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Home Given to Historical Society

By David Larson

In December the Funderburg Family donated a house at corner of North State and East Boone Streets to the Boone County Historical Society. Hugh K. Funderburg purchased the house in the 1930's from Katherine E. Rhinehart. Katherine Rhinehart was the wife of Frank Rhinehart and the daughter of General Allen C. Fuller, who built the large house on the corner of Boone and North State Streets. Frank Rhinehart is known for building the Apollo Theater in 1922 on North State Street at the riverfront in Belvidere. General Allen C. Fuller was a very earlier resident of Boone County, arriving in the 1840's or early 1850's and perhaps the first lawyer to practice in the county. Upon his death in early 1900's he left an estate equal to over 15 million in today's dollars.

He is credited with founding the Boone County Fair, which at the time was held just west of the Boone County Courthouse. He served in the Civil War, and was given the rank of General. He established banks in Belvidere, and was an investor in the National Sewing Machine Company. Most of his fortune was in bank stocks, including Belvidere and Elgin banks and Chicago's Continental Bank. He established the first public library in Belvidere with a gift of \$150,000 in today's money, which still serves the community. It originally was in the second story of current fire station on State Street. Upon his death, he donated \$20,000 (\$600,000 in today's money) to build the Ida Public Library a new building. He coordinated his gift with Andrew Carnegie's gift of \$17,500 (\$525,000) to build a \$1.13 million building. In his will, he made a gift of \$60,000 to establish the first kindergarten for children, ages 4 to 6 in Belvidere, which opened at Perry School.

In 1914 the Boone County Board of Supervisors, the predecessor of the Boone County Board, wanted to establish a hospital in Belvidere. Katherine Rhinehart sold her father's home, which was still in her possession and donated \$2,000 (\$60,000) of the proceeds to begin the effort. Other wealthy families soon followed. For example, the Eldredge's donated \$1,000.

Belvidere City Council December's Actions

By David Larson

In December, the City Council arrived at a decision in regards to the 2020 tax levy and addressed several other issues.

Alderman Marsha Freeman opened the first City Council meeting of the month with a speech on her position regarding the property tax levy. Stating that every request of department heads was satisfied, including wage increases, with no increase in property taxes in 2019, she stated that the department heads viewed their budgets as Christmas lists funded by a Santa taxpayer.

Instead, Freeman suggested that the City has many new taxes and rather than raising property taxes, the City should be seeking growth. Growth that should come through chains locating in Belvidere rather than locally owned business, chains that pull from the traffic on I-90.

In closing she repeated her position of no increase in the city's property tax levy and that all department heads should cut their budgets except the building and street departments.

In the second council meeting, the tax levy came up for a vote in two parts. Part one was a general city increase of 2.15% or \$10.71 per \$100,000 home value. The second was an increase of \$1.49

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The North State Street house built by the Rhinehart family and gifted to the Boone County Historical Society by the Funderburg Family (photo by Susan Moran)

K-B Farms Inc. to Donate Iconic Mansion to Boone County Historical Society

(Press Release) BELVIDERE, Illinois — The Boone County Historical Society (BCHS) and Boone County Museum of History (BCMh) announce K-B Farms, Inc.'s donation of the 113 year old "Funderburg House" mansion, along with a

\$1 million gift for long-term maintenance of the property. Over the coming months, The Funderburg House will undergo renovations and updates to eventually become a multipurpose historic house museum, rental facility, and community gathering space.

"This is a once in a lifetime opportunity for our museum, as well as our community," says BCMH Executive Director Anna Pivoras. "We are so thankful for this generous gift from K-B Farms and the Funderburg family, and are looking forward to a bright future for the historic residence."

The 1906, 8,000 square ft, craftsman-style mansion was built by Belvidere native Katherine Rhinehart, daughter of Civil War General Allen C. Fuller. In the late 1930s, the property was purchased by Hugh K. and Alice Funderburg, owners of the Keene-Belvidere Canning Company, now known as K-B Farms. The property has been under their ownership ever since, and was transferred to the Historical Society in December.

The donation of the iconic Belvidere home at 605 N. State St., along with the generous monetary donation, will be the largest single donation in Boone County Historical Society's 83 year history.

Rob Funderburg, Chairman of K-B Farms says "The board of K-B Farms is excited by the opportunity to convert our grandparent's historic home from a private residence into a public asset. Since the time the

house was built it has been enjoyed by two families, and now it will be enjoyed by many other families in the future."

"Through the efforts of many, an iconic Belvidere property will become a community asset and destination. Boone County and Belvidere are so very fortunate to have received this part of our community's history to care for and utilize. Assisting the Funderburg family, K-B Farms and the Boone County Historical Museum with this unique donation has been an honor and a blessing," says John Wolf, BCMH trustee.

A dedication ceremony for The Funderburg House will be held early in 2020.

About Boone County Historical Society The Boone County Historical Society has existed since the mid 1930s, and has operated a museum (Boone County Museum of History, 314 S. State St. Belvidere, IL.) for over 50 years. The mission of the Boone County Historical Society is to stimulate interest in Boone County history through education, research, collection, and preservation of artifacts and archival materials.

About K-B Farms, Inc. K-B Farms is a third generation family business whose roots go back to the Keene- Belvidere Canning Company which packed peas and corn from the early 1900's until it was sold in 1944.

Since then the company focused on grain and dairy farming and later engaged in residential, commercial and industrial real estate investment. Throughout its history, K-B Farms has worked alongside other organizations to improve the quality of life in Boone County for all of its citizens.

Bjarne J. Jacobsen 98

Bjarne J. Jacobsen of Belvidere died peacefully on Wednesday Jan. 1, 2020 at home. He was born April 5, 1921 in Stavanger, Norway son of Bernt O. Jacobsen and Severine (Johannssen) Jacobsen. Came to the USA in 1928; educated in the US and was a competitive skier and soccer player. During WWII served in the US Army. Initially was in the 82nd Airborne Div., and then volunteered for the 99th Infantry Battalion (Separate) comprised of Norwegian Americans and Norwegian nationals. The special operation unit was trained as mountain ski troops that served in the European Theater of Battle. Their first mission was with the Provisional Ranger Group in Normandy, and they assisted in the surrender of the fortress port of Cherbourg. The 99th along with two separate Ranger Battalions were the American 1st Army's special forces and were assigned to other commands as needs dictated. In late January of 1945 the 99th, the 1st Special Service Force or Devils Brigade, and the surviving members of Darby's Rangers were joined to form the 474th Infantry Regiment that the Green Berets consider to be their origin.

Bjarne was finally convinced by his best friend and his girl friend to accompany them with the girl friend's new roommate Mary, a Belvidere girl. It was before WWII and they went to Rainbow Gardens and danced up a storm to the music of the likes of Lawrence Welk. After WWII he married Mary Rita Ryan in Rockford, on July 4, 1946, and was a wonderful beloved husband and father to 6 children. Besides having a wonderful home, as a skilled carpenter he crafted many fine homes in the Rockford area during the day and retired from J L Clark's night shift after a long career as a machinist. He also created and operated Trimble Run Orchard. A generous gentleman to all, he loved hosting big 4th of July picnics and all aspects of Christmas. He golfed for fun in the outdoors and time with friends and family. On Saturdays they would push back the furniture in front of the TV and dance to the music on the Lawrence Welk TV show.

He is survived by his children, daughters, Patricia

Daugherty, Teresa Jacobsen; sons, Bruce (LeeAnn) Jacobsen, Steven (Susan) Jacobsen, Neal (Jennifer) Jacobsen, and Brent Jacobsen; grandchildren, Steven, Gina (Tom), Jennie, Josie (Ryan), Lara, Cate; and great-grandchildren, Caitlin, Austin, Kiely, Tommy, and Casey. Predeceased by his parents; wife, in 2008; sister, Gudrun; brothers Olaf, John and Martin.

Bjarne suffered PTSD, and now the lingering effects of war have ended. If preferred, instead of flowers, donations can be made to the DAV, www.dav.org or the 99th Inf. Battalion Educational Foundation, www.99battalion.org.

Funeral service will be held at 11:30 a.m. Thursday, January 9, 2020 in Honquest Family Funeral Home with Crematory – Mulford Chapel, 4311 N. Mulford Road, Loves Park with a visitation from 10:00 a.m. until time of service. Burial in Arlington Memorial Park Cemetery.

