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Looking for that Something

David Larson

In the late 1800s, Belvidere was marked by a vibrant, exciting downtown where almost anything these two women crossing the street could want could be found, within a few paces of where they walked. Belvidere was a mercantile island before the Rockford shopping malls or online purchasing. Crossing South State Street near the John Plane hardware store, seen in the other picture at the intersection of South State Street and Logan Avenue, life in Belvidere for them was less defined by media and centered on human relationships. The mentality of American society was post-Civil War, influenced by the Industrial Revolution.

Only a few weeks ago the *Journal* published these same streetscapes. In looking for that something in our history, today in the hope of bringing that time and environment to life, we have repeated them along with two shops that operated on South State Street to better define the atmosphere.

The dresses the shoppers were wearing indicated that they were women of style. Perhaps these frocks were purchased at R.W. Banwell's, shown in the photos, or Sykes Dry Goods Store. Their wardrobes contained, of course, bustles that were essential items for any fashionable woman to have.

The bustle was used to accentuate their hips. It elevated the back hem of the outer skirt so the cloth would not be soiled when walking along a sidewalk or crossing the often muddy street. These two women wore their bustles as they were about to cross the trolley tracks and perhaps dodge reminders of the horse that traveled there before them.

Just as owners of oil-burning cars disregard pedestrians on the sidewalk that have to breathe the polluted air, so did many drivers of horse-drawn carriages. They ignored the bodily functions of their engine of transportation.

John Plane's Hardware Store and Sabin and Sykes Dry Goods Store were two of the earliest and most influential retail businesses to flourish in Downtown Belvidere.

The men in this photo all wore their finest black wool three-piece suits and most chose a bowtie to accent their starched-perfect white shirts. In the 1880s, black wool was the primary color and fabric of choice. White cotton shirts and a black bow tie were the favored accessories.

The garments, the stores, the carriages, the horse, the men and the women, along with some of the buildings on South State Street, have now disappeared. The site where John Plane's Hardware Store and Sabin and Sykes Dry Goods Store were located has long been razed into rubble and



replaced by what is now a bank. The church and the second-floor printing office also have been lost to time.

So many elements of our everyday existence are temporal and limited to our momentary perception of time. A brick-and-concrete structure that is an identifying symbol of today can disappear within the twinkling of an eye, keeping us seemingly frozen in time and no sense of the past.

The entrance to a meat market in Downtown Belvidere from the late 19th Century helps to define South State Street. By the bounty of food

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Foster Introduces Resolution to Promote Nuclear Security and The Work of the International Atomic Energy Agency

Congressman Bill Foster (D-IL) representing Belvidere introduced a resolution in support of the International Atomic Energy Agency's (IAEA) role in the promotion of nuclear security. The resolution reasserts the agency's position as an essential partner in ensuring international nuclear safety, and it encourages the United States to play an active role to prevent the spread of nuclear weapons.

"As the only Ph.D. physicist in Congress, I am proud to introduce this resolution to reaffirm the US's commitment to preventing nuclear

proliferation," Foster said. "The IAEA played an integral role in the success of the U.S.-brokered Joint Comprehensive Plan of Action (JCPOA) by monitoring Iran's uranium enrichment program and verifying their stockpile. Now that Trump has withdrawn the U.S. from that agreement and the IAEA is not able to conduct verification in Iran, the world is in a more dangerous position than before. If at some point Trump does succeed at reaching a new nuclear agreement with Iran, the IAEA will be essential for monitoring that agreement. Congress must therefore recommit to supporting the IAEA's work to reduce the spread of nuclear weapons and materials."

Founded in 1957, the IAEA is the organization tasked with verifying that countries comply with their commitments under the Nuclear Non-Proliferation Treaty and other non-proliferation agreements.

The House resolution is cosponsored by Reps. Don Beyer (D-VA), Joaquin Castro (D-TX), Jim McGovern (D-MA), Seth Moulton (D-MA), Eleanor Holmes Norton (D-DC), Ro Khanna (D-CA), Raja Krishnamoorthi (D-IL), Rick Larsen (D-WA), Jan Schakowsky (D-IL), and Dina Titus (D-NV).

and are needed to support technology like AI, cloud computing and data storage used by various industries, from education to health care.

Some cautioned against regulation, saying it could dissuade companies from investing in Illinois while others aired different concerns they've encountered.

An Illinois Senate committee has two data center-related hearings scheduled for later this week as well. Environmental advocates on Wednesday also lobbied in the Capitol for data center regulation.

Local government perspective

Mayors from Aurora and DeKalb offered competing views of the benefits and tradeoffs data centers bring. DeKalb Mayor Cohen Barnes praised the Meta data center that started construction in 2020 and was finished in 2023.

"When Meta first came to our community, they specifically said they want to make a significant impact in everything they do where they have a physical presence, and that's just what they did," Barnes said.

Meta, he said, has invested heavily in DeKalb by contributing to the nonprofit community and paying tens of millions of dollars in property and utility taxes, helping to fund schools and local police. It has also partnered with Northern Illinois University to bring STEM classes to area high schools.

According to the Rockford Register Star, the Meta facility's 2024 tax bill was \$32.1 million, or 11% of the total \$287.3 million in taxes generated in all of DeKalb County.

Barnes said DeKalb didn't require Meta to meet any standards or requirements before construction began, and he said he worries that requirements might drive further development away.

"I would encourage you, let's always think about how can we foster more economic development rather than inhibiting it with regulation and rules and requirements. And if we do that, then we do it

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- David Brei, 58, Belvidere, April 15
- Ernest "Jack" Carder Jr., 90, Marengo, April 14
- Veronica Castaneda Nova, 12, Harvard, April 21
- Bruce Cheek, 81, Formerly of Belvidere, April 18
- Roger Mitchell, 93, Belvidere, April 18

Illinois Lawmakers Begin Days Of Deep Dives On Data Centers

The House committee hearing was the first of several planned in the coming weeks

Nikoel Hytrek Capitol News Illinois


Illinois lawmakers are digging deep on data centers, with a House committee hearing from mayors, labor groups, and agriculture representatives about the facilities' local impacts in the first of three planned meetings.

Rep. Ann Williams, D-Chicago, the chair of the House Executive Committee, said she wanted to hear about the benefits and challenges of data centers as the General Assembly considers regulations like the POWER Act.

