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Christmas In 1776

James Middleton (revised)

Of all of the days when a military attack could be planned, why would a commander choose Christmas Day? But, why not Christmas Day? Most military operations are planned to surprise the enemy. Christmas Day was an ideal day for the General of the Continental Army, George Washington, to execute an operation to change the focus of colonial public opinion and to turn the table on the British in New Jersey.

The attack by Washington focused on Hessian forces encamped in Trenton, New Jersey. The Hessian forces were mercenary German forces under contract to provide military services to the British. Hessian forces were led by Colonel John Rall and legend has it that he was caught by complete surprise.

Rall had given his troops the night off to celebrate the Christmas holiday because he had been misled by John Honeyman, a spy for Washington. Honeyman persuaded him that the Continental Army would be at ease for the holiday. Rall was enjoying a holiday dinner in Trenton with local businessman Abraham Hunt when a note arrived informing Rall that Washington's Army was moving. Legend has it that Rall placed the note in his pocket and continued to enjoy the evening.

When the battle of Trenton began, the Colonial Army soon took the ground. As Rall was retreating he was hit by a musket ball and fell. He died later that day from the injury and the note he received the night before was found inside his coat.

Leading in to that Christmas attack, the Colonial Army was not doing well. The tenuous condition of the Army led Paine to write his pamphlet series *The American Crisis*. Though the British evacuated Boston early in 1776, the defense of New York City had not gone well. Washington attempted early incursions into New Jersey, but he was chased back to Pennsylvania. His army was shrinking due to expiring enlistments, desertions and injuries and death.

By December 15, Washington's Army was encamped on the Delaware River where he had an estimated 4,000 to 6,000 men with something over 1,700 men unfit for duty needing care. Problems with lost supplies, inefficient provisions and the severe early winter of 1776 led to Paine's authorship of his pamphlet and the need for action to improve the condition of the army.

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Emmanuel Leutz, *Washington Crossing the Delaware* (1851)

Report Card: Belvidere Schools Performing Below State Average

Sofi Zeman Contributing writer

Despite improved academic performance, teacher retention, and graduation rates, Belvidere District 100 continued to trail behind in proficiency among core subject matters, according to the district's 2025 state report card.

Board members last month heard an update on key demographics tracked by the Illinois State Board of Education. The government collects data from districts throughout the state and compiles the annual Illinois Report Card.

District 100's report card showed that it fell behind state proficiency averages in English-Language Arts, Mathematics and Science. Across the district, about 37.2 percent of students were deemed proficient in ELA; 26.1 percent in Math; and 36.1 percent in Science.

Across grade levels, proficiency in mathematics improved from the year prior. District 100 scored 12.3 percentage points behind the state average of about 38 percent during the most recent reporting period. Before that, the district was 13.5 percentage points behind.

About 20 percent of eighth graders in District 100 were passing Algebra I compared to the state average of 30 percent.

Graduation rates increased by more than four points, bringing the district rate to about 89 percent, which is about the state average. Of those graduates, about 54 percent, attended postsecondary education within a

year of graduating, according to the report.

Matt Zickert, a former board member and community member, said he was glad the district was taking a look at its state report card. He said the board hasn't always been as vocal about District 100's performance in previous years. Zickert noted that the district still fell behind state averages.

Teachers

District 100's teacher retention rate increased slightly, from 88.3 percent to 89.7 percent, between reporting periods.

The district employs about 578 teachers, 62 percent of whom have a master's degree or higher, according to the report card.

Teachers are also making more in District 100 than they did in previous years, according to the report card. According to the report, the average pay for a teacher was \$63,000 in 2020 and \$80,373 in 2025. The state average in 2025 is \$78,495.

Schools

All 10 district schools earned a "Commendable" designation on their report cards. This means that although they didn't fall in the top 10 percent of performing schools, those campuses aren't "underperforming" and have solid graduation rates.

Among the district's roughly 7,500 students, more than half, 55 percent, are considered from low income households.