His Norwegian spirit and Lutheran training sustained him well through life.

City

Continued from page 1

for the library at the same rate for the same home value. Alderman Snow made a motion to double the increase for the library, which failed. Voting against it were McGee, Porter, Stevens, Brereton, Frank and Freeman. The only support was from Radcliffe, Crawford and Snow.

In the first three weeks of meetings in December, presenters for the library explained the budget for the library is inadequate and spoke in favor of the library's levy increase. Maintenance issues and layoffs loom without some increase in funding was the message that over a dozen supporters reported to the council. The library's levy is controlled by the City. Other entities, such as the County or the School District, townships and other municipalities each manage their own levy.

Freeman spoke out, saying that not supporting the tax levy does not equal not supporting the library for her. "I think it is the pie that is the problem...I did not create the pie that only gives the library a tiny little sliver," said Alderwoman Freeman. Yet, Alderwoman Freeman voted against increasing the sliver of the pie for the library only moments before. Her solution was for board members to raise the money on their own. In her view \$15,000 is not that much to raise and she, "...did not see the Park District or the School District coming to the City Council to raise taxes for them." The Mayor then explained to her that the Park District and the School District manage their own levy and when they increase, which they do, the city's and the library's slice becomes smaller, which leads to other problems. The Mayor sited that not keeping up with the tax levy is what caused the utility tax. The city could not afford to repair its roads anymore because it didn't maintain the levy.

Alderman Brereton the put forth a motion not raise the levy at all.

Alderman Snow argued that we need funding for infrastructure because of flooding on the Southside. He said to those supporting the motion, "flooding is not in my ward, but is in your ward and you will vote against increasing the levy".

Mayor Chamberlin pointed out to the council before the vote that pension funding will go up \$140,00 but the \$100,000 increase in revenue will not cover that. Labor contracts with the Police and Fire Departments will increase expenses by a total of \$250,000 next year. City Budget & Finance Officer Becky Tobin reported that with last years freeze and, if frozen this year, by 2025 lost revenue for the City would amount to 1.8 million. The Mayor pointed out that Belvidere has not been borrowing money, and it could at an additional cost.

An amendment to the motion was made by Alderman Stevens to increase the library levy by the original amount. This motion passed as did the zero increase for the city. Voting in favor were Ratcliffe, Snow, Frank, Porter, and Brereton; against Freeman and McGee.

Marijuana sales were debated and very little was decided. A 3percent sales tax, zoning, and whether or not to allow were the main topics.

Alderman Freeman made a motion to amend zoning to include the central business district with the Planned Business District and that no special use be required. Her argument was that it should be treated just like liquor store sales. The motion

pasted. Voting in favor were Frank, Freeman, McGee, Stevens and Brereton.

Voting no were Crawford, Porter, Ratcliffe, and Snow, who had been advocating not allowing dispensary sales in Belvidere.

Council did not approve the Mayor's choice of new 2nd Ward Alderman. The Mayor will offer a second choice for council's advice and consent. The ward seat is being appointed because of it having been vacated.

The city and county approved a new phone system which will, for the first time, coordinate the two previous phone systems into the same phone system. It will cut in half the city's monthly cost.

OSF Lifeline announced a rate increase. The last increase was two years ago.

A \$5,000 donation from Arrow Manufacturing for a patrol office was accepted by the city.

Letter to The Editor

Dear Editor,

As I understand under the County's new committee structure the Inter-Governmental City-County committee will be no more. How is this possible?

Now- presently at the intergovernmental committee the City & County work together at closing landfills- Route #76 and behind Farm & Fleet. They share responsibility at the Public Safety Building. And at one time the City & County Planning Department were a joint endeavor under one roof. All work or worked together for the good of all Boone County residents.

The question is what benefit will the City & County receive when they no longer meet once a month at the intergovernmental committee. They will no longer be communicating with one another on a regular basis about closing landfills and maintaining the P.S.B. Beyond these entities there are needs to communicate related to concerns of planning and economic development. The City & County need to work together to make good things happen.

Another question is what benefit has the County received by not having a City/County Planning Department? Here again the issue of communication comes to the fore and its diminishment negates any benefits of the separation.

A final question- now! How will the County communicate with the city on a regular positive basis? Not having an intergovernmental committee with representatives of the City and County meeting once a month will give truth to the adage, "What is reasonable and logical, government doesn't always do."

I urge the County to maintain and keep the intergovernmental committee and work with the City to keep Boone County the good place it is to live. A final note- The City should make it a priority to get the County to continue to work together. Maintaining the Intergovernmental Committee should be a priority for both government- City and County.

Regarding this kaffuffle, a final question? "What is the right thing to do?" The answer is obvious the City and County should act responsibly to maintain the intergovernmental committee and work together.

The way I see it,

A Boone County Resident

Andrew Racz

Belvidere, Illinois

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Obituaries

Ball, Richard, 89, Belvidere, January 5
 Ferguson, Shirley, 92, Belvidere, December 30
 Jacobs, Phillip, 48, Harvard, January 7
 Jacobsen, Bjarne, 98, Belvidere, January 1
 Johnson, James, 64, Mackinaw WI, (formerly Bel.)
 Keeney, Joyce, 79, Belvidere, January 6
 Rasmussen, David, 79, Belvidere, January 3
 Urban, Timothy, 34, Belvidere, December 28
 Witherington, Brenda, 56, Belvidere, December 30



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David Grimm April 1938 - Dec. 2000
 Richelle Kingsbury Aug. 1955 - June 2013

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Each week, the Journal seeks to present a variety of voices.

Letters. Every attempt will be made to print all letters received with the exception of those that are libelous or obscene. Letters should be signed and include an ID or phone number, so that we can contact the author prior to publication to verify authenticity.

Guest columns. Community leaders are encouraged to submit guest columns consistent with our editorial guidelines for possible inclusion in the Journal.

Opinions. The opinions expressed in the Journal are those of their authors and do not necessarily reflect the opinions of The Boone County Journal management or ownership.

OP ED

As we enter the new year there is good news and bad news. The good news is that both houses of Congress and the President, Republicans and Democrats, have agreed on an appropriations measure to fund the government going forward. Thus we will not have to suffer through a debilitating government shutdown as we did last year at this time. The bad news is that both houses of Congress and the President, Republicans and Democrats, achieved this feat through an act of fiscal irresponsibility that may come to haunt us in the future.

The appropriations bill authorized \$1.93 trillion in additional spending. There was overwhelming bipartisan support. We bemoan the bitter hyperpartisanship that abjures compromise. But this was the most craven kind of “compromise”. Republicans conceded anything and everything to Democrats in terms of domestic spending. Democrats conceded anything and everything to Republicans in terms of military spending. This was not compromise designed to preserve some higher principle. This kind of “compromise” reveals instead an utter lack of principle.

Consider some suggestive numbers. The deficit for the fiscal year likely will exceed \$1 trillion. The debt likely will swell to more than \$23 trillion, steadily climbing toward GDP, the figure for the size of the entire economy. Government spending is increasing at twice the rate of revenue increases. Both are increasing much faster than GDP.

For now government may be able to fund ever increasing spending through ever increasing borrowing because interest rates are so very low. But, as the chair of the Federal Reserve Board warns, “The federal budget is on an unsustainable path...” Following this path “could restrain fiscal policymakers’ willingness or ability to support economic activity during a downturn

Government efforts to avert or combat a recession usually involve cutting taxes and/or increasing spending-fiscal policy. Another response involves reducing interest rates-monetary policy. How difficult would it be to employ such policies given what we are currently doing? To ask the question is to answer the question.

There are other concerns. To quote again the Fed chair, a ballooning national debt can “restrain private investment and, thereby, reduce productivity and overall economic growth. That’s because swollen debt can push interest rates higher.” Economists refer to such an event as “the crowding out effect”.

An additional concern commands attention. The Wall Street Journal warns that “the deficit has to be managed. It has become a metaphor for a government that doesn’t work”. Every measure of American public opinion reveals ever dwindling levels of confidence in public organizations that appear to be unresponsive and beyond control. The federal debt is rising, public pensions are underfunded, state and local debt is mushrooming. Need we mention Illinois, the state that has suffered greater population losses than any state other than California and New York? One small step toward restoring public confidence might be to begin to restore public responsibility.