"Whatever we do here, we have to put people first," she said. "We have to put communities first. Data's important, business is important, revenues are important, but people must come first."

Water use, energy use, noise and how community benefit agreements are constructed were the primary concerns lawmakers wanted to address on Wednesday.

Generally, the speakers acknowledged data centers are part of a growing economy



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

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Data Centers from page 2

for every industry in the state of Illinois,” he said.

Aurora Mayor John Laesch, on the other hand, said residents have raised concerns about noise from data centers and the impact on the power grid.

“Residents living near data centers have described a constant low frequency hum day and night,” he said. “It’s not loud in a traditional sense, but persistent. People have described trouble sleeping, increased stress, loss of quiet in their own homes.”

Aurora currently has five data centers in operation and five more under construction.

In March, Aurora enacted ordinances that would require data center developers to conduct and submit studies dealing with noise, water consumption and energy needs. The ordinances also require future data centers to meet standards for noise, vibrations, water use and energy use. They will also need to get power from renewable energy sources.

Laesch said while the city has tried to address the issues locally, he urged the state to take broader action.

“Water and energy in particular, need to be addressed regionally or at the state level,” he said.

Those requirements mimic provisions in the POWER Act, a major data center regulation bill now under consideration in both chambers of the General Assembly.

Sangamon County on Tuesday approved the zoning proposal for a CyrusOne data center project, and Marc Ayers, a former member of the Sangamon County Board who resigned after Tuesday’s vote, said residents also aired worries about noise and water at those meetings.

Ayers, who voted against the proposal, said he was happy to see the \$500 million investment in Sangamon County, but he wanted to have more discussions before approving the project.

He said he also wanted more information from companies about their hiring practices for construction and for long-term operations. And he wanted transparency about a community benefit agreement between the data center and a local development group, especially considering the company also owns the data centers in Aurora.

“Rather than fixing the noise in Aurora, they’re expanding with a bigger project in Sangamon County,” he said. “So this aspect of being a good neighbor, we’re torn with that because they’re not really being a good neighbor right now in Aurora.”

Labor perspective

Representatives from labor were generally opposed to regulations. They said too many rules would risk companies choosing to do business elsewhere.

“The fact of the matter is data centers are going to be built. They are being built. The question is whether Illinois is ready to build them here,” said Marc Poulos the executive director of Indiana, Illinois, Iowa Foundation for Fair Contracting and a member of Local 150.

Poulos said there’s high demand for labor to work on these long-term construction projects in surrounding states, including hundreds of his own members. Without “smart standards,” he said, Illinois could lose out on that investment.

Joe Duffy with Climate Jobs Illinois, said finding a line between economic development and environmental protections should be the priority, but pausing perks like the data center tax credits — as Gov. JB Pritzker has proposed — is the wrong approach.

“We believe Illinois can maintain its lead in this race with the right balance of incentives, labor standards, local protections and infrastructure planning,” Duffy said. “We can attract investment while ensuring communities benefit workers are treated fairly, and our energy and water resources are responsibly managed.”

Land use

Farmers are most concerned about how data centers use land and water, said Bill Bodine of the Illinois Farm Bureau.

He said farmers support “bring your own energy” proposals but want reassurance that new renewable energy sources aren’t developed on land that could be used for farming.

“Those proposals should prioritize projects that place renewable energy on, say, center rooftops, parking areas, land already impacted by data center development,” he said.

He also called for water use reports and water withdrawal plans that are reviewed by the Illinois State Water Survey as well as efficiency standards for energy and water use.

Bodine said farmers are also concerned about data centers being abandoned if their technology becomes obsolete, or they reach the end of their lifespan. He asked for a decommissioning plan or process so the facilities could be removed easily.

“We don’t want it to turn into a dangerous situation or an eyesore,” he said.

Capitol News Illinois is a nonprofit, nonpartisan news service that distributes state government coverage to hundreds of news outlets statewide. It is funded primarily by the Illinois Press Foundation and the Robert R. McCormick Foundation.

Insurance Bill Combining Homeowners and Auto Regulation Passes House, Awaits Senate Action

Bill gives state authority to regulate homeowners and auto insurance premiums

Peter Hancock Capitol News Illinois

A bill that would give the Illinois Department of Insurance authority to review and approve rates for both homeowners and automobile coverage is advancing in the General Assembly.

Those two proposals, which started as separate pieces of legislation, were combined into a single bill that passed the House March 19. The combined bill now awaits Senate approval before being sent to Gov. JB Pritzker.

Pritzker initially called for rate review authority over homeowners insurance last summer after Bloomington-based State Farm Insurance announced it was raising rates in Illinois an average 27.2%, citing losses it had incurred from weather-related disasters in the state.

Pritzker, however, questioned that rationale. He and legislative leaders suggested the company may have been shifting losses from disasters in other states onto Illinois consumers. He also used the controversy to highlight the fact that, unlike most other states, Illinois exercises no control over insurance premiums and has no law prohibiting excessive, inadequate or unfairly discriminatory rates in the insurance industry.

Separately, Secretary of State Alexi Giannoulias has been pushing for reforms in the automobile insurance sector, arguing insurance companies were setting rates based on factors such as a person’s credit rating that have little or nothing to

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Charles Herbst Tax Attorney



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The Street

from page 1

displayed on the sidewalk against the storefront, one can appreciate the lifestyle of city dwellers in those days. A dressed hog is displayed in front of the store, with butcher shop owner John Siguard in his starched white apron standing at ease. A solemn expression on a proud proprietor's face.

We are uncertain if he held the serious visage because he was standing beside the dressed hog to his right, or if he was uncomfortable standing near the comely Kitty Lane.

From left to right, the bounty of meat is impressive. To the left hung chickens, ducks and geese. Roast goose, remains a delicacy today. The juicy meat of the goose is enhanced by the preparation, creating endless flavor.

On the table to the far left rests a large rack of pork ribs. Many claim that the succulent flavor of pork ribs is created by the sauce lavishly applied on the ribs. But the combination of flavors offered from the fat that marbles the ribs, the natural flavor of the pork, and the subtle taste offered by the roasting process over apple wood or mesquite will subtly combine with spices and sauce to create a memorable dining experience.

For decades, R.W. Banwell Dry Goods Store in Downtown Belvidere, from the late 1800s until the early portion of the 20th Century, contributed to the robust trade on South State Street. The store gained particular popularity during the Gay Nineties, when dressing for an occasion appealed to the higher aspirations among residents of this community. A community that was no longer in the frontier, but an economically promising city.