Chronic absenteeism is about one point higher in District 100 than the state average. In District 100, about 25.6 percent of students were chronically absent, meaning they missed more than 10 percent of the school year.

Washington from page 1

Popular public opinion in late 1776 was led by Thomas Paine. He had penned two pamphlets that were a popular means to advance opinion. Paine was a master pamphleteer. He began with his most famous pamphlet, *Common Sense*, and followed with another published on the eve of Washington's foray into New Jersey. That second document was titled *The American Crisis*.

Thomas Paine had long been critical of the British government and was also critical of the fledgling Colonial government. He has been referred to as one of the American founding fathers and the two pamphlets contributed to swaying public opinion to favoring independence from the British crown.

Paine came to America in 1774. Soon after his arrival he wrote *Common Sense*,



Charles Arrowood, 2 days, Belvidere, Dec. 9
Richard Britton, 75, Poplar Grove, December 13
Shirley Brown, 87, Harvard, December 13
Alan Fischer, 69, Belvidere, December 12
Joyce Frazer, 74, Belvidere, December 9
Thomas Knabe, 83, Belvidere, December 10
Margaret Maggio, 94, Belvidere, December 7
Mary Ann (Raupp) Nolen, 83, Harvard, Dec. 13
John Sturges, 74, Formerly of Belvidere, Dec. 12
Anthony Zack, 75, Belvidere, December 11

which crystalized his demand for American independence. He followed with a 16-part pamphlet series titled *The American Crisis*, with the first of that series published on December 19, 1776 and distributed on the eve of Washington's attack on Christmas Day.

After release of *The American Crisis*, morale of the colonists and the Continental Army improved. The pamphlet opened with that now famous quotation, "These are the times that try men's souls." and the inspiration went forward. Washington ordered his troops to read the pamphlet and Paine's words were said to have encouraged the soldiers and to have improved their tolerance of their difficult conditions.

Reinforcements arrived for Washington that emboldened him to plan and to execute his surprise attack. With a force of more than 6,000 men, Washington planned a three-pronged attack. The plan called for the three attacking forces to take Trenton, then combine and move against British posts in Princeton and New Brunswick.

Three-days of food was prepared for the crossing. As the day progressed, the men were given fresh flints for their muskets and made final preparations for the crossing. By 4 PM, the men marched to the river's edge and were issued ammunition. The crossing was planned to occur as soon as darkness fell.

The weather conditions later on Christmas Day and in the early evening grew worse with rain, sleet, and snow, propelled by a gale wind. Washington led the crossing. Behind him were 2,400 troops with 18 cannons, baggage needed by the troops, and from 50 to 75 horses. Because of the worsening conditions, the river froze over, delaying the arrival of the cannons until well after 3 AM.

On the morning of December 26, the troops were assembled to begin the attack. During the initial thrust, the Continental Army lost only three men with six wounded, while 22 Hessians were killed and 98 wounded. More than 1,000 prisoners were captured by the Americans along with muskets, powder, and artillery.

Following this successful attack, Washington and his men returned to their camp and prepared for a third assault. The taking of Trenton had a positive effect on the troops and on the colonists who later read of the victory. The attack secured Washington's role as the military leader of the Continental Army.

At the time of the crossing, Washington's Army contained a number of men who would later play pivotal roles in the formation and the setup of the American government. Future president James Monroe served, the future Chief Justice of the Supreme Court, John Marshall, Alexander Hamilton, and Arthur St. Clair, who later served as the President of the Continental Congress and Governor of the Northwest Territory.



Speaking Last Tuesday, December 16, at UAW Local 1268 in Belvidere, Paul Nolley, Democratic candidate for Congress for the 16th Congressional District announced that he has received the endorsement of the Illinois AFL-CIO, and the UAW Illinois State Community Action Program Council. He will face incumbent Congressman Darin LaHood in November.