Oh, and by the way, Happy New Year.

Bob Evans
Rockford University

Republicans Blast Property Tax Task Force Report

House Leader Durkin Says Democratic Majority ‘Refuses to be Serious’

by Peter Hancock Capitol News Illinois

Illinois House Republicans on Wednesday blasted a draft final report from the special Property Tax Relief Task Force that lawmakers formed last year. They said the panel’s Democratic majority summarily rejected dozens of proposals from Republicans.

“Following the release of their draft within the last week, we once again see [House Democrats] refuse to be serious ... at a time when our citizens are so desperate and wanting for change in state government,” House GOP Leader Jim Durkin, of Western Springs, said during a news conference in Chicago.

The draft report has been circulating among the 88 members of the task force — or about half of the General Assembly — as the group prepares to issue a final report to Democratic Gov. J.B. Pritzker and the legislature ahead of the start of the 2020 legislative session Jan. 28.

It calls for, among other things, having the state take over a greater share of funding responsibility for public schools, consolidating potentially hundreds of elementary school and high school districts into full K-12 “unit” districts, and extending the state sales tax to various services that aren’t currently taxed to raise state revenue that could be used to lower local property taxes.

Among the Republican proposals not discussed in the draft report, according to Rep. Deanne Mazzochi, of Elmhurst, was cutting pension benefits for new employees of local governments and school districts and capping pensions for school administrators.

“We propose capping administrator pensions so that they can’t exceed the average household income in the state of Illinois, because administrative pensions are going absolutely crazy and driving costs up,” she said. “None of these were up for debate or up for consideration.”

In a separate interview, Rep. Sam Yingling, a Grayslake Democrat who served as one of the co-chairs of the task force, said Illinois did reduce pension benefits for new employees in 2010 when it adopted the so-called “Tier 2” pension plan. But he added federal law requires that in workplaces that offer pension benefits in lieu of Social Security, the benefits must be at least as generous as what Social Security provides.

He also noted the state now offers the option of opting out of the pension plan in favor of a 401(k)-style savings plan and that it is also offering buyouts of future benefits.

In response to the charge that House Republican ideas weren’t considered, Yingling said the draft report was sent to all four legislative caucuses

— Republicans and Democrats in the House and Senate — for their suggested edits, but that the House Republicans so far have not responded.

“The four caucuses were going to take the draft report back to their caucuses for edits, either additions or subtractions,” he said. “And then we never heard back from the House Republicans, and as far as I’m concerned we’re still waiting for their edits. They have apparently chosen to go this route instead. ... So, we’re still waiting on the House Republicans.”

Property tax reform is expected to be a significant topic in the upcoming legislative session and Gov. Pritzker has made it a high priority for his

administration.

“The governor appreciates the work of the property (tax) relief taskforce and looks forward to continuing productive conversations around property tax relief this session,” a spokeswoman said in an email.

The statement went on to note that this year’s state budget includes a substantial increase in public school funding and that he recently signed a bill to consolidate hundreds of local police and firefighter pension plans, both of which are expected to result in property tax relief.

House Bill Would Add Risks of Sexting to Sex Ed. Curriculum

Students in Grades 6-12 Would Learn About The Legal And Personal Consequences Of Sharing Sexual Images And Videos

by Ben Orner Capitol News Illinois

Sex education in Illinois middle and high schools would be required to include a discussion on sexting if a bill introduced in the state House of Representatives becomes law.

House Bill 4007, introduced by Rep. Maurice West, D-Rockford, would require sex education curriculum in grades 6-12 to include material on the legal and social risks of sharing sexually explicit images, messages and videos.

“This is something that a lot of our students are dealing with and are partaking in without really understanding what the consequences could be,” West said.

Issues surrounding sexting that would be required in curriculum include long-term consequences, bullying and harassment, resisting peer pressure and using the Internet safely. Lessons would also have to highlight school and community officials who students can reach out to with a problem.

“There’s no telling what our children are doing on their phones,” West said, “so instead of trying to intrude into their privacy, let’s just make sure they’re educated on even the things that make us adults uncomfortable.”

The bill defines sexting as “sending, sharing, receiving, or forwarding a sexually explicit or sexually suggestive image, video, or text message by a digital or electronic device, including, but not limited to, a mobile or cellular telephone or a computer.”

Illinois would become only the second state to require teaching about sexting in sex education, according to Jennifer Driver, vice president of policy at the nonprofit Sexuality Information and Education Council of the United States, which advocates for modern and comprehensive sex education.

New Jersey’s law, signed in 2018, requires

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House Bill *continued from page 3*

schools to teach the “social, emotional, and legal consequences” of sexting.

The Los Angeles Unified School District, America’s second-largest, added the risks and consequences of sexting to its curriculum in 2015.

Driver says including sexting in sex education is a “smart response” to a growing practice.

“Young people generally think short term, in the immediate, and so providing the education before it becomes punitive ... is a very responsible way to address sexting,” she said.

A 2018 study of 110,000 teenagers published in the Journal of the American Medical Association found 15 percent had sent sexts and 27 percent had received them. Twelve percent also admitted to sending a sext of someone else without their consent.

Sexting between minors is illegal in 25 states including Illinois, according to a 2018 analysis by the Cyberbullying Research Center. Illinois law forbids minors from sharing sexual images and videos of themselves via any electronic method, such as texting, social media and smartphone apps. The penalty is usually community service or counseling.

Illinois is one of 24 states plus the District of Columbia that require sex education. School codes require sex education lessons in Illinois to be age-appropriate, evidence-based and medically accurate. Parents have the option to take their children out of class if they object to the material.

“It is my hope that schools will be understanding of this because this is one thing that we really can’t control,” West said.

Ben Schwarm, deputy executive director of the Illinois Association of School Boards, predicts his organization will oppose the bill once it is assigned to a committee.

“We oppose all new curricular mandates. It has just really grown out of control,” he said.

Schwarm calls the bill unnecessary because school codes already mandate instruction on related topics like Internet safety and cyberbullying.

West, however, said he does not believe it would be an unnecessary mandate.

“We’re just simply saying we need to acknowledge the elephant that’s in the room,” he said.

West said sexting has already come up among a group of middle school boys he mentors.

“I’m telling them the ramifications to it and telling them how, though you may feel that this is pretty cool now, it can be detrimental later,” he said.

“But that’s just with six boys that I mentor. There’s a lot more out there that may not be getting that same kind of guidance.”

Driver said she agrees that sex education should meet young people where they are.

“I think very much how we’re trying to keep up with technology, we need to be keeping up with sex education at the same time so that one doesn’t happen without the other,” she said.

West introduced the bill in December and is reaching out to fellow lawmakers from both sides of the aisle for support as the General Assembly prepares for its 2020 session beginning Jan. 28.

Draft Report Calls for Consolidating Schools, Increasing State Share of Education Funding

Property Tax Relief Task Force Has Not Finalized A Report Due Dec. 31

by Peter Hancock Capitol News Illinois

A task force formed to study ways to reduce property tax burden on Illinois residents is calling for consolidation of school districts and other local units of government and a boost in the state’s share of funding for K-12 education.

Those and other recommendations are part of a draft report circulated among the 88-member Property Tax Relief Task Force that state lawmakers formed during the 2019 session. A final report is expected to be released before the 2020 legislative session begins Jan. 28.

The bill creating the task force was part of a package of legislation also including a proposed constitutional amendment to allow for a graduated

income tax. And while the draft report does not mention the proposed amendment, which will appear on the November general election ballot, Democratic Gov. J.B. Pritzker has said that he wants at least some of the new income tax revenue to be used for property tax relief if voters approve the amendment.

Rising property taxes have been a political flash point in Illinois for many years. The current system dates back to a 1901 Illinois Supreme Court decision that overturned the tax levying method that was used until that time, according to the draft report.

The report notes, however, that property ownership today is no longer the indicator of wealth and ability to pay that it was in the late 19th and early 20th centuries. It also states the current system is full of special exemptions for select groups of property owners — including Tax Increment Financing districts, or TIFs, that have the effect of shifting the tax burden on to other property owners.