R.W. Banwell became successful in Belvidere because he subscribed to his marketing philosophy with everything he stocked in the store. Scanning the store advertisements that ran in the local newspapers and in the annual almanacs, almost everything that a woman would want to mend a garment, to darn a sock, to reconstruct a dress or to create a suit or dress from raw fabric was available at R.W. Banwell. He wisely understood that, in their era, sewing was work that fell exclusively on the shoulders of the woman in the house.

A quick glance at the pair in the photograph discloses that the man was attired in what could have been the finest English worsted wool. The woman appeared to have favored fine Italian silk, tailored to drape and embrace her figure with elegance.

The store was located in the Fuller Building for many years, and the location became known to many across the city, around the county, and spanning the region. There was no better store to trade at unless one wanted to ride the train or hitch the horse to a buggy and ride for a few hours into Chicago. But Chicago was so big and so far away, discouraging all but the most devoted shoppers.

Life in Belvidere's Business District at the turn of the century was more tightly knit than today. The interaction between customer and proprietor functioned as an exchange of ideas; the merchant always keeping his understanding of the community sharp. The choice of local political leaders was made by more than fifteen

percent of registered voters, as was the case in the last municipal election. It was more common than not to stop and have a conversation with someone on the street.

Today, walking traffic is virtually non-existent. We park our cars by computer, pave our streets, and groom the landscapes around new buildings. The alienation is palatable when we compare it to the society of Belvidere years ago. The value of history informs us about the lifestyle and achievements we inherit. The evidence of a photograph paints an atmosphere and our understanding of the past pulls it together. What will future generations inherit from this generation?

We brag. This issue marks the end of our 29th year of publishing.

The Kentucky Derby: Some Quick History

Tom Emery

Saturday, May 2 marks the 152nd running of the Kentucky Derby, one of the iconic events on the American sports calendar. It's certainly one of the quickest; it barely lasts two minutes. With that in mind, here are some fast historic facts on the Derby.

Exploring History: Churchill Downs, the home of the Kentucky Derby, was built by Meriwether Lewis Clark, Jr., the grandson of William Clark of Lewis and Clark exploration fame.

Not the Oldest: Contrary to popular belief, the Kentucky Derby is not the oldest of the three Triple Crown races; it is actually the youngest. The Belmont Stakes dates to 1867, while the Preakness Stakes was first contested in 1873. The inaugural Kentucky Derby was on May 17, 1875.

However, the Derby is the only one of the three that has been run continuously, as the Preakness and Belmont both have brief hiatuses in their respective histories.

Many believe the term "Triple Crown" was first used as early as 1923 before becoming common in

1930 when Gallant Fox captured all three races. Others believe the term did not catch on until 1935, when Omaha won all three.

It's in the Bloodlines: Gallant Fox is the lone Triple Crown winner to sire another Triple Crown winner, Omaha.

Any Day of the Week: The Derby was permanently scheduled on the first Saturday of May in 1931. Prior to that, the race was contested at various times in May. In its earliest inceptions, the Kentucky Derby was actually held on weekdays, rather than on Saturday. The first Derby in 1875 was run on a Monday.

Running for Longer: The Derby was originally a mile-and-a-half race. It was shortened to its present mile-and-a-quarter in 1896.

Seventeen and Nothing: Since the implementation of the automatic starting gate in 1930, no horse has won the Kentucky Derby from post number 17.

My Old Kentucky Home: Not surprisingly, of the 151 previous winners of the Kentucky Derby, 111 were bred in the state of Kentucky itself.

Land of Lincoln Loner: The lone Derby winner bred in the state of Illinois was Dust Commander in 1970.

Illinois is one of only 15 states where a Kentucky Derby winner was bred, as 35 states have never produced a Derby champion. There

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2026 Kentucky Derby 152

Here's the field at press time. Have fun.

<u>Post</u>	<u>Trainer</u>	<u>Jockey</u>	<u>Odds</u>
1. Renegade	Todd Pletcher	Irak Ortiz Jr.,	4-1
2. Albus	Riley Mott	Manny Franco	30-1
3. Intrepido	Jeff Mullins	Hector Berrios	50-1
4. Litmus Test	Bob Baffert	Martin Garcia	30-1
5. Right to Party	Kenny McPeck	Chris Elliott	30-1
6. Commandment	Brad Cox	Luis Saez	6-1
7. Danon Bourbon	Manabu Ikezoe	Atsuya Nishimura	20-1
8. So Happy	Mark Glatt	Mike Smith	15-1
9. The Puma	Gustavo Delgado	Javier Castellano	10-1
10. Wonder Dean	Daisuke Takayanagi	Ryusei Sakai	30-1
11. Incredibolt	Riley Mott	Jaime Torres	20-1
12. Chief Wallabee	Bill Mott	Junior Alvarado	8-1
13. Silent Tactic	Mark Casse	Cristian Torres	20-1
14. Potente	Bob Baffert	Juan Hernandez	20-1
15. Emerging Market	Chad Brown	Flavien Prat	15-1
16. Pavlovian	Doug O'Neill	Edwin Maldonado	30-1
17. Six Speed	Bhupat Seemar	Brian Hernandez Jr.	50-1
18. Further Ado	Brad Cox	John Velazquez	6-1
19. Golden Tempo	Cherie DeVaux	Jose Ortiz	30-1
20. Fulleffort	Brad Cox	Tyler Gaffalione	20-1

Alternates:

21. Great White	John Ennis	Alex Achard	50-1
22. Ocelli	Whit Beckman	Joe Ramos	50-1
23. Robusta	Doug O'Neill	Emisael Jaramillo	50-1
24. Corona de Oro	Dallas Stewart	Brian Hernandez Jr.	50-1

Please remember that gambling involves risk. Only wager with money that you can afford to lose.

Derby

from page 4

have been four winners that were bred outside the United States – two each from Canada and the United Kingdom.

Always the Bridesmaid: The lone horse to finish second in all three legs of the Triple Crown was Alydar, who was the runner-up to Affirmed in each race in 1978. Alydar was the sire of the 1987 Derby winner, Alysheba.

Bronze Medal: Similarly, the only horse to come in third in each of the three Triple Crown races was Mane Minister, in 1991.

