146

Sec. 7.5. Exemption for disabled veterans.

- (a) Beginning on January 1, 2004, a mobile home owned and used exclusively by a disabled veteran or the spouse or unmarried surviving spouse of the veteran as a home, is exempt from the tax imposed under this Act.
- (b) As used in this Section:
"Disabled veteran" means a person who has served in the armed forces of the United States and whose disability is of such a nature that the federal government has authorized payment for purchase or construction of specially adapted housing as set forth in the United States Code, Title 38, Chapter 21, Section 2101
"Unmarried surviving spouse" means the surviving spouse of the veteran at the time after the death of the veteran during which the surviving spouse is not married.
- (c) Eligibility for this exemption must be reestablished on an annual basis by certification from the Illinois Department of Veterans' Affairs to the county clerk of the county in which the exempt mobile home is located. The county clerk shall forward a copy of the certification to local assessing officials.

Section 90. The State Mandates Act is amended by adding Section 8.27 as follows: (30 ILCS 805/8.27 new)

Sec. 8.27. Exempt mandate. Notwithstanding Sections 6 and 8 of this Act, no reimbursement by the State is required for the implementation of any mandate created by this amended Act of the 93rd General Assembly.

Effective Date: July 10, 2003

Tax Exclusion on Sale

If you have a gain from the sale or exchange of your main home, you may be able to exclude from income up to \$250,000 of the gain (\$500,000, for certain married taxpayers filing a joint return). The exclusion may be allowed each time you sell or exchange your main home, but generally no more frequently than once every two years. You cannot deduct a loss from the sale of your main home.

To be eligible for an exclusion, your home must have been owned by you and used as your main home for a period of at least two years out of the five years prior to its sale or exchange. The required two years of ownership and use during the five-year period ending on the date of sale do not have to be continuous. You can meet the ownership and the use tests during different two-year periods. However, both tests must be met during the five-year period ending on the date of the sale or exchange. If you and your spouse file a joint return for the year of the sale or exchange, you can exclude up to \$250,000 of gain if only one of you qualified for the exclusion.

References: IRS (800) 829-1040

Publication 523, Selling Your Home

Tax Topic 701, Sale of your Home - after May 6, 1997

Tax Topic 703, Basis of Assets

Reverse Mortgages

Illinois state law encourages lending institutions to make “reverse mortgages” available to allow homeowners to borrow against the equity in their homes instead of having to sell. Typically, a lending institution lends the homeowner a set amount per month or per quarter. The lender recovers the principal and interest from the equity in the house when the homeowner dies or sells the property.

The state law is applied based on the following:

- The homeowner or spouse must be at least 62.
- The mortgage must be filed on the principal residence and can include 1 to 4 dwelling units.
- The mortgage loan must provide that the homeowner may be absent for up to 60 days at a time or up to 1 year if the residence is adequately secured against damage or theft.
- The lender may not consider other assets of the homeowner. Only the residence is used for repayment.

Before making a reverse mortgage loan, a lender must give the prospective borrower an information sheet from the Department on Aging describing such loans and how to get independent information on them. Prospective borrowers should carefully consider whether such a loan is the best way to fund their retirement years. Some factors to be considered include whether other assets should be used first, what additional income is needed, will the borrower outlive the period over which loan payments will continue, and if there are heirs who could benefit from the property. **As with any legal decision, we strongly recommend you consult with an attorney.**

The Recording Division of the Lake County Clerk’s Office has produced a video explaining Reverse Mortgages. This video is available for viewing via the Internet at www.lakecountyil.gov/3490/Recorders-Cable-Show - it is located under the “Doing Good Deeds for You” heading.

Residential Mortgage Foreclosure Mediation Program

The 19th Judicial Circuit Court is grateful to all the partners who made the Residential Mortgage Foreclosure Mediation Program possible, including the Office of the Illinois Attorney General, the Affordable Housing Corporation of Lake County, and the Resolution Systems Institute.

What is mediation and how does it help me?

In mediation, a neutral third-party helps you and your lender discuss possible solutions to your foreclosure. The mediator will not represent you or the bank and will not force anyone to reach an agreement. Mediation can increase communication and empower you to reach a resolution that works. Mediation is also beneficial because legal proceedings will be on hold while you are participating in the program.

Who is eligible?

You may be eligible if you live in a home that has one to four units and a foreclosure has been filed with the court. Call (847) 377- 3552 for more information about the program and to learn more about your eligibility. You may participate in housing counseling with AHCLC even if you are not eligible for the Mediation Program.

Do I have to pay anything?

No. This program is funded through several sources including the Office of the Illinois Attorney General and court filing fees.

What do I have to do to participate?

1. Call the program coordinator at (847) 377-3552 within 42 days of receiving the summons to schedule an appointment for housing counseling.
2. Participate in housing counseling with AHCLC and submit any requested financial information to the housing counselor.
3. Attend the mediation conference and participate in good faith.
4. Comply with all program requirements and meet all deadlines.

What is Affordable Housing Corporation of Lake County (AHCLC) and what happens in housing counseling?

AHCLC is a nonprofit, HUD-certified housing counseling agency that will help prepare you for a mediation session. Housing counselors are experts at helping homeowners understand their options, preparing loan modification application packets, and negotiating with lenders. AHCLC also

offers these and other services to people not participating in the mediation program. Visit www.ahclc.org for more information.

Who participates in a mediation session?

You and the bank's attorney must participate in person. A bank's representative with authority to settle will participate by phone.

Does participating in, or requesting, mediation stop the foreclosure case filed against me?

The foreclosure action will be stayed while you are in the mediation program. That means the legal proceedings stop and are on hold until you leave the program. The legal stay can give you the time to try to work things out with your lender without added legal pressures.

What happens if we can't settle?

If mediation ends without an agreement, you will have 30 days to file an appearance and answer or other responsive pleading to the complaint for mortgage foreclosure. The legal proceeding will then continue in court.

Can the mediator require the bank to modify my loan?

No. However, housing counseling and mediation require the bank to check if you are eligible for a loan modification and to communicate with you about all of your available options. The mediator is not the judge and will help you talk to your bank rather than make a decision in your case.

Where will mediations take place?

Mediation sessions are held in Suite 106 of the 19th Judicial Circuit Arbitration Center located at 415 W Washington Street in Waukegan.

What if I have more questions?

Please call the Mediation Program Coordinator at (847) 377-3552 or send an e-mail to okordonskaya@aboutrsi.org. You can also call the AHCLC at (847) 796-8050.

What if I need legal help but can't afford it?

You may call Prairie State Legal Services at (888) 966-7757 Mon - Fri between the hours of 9AM-12PM and 1PM- 4PM. If you want to represent yourself but need help understanding the process and finding the forms you will need, visit the Center for Self-Representation in the lobby of the Lake County Administrative Tower located at 18 N County Street in Waukegan.

Soldier's Discharge

Veterans are encouraged to record a copy of their Form DD-214, Certificate of Discharge or Release from Active Duty. This document is often required to obtain and verify eligibility for veteran's benefits. Recording your DD-214 will ensure that you will always have prompt access when needed.

In 2004, Public Act 093-0468 was established to protect the rights of veterans. DD214's are no longer considered public information and are not available for public viewing.

LAKE COUNTY CLERK'S OFFICE
RECORDING DIVISION
18 N COUNTY ST - 6TH FLOOR
WAUKEGAN, IL 60085-4358
(847) 377-2575
FAX (847) 984-5860



Office Hours:
Monday – Friday
8:30AM to 5:00PM

REQUEST FOR MILITARY SERVICE DISCHARGE RECORD

Please note that you must belong to one of the following categories in order to receive a copy of a discharge record, as outlined in Public Act 093-0468

Please check the appropriate category...

- I am the person named in the document
- I am a dependent of the person named in the document
- I am Lake County's veteran's service officer
- I am a representative of the Department of Veteran's affairs
- I am presenting written authorization, containing a notarized signature, from the person named in the document or from his/her dependent

I am requesting _____ copies of military service discharge

records for _____
(LAST) (FIRST) (MI)

Veteran's Date of Birth: _____

Requests must include a copy of a valid photo identification card

Request made by:

Name (PRINT) _____

Signature _____

Address _____

City, State Zip _____

Phone Number _____ Date _____

Homestead Exemption for Persons with Disabilities (HEPD)

Pursuant to 35ILCS 200/15-168, this exemption lowers the equalized assessed value of your property by \$2,000 and may be claimed in addition to the General Homestead Exemption and the Senior Homestead Exemption, if applicable. However, this exemption cannot be claimed in addition to the Disabled Veterans' Standard Homestead Exemption or the Disabled Veterans' Exemption of \$100,000; you can only receive one of these exemptions and, if you are a veteran, you should choose to apply for the one most beneficial to you.

To qualify, applicants must:

- Own or have a legal or equitable interest in the property.
- Have lived on the property on or before January 1st of the tax year.
- Be disabled under the Federal Social Security Act and supply either:
 - A copy of your Illinois Disabled Person Identification Card stating that you are a Class 2 or 2A disability (for each year you qualify); **or**
 - Proof of Social Security Administration Social Security Benefits. This proof includes an award letter, verification letter, or annual cost of living adjustment (COLA) - This paperwork must be issued in the tax year for which you are applying. Whichever you supply, it must indicate that the benefits are for disability; **or**
 - Proof of Veterans Administration disability benefits which includes an award letter or verification letter indicating you are receiving a pension for a non-service connected disability; **or**
 - Proof of Railroad or Civil Service disability benefits which would be an award letter showing a total 100% disability; **or**
 - A completed PTAX-343-A Form, Physician's Statement for the Homestead Exemption for Persons with Disabilities

All applications must be submitted online through the Smartfile E-Filing Portal. You can receive assistance by phone or in person by calling or visiting the Chief County Assessment Office or the local township assessor's office. To start the application process:

- Go to the Chief County Assessment Office Smart E-Filing Portal at assessor.lakecountyil.gov
- Log in to your account, create a new account, or log in as a guest
- Click "Available Filings"
 - EX01: Homestead Exemption Application (First time applicants only) or
 - EX03: Disabled Persons or Disabled Veterans Exemption Renewal
- Click "Begin Filing" and follow the instructions

Note regarding properties held in trust – When you are applying for a new exemption and the property is held in trust, we must verify that the applicant is a beneficiary of that trust. The exemptions cannot be applied without this verification. Please include a copy of that part of the actual trust agreement which states that the applicant is a beneficiary. This can usually be found on the first few pages of the trust document.

Should you have any questions, please contact the Chief County Assessment Office directly at (847) 377-2100.

Disabled Veterans Exemption (Adaptive Housing)

What Is a Disabled Veterans Exemption & Who Qualifies?

Pursuant to 35ILCS 200/15-165, under this program, up to \$100,000 of the equalized assessed value of a home owned by a qualifying veteran, or the veteran's spouse, or unmarried surviving spouse is exempt from property taxes.

To qualify for this exemption, you must:

- Have served in the Armed Forces of the United States.
- Have a disability of such nature that the Federal Government has authorized payment for the purchase or construction of housing which has special adaptations to meet the needs of your disability.

How Do I Establish a Disabled Veterans Exemption?

You apply for this exemption through the Illinois Department of Veterans' Affairs. Once the exemption has been approved, the Chief County Assessment Office is notified by the Illinois Department of Revenue of the veterans eligible for this program.

Please note that you are only eligible if you live in specially adapted housing that the Federal Government authorized payment for due to your disability. If you qualify, this exemption must be renewed each year.

You may obtain the required forms for specially adapted housing from the:

Veterans' Affairs Medical Center – North Chicago
Building 135 Ground Floor
3001 Green Bay Rd
North Chicago, IL 60064
(847) 689-4153

Should you have any questions, please contact the Chief County Assessment Office directly at (847) 377-2100.

Returning Veterans Homestead Exemption

Pursuant to 35ILCS 200/15-167, this exemption started in tax year 2007.

This exemption lowers the equalized assessed value of the veteran's principal residence by \$5,000 for two consecutive assessment (tax) years. This would include the tax year and the following year that the veteran returns from active duty in an armed conflict involving the armed forces of the United States.

To qualify, applicants must:

- Be an Illinois resident who has served as a member of the U.S. Armed Forces, Illinois National Guard, or U.S. Reserve Forces.
- Have returned from active duty in an armed conflict involving the U.S. Armed Forces, Illinois National Guard, or U.S. Reserve Forces.
- Have owned or had a legal or equitable interest in the land on which a single-family residence is situated and used as your principal place of residence on January 1 of the assessment years, and
- Be liable for the payment of the property taxes.

All applications must be submitted online through the Smartfile E-Filing Portal. You can receive assistance by phone or in person by calling or visiting the Chief County Assessment Office or the local township assessor's office. To start the application process:

- Go to the Chief County Assessment Office Smart E-Filing Portal at assessor.lakecountyil.gov
- Log in to your account, create a new account, or log in as a guest
- Click "Available Filings"
 - EX01: Homestead Exemption Application
- Click "Begin Filing" and follow the instructions

Note regarding properties held in trust – When you are applying for a new exemption and the property is held in trust, we must verify that the applicant is a beneficiary of that trust. The exemptions cannot be applied without this verification. Please include a copy of that part of the actual trust agreement which states that the applicant is a beneficiary. This can usually be found on the first few pages of the trust document.

Should you have any questions, please contact the Chief County Assessment Office directly at (847) 377-2100.

Standard Homestead Exemption for Veterans with Disabilities (SHEVD)

This exemption provides a reduction in equalized assessed value (outlined below) of a primary residence occupied by a veteran with a disability, or the veteran's surviving spouse. This exemption can be claimed in addition to the General Homestead Exemption and the Senior Homestead Exemption. However, it cannot be claimed in addition to the Disabled Veterans Exemption (specially adaptive housing) of \$100,000, or the Homestead Exemption for Persons with Disabilities.

- A disabled veteran with a 70% or higher service-connected disability will be tax exempt.
- A disabled veteran with at least 50%, but less than 70% service-connected disability will receive a \$5,000 reduction in the property's EAV.
- A disabled veteran with at least 30%, but less than 50% service-connected disability will receive a \$2,500 reduction in property's EAV.

Beginning in 2023 (payable in 2024) Public Act 102-0895 includes an end to annual reapplications for SHEVD for veterans with a combined service-connected disability rating of 100% and is deemed to be permanently and totally disabled, as certified by the United States Department of Veteran Affairs.

To qualify, applicants must:

- Be a Lake County, Illinois resident and have served in the United States Armed Forces, the Illinois National Guard, or U.S. Reserve Forces, and have received an honorable discharge.
- Have a total equalized assessed value (EAV) of less than \$250,000.
- Have owned and occupied the property as the primary residence on or before January 1st of the tax year.
- Supply documentation as required by the instructions on the back of the form.
- An un-remarried surviving spouse of a disabled veteran can continue to receive this exemption on his or her spouse's homestead property or transfer the exemption to a new primary residence. To qualify, the surviving spouse must meet the following requirements:
 - Sell the disabled veteran's previous homestead property before transferring this exemption to his or her new primary residence.
 - Own and occupy the property as a primary residence and hold a legal or beneficial title to the property on January 1 of the assessment year.

All applications must be submitted online through the Smartfile E-Filing Portal. You can receive assistance by phone or in person by calling or visiting the Chief County Assessment Office or the local township assessor's office. An annual verification of eligibility must be filled out each year in order to continue to receive the exemption. The Chief County Assessment Office will mail a reminder each year to all applicants who received the exemption the prior year. To start the application process:

- Go to the Chief County Assessment Office Smart E-Filing Portal at assessor.lakecountyil.gov
- Log in to your account, create a new account, or log in as a guest
- Click "Available Filings"
 - EX01: Homestead Exemption Application (First time applicants only) or
 - EX03: Disabled Persons or Disabled Veterans Exemption Renewal
- Click "Begin Filing" and follow the instructions

Note regarding properties held in trust – When you are applying for a new exemption and the property is held in trust, we must verify that the applicant is a beneficiary of that trust. The exemptions cannot be applied without this verification. Please include a copy of that part of the actual trust agreement which states that the applicant is a beneficiary. This can usually be found on the first few pages of the trust document.

Should you have any questions, please contact the Chief County Assessment Office directly at (847) 377-2100.

Assessor Contact Information

LAKE COUNTY TOWNSHIP ASSESSORS

ANTIOCH

Lee Perry
1490 Main St
Antioch, IL 60002-1934
(847) 395-1545
lperry@antiochassessor.com

GRANT

Lisa LaMantia
26725 W Molidor Rd
Ingleside, IL 60041-8911
(847) 546-8880
llamantia@granttwpassessor.com

VERNON

Curtis Perlman
3050 N Main St
Buffalo Grove, IL 60089-2727
(847) 634-4602
curtis@vernonassessor.com

AVON

R. Chris Ditton
427 E Washington St
Round Lake Park, IL 60073-3018
(847) 546-2146
cditton@avonassessor.org

LAKE VILLA

Jeffrey A. Lee
37850 N IL Route 59
Lake Villa, IL 60046-7341
(847) 356-2383
jlee@lakevillaassessor.org

WARREN

Charlie Mullin
17801 W Washington St
Gurnee, IL 60031-5311
(847) 244-1101, Ext 2
cmullin@warrentownship.net

BENTON

Jennifer Litewski
40020 N Green Bay Rd
Beach Park, IL 60099-9505
(847) 746-2069
jlitewski@bentonassessor.com

LIBERTYVILLE

Christine Feeney
359 Merrill Ct
Libertyville, IL 60048-1836
(847) 362-5900
cfeeney@libertyvilleassessor.org

WAUCONDA

Kristin Carlson
505 W Bonner Rd
Wauconda, IL 60084-1103
(847) 526-2881
kcarlson@waucondaassessor.org

CUBA

Nicole Knapik
28000 W Cuba Rd
Barrington, IL 60010-2766
(847) 381-1120
nknapik@cubaassessoril.gov

MORAINÉ

Mark Lindsay
800 Central Ave
Highland Park, IL 60035-3218
(847) 432-2100
mlindsay@moraineassessor.org

WAUKEGAN

Mark Stricklin
404 W Water St
Waukegan, IL 60085-5528
(847) 623-4550
mstricklin@waukeganassessor.com

ELA

Penelope Herr
1155 E IL Route 22
Lake Zurich, IL 60047-2599
(847) 438-8370
pherr@elaassessor.org

NEWPORT

Jerome J. Berens
19020 W Old Town Ct
Old Mill Creek, IL 60046-9203
(847) 245-3346
jberens@newporttownshipil.org

WEST DEERFIELD

Andrew Richter
601 Deerfield Rd
Deerfield, IL 60015-3217
(847) 945-3020
arichter@wdtassessor.org

FREMONT

Joe Herchenbach
22385 W IL Route 60
Mundelein, IL 60060-6400
(847) 223-2846
joe@fremonttownship.com

SHIELDS

Scott Helton
906 Muir Ave Ste B
Lake Bluff, IL 60044-1588
(847) 234-3485
shelton@shldassessor.org

ZION

Colette Davis
2816 Sheridan Rd
Zion, IL 60099-2655
(847) 872-5031
cdavis@zionassessor.com

CHIEF COUNTY ASSESSMENT OFFICE

(847) 377-2050

TREASURER/COLLECTOR

(847) 377-2323

Scam Alert

For Your Protection...

Please Be Aware!

The Lake County Clerk's Office would like to emphasize the importance of being cautious when contacted by companies claiming they have a great deal for you. The true purpose of these contacts, whether by phone, mail or the Internet is to get you to spend your hard-earned money for their private interest. Rarely is it a good deal for the customer.

Please be aware of companies contacting Lake County homeowners in an effort to provide you with a certified copy of the deed to your home for a mere payment of \$89.50 plus \$4.50 for postage and handling. This is just one of the scams out there.

There may come a time when you need to reference the deed to your home. As often happens, people misplace their deeds or in some instances, never actually received the original deed at the time they purchased their home. The average deed is four pages or less, with a copy fee of \$1.00 per page. For Seniors – copies are free! For your protection, all requests for copies should be handled directly through the Recording Division of the County Clerk's Office. As you can see, the above-mentioned company is roughly making a \$84.00 profit on every request they handle. Let's put them out of business! Please do not respond to this scam.

As the keeper of the property records for all of Lake County, I do not want to see anyone needlessly harmed by these deceptive offers. I would encourage anyone with a question, concern or need for a copy to contact my office directly at (847) 377-2575. We will be happy to send you whatever paperwork you need, at the statutory cost, without any handling or postage fees.

Anthony Vega
Lake County Clerk