The document also notes that local governments in Illinois — school districts in particular — rely more heavily on property tax revenue than in other states. Local property taxes account for two-thirds of all funding for public schools in Illinois, while state funding accounts for only about 26 percent.

“Today’s reliance on property taxes underscores how broken the system of funding local government services has become,” the report states. “Too many units of government rely too heavily on property taxes, which are predicated on the value of something that is most often unrelated to the owners’ ability to pay.”

The report argues the property tax system should be reformed on several levels, including how property values are determined, consolidating townships and other local units of government, and reducing or eliminating some property tax exemptions.

But addressing the issue of education funding would likely have the biggest impact because school taxes make up the bulk of most people’s property tax bills.

Rep. Sam Yingling, D-Grayslake, one of eight co-chairs of the task force, said in an interview that one way to increase the state’s share of school funding would be to expand the state’s sales tax base to cover certain services not currently taxed. He added that also allow the state to reduce its sales tax rate.

The report also notes that one task force member, Chicago Democratic Rep. Mary Flowers, who co-chaired the subcommittee on social and economic disparities, “recommends the removal of school districts from the property tax system so that the State of Illinois has sole funding responsibility for K-12 schools.”

Illinois also has an unusual system of organizing public schools, with 850 individual districts. Of those, more than 300 serve only grades K-8 and nearly 100 serve only high school students. The remainder are known as “unit” districts that serve all grades from K-12.

“Each of these has administrative staff and combining them into unified school districts will result in efficiencies of scale,” the draft report states. “The degree and scope of savings will vary from district to district and from school to school, but in parts of the state, merger will make great financial sense, and without raising concerns about geographic dislocation for students.”

Rep. Stephanie Kifowit, an Oswego Democrat who served as co-chair of the task force’s school funding subcommittee, said in an interview that she agrees with the need for school district consolidation.

“When you talk about school funding and single purpose districts such as K-8 or high school districts, the residents have to know that they are essentially being almost double-taxed versus a unit district,” she said.

By way of example, Kifowit shared a photograph she took of a constituent’s property tax bill. The bill was for

a home in Park Forest, a village south of Chicago in Cook County. The home was valued at just over \$128,000 and the tax bill was for more than \$13,000. That included more than \$7,000 levied by two school districts.

The task force was originally supposed to deliver its final report to the governor and General Assembly by Dec. 31, but Yingling said members felt it was important to get feedback on the draft from all four legislative caucuses — Republicans and Democrats in the state House and Senate. He said he expects a final report to be complete before the 2020 session begins Jan. 28.

Once the final report is released, its recommendations will be drafted into legislation for the General Assembly to consider this year.

“It’s gonna take longer than one session in one year to fix but I think this is a great first step in the right direction,” Kifowit said. “And I think that we can have a commonsense solution for to really work to lower property taxes for our residents.”

But not everyone on the task force was pleased with the draft report.

“As a current draft, the final report is nothing more than a collection of thoughts with no real recommendations, put together by only a handful of people,” Rep. Joe Sosnowski, R-Rockford, said in a statement. “There was no actual discussion or debate at the committee level on this report. This grossly oversized task force was created in a deal with the Governor to convince reluctant legislators to support an income tax increase being placed on the ballot, apparently to provide them with political cover. Instead of bringing us closer to achieving meaningful and lasting property tax relief for Illinois families, this draft report is a complete disaster that fails to live up to its intended purpose.”

Attorney General Seeks Accelerated Ratepayer Refund From Electric Utilities

Asks Commerce Commission to Rethink Decision Giving Companies Decades to Repay \$543 Million

By Peter Hancock Capitol News Illinois

Two of the state’s largest electric utilities owe their customers a combined \$543 million in refunds, according to state regulators, but there is sharp disagreement over how much time the companies should have to pay it back.

At issue for Ameren Illinois and Commonwealth Edison, also known as ComEd, is money they collected to pay future tax bills before federal tax cuts which took effect in 2018 lowered those anticipated rates.

When the corporate tax rate was slashed from 35 percent to 21 percent, both companies found themselves holding onto large surpluses, known as “excess deferred income taxes,” or EDIT.

For ComEd, which serves 4 million customers in Chicago and northern Illinois, the excess amounted to \$385 million. For Ameren, which serves about 1.2 million customers in central Illinois and the Metro East area, it amounted to \$158 million.

In a pair of rulings last year, the Illinois Commerce Commission, which regulates public utilities, said ComEd could pay off its EDIT over 38 years and Ameren could pay off its bill over 35 years. But on Monday, Illinois Attorney General Kwame Raoul announced he is asking the ICC to reconsider that decision and shorten the payout period to just five years.

Continued on Page 5



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“Consumers paid public utility rates to ComEd and Ameren reflecting the higher federal tax rate, and now that the federal tax rate has lowered, fairness dictates that consumers should get that money back,” Raoul said in a news release. “Allowing an unreasonable refund period of close to 40 years nearly guarantees many customers will never get their fair share of the refunds.”

The issue has to do with how utility rates are set and regulated. Essentially, companies are allowed to recover their cost of providing service and make a “reasonable” rate of return, or profit. The cost of service includes such things as the cost of building and operating power plants and transmission lines. It also includes the cost of taxes owed to various levels of government.

When a company builds a plant, it recovers that cost over the expected useful life of the plant, typically around 40 years.

In their cases before the ICC, ComEd and Ameren acknowledged that the tax law change reduces their cost of service, but they argued that the duty to return the excess deferred tax money they collected should be spread out over the life of their facilities so that both current and future ratepayers will be treated evenly.

But it also means customers will see a reduction in their bills of only a few pennies per month instead of a few dollars, according to Jim Chilsen, spokesman for the Citizens Utility Board, a nonprofit entity established by the state to represent residential and small-business customers in utility rate cases.

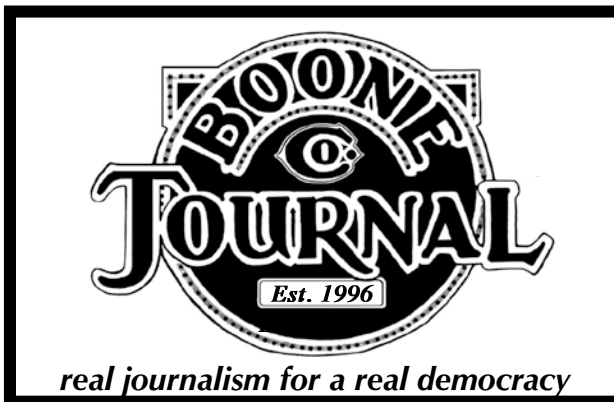
In testimony before the ICC, both Raoul’s office and CUB argued future customers are not entitled to the benefit of a refund because they aren’t the ones who paid the higher-than-necessary rates. They also argued the longer payout period will mean that many customers who were charged higher rates prior to the change in tax law will never see their full refund.

CUB argued in favor of a seven-year payout schedule while Raoul’s office argued for five years.

“We completely agree that it’s only right that ComEd and Ameren consumers get their money back over a more reasonable time period,” Chilsen said in an email statement. “Making customers wait decades to get their money means that a significant number of those customers won’t be able to enjoy their full refund. That’s not right, that’s not fair.”

He also noted that many other states — including Missouri, where Ameren also operates — have adopted 10-year payout schedules.

The ICC has not said whether it will grant the request for reconsideration.



Community News & Events

27TH Annual Marengo FFA and Stateline Toy Collector Toy Show- Marengo Community High School (110 Franks Road, Marengo, IL). Sunday, January 19, 2020 from 9 A.M. to 3 P.M. Contact Bill at 815-226-9010 for more information.

Historical Society to Feature History of Roscoe Congregational Church- The First Congregational Community Church of Roscoe can trace its origins back to the early days of Roscoe Township and its founders: on Monday, January 20, at 6:30 p.m., Roscoe Township Historical Society will feature that connection at a presentation to be held in the main sanctuary of the church, 10780 3rd Street, Roscoe, Illinois.

Community Building Complex Finance, Rules & Regulations and Building & Grounds Committee Meeting- Tuesday, January 7, 2020 at 11:45 a.m. at The Steam Plant Restaurant.

All-You-Can-Eat Pancake and Sausage Breakfast- Saturday, January 11, 2020 from 7:00 a.m. to 1:00 p.m. Located at the Capron Lions Community Building (at Capron Lions Park). Bring your used glasses, ink cartridges, hearing aids and cellphones to our collection box at the breakfast!