Big Hearted: Secretariat, the strikingly beautiful horse who enthralled fans on his way to the 1973 Triple Crown, may have had an inside edge. Upon his death in 1989, it was discovered that his heart was two and a half times larger than normal.

Secretariat was the first Derby champion to win in under two minutes. Some believe the second-place finisher, Sham (who was also second to Secretariat at the Preakness) may have also finished in under two minutes, a point that is debated today.

Just like Secretariat, Sham had a big heart; it was found to be twice the normal size on his death in 1993.

Old-Boys Network: Only three fillies have won the Kentucky Derby – Regret (1913), Genuine Risk (1980), and Winning Colors (1988). Similarly, only six female jockeys have ridden in the Kentucky Derby. The highest-finishing woman rider in Derby history was Rosie Napravnik, who was fifth aboard Mylute in 2013.

Girls Night Out: One of the most important events of Kentucky Derby week at Churchill Downs is the Kentucky Oaks, a race for fillies which is now contested on Friday, the day before the Derby. The Oaks was first run on May 19, 1875, just two days after the first Kentucky Derby. Like the Derby, this year will also mark the 151st running of the Oaks.

The Kentucky Oaks usually has the third-highest attendance of any American race, trailing only the Kentucky Derby and the Preakness. The Derby and the Oaks are believed to be the two oldest continuously running major sporting events in the United States.

Horse of a Different Color: While most Derby winners are brown, eight gray horses have won the race.

Gray horses have an interesting history at Churchill Downs. One of the gray winners was Determine, the 1954 champion, who sired another of the gray champions, Decidedly, in 1962.

Monarchos, the 2001 winner, is the only champion other than the remarkable Secretariat to win the race in under two minutes.

Spectacular Bid, the 1979 winner, also took the Preakness but came up short in a bid for the Triple Crown, finishing third at the Belmont. In 1997, the aptly-named Silver Charm also won the Derby and Preakness, then finished a close second at the Belmont.

The last gray to win was Giacomo in 2005,

the fourth-longest shot to ever win the Derby at 50-1. Of the three fillies to capture the race, Winning Colors was a gray. The other gray to win was Gato Del Sol in 1982, whose first victory as a three-year-old was the Kentucky Derby.

Silver-Haired: Silver Charm is currently the oldest living winner of a Kentucky Derby or any Triple Crown race, for that matter. He turned 32 this February 22.

Dying for Their Sport: The safety of horses in racing has been a frontline issue in recent times after twelve horses died at Churchill Downs in the spring of 2023 alone. Two of the deaths were in the undercard races on the day of the Kentucky Derby.

The 2008 Kentucky Derby runner-up, filly Eight Belles, suffered major fractures during the race and was euthanized afterward on the track in full view of the 157,770 in attendance.

The 2006 Derby champion, Barbaro, suffered similar injuries two weeks later at the Preakness, and was euthanized in January 2007. Protests on the humane aspect of horse racing are nothing new and are likely to continue, especially after the 2023 tragedies.

Big Odds: The longest shot to capture the Kentucky Derby was Donerail, a 91-1 pick in 1913. With such massive odds, he paid a record \$184.90.

Big Money: At the 1889 Kentucky Derby, Frank James, brother of outlaw Jesse and a regular at many tracks, was flush with winnings of \$2,400 from a race earlier that day. Eager for more, he asked a bookmaker of the odds on Spokane, a relatively unknown horse in the field.

The reply was “Ten-to-one and the sky’s the limit.” James threw down \$5,000 on Spokane, causing the bookmaker to reply, “As far as I’m concerned, that’s the sky!” Spokane edged the pre-race favorite, Proctor Knott by a

head, earning more money for Frank.

Horses and Dogs: Spokane is the only Kentucky Derby winner bred in the state of Montana. But he was actually foaled in Illinois at the farm of Richard Rowett, one mile north of Carlinville. Rowett sold Spokane’s dam while she was in foal, and the colt was born in Montana.

A Civil War hero, Rowett is credited with introducing the true-bred beagle hound to the United States from his native England in the mid-1870s. Spokane was named for the city in Washington.

Going Out on Top: Grindstone won the 1996 Kentucky Derby, which proved to be his last race. He was retired after a bone chip was discovered in a knee. Grindstone was the grandsire of another Derby winner, Mine That Bird in 2009, and died in 2022 at the age of 29.

Make the Old Man Proud: Grindstone was the son of Unbridled, the 1990 Kentucky Derby champion, and is the last Derby winner to be sired by another Derby champion. There have been twelve Kentucky Derby champions who sired other Derby winners.



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Unit # - Tenant

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

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2021-GS1 Plaintiff,
-v.-
2023 FC 64

ROCHELLE JACOBSON, AS INDEPENDENT ADMINISTRATOR OF ESTATE OF SHIRLEY JACOBSON, DECEASED Defendant
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PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on February 17, 2026, an agent for The Judicial Sales Corporation, will at 1:00 PM on May 18, 2026, at the Advocus National Title Insurance, 530 S. State, Suite 201, (Logan Avenue entrance), Belvidere, IL, 61008, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:

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Property Index No. 05-35-454-018

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The judgment amount was \$89,999.61.

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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, contact MANLEY DEAS KOCHALSKI LLC Plaintiff's Attorneys, ONE EAST WACKER, SUITE 1250, Chicago, IL, 60601 (312) 651-6700. Please refer to file number 23-007321.

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.

MANLEY DEAS KOCHALSKI LLC

ONE EAST WACKER, SUITE 1250

Chicago IL, 60601

312-651-6700

E-Mail: AMPS@manleydeas.com

Attorney File No. 23-007321

Case Number: 2023 FC 64

TJSC#: 46-451

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. 6088-964154

Published in The Boone County Journal: 4/21, 4/28, 5/5/26 SW

TAKE NOTICE

CERTIFICATE NO. 2022-00112

TO: Estate of Carol A Harris, Spouse of Carol A Harris, James C Harris, Steve Harris, Occupant, Boone County Clerk, Persons in occupancy or actual possession of said property; Unknown owners or parties interested in said land or lots.

A Petition for Tax Deed on premise described below has been filed with the Circuit Clerk of

BOONE County, IL as Case No. 2026TX6

The Property is located at:

1510 Valley View Dr, Belvidere, IL 61008

Property Index Number: 05-17-201-006

Said Property was sold on 10/26/2023 for Delinquent Real Estate Taxes and/or Special Assessments for the year 2022.