Pritzker Signs \$1.5B Plan to Overhaul Public Transportation, Avoid Service Cuts

Law raises money to allow Chicago-area transit agencies to avert financial disaster

Ben Szalinski Capitol News Illinois

A yearslong effort to overhaul and improve funding for Chicago's public transportation agencies crossed the finish line on Tuesday with Gov. JB Pritzker's signature.

Pritzker signed Senate Bill 2111, which raises \$1.5 billion to plug a fiscal cliff for the Chicago area's transit agencies that was set to hit next year. The plan doesn't include any statewide tax increases, instead relying on an increased sales tax in the Chicago area and a diversion of funds from the state's Road Fund.

Many downstate lawmakers, particularly Republicans, lamented that the measure is expected to bring in only \$129 million for transit agencies outside of Chicago and its suburbs. Those agencies had advocated for \$200 million.

Advocates said the measure and a new Chicago-area leadership board created by it will reimagine the role public transportation plays in the state's economy and people's lives.

The Regional Transportation Authority (RTA), Chicago Transit Agency (CTA), Metra commuter rail and Pace Suburban Bus collectively faced a

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real journalism for a real democracy

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Phone: (815) 544-4430 Fax: 544-4330
www.boonecountyjournal.com
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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.

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LEGAL NOTICES

IN THE CIRCUIT COURT OF
 THE SEVENTEENTH JUDICIAL CIRCUIT
 BOONE COUNTY, ILLINOIS
ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A
QUICKEN LOANS INC. Plaintiff,
-v.-
2025FC36
KAREN J. SULLIVAN et al, Defendant
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 19, 2025, an agent for The Judicial Sales Corporation, will at 1:00 PM on January 6, 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 ONE HUNDRED THIRTY-SIX (136) IN CANDLEWICK LAKE, UNIT NO. 1, A SUBDIVISION SITUATED IN BOONE COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NO. 71-2491; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 125 HEATH CLIFF DR SE, POPLAR GROVE, IL 61065

Property Index No. 03-26-152-004 a/k/a 0326152004

The real estate is improved with a residence.

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.

Where a sale of real estate is made to satisfy a lien prior to that of the United States, the United States shall have one year from the date of sale within which to redeem, except that with respect to a lien arising under the internal revenue laws the period shall be 120 days or the period allowable for redemption under State law, whichever is longer, and in any case in which, under the provisions of section 505 of the Housing Act of 1950, as amended (12 U.S.C. 1701k), and subsection (d) of section 3720 of title 38 of the United States Code, the right to redeem does not arise, there shall be no right of redemption.

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, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876

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.

CODILIS & ASSOCIATES, P.C.
 15W030 NORTH FRONTAGE ROAD, SUITE 100
 BURR RIDGE IL, 60527
 630-794-5300
 E-Mail: pleadings@il.cslegal.com
 Attorney File No. 14-25-03107
 Attorney ARDC No. 00468002
 Case Number: 2025FC36
 TJSC#: 45-2145

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 # 2025FC36
 13277673

Published in The Boone County Journal Dec 9, 16, 23, 2025

IN THE CIRCUIT COURT OF
 THE SEVENTEENTH JUDICIAL CIRCUIT
 BOONE COUNTY, ILLINOIS
 PNC BANK, NATIONAL ASSOCIATION, Plaintiff,
 -v.-
 2025FC27

JUSTIN W. WINCH; HOLLY J. WINCH; Defendants.
 1616 Manchester Road, South Beloit, IL 61080

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/20/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 5, 2026 at 10:00 AM CDT and closing on 1/7/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 46 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT THE POINT OF INTERSECTION OF THE EAST LINE OF SAID WEST 1/2 AND THE NORTH LINE OF THE PREMISES CONVEYED TO THE PEOPLE OF THE STATE OF ILLINOIS IN INSTRUMENT RECORDED JUNE 14, 1972 AS DOCUMENT NO. 722384 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; THENCE WEST ALONG SAID NORTH LINE, BEING THE NORTH RIGHT OF WAY LINE OF MANCHESTER ROAD, A DISTANCE OF 353.00 FEET; THENCE NORTH AT RIGHT ANGLES TO SAID NORTH LINE A DISTANCE OF 4.00 FEET; THENCE WEST ALONG THE NORTH LINE OF SAID PREMISES A DISTANCE OF