Timber Sales and Marketing- Join Illinois Extension Forestry Specialist Jay Hayek on Wednesday, January 15, 2020 from 1:30 p.m. to 4:30 p.m. for a Timber Sales and Marketing program. The program will be held at the

Elizabeth Community Building, HWY 20 W. Elizabeth, IL 61028. Pre-registration is required by January 13 and the cost of the program will be \$10 per person. To register, or for more information about the program, please call the Jo Daviess County Extension Office at 815-858-2273 or visit online at go.illinois.edu/jsw.

Community Building Complex Committee Regular Board Meeting- Thursday, January 16, 2020 at 5:00 p.m. in the Community Building Board Room.

Woodland Management for Wildlife, Timber, and Enjoyment- Join Illinois Extension for a seminar on Woodland Management for Wildlife, Timber, and Enjoyment on Thursday, January 16 from 9 a.m. to noon at the Elizabeth Community Building, HWY 20 W. Elizabeth, IL. There will be a \$10 charge to attend the seminar and pre-registration is required by Tuesday, January 14. To register or for more information please call the Jo Daviess County Extension Office at 815-858-2273 or visit us online at go.illinois.edu/jsw.

Vacancy Volunteer Boards of Boone County-

Term Expires	Length of Term
Boone County Sanitary District	
May 1, 2021	(3) Year Term
May 1, 2022	Remainder of Term
Conservation Easement & Farmland Protection	
June 1, 2022	(3) Year Term
Building Board of Appeals	
June 1, 2021	(5) Year Term
Zoning Board of Appeals	
June 1, 2024	(5) Year Term
June 1, 2021	Remainder of Term
Boone County Board of Health	
July 1, 2022	(3) Year Term
Ethics Commission	
June 30, 2020	(1) Year Term
Regional Planning Commission	
December 30, 2021	Remainder of Term
Capron Rescue Squad	
December 2nd Monday, 2022	(5) Year Term

Interested parties are asked to send a letter and/or resume expressing your interest and qualifications along with your contact information to Boone County Board Chairman Karl Johnson, Administration Campus, 1212 Logan Ave., Suite 102, Belvidere, IL 61008. Please respond by January 31, 2020 to assure being considered.

TRAINING/EDUCATION

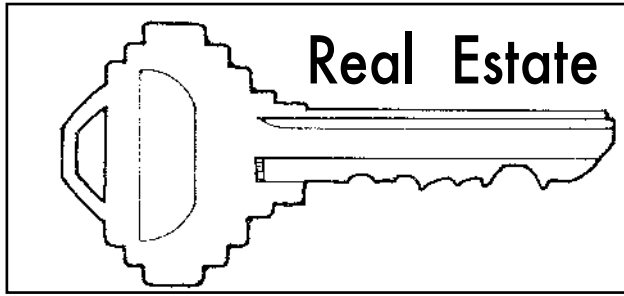
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IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
COUNTY OF BOONE - BELVIDERE, ILLINOIS

PNC BANK NATIONAL ASSOCIATION; Plaintiff,
vs. 18 CH 97

ROSEMARY C. JACOBS; ILLINOIS HOUSING DEVELOPMENT
AUTHORITY; UNKNOWN OWNERS AND NON
RECORD CLAIMANTS; Defendants,

NOTICE OF SALE

PUBLIC NOTICE IS hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercounty Judicial Sales Corporation will on Thursday, February 6, 2020, at the hour of 12:15 p.m. in inside the front entrance of the Boone County Courthouse, 601 North Main Street., Belvidere, Illinois 61008, sell to the highest bidder for cash, the following described mortgaged real estate:

P.I.N. 05-26-289-002-0000.

Commonly known as 403 E. Madison St., Belvidere, IL 61008.

The improvement on the property consists of a single family residence. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than a mortgagee shall pay the assessments required by subsection (g-1) of Section 18.5 of the Condominium Property Act.

Sale terms: 10% down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection.

For information call Ms. Kimberly S. Reid at Plaintiff's Attorney, Marinosci Law Group, PC, 134 North LaSalle Street, Chicago, Illinois 60602. (312) 940-8580.

13141369

Published in The Boone County Journal Jan 3, 10, 17, 2020

IN THE CIRCUIT COURT OF THE
SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS

MIDFIRST BANK Plaintiff,

-v.- 19 CH 133

ROSIO GARCIA, ESTANISLADO RAMIREZ, JUANA RAMIREZ,
MIGUEL GARCIA Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on December 10, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 18, 2020, at the NLT Title L.L.C. 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 821 FREMONT STREET, BELVIDERE, IL 61008

Property Index No. 05-36-132-015

The real estate is improved with a single family residence.

The judgment amount was \$96,216.74.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC Plaintiff's Attorneys, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm - 3pm.. Please refer to file number 19-091807.

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

SHAPIRO KREISMAN & ASSOCIATES, LLC
2121 WAUKEGAN RD., SUITE 301
Bannockburn IL, 60015

847-291-1717

E-Mail: ILNotices@logs.com

Attorney File No. 19-091807

Case Number: 19 CH 133

TJSC#: 39-7860

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal Jan10, 17, 24

IN THE CIRCUIT COURT OF THE
SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS

SPECIALIZED LOAN SERVICING LLC Plaintiff,

-v.- 19 CH 20

KERRY M. BARBER AKA KERRY BARBER, MARGARET A. BARBER AKA MARGARET BARBER, FIRST OF AMERICA - ILLINOIS, N. A. PERSONAL FINANCE COMPANY, ATLANTIC CREDIT & FINANCE SPECIAL FINANCE UNIT, LLC, DISCOVER BANK, CANDLEWICK LAKE ASSOCIATION, INC., U.S. MORTGAGE RESOLUTION LLC, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 19, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February

20, 2020, at the NLT Title L.L.C. 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

LOT 44 IN UNIT NO. 4 OF CANDLEWICK LAKE SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 72-415 IN THE RECORDER OF DEEDS OFFICE, SITUATED IN BOONE COUNTY, ILLINOIS.

Commonly known as 416 TALLADEGA DRIVE SOUTH WEST, POPLAR GROVE, IL 61065

Property Index No. 03-27-451-025

The real estate is improved with a single family residence.

The judgment amount was \$52,777.52.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, or a unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). In accordance with 735 ILCS 5/15-1507(c)(1)(h-1) and (h-2), 765 ILCS 605/9(g)(5), and 765 ILCS 605/18.5(g-1), you are hereby notified that the purchaser of the property, other than a mortgagee, shall pay the assessments and legal fees required by subsections (g)(1) and (g)(4) of section 9 and the assessments required by subsection (g-1) of section 18.5 of the Illinois Condominium Property Act.

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, the sales department, Anselmo Lindberg & Associates, LLC Plaintiff's Attorneys, 1771 W. Diehl Road, Suite 120, NAPERVILLE, IL, 60563 (630) 453-6960 For bidding instructions, visit www.AnselmoLindberg.com.. Please refer to file number F18040083.

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

Anselmo Lindberg & Associates, LLC

1771 W. Diehl Road, Suite 120

NAPERVILLE IL, 60563

630-453-6960

E-Mail: foreclosuresnotice@anselmolindberg.com

Attorney File No. F18040083

Attorney ARDC No. 3126232

Case Number: 19 CH 20

TJSC#: 39-7524

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal 1/10, 17, 24/2020

IN THE CIRCUIT COURT OF THE
SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS

SPECIALIZED LOAN SERVICING LLC Plaintiff,

-v.- 19 CH 74

BRUCE BIANCALANA AKA BRUCE J. BIANCALANA AS TRUSTEE OF THE DENI M. BIANCALANA AKA DENI BIANCALANA LIVING TRUST, DATED MARCH 23, 2013, UNKNOWN BENEFICIARIES OF THE DENI M. BIANCALANA AKA DENI BIANCALANA LIVING TRUST, DATED MARCH 23, 2013, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 19, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 20, 2020, at the NLT Title L.L.C. 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 2349 GRAHAM ROAD, BELVIDERE, IL 61008

Property Index No. 07-09-100-008

The real estate is improved with a single family residence.