The period of redemption will expire on 8/19/2026. On 09/22/2026 at 9:15 AM the Petitioner will make application to such Court in said County for an Order for Issuance of a Tax Deed.

1095 Investments, LLC, Petitioner

6088-963945

Published in The Boone County Journal: 4/21, 4/28, 5/5/26 SW

TAKE NOTICE

CERTIFICATE NO. 2022-00158

TO: KCK Holdings LLC, KCK Holdings LLC, KCK Holdings LLC, Occupant, Boone County Clerk, Persons in occupancy or actual possession of said property; Unknown owners or parties interested in said land or lots.

A Petition for Tax Deed on premise described below has been filed with the Circuit Clerk of

BOONE County, IL as Case No. 2026TX7

The Property is located at:

143 Kishwaukee St, Belvidere, IL 61008

Property Index Number: 05-26-433-043

Said Property was sold on 10/26/2023 for Delinquent Real Estate Taxes and/or Special Assessments for the year 2022.

The period of redemption will expire on 8/19/2026. On 09/22/2026 at 9:15 AM the Petitioner will make application to such Court in said County for an Order for Issuance of a Tax Deed.

1095 Investments, LLC, Petitioner

6088-963946

Published in The Boone County Journal: 4/21, 4/28, 5/5/26 SW

TAKE NOTICE

CERTIFICATE NO. 2022-00177

TO: Ervey Romero, Armandina Romero, Ervey Romero, Armandina Romero, Ervey Romero, Kristopher Hartman, Occupant, The Huntington National Bank, Boone County Clerk, Persons in occupancy or actual possession of said property; Unknown owners or parties interested in said land or lots.

A Petition for Tax Deed on premise described below has been filed with the Circuit Clerk of

BOONE County, IL as Case No. 2026TX8

The Property is located at:

1098 W 5th St, Belvidere, IL 61008

Property Index Number: 05-35-182-002

Said Property was sold on 10/26/2023 for Delinquent Real Estate Taxes and/or Special Assessments for the year 2022.

The period of redemption will expire on 8/19/2026. On 09/22/2026 at 9:15 AM the Petitioner will make application to such Court in said County for an Order for Issuance of a Tax Deed.

1095 Investments, LLC, Petitioner

6088-963947

Published in The Boone County Journal: 4/21, 4/28, 5/5/26 SW

TAKE NOTICE

CERTIFICATE NO. 2022-00209

TO: Rogelio Hernandez-Flores, Lisa Hernandez Rogelio Hernandez-Flores, William Frazer, Socorro Hernandez, Occupant, PNC Bank NA, PNC Bank NA, Boone County Clerk, Persons in occupancy or actual possession of said property; Unknown owners or parties interested in said land or lots.

A Petition for Tax Deed on premise described below has been filed with the Circuit Clerk of

BOONE County, IL as Case No. 2026TX9

The Property is located at:

1006 Washington St, Belvidere, IL 61008

Property Index Number: 05-36-256-001

Said Property was sold on 10/26/2023 for Delinquent Real Estate Taxes and/or Special Assessments for the year 2022.

The period of redemption will expire on 8/19/2026. On 09/22/2026 at 9:15 AM the Petitioner will make application to such Court in said County for an Order for Issuance of a Tax Deed.

1095 Investments, LLC, Petitioner

6088-963948

Published in The Boone County Journal: 4/21, 4/28, 5/5/26 SW

IN THE CIRCUIT COURT OF STATE OF ILLINOIS IN THE CIRCUIT COURT OF THE 17th JUDICIAL CIRCUIT BOONE COUNTY - IN PROBATE

In the Matter of: ALBERT R. CARTWRIGHT, Decedent.

2026-PR-12

NOTICE FOR PUBLICATION-WILL AND CLAIMS

NOTICE is given of the death of Albert R. Cartwright on January 30, 2026. Letters of Office were issued on March 18, 2026, to Scott M. Robin, who is the legal representative of the estate. The attorney for the estate is Attorney Charles G. Popp, P.C., 205 Cadillac Court #4, Belvidere, Illinois.

Claims against the estate may be filed on or before October 30, 2026, that date being at least six (6) months from the date of first publication, or within three (3) months from the date of mailing or delivery of Notice to creditors, if mailing or delivery is required by 755 ILCS 5/18-3, whichever date is later. Any claim not filed by the requisite date stated above shall be barred.

Claims against the estate may be filed in the office of the Boone County Circuit Clerk--Probate Division at the Boone County Courthouse, 601 North Main Street, Belvidere, Illinois 61008, or with the estate legal representative, or both.

Published in The Boone County Journal: 4/21, 4/28, 5/5/26

Pursuant to the Illinois Self-Service Storage Facility Act, notice is hereby given that the storage facility listed below will sell at public auction the personal property in the below listed occupants' leased spaces to satisfy the owner's lien. The personal property stored therein by the following occupants may include but is not limited to general household, office and personal items, furniture, boxes, clothes, and appliances. The unit will be sold at public auction through online auction services of <https://www.storageauctions.com> with bids opening at 10:00 AM on 4/21/2026 and closing at 10:00 AM on 05/05/2026. Strovo Management LLC d/b/a Belvidere Storage, 810 W. Locust Street, Belvidere, IL. 61008 Phone (815) 337-7398

Unit # 52 Christopher WT Nelson

Published in The Boone County Journal: 4/21 & 28, 2026

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

F STREET INVESTMENTS LLC, A WISCONSIN LIMITED LIABILITY COMPANY, Plaintiff,
-v.-
2026 FC 1

SILLO RIDGE HOMES, INC, AQUA ILLINOIS, INC, CANDLEWICK LAKE ASSOCIATION, SANCTUARY OF BULL VALLEY MASTER OPERATING ASSOCIATION BOONE COUNTY TRUSTEE, 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 April 7, 2026, an agent for The Judicial Sales Corporation, will at 1:00 PM on May 27, 2026, at the Advocus National Title Insurance, 530 S. State, Suite 201, (Logan Avenue entrance), Belvidere, IL, 61008, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:

Property 1: 217 New Forest R SW, Poplar Grove, IL 61065

LOT 146 IN UNIT NUMBER 4 OF CANDLEWICK LAKE SUBDIVISION ACCORDING TO THE PLAT RECORDED AS DOCUMENT NO. 72R0415 IN THE RECORDER OF DEEDS OFFICE FOR BOONE COUNTY, ILLINOIS, SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Common Address: 217 New Forest R SW, Poplar Grove, IL 61065