49.89 FEET; THENCE NORTH PARALLEL WITH THE EAST LINE OF SAID WEST 1/2, A DISTANCE OF 537.15 FEET; THENCE EAST PARALLEL WITH THE NORTH LINE OF SAID PREMISES, A DISTANCE OF 403.00 FEET TO THE EAST LINE OF SAID WEST 1/2, THENCE SOUTH ALONG THE EAST LINE OF SAID WEST 1/2, A DISTANCE OF 541.15 FEET TO THE PLACE OF BEGINNING; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 1616 Manchester Road, South Beloit, IL 61080
 Property Index No. 01-08-400-008

The real estate is improved with a Single Family Residence. The judgment amount was \$189,911.64 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 1616 Manchester Road into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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. For information, contact Plaintiff's attorney: Diaz Anselmo & Associates, LLC (630) 453-6960 please refer to file number 6746-215294. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 6746-215294 Case Number: 2025FC27 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.

13277813

Published in The Boone County Journal Dec 9, 16, 23, 2025

CLAIM NOTICE

NOTICE is given of the death of Wayne L. Hyser; decedent's probate Case No. 2025-PR-66, pending in the Circuit Court of Boone County, Illinois. Letters of Office were issued to Julie Hyser Frykman on November 26, 2025. Claims may be filed on or before June 1, 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 Section 18-3 of the Illinois Probate Act, 1975 as amended, 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 Clerk of the Court at the following address: Boone County Courthouse, 601 N. Main Street, Belvidere, IL 61008, or with the estate's legal representative, or both.

Copies of claims filed with the Circuit Clerk's Office, Probate Division, must be mailed or delivered to the estate's legal representative and to his attorney within ten days after it has been filed.

Julie Hyser Frykman, Administrator,
 by her attorneys REESE & REESE
 Dated: December 2, 2025

BY: One of them Jason A. Lawrence #6237519

REESE & REESE
 979 N. Main St.

Rockford, IL 61103
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Published in The Boone County Journal Dec 9, 16, 23, 2025

IN THE CIRCUIT COURT OF THE 17th JUDICIAL CIRCUIT
 COUNTY OF Boone - Belvidere, ILLINOIS
PENNYMAC LOAN SERVICES, LLC, Plaintiff
vs.
25 FC 12 CALENDAR
LAUREN G. RANDALL, EDWIN H. RANDALL III, UNKNOWN
OWNERS AND NON-RECORD CLAIMANTS, Defendant
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 January 22, 2026, at the hour 12:15 p.m., Outside the Circuit Clerk's Office in the Lobby of the Boone County Courthouse, 601 North Main Street, Belvidere, IL 61008, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:

LOT TWO (2) AS DESIGNATED UPON THE PLAT OF BENNETTS CROSSING, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER (1/4) OF SECTION 19, TOWNSHIP 45 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF WHICH SUBDIVISION IS RECORDED MARCH 16, 1995 IN ENVELOPE 149-A AS DOCUMENT NO. 95-1305 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

P.I.N. 04-19-103-002.

Commonly known as 216 CARSON DR., POPLAR GROVE, IL 61065.