The judgment amount was \$166,202.11.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, or a unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). In accordance with 735 ILCS 5/15-1507(c)(1)(h-1) and (h-2), 765 ILCS 605/9(g)(5), and 765 ILCS 605/18.5(g-1), you are hereby notified that the purchaser of the property, other than a mortgagee, shall pay the assessments and legal fees required by subsections (g)(1) and (g)(4) of section 9 and the assessments required by subsection (g-1) of section 18.5 of the Illinois Condominium Property Act.

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification

for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, the sales department, Anselmo Lindberg & Associates, LLC Plaintiff's Attorneys, 1771 W. Diehl Road, Suite 120, NAPERVILLE, IL, 60563 (630) 453-6960 For bidding instructions, visit www.AnselmoLindberg.com.. Please refer to file number F19040241.

THE JUDICIAL SALES CORPORATION

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Anselmo Lindberg & Associates, LLC

1771 W. Diehl Road, Suite 120

NAPERVILLE IL, 60563

630-453-6960

E-Mail: foreclosuresnotice@anselmolindberg.com

Attorney File No. F19040241

Attorney ARDC No. 3126232

Case Number: 19 CH 74

TJSC#: 39-7527

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal 1/10, 17, 24/2020

IN THE CIRCUIT COURT OF THE
SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS

MIDFIRST BANK Plaintiff,

-v.- 19 CH 93

MICHAEL J. STOESSER Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on December 10, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 20, 2020, at the NLT Title L.L.C. 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 528 RIVER DRIVE, BELVIDERE, IL 61008

Property Index No. 05-26-455-011

The real estate is improved with a single family residence.

The judgment amount was \$106,501.94.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC Plaintiff's Attorneys, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm - 3pm.. Please refer to file number 19-091398.

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

SHAPIRO KREISMAN & ASSOCIATES, LLC

2121 WAUKEGAN RD., SUITE 301

Bannockburn IL, 60015

847-291-1717

E-Mail: ILNotices@logs.com

Attorney File No. 19-091398

Case Number: 19 CH 93

TJSC#: 39-7884

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in The Boone County Journal 1/10, 17, 24/2020

IN THE CIRCUIT COURT OF THE
SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS

THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FIRST FRANKLIN MORTGAGE LOAN TRUST 2005-FF1, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-FF1 Plaintiff,

-v.- 18 CH 23

KLAUS W. WESKOTT, HILDEGARD WESKOTT

Defendants

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 12, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 13, 2020, at the NLT Title L.L.C. 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 11868 CARDINAL LANE, CALEDONIA, IL 61011

Property Index No. 05-06-126-004

The real estate is improved with a single family residence.

The judgment amount was \$380,161.65.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or

special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, Alexander Potestivo, POTESTIVO & ASSOCIATES, P.C. Plaintiff's Attorneys, 223 WEST JACKSON BLVD, STE 610, Chicago, IL, 60606 (312) 263-0003. Please refer to file number 110622.

THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

POTESTIVO & ASSOCIATES, P.C.
223 WEST JACKSON BLVD, STE 610
Chicago IL, 60606
312-263-0003
E-Mail: ilpleadings@potestivolaw.com
Attorney File No. 110622
Case Number: 18 CH 23
TJSC#: 39-7413

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

13142295
Published in *The Boone County Journal* Jan. 10,17,24/ 2020

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

MIDFIRST BANK Plaintiff, -v.- 19 CH 93
MICHAEL J. STOEISSER Defendant
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on December 10, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 20, 2020, at the NLT Title L.L.C., 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 528 RIVER DRIVE, BELVIDERE, IL 61008
Property Index No. 05-26-455-011
The real estate is improved with a single family residence.
The judgment amount was \$106,501.94.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC Plaintiff's Attorneys, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm - 3pm.. Please refer to file number 19-091398.

THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

SHAPIRO KREISMAN & ASSOCIATES, LLC
2121 WAUKEGAN RD., SUITE 301
Bannockburn IL, 60015
847-291-1717
E-Mail: ILNotices@logs.com
Attorney File No. 19-091398
Case Number: 19 CH 93
TJSC#: 39-7884

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in *The Boone County Journal* 1/10, 17, 24/2020

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS
SPECIALIZED LOAN SERVICING LLC Plaintiff, -v.- 19 CH 74
BRUCE BIANCALANA AKA BRUCE J. BIANCALANA AS TRUSTEE OF THE DENI M. BIANCALANA AKA DENI BIANCALANA LIVING TRUST, DATED MARCH 23, 2013, UNKNOWN BENEFICIARIES OF THE DENI M. BIANCALANA AKA DENI BIANCALANA LIVING TRUST, DATED MARCH 23, 2013, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendant

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 19, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 20, 2020, at the NLT Title L.L.C., 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

PART OF THE NORTHWEST QUARTER (1/4) OF SECTION NINE (9), TOWNSHIP FORTY-THREE (43) NORTH, RANGE THREE (3) EAST OF THE THIRD (3RD) PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION; THENCE SOUTH 00 DEGREES 03 MINUTES 38 SECONDS EAST, ALONG THE EAST LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 610.76 FEET; THENCE SOUTH 89 DEGREES 15 MINUTES 50 SECONDS WEST, PARALLEL WITH THE NORTH LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 377.00 FEET; THENCE NORTH 00 DEGREES 03 MINUTES 38 SECONDS WEST, PARALLEL WITH THE EAST LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 610.76 FEET TO THE NORTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION; THENCE NORTH 89 DEGREES 15 MINUTES 50 SECONDS EAST, ALONG THE NORTH LINE OF THE NORTHWEST QUARTER (1/4) OF SAID SECTION, 377.00 FEET TO THE POINT OF BEGINNING. SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS

Commonly known as 2349 GRAHAM ROAD, BELVIDERE, IL 61008
Property Index No. 07-09-100-008
The real estate is improved with a single family residence.
The judgment amount was \$166,202.11.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, or a unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). In accordance with 735 ILCS 5/15-1507(c)(1)(h-1) and (h-2), 765 ILCS 605/9(g)(5), and 765 ILCS 605/18.5(g-1), you are hereby notified that the purchaser of the property, other than a mortgagee, shall pay the assessments and legal fees required by subsections (g)(1) and (g)(4) of section 9 and the assessments required by subsection (g-1) of section 18.5 of the Illinois Condominium Property Act.

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, the sales department, Anselmo Lindberg & Associates, LLC Plaintiff's Attorneys, 1771 W. Diehl Road, Suite 120, NAPERVILLE, IL, 60563 (630) 453-6960 For bidding instructions, visit www.AnselmoLindberg.com.. Please refer to file number F19040241.

THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

Anselmo Lindberg & Associates, LLC
1771 W. Diehl Road, Suite 120
NAPERVILLE IL, 60563
630-453-6960
E-Mail: foreclosurennotice@anselmolindberg.com
Attorney File No. F19040241
Attorney ARDC No. 3126232
Case Number: 19 CH 74
TJSC#: 39-7527

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in *The Boone County Journal* 1/10, 17, 24/2020

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

SPECIALIZED LOAN SERVICING LLC Plaintiff, -v.- 19 CH 20
KERRY M. BARBER AKA KERRY BARBER, MARGARET A. BARBER AKA MARGARET BARBER, FIRST OF AMERICA - ILLINOIS, N. A. PERSONAL FINANCE COMPANY, ATLANTIC CREDIT & FINANCE SPECIAL FINANCE UNIT, LLC, DISCOVER BANK, CANDLEWICK LAKE ASSOCIATION, INC., U.S. MORTGAGE RESOLUTION LLC, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS Defendant

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 19, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 20, 2020, at the NLT Title L.L.C., 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

LOT 44 IN UNIT NO. 4 OF CANDLEWICK LAKE SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 72-415 IN THE RECORDER OF DEEDS OFFICE, SITUATED IN BOONE COUNTY, ILLINOIS.

Commonly known as 416 TALLADEGA DRIVE SOUTH WEST, POPLAR GROVE, IL 61065
Property Index No. 03-27-451-025
The real estate is improved with a single family residence.
The judgment amount was \$52,777.52.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for

the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, or a unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). In accordance with 735 ILCS 5/15-1507(c)(1)(h-1) and (h-2), 765 ILCS 605/9(g)(5), and 765 ILCS 605/18.5(g-1), you are hereby notified that the purchaser of the property, other than a mortgagee, shall pay the assessments and legal fees required by subsections (g)(1) and (g)(4) of section 9 and the assessments required by subsection (g-1) of section 18.5 of the Illinois Condominium Property Act.