PIN: 03-27-329-001

Property 2: 104 Rockaway Ct NE, Poplar Grove, IL 61065

LOT 178 IN UNIT NUMBER 5 OF CANDLEWICK LAKE SUBDIVISION ACCORDING TO THE PLAT RECORDED AS DOCUMENT NO. 72R01508 IN THE RECORDER OF DEEDS OFFICE FOR BOONE COUNTY, ILLINOIS, SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Common Address: 104 Rockaway Ct NE, Poplar Grove, IL 61065

PIN: 03-22-404-013

Property 3: 103 Drew Ct NE, Poplar Grove, IL 61065

LOT 32 IN UNIT NUMBER 11 OF THE CANDLEWICK LAKE SUBDIVISION ACCORDING TO THE PLAT RECORDED IN THE RECORDER OF DEEDS OFFICE FOR BOONE COUNTY, ILLINOIS, SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Common Address: 103 Drew Ct NE, Poplar Grove, IL 61065

PIN: 03-22-253-020

Property 4: 110 Heath Cliff Grove SE, Poplar Grove, IL 61065

LOT 141 OF CANDLEWICK LAKE SUBDIVISION, UNIT NO. 1 ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 71R02491 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS, SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Common Address: 110 Heath Cliff Grove SE, Poplar Grove, IL 61065

PIN: 03-26-151-002

Property 5: 411 Staffordshire Dr NE, Poplar Grove, IL 61065

LOT 51, IN CANDLEWICK LAKE, UNIT NO. 11, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE FOR BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS

Common Address: 411 Staffordshire Dr NE, Poplar Grove, IL 61065

PIN: 03-22-252-007

Property 6: 304 Briar Cliff St SW, Poplar Grove, IL 61065

LOT 102 IN CANDLEWICK LAKE UNIT NO. 8 ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 72R3073 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Common Address: 304 Briar Cliff St SW, Poplar Grove, IL 61065

PIN: 03-27-180-020

Property 7: 306 Briar Cliff St SW, Poplar Grove, IL 61065

LOT 101 IN CANDLEWICK LAKE UNIT NO. 8 ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 72R3073 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Common Address: 306 Briar Cliff St SW, Poplar Grove, IL 61065

PIN: 03-27-180-021

Property 8: 1341 E Longwood Dr, Bull Valley, IL 60098

LOT 61 IN THE SANCTUARY OF BULL VALLEY - PHASE 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 10, PART OF THE SOUTHWEST 1/4 OF SECTION 10, THE SOUTHWEST 1/4 OF SECTION 11, PART OF THE EAST 1/2 OF SECTION 11, PART OF THE WEST 1/2 OF SECTION 11, PART OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 44 NORTH, RANGE 7, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 8, 2003 AS DOCUMENT 2003R0123486, IN MCHENRY COUNTY, ILLINOIS.

Common Address: 1341 E Longwood Dr, Bull Valley, IL 60098

PIN: 13-14-103-011

Property 9: 1470 W Longwood Dr, Bull Valley, IL 60098

LOT 74 IN THE SANCTUARY OF BULL VALLEY - PHASE 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 10, PART OF THE SOUTHWEST 1/4 OF SECTION 10, THE SOUTHWEST 1/4 OF SECTION 11, PART OF THE EAST 1/2 OF SECTION 11, PART OF THE WEST 1/2 OF SECTION 11, PART OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 44 NORTH, RANGE 7, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 8, 2003 AS DOCUMENT 2003R0123486, IN MCHENRY COUNTY, ILLINOIS.

Common Address: 1470 W Longwood Dr, Bull Valley, IL 60098

PIN: 13-11-353-001

Commonly known as 217 NEW FOREST R SW, 104 ROCKAWAY CT NE, 103 CREW CT NE, 110 HEATH CLIFF GROVE SE, 411 STAFFORDSHIRE DR NE, 304 BRIAR CLIFF ST SW, 306 BRIAR CLIFF ST SW, POPLAR GROVE, IL 61065, 1341 E LONGWOOD DR, 1470 W LONGWOOD DR., BULL VALLEY, IL 60098

Property Index No. 03-27-329-001, 03-22-404-013, 03-22-253-020, 03-26-151-002, 03-22-252-007, 03-27-180-020, 03-27-180-021, 13-14-103-011, 13-11-353-001

The real estate is improved with a vacant lot for each property.

The judgment amount was \$185,179.18.

Sale terms: If sold to anyone other than the Plaintiff, 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, in certified funds or wire transfer, is due within twenty-four (24) hours. 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, contact Luke P Wiley, Wiley Law Group, LLC Plaintiff's Attorneys, 53 W. Jackson Blvd. Suite 1510, Chicago, IL, 60604 (815) 685-4203.

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.

Luke P Wiley
Wiley Law Group, LLC
53 W. Jackson Blvd. Suite 1510
Chicago IL, 60604
815-685-4203
Fax #: 815-390-1643
E-Mail: lukewiley@wileylaw.net
Case Number: 2026 FC 1
TJSC#: 46-874

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.

Case # 2026 FC 1
I3285967
Published in The Boone County Journal April 28, May 5, 12, 2026 PNN

ASSUMED NAMES

STATE OF ILLINOIS COUNTY of BOONE COUNTY
ASSUMED NAME CERTIFICATE OF INTENTION

No. DBA4269 - The undersigned person(s) do hereby certify that a PUBLISHING business is or is to be conducted or transacted under the name of BOONE COUNTY JOURNAL that its location is or will be 419 SOUTH STATE ST in BELVIDERE, IL in the County of BOONE COUNTY, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.

Phone Number: 815-544-4430
BOONE COUNTY PUBLICATIONS LLC 4 1 9
SOUTH STATE STREET BELVIDERE, ILLINOIS 61008
I, Amy E. Ohlsen, Clerk & Recorder of Boone County, in the State aforesaid, do hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: April 9, 2026
Amy E. Ohlsen, Clerk & Recorder of Boone County
Published in Boone County Journal 4/14, 4/21, 4/ 20/26 - P

STATE OF ILLINOIS COUNTY of BOONE COUNTY ASSUMED NAME CERTIFICATE OF INTENTION

No. DBA4276 - The undersigned person(s) do hereby certify that a DAYCARE business is or is to be conducted or transacted under the name of PEARL STREET KIDS ACADEMY that its location is or will be 2170 PEARL STREET in BELVIDERE, IL in the County of BOONE COUNTY, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.