The real estate is: 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 189.5 of the Condominium Property Act. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than the mortgagee shall pay the assessments required by subsection (g-1) of Section 189.5 of the Condominium Property Act. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgement of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection. Prospective bidders are admonished to check the court file before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

For information call Sales Department at Plaintiff's Attorney, Law Offices of Ira T. Nevel, 175 North Franklin Street, Suite 201, Chicago, Illinois 60606. (312) 357-1125. 25-00271

continued on page 6

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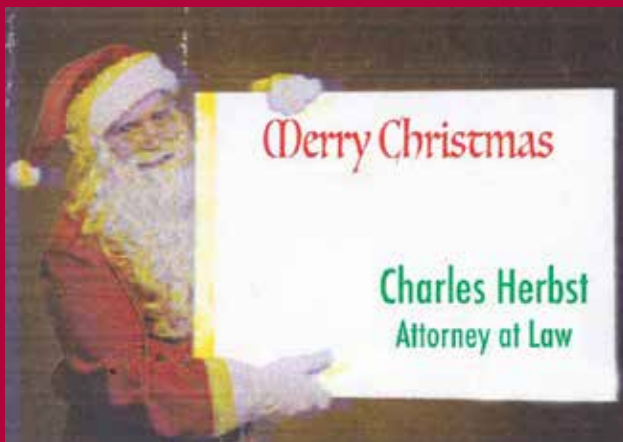
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Raja Krishnamoorthi, U.S. Reps. Robin Kelly, and Lt. Gov. Juliana Stratton

(Capitol News Illinois photos by Jerry Nowicki)

How Illinois' Democratic U.S. Senate Candidates Plan to Address Economic Issues

Candidates propose solutions on housing, health care and other cost-of-living issues

Ben Szalinski Capitol News Illinois

Recent polling by Reuters found that 45% of voters list “cost of living” as their top concern heading into the 2026 election.

With that in mind, the three top Democrats vying to become the party’s nominee for U.S. senator in Illinois have released proposals detailing how they plan to make life more affordable for Americans.

“The cost of living is just too darn high, which is why I am putting forth a menu of policy proposals to drive down the cost of living, make it possible for everyday folks to buy a home, send their children to quality public schools, start a business, continue their post-secondary education, afford their life-saving prescription drugs, and more,” U.S. Rep. Raja Krishnamoorthi, a Schaumburg Democrat, said in a statement Tuesday releasing his agenda.

Krishnamoorthi, Lt. Gov. Juliana Stratton and U.S. Rep. Robin Kelly are the most well-known names in a 14-candidate primary to replace retiring U.S. Sen. Dick Durbin.

The economic plans show plenty of similarities between candidates in a race where they’ve yet to separate themselves on major policy issues. But they did differentiate in a few key areas in terms of how to achieve similar results.

The federal minimum wage has been \$7.25 since 2009, and each candidate supports raising it to at least \$15. But the two incumbent members of Congress go a step further, with Kelly, a Lynwood Democrat, proposing increasing the wage to \$17 by 2030 and Krishnamoorthi proposing raising

the wage to \$15 and then tying it to inflation so it will increase in subsequent years.

Here are other ways their economic plans compare:

What issues are candidates addressing				
	Minimum wage rate	Medicare for all?	Restrictions on corporate home buying?	Child Tax Credit expansion?
Krishnamoorthi	\$15 tied to inflation*	Not mentioned	Yes, not specific	Yes, raise to \$4,000 maximum
Kelly	\$17 by 2030	Yes	Yes, not specific	Not mentioned
Stratton	\$15	Yes	Yes, with a tax penalty	Yes, not specific

Source: Candidate economic plans - Graphic reflects issues generally mentioned in candidate economic plans. Candidates may have taken positions on issues in other formats.
*Krishnamoorthi stated his position at a recent event but did not include it in the policy proposal.

Housing

Each candidate announced substantial proposals to address housing affordability.

Stratton’s plan calls for creating tax incentives to encourage construction companies to build homes below the median price point, creating a tax penalty for hedge funds that buy single family homes in hopes of keeping them affordable, and restricting the ability of artificial intelligence to set rents and screen applicants.

Krishnamoorthi said he wants to reestablish an Obama-era refundable tax credit for qualified first-time home buyers in their first five years of ownership. He also called for opening more land for residential development by rezoning vacant commercial buildings.