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, the sales department, Anselmo Lindberg & Associates, LLC Plaintiff's Attorneys, 1771 W. Diehl Road, Suite 120, NAPERVILLE, IL, 60563 (630) 453-6960 For bidding instructions, visit www.AnselmoLindberg.com.. Please refer to file number F18040083.

THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

Anselmo Lindberg & Associates, LLC
1771 W. Diehl Road, Suite 120
NAPERVILLE IL, 60563
630-453-6960
E-Mail: foreclosurennotice@anselmolindberg.com
Attorney File No. F18040083
Attorney ARDC No. 3126232
Case Number: 19 CH 20
TJSC#: 39-7524

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in *The Boone County Journal* 1/10, 17, 24/2020

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FIRST FRANKLIN MORTGAGE LOAN TRUST 2005-FF1, MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-FF1 Plaintiff, -v.- 18 CH 23

KLAUS W. WESKOTT, HILDEGARD WESKOTT
Defendants
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on November 12, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 13, 2020, at the NLT Title L.L.C., 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

LOT 4 AS DESIGNATED UPON THE PLAT OF FOX RUN, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 44 NORTH, RANGE 3, EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF WHICH WAS RECORDED AUGUST 7, 1992 AS DOCUMENT NO. 92-6009 IN THE RECORDER OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 11868 CARDINAL LANE, CALEDONIA, IL 61011
Property Index No. 05-06-126-004

The real estate is improved with a single family residence.
The judgment amount was \$380,161.65.
Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, Alexander Potestivo, POTESTIVO & ASSOCIATES, P.C. Plaintiff's Attorneys, 223 WEST JACKSON BLVD, STE 610, Chicago, IL, 60606 (312) 263-0003. Please refer to file number 110622.

THE JUDICIAL SALES CORPORATION
One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

POTESTIVO & ASSOCIATES, P.C.

LEGAL NOTICES

Foreclosures

223 WEST JACKSON BLVD, STE 610
Chicago IL, 60606
312-263-0003
E-Mail: ilpleadings@potestivolaw.com
Attorney File No. 110622
Case Number: 18 CH 23
TJSC#: 39-7413

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

13142295
Published in The Boone County Journal Jan. 10,17,24/ 2020

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

MIDFIRST BANK Plaintiff,
-v- 19 CH 133
ROSIO GARCIA, ESTANISLADO RAMIREZ, JUANA RAMIREZ, MIGUEL GARCIA Defendant

NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on December 10, 2019, an agent for The Judicial Sales Corporation, will at 1:00 PM on February 18, 2020, at the NLT Title L.L.C, 530 S. State, Suite 201 (Logan Avenue entrance), Belvidere, IL, 61008, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

THE NORTH FIFTY (50) FEET OF LOT EIGHT (8) IN BLOCK FIVE (5) IN OTIS CASWELL'S ADDITION TO BELVIDERE, AS PLATTED AND RECORDED IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE CITY OF BELVIDERE, IN THE COUNTY OF BOONE AND THE STATE OF ILLINOIS

Commonly known as 821 FREMONT STREET, BELVIDERE, IL 61008

Property Index No. 05-36-132-015

The real estate is improved with a single family residence.

The judgment amount was \$96,216.74.

Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/or wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court.

Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale.

The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information.

If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1).

IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales.

For information, The sales clerk, SHAPIRO KREISMAN & ASSOCIATES, LLC Plaintiff's Attorneys, 2121 WAUKEGAN RD., SUITE 301, Bannockburn, IL, 60015 (847) 291-1717 For information call between the hours of 1pm - 3pm. Please refer to file number 19-091807.

THE JUDICIAL SALES CORPORATION

One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE

You can also visit The Judicial Sales Corporation at www.tjsc.com for a 7 day status report of pending sales.

SHAPIRO KREISMAN & ASSOCIATES, LLC

2121 WAUKEGAN RD., SUITE 301

Bannockburn IL, 60015

847-291-1717

E-Mail: ILNotices@logs.com

Attorney File No. 19-091807

Case Number: 19 CH 133

TJSC#: 39-7860

NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Published in *The Boone County Journal* Jan10, 17, 24

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT COUNTY OF BOONE - BELVIDERE, ILLINOIS

PNC BANK NATIONAL ASSOCIATION; Plaintiff,

vs. 18 CH 97

ROSEMARY C. JACOBS; ILLINOIS HOUSING DEVELOPMENT

AUTHORITY; UNKNOWN OWNERS AND NON

RECORD CLAIMANTS; Defendants,

NOTICE OF SALE

PUBLIC NOTICE is hereby given that pursuant to a Judgment of Foreclosure entered in the above entitled cause Intercountry Judicial Sales Corporation will on Thursday, February 6, 2020, at the hour of 12:15 p.m. in inside the front entrance of the, Boone County Courthouse, 601 North Main Street., Belvidere, Illinois 61008, sell to the highest bidder for cash, the following described mortgaged real estate:

THE NORTHWESTERLY FIFTY-FIVE (55) FEET OF LOT FOUR (4) IN BLOCK 19 (19) IN THE ORIGINAL TOWN OF BELVIDERE, AS PLATTED AND RECORDED IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS, SAID TRACT HAVING FRONTAGE OF 55 FEET ON THE SOUTHERLY LINE OF EAST MADISON STREET AND EXTENDING BACK OF THE SAME WIDTH THE WHOLE DEPTH OF SAID LOT, THAT IS 66 FEET, SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

P.I.N. 05-26-289-002-0000.

Commonly known as 403 E. Madison St., Belvidere, IL 61008.

The improvement on the property consists of a single family residence. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than a mortgagee shall pay the assessments required by subsection (g-1) of Section 18.5 of the Condominium Property Act.

Sale terms: 10% down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection.

For information call Ms. Kimberly S. Reid at Plaintiff's Attorney, Marinosci Law Group, PC, 134 North LaSalle Street, Chicago, Illinois 60602. (312) 940-8580.

13141369

Published in The Boone County Journal Jan 3, 10, 17, 2020

LEGAL NOTICES

Public Notices

ADVERTISEMENT FOR BIDS

DATE: January 10, 2019

PROJECT: Masonry Repair Project at Various Schools for Belvidere CUSD #100 Belvidere, Illinois

LOCATIONS: Belvidere School District
1320 East Avenue
Belvidere, Illinois, 61008

Belvidere South Middle School
919 East 6th Street
Belvidere, Illinois, 61008

Meehan Elementary School
1401 East 6th Street
Belvidere, Illinois, 61008

Washington Academy
1031 5th Avenue
Belvidere, Illinois, 61008

OWNER: Belvidere Unit School District #100
1201 5th Avenue
Belvidere, Illinois 61008

ARCHITECT: Richard L. Johnson Associates, Inc.
4703 Charles Street
Rockford, Illinois 61108

Tel: 815/ 398-1231

Fax: 815/ 398-1280

SCOPE: Bids will be received for a single contract for all Masonry Repair Work.

DATE DUE: Sealed bids will be received until 10:30am on Tuesday, February 4, 2020, at the office of the Business Manager, Belvidere Community Unit School District No. 100, 1201 Fifth Avenue, Belvidere, Illinois, and will be publicly opened and read aloud at that time.

PRE-BID MEETING: All prospective contractors are urged to attend a pre-bid meeting at 1:00pm on Tuesday, January 21, 2020, at the office of the Business Manager, Belvidere Community Unit School District No. 100, 1201 Fifth Avenue, Belvidere, Illinois.

PRE-BID SITE VISIT: Contractors are required to survey the existing conditions prior to bidding.

ACCESS TO BIDDING DOCUMENTS: Bidding Documents are on file for reference at the following location:

Office of the Architect Rockford, Illinois

NIBCA (N. Ill. Bldg. Contractors Assn). Rockford, Illinois

Bidding Documents may be secured from the office of the Architect. Plans and Specifications are available for download at www.rljarch.com under "Contractors".