Phone Number: 815-975-9342
ADEL GHAFFARI 1255 SOUTH MICHIGAN AVE. UNIT 1709
CHICAGO, ILLINOIS 60605
I, Amy E. Ohlsen, Clerk & Recorder of Boone County, in the State aforesaid, do hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: April 17, 2026
Amy E. Ohlsen, Clerk & Recorder of Boone County
Published in Boone County Journal 4/21, 4/28, 5/05/26 - P

STATE OF ILLINOIS COUNTY of BOONE COUNTY ASSUMED NAME CERTIFICATE OF INTENTION

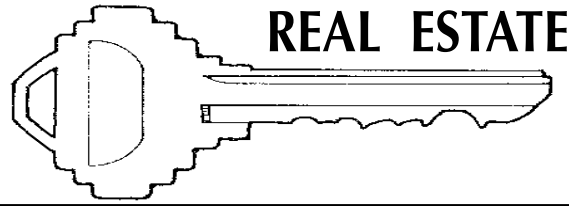
No. DBA4278 - The undersigned person(s) do hereby certify that a HOME - BASED FLORIST business is or is to be conducted or transacted under the name of AZ BLOSSOMS that its location is or will be 445 LYNNE LANE in BELVIDERE, IL in the County of BOONE COUNTY, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.

AHTZIRI EMILY ZAMUDIO 445 LYNNE LANE
BELVIDERE, ILLINOIS 61008
I, Amy E. Ohlsen, Clerk & Recorder of Boone County, in the State aforesaid, do hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: April 22, 2026
Amy E. Ohlsen, Clerk & Recorder of Boone County
Published in Boone County Journal 4/28, 5/05, 5/12/26 - P

STATE OF ILLINOIS COUNTY of BOONE COUNTY
ASSUMED NAME CERTIFICATE OF INTENTION

No. DBA4277 - The undersigned person(s) do hereby certify that a WINDOW SCREEN REPAIRS business is or is to be conducted or transacted under the name of SANFORD & SCREENS that its location is or will be 107 BRANDYWINE DR SE in POPLAR GROVE, IL in the County of BOONE COUNTY, State of Illinois, and that the true or real name(s) of the person(s) owning, conducting, or transacting the same with the post office address or address of said person(s) is shown below.

Phone Number: 815-596-0441
TYLER DENNIS SANFORD 107 BRANDYWINE DR SE
POPLAR GROVE, ILLINOIS 61065
I, Amy E. Ohlsen, Clerk & Recorder of Boone County, in the State aforesaid, do hereby certify that the within is a true and correct copy of an Assumed Name Certificate on file in my office. Dated: April 21, 2026
Amy E. Ohlsen, Clerk & Recorder of Boone County
Published in Boone County Journal 4/28, 5/05, 5/12/26 - P



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

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2021-GS1 Plaintiff, -v- 2023 FC 64
ROCHELLE JACOBSON, AS INDEPENDENT ADMINISTRATOR OF ESTATE OF SHIRLEY JACOBSON, DECEASED Defendant
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on February 17, 2026, an agent for The Judicial Sales Corporation, will at 1:00 PM on May 18, 2026, at the Advocus National Title Insurance, 530 S. State, Suite 201, (Logan Avenue entrance), Belvidere, IL, 61008, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:

Lot Forty-Eight (48) as designated upon Plat No. 4 of Washington Heights Subdivision, being a part of the East Half (1/2) of the West Half (1/2) of the Southeast Quarter (1/4) of Section 35, Township 44 North, Range 3 East of the Third P.M., as platted and recorded in the Recorder's Office of Boone County, Illinois, on October 22, 1974 as Document No. 74-2373 in Plat File Index Envelope #2, situated in Boone County, State of Illinois.

Commonly known as 621 RUTH CIRCLÉ, BELVIDERE, IL 61008
Property Index No. 05-35-454-018
The real estate is improved with a single family residence.
The judgment amount was \$89,999.61.

Sale terms: If sold to anyone other than the Plaintiff, 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, in certified funds or wire transfer, is due within twenty-four (24) hours. 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, contact MANLEY DEAS KOCHALSKI LLC Plaintiff's Attorneys, ONE EAST WACKER, SUITE 1250, Chicago, IL, 60601 (312) 651-6700. Please refer to file number 23-007321.

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.

MANLEY DEAS KOCHALSKI LLC
ONE EAST WACKER, SUITE 1250
Chicago IL, 60601
312-651-6700
E-Mail: AMPS@manleydeas.com
Attorney File No. 23-007321
Case Number: 2023 FC 64
TJSC#: 46-451

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.
6088-964154
Published in The Boone County Journal: 4/21, 4/28, 5/5/26

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

F STREET INVESTMENTS LLC, A WISCONSIN LIMITED LIABILITY COMPANY, Plaintiff, -v- 2026 FC 1
SILO RIDGE HOMES, INC, AQUA ILLINOIS, INC, CANDLEWICK LAKE ASSOCIATION, SANCTUARY OF BULL VALLEY MASTER OPERATING ASSOCIATION BOONE COUNTY TRUSTEE, 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 April 7, 2026, an agent for The Judicial Sales Corporation, will at 1:00 PM on May 27, 2026, at the Advocus National Title Insurance, 530 S. State, Suite 201, (Logan Avenue entrance), Belvidere, IL, 61008, sell at public in-person sale to the highest bidder, as set forth below, the following described real estate:

Commonly known as 217 NEW FOREST R SW, 104 ROCKAWAY CT NE, 103 CREW CT NE, 110 HEATH CLIFF GROVE SE, 411 STAFFORDSHIRE DR NE, 304 BRIAR CLIFF ST SW, 306 BRIAN CLIFF ST SW, POPLAR GROVE, IL 61065, 1341 E LONGWOOD DR, 1470 W LONGWOOD DR., BULL VALLEY, IL 60098

Property Index No. 03-27-329-001, 03-22-404-013, 03-22-253-020, 03-26-151-002, 03-22-252-007, 03-27-180-020, 03-27-180-021, 13-14-103-011, 13-11-353-001

The real estate is improved with a vacant lot for each property.
The judgment amount was \$185,179.18.

Sale terms: If sold to anyone other than the Plaintiff, 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, in certified funds or wire transfer, is due within twenty-four (24) hours. 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.