Kelly supports capping annual rent increases. She and Krishnamoorthi also generally support policies that limit a corporation’s ability to buy single family homes.

Health care

Both Stratton and Kelly say they support the concept of “Medicare for All,” which would establish a single-payer, government-run health insurance program that all Americans would have access to. Stratton’s plan also calls for Medicare to cover long-term care home services, hearing and vision, while Kelly only said it should cover dental and vision.

Kelly also wants to expand Affordable Care Act eligibility to more middle-class Americans and increase tax credits available under the act, though many credits are set to expire at the end of the year.

Krishnamoorthi’s plan does not indicate he supports the Medicare for All plan popular among many progressive Democrats. Instead, he calls for allowing Medicare to negotiate prices for more drugs each year and for passing legislation to regulate pharmacy benefit managers in hopes of reducing drug prices.

Food and hunger issues

With food prices a top issue in conversations about cost of living, and the Trump administration labeling affordability a Democratic “con job,” both Krishnamoorthi and Stratton have proposed ideas to help people struggling to afford to eat.

Krishnamoorthi is calling for establishing a national free lunch program that would provide all children at least one free meal each day at school. He also wants U.S. government agencies to promote export policies that would help smaller family farms access overseas markets.

Krishnamoorthi said he will push for anti-trust legislation that targets grocery stores. Krishnamoorthi has released a TV ad that highlights his opposition to a merger between grocery chains Kroger and Albertsons.

Stratton said she would seek to create a permanent grant program that allows states to source food from local farmers to go to food banks. That would follow

a similar model as the Illinois-EATS program, which fell victim to federal spending cuts earlier this year.

Related: Stratton aims to bring Pritzker administration policies to national stage

Kelly’s economic plan did not address food and hunger issues.

Taxes

The candidates’ tax proposals reveal some of the most obvious differences between their plans.

Kelly’s plan calls for establishing a minimum tax on people with an annual net worth of \$100 million or more and lifting the cap on Social Security taxes.

Krishnamoorthi wants union members to be able to deduct dues from their taxes and eliminate federal taxes on Social Security benefits.

Stratton is calling for the most aggressive tax hikes and cuts by proposing to raise taxes on people earning more than \$1 million annually and provide a corresponding tax cut for middle class earners. Her plan does not address Social Security.

Krishnamoorthi was also the only candidate to substantially address tariffs in the economic plan and said Congress should change the law to limit the president’s ability to use emergency powers to raise tariffs — power that’s typically reserved to Congress. The incumbent congressman also said the federal government should make new low-interest loans available to farmers in response to tariffs.

Child issues

Making caring for children more affordable is also a sizable portion of some candidates’ platforms.

continued on page 8

INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
13278081
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
LAKEVIEW LOAN SERVICING, LLC, Plaintiff,
-v.- 2025FC11
NANCY L MCCOY; PAUL MICHAEL MCCOY; SECRETARY OF HOUSING AND URBAN DEVELOPMENT, Defendants.

2001 Wycliffe Street, Belvidere, IL 61008
NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/5/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 12, 2026 at 10:00 AM CDT and closing on 1/14/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

LOT ONE HUNDRED EIGHTY-ONE (181) AS DESIGNATED UPON FINAL PLAT NO. 5 OF WYCLIFFE, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER (1/4) OF SECTION 30, AND PART OF THE NORTHWEST QUARTER (1/4) OF SECTION 31, TOWNSHIP 44 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 19, 2004 AS DOCUMENT NO. 2004R04384, IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 2001 Wycliffe Street, Belvidere, IL 61008
Property Index No. 06-30-359-006

The real estate is improved with a Single Family Residence. The judgment amount was \$174,759.12 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 2001 Wycliffe Street into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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. For information, contact Plaintiffs attorney: McCalla Raymer Leibert Pierce, LLP (312) 346-9088 please refer to file number 25-20182IL. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-20182IL Case Number: 2025FC11 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.

13278242
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF
THE 17th JUDICIAL CIRCUIT
COUNTY OF Boone - Belvidere, ILLINOIS
PENNYMAC LOAN SERVICES, LLC
Plaintiff
vs. 25 FC 12 CALENDAR
LAUREN G. RANDALL, EDWIN H. RANDALL III, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS
Defendant

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 January 22, 2026, at the hour 12:15 p.m., Outside the Circuit Clerk's Office in the Lobby of the Boone County Courthouse, 601 North Main Street, Belvidere, IL 61008, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:
LOT TWO (2) AS DESIGNATED UPON THE PLAT OF BENNETTS CROSSING, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER (1/4) OF SECTION 19, TOWNSHIP 45 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF WHICH SUBDIVISION IS RECORDED MARCH 16, 1995 IN ENVELOPE 149-A AS DOCUMENT NO. 95-1305 IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.
P.I.N. 04-19-103-002.

Commonly known as 216 CARSON DR., POPLAR GROVE, IL 61065.
The real estate is: 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 189.5 of the Condominium Property Act. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than the mortgagee shall pay the assessments required by subsection (g-1) of Section 189.5 of the Condominium Property Act. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgement of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection. Prospective bidders are admonished to check the court file before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.
For information call Sales Department at Plaintiff's Attorney, Law Offices of Ira T. Nevel, 175 North Franklin Street, Suite 201, Chicago, Illinois 60606. (312) 357-1125. 25-00271
INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
13278081
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
LAKEVIEW LOAN SERVICING, LLC, Plaintiff,
-v.- 2025FC11
NANCY L MCCOY; PAUL MICHAEL MCCOY; SECRETARY OF HOUSING AND URBAN DEVELOPMENT,, Defendants.
2001 Wycliffe Street, Belvidere, IL 61008

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/5/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 12, 2026 at 10:00 AM CDT and closing on 1/14/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

LOT ONE HUNDRED EIGHTY-ONE (181) AS DESIGNATED UPON FINAL PLAT NO. 5 OF WYCLIFFE, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER (1/4) OF SECTION 30, AND PART OF THE NORTHWEST QUARTER (1/4) OF SECTION 31, TOWNSHIP 44 NORTH, RANGE 4 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 19, 2004 AS DOCUMENT NO. 2004R04384, IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 2001 Wycliffe Street, Belvidere, IL 61008
Property Index No. 06-30-359-006

The real estate is improved with a Single Family Residence. The judgment amount was \$174,759.12 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 2001 Wycliffe Street into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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. For information, contact Plaintiffs attorney: McCalla Raymer Leibert Pierce, LLP (312) 346-9088 please refer to file number 25-20182IL. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-20182IL Case Number: 2025FC11 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.

13278242
Published in The Boone County Journal Dec 16, 23, 30, 2025

Notice
The following amount must be paid no later than 5p.m., December 26, 2025. FULL payment of CASH or MONEY ORDER, accepted by APPOINTMENT at: Belvidere Boone Self Storage, 6276 Logan Ave., Belvidere, IL 61008 or the contents of the below units, located at 6252 Logan Ave, Belvidere, IL will be sold at auction on December 27, 2025 at 12pm or otherwise disposed of: Corry Snyder - Unit 58 - Amount due \$645.00 plus advertising. Published in The Boone County Journal December 16, 2025, and December 23, 2025.

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

KRISTIN B PINTO, Plaintiff
-VS- CASE #2025-OP-211
BRIAN WISOWATY, Defendant

LEGAL NOTICE
IN THE MATTER OF NOTICE TO BRIAN WISOWATY, take notice that a Petition for ORDER OF PROTECTION was filed in the Circuit Court of Boone County, Belvidere, Illinois on November 24, 2025.
This matter has ben set for hearing on January 13, 2026 at 2:00 P.M. in Courtroom #3 of the Boone County Courthouse, 601 N. Main Street, Belvidere, IL 61008.
Dated: 12-09-2025
Pamela