DEPOSIT REQUIRED: Bidders may secure up to two (2) sets of bidding documents by submitting \$50.00 non-refundable deposit per set, plus a non-refundable check for \$10.00 per set if documents are mailed.

BID FORM: Bids shall be submitted in duplicate on forms issued by Architect.

PERFORMANCE BOND: A performance and payment bond for the full amount of the Contract will be required of the successful bidder. All costs associated with the bond shall be included in the bid amount.

BID SECURITY: Bids shall be accompanied by a Bid Security of at least 5% of the total amount of the base bid and all additive alternate bids. This may be in the form of a certified check, cashier's check, bank draft or bid bond, payable to the Owner as a guarantee that should the bidder be awarded the Work, the bidder will enter into a contract with the Owner and will furnish the proper performance and payment bond within the time limit set by the Owner. Bid securities will be returned to all other bidders when the successful bidder files a proper performance and payment bond and the contract is executed by the Owner. If the successful bidder fails to file such contract and performance and payment bond, the amount of his bid security shall be forfeited to the Owner as liquidated damages.

WAGE RULES: Each craft, type of worker and mechanic needed to execute the Contract shall be paid the prevailing wage rate for the locality in which the work is performed, in accordance with all federal laws and laws of the State as well as local ordinances and regulations applicable to the work hereunder and having force of law.

RIGHTS RESERVED BY OWNER: The Owner reserves the right to waive any irregularities and/or reject any or all bids when, in the opinion of the Owner, such action will serve the best interests of the Owner.

WITHDRAWAL OF BIDS: No bid may be withdrawn for a period of 60 days after the opening of bids without written consent of the Owner.

By order of the Board of Education for Belvidere CUSD #100

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IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT BOONE COUNTY, ILLINOIS

IN RE THE ESTATE OF: JOSE E. MARTINEZ, Deceased.

No. 19 P 45

PUBLICATION NOTICE

NOTICE IS GIVEN TO YOU: All heirs and legatees of Jose Martinez and all unknown creditors and claimants and any other unknown Defendants of Jose Martinez who resided at 2110 Lake Shore Dr., Belvidere, IL 61008 Boone County and died on July 8, 2019 that a Will has been approved to be Admitted to Probate as of 11/21/2019 and the Order admitting the Will to Probate was executed by the Court on 11/26/2019 at Boone County, Illinois Circuit Court and

UNLESS YOU: File your answer/claim/petition or otherwise file your appearance in this case in the office of the Boone County Clerk of Court, 601 N. Main St. Belvidere, IL 61008 on or before 6 months after this Publication Notice has first been published being on or before June 4, 2020, you will be barred from claims, causes of action and your Rights will be affected and the Relief asked for in the Petition will be granted.

WITNESS: November 27, 2019

Clerk of the Circuit Court

By: Deputy

FRANKS, GERKIN & McKENNA, P.C.

19333 E. Grant Hwy.

P. O. Box 5

Marengo, IL 60152

(815) 923-2107

Pleadings@fgmlaw.com

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ADVERTISEMENT FOR BIDS

DATE: January 10, 2019

PROJECT: Pavement Replacement Project at Various Schools for Belvidere CUSD #100 Belvidere, Illinois

LOCATIONS: Belvidere High School
1500 East Avenue
Belvidere, Illinois, 61008

Belvidere North High School
9393 Beloit Road
Belvidere, Illinois, 61008

Lincoln Elementary School
1011 Bonus Avenue
Belvidere, Illinois, 61008

Washington Academy
1031 5th Avenue
Belvidere, Illinois, 61008

OWNER: Belvidere Unit School District #100
1201 5th Avenue
Belvidere, Illinois 61008

ARCHITECT: Richard L. Johnson Associates, Inc.
4703 Charles Street
Rockford, Illinois 61108

Tel: 815/ 398-1231

Fax: 815/ 398-1280

SCOPE: Bids will be received for a single contract for all Pavement Replacement Work.

DATE DUE: Sealed bids will be received until 11:00am on Tuesday, February 4, 2020, at the office of the Business Manager, Belvidere Community Unit School District No. 100, 1201 Fifth Avenue, Belvidere, Illinois, and will be publicly opened and read aloud at that time.

PRE-BID MEETING: All prospective contractors are urged to attend a pre-bid meeting at 1:30pm on Tuesday, January 21, 2020, at the office of the Business Manager, Belvidere Community Unit School District No. 100, 1201 Fifth Avenue, Belvidere, Illinois.

PRE-BID SITE VISIT: Contractors are required to survey the existing conditions prior to bidding.

ACCESS TO BIDDING DOCUMENTS: Bidding Documents are on file for reference at the following location:

Office of the Architect Rockford, Illinois

NIBCA (N. Ill. Bldg. Contractors Assn). Rockford, Illinois

Bidding Documents may be secured from the office of the Architect. Plans and Specifications are available for download at www.rljarch.com under "Contractors".

DEPOSIT REQUIRED: Bidders may secure up to two (2) sets of bidding documents by submitting \$50.00 non-refundable deposit per set, plus a non-refundable check for \$10.00 per set if documents are mailed.

BID FORM: Bids shall be submitted in duplicate on forms issued by Architect.

PERFORMANCE BOND: A performance and payment bond for the full amount of the Contract will be required of the successful bidder. All costs associated with the bond shall be included in the bid amount.

BID SECURITY: Bids shall be accompanied by a Bid Security of at least 5% of the total amount of the base bid and all additive alternate bids. This may be in the form of a certified check, cashier's check, bank draft or bid bond, payable to the Owner as a guarantee that should the bidder be awarded the Work, the bidder will enter into a contract with the Owner and will furnish the proper performance and payment bond within the time limit set by the Owner. Bid securities will be returned to all other bidders when the successful bidder files a proper performance and payment bond and the contract is executed by the Owner. If the successful bidder fails to file such contract and performance and payment bond, the amount of his bid security shall be forfeited to the Owner as liquidated damages.

WAGE RULES: Each craft, type of worker and mechanic needed to execute the Contract shall be paid the prevailing wage rate for the locality in which the work is performed, in accordance with all federal laws and laws of the State as well as local ordinances and regulations applicable to the work hereunder and having force of law.

RIGHTS RESERVED BY OWNER: The Owner reserves the right to waive any irregularities and/or reject any or all bids when, in the opinion of the Owner, such action will serve the best interests of the Owner.

WITHDRAWAL OF BIDS: No bid may be withdrawn for a period of 60 days after the opening of bids without written consent of the Owner.

By order of the Board of Education for Belvidere CUSD #100

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Assumed Names

ASSUMED NAME CERTIFICATE OF INTENTION

State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Mobile Mechanic, I come to your car and repair business in said County and State under the name of 1st Choice Mechanic at the following addresses 1204 Oakley Street, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Alex Robertson, 1204 Oakley Street, Belvidere IL, 61008. Signed: Alex Robertson 12/27/19

Subscribed and sworn (or affirmed) to before me, this 27th day of December, 2019.

Julie A. Stapler, County Clerk, by Giselle Lenover, Deputy

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ASSUMED NAME CERTIFICATE OF INTENTION

State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Sole Proprietor business in said County and State under the name of Wyle E. Raceway at the following addresses 5934 Shattuck Road, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Billy J. McCoy, 503 Douglas Street, Belvidere IL, 61008. Signed: Billy J. McCoy 12/27/19

Subscribed and sworn (or affirmed) to before me, this 27th day of December, 2019.

Julie A. Stapler, County Clerk, by Erica Bluege, Deputy

Published in the Boone County Journal 01/03,10,17

ASSUMED NAME CERTIFICATE OF INTENTION

State of Illinois County of Boone) ss This is to certify that the undersigned intend...to conduct and transact a Cleaning Service business in said County and State under the name of Mop'N Go Cleaning Service at the following addresses 1005 S. Main Street, Belvidere IL, 61008 and that the true and real full names of all persons owning, conducting or transacting such business, with the respective residence address of each, are as follows: NAME AND ADDRESS OF RESIDENCE: Ashley M. Vanover, 1005 S. Main Street, Belvidere IL, 61008. Signed: Ashley M. Vanover 12/30/19

Subscribed and sworn (or affirmed) to before me, this 30th day of December, 2019.

Julie A. Stapler, County Clerk, by Giselle Lenover, Deputy

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