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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, contact Luke P Wiley, Wiley Law Group, LLC Plaintiff's Attorneys, 53 W. Jackson Blvd. Suite 1510, Chicago, IL, 60604 (815) 685-4203.

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Case Number: 2026 FC 1
TJSC#: 46-874

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.

Case # 2026 FC 1
I3285967
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Insurance

from page 3

do with their driving record.

Neither bill made it through the General Assembly in 2025. A bill regulating homeowners insurance passed the Senate during the fall veto session in October but failed on the floor of the House just before lawmakers adjourned.

Product of negotiations

The bill that emerged in the House last week was the product of continued negotiations among lawmakers and the governor's office, although the insurance industry says it still opposes the final product.

Senate Bill 1486, as amended by the House, would prohibit companies from charging "excessive, inadequate or unfairly discriminatory" rates for auto and homeowners insurance. And, starting July 1, 2027, it would require them to give consumers at least 60 days' notice before raising premiums 10% or more.

It would also establish a procedure for the Insurance Department to review and approve new rate filings after July 1, 2027. Although companies would still be allowed to file new rates and begin collecting premiums under those terms immediately, the department would have authority to review those rates.

If the agency finds them to be excessive, inadequate or unfairly discriminatory, it would notify the company, which could then request an administrative hearing. If, after the hearing, the agency still finds the rates excessive, it could reject the rate filing. It would also have the authority to order the company to rebate customers for any excessive premiums it collected.

The bill would also prohibit the practice of "cost-shifting" by requiring companies to use "credible, state-specific" data in setting rates whenever such data is available and statistically reliable.

"This legislation is important to home and car owners of Illinois who are struggling with increasing insurance rates," Rep. Thaddeus Jones, D-Calumet City, the bill's chief House sponsor, said during floor debate.

Insurance industry concerns

Rep. Jeff Keicher, R-Sycamore, who works as an insurance agent, said the new bill was an improvement over earlier versions. But he said it does not address the factors that he said are the real causes of rising premiums — the rising frequency of catastrophic weather events and the proliferation of "storm chasers" who exploit those events for their own profit, at the expense of insurance companies.

"Those storm chasers are driving additional insurance claims and additional costs," he said. "We continue to see lawsuits filed for dubious reasons that continue to drive costs."

Keicher and a number of other lawmakers who work in the insurance industry abstained from voting on the bill. It passed 66-40 and will next be sent to the Senate. It was not immediately clear how quickly the Senate would take up the bill.

The Illinois Insurance Association, the American Property Casualty Insurance Association and

the National Association of Mutual Insurance Companies issued a joint statement following the House vote saying the bill represented "one of the most sweeping and harmful insurance regulatory overhauls in state history" and that it would end up harming Illinois consumers.

"Illinois families are already facing an affordability crisis with property taxes, gas, grocery, and utility bills all rising," the organizations said. "Inflation is squeezing household budgets from every direction. At a moment when lawmakers should be laser-focused on affordability, the General Assembly is instead advancing radical legislation that would make both auto and homeowners' insurance more expensive for nearly every Illinois household."

Local votes

Locally, Rep. John Cabello, Jeff Keicher, Toni McCombie, and Joe Sosnowski voted no. Rep. Dave Vella voted yes, and Rep. Maurice West voted present.

Capitol News Illinois is a nonprofit, nonpartisan news service that distributes state government coverage to hundreds of news outlets statewide. It is funded primarily by the Illinois Press Foundation and the Robert R. McCormick Foundation.

License Suspension Or Speed Control? Lawmakers Explore Alternative for Reckless Drivers

Bill would allow certain offenders to apply for the program

Ben Szalinski Capitol News Illinois

Illinois drivers who have their license suspended for speeding or reckless driving violations could have an alternative under legislation being considered in the Statehouse.

Rep. Marti Deuter, D-Elmhurst, is pushing a bill that would allow drivers to have a speed control device installed in their car rather than having their license suspended.

"Speeding is a chronic problem on our streets and is a threat to public safety," Deuter told a House committee last month. "Speeding is a factor in nearly half of all deadly crashes. Risk of fatality increases as speed increases."

Under House Bill 4948, drivers who have their license suspended following two infractions within 12 months for either reckless driving or speeding 26 mph or more over the speed limit would qualify to apply for a permit with the secretary of state's office to join the program. If approved, they'd have to pay a \$30 monthly fee to have the device installed in their car. Drivers would be required to use the device for one year after their first suspension, two years after their second suspension and three years after three or more suspensions.

Participants would still be subject to some prohibitions, however, such as driving a commercial vehicle or school bus.

"We know that the primary penalty for extreme or repeat speeders, which is license suspension or revocation, doesn't work," Deuter said. "Data indicates that about 75% of the people whose licenses are suspended continue to drive."

The bill was approved unanimously by the committee but is still being negotiated before getting a full vote in the chamber.

How the device works

The device is programmed to know the road's speed limit and prevents the vehicle from driving any faster than it, no matter how hard the driver presses the gas pedal. It's similar to ignition interlock devices that people convicted of drunk driving must blow in to start their car. Drivers that shut the devices off or tamper with them could be charged with a Class A misdemeanor.

Mike Mahana, vice president of LifeSafer, a company that provides interlock and speed control devices, said the program allows people to continue their daily routines. He said the devices also come with an override button that can allow drivers to temporarily go faster if needed.

"It is configurable to let them go for a certain period of seconds over the speed limit," Mahana told Capitol News Illinois. "We control that by how many miles per hour they go over the speed limit and for how long they can use it for. It's meant for people that need to pass a vehicle, maybe go up a hill, passing a truck."

Rep. Will Guzzardi, D-Chicago, was among the lawmakers who participated in LifeSafer's demonstration of the technology outside the Statehouse on Wednesday.

"It feels very natural and it also feels really safe," Guzzardi told Capitol News Illinois. "You as a driver, you don't notice it after a couple of minutes. You're driving normally."

Guzzardi said that once he hit the 30 mph speed limit on Springfield's streets, he didn't notice any difference in how the car handled.

"I think this really reinforced for me that this technology works and it's safe and it's easy," he said. "If we can make drivers safer on the road and help them avoid collateral consequences involving the criminal justice system, I think that's a win."

Virginia, Washington, and Washington, D.C., are the only jurisdictions that have the program, according to the National Conference of State Legislators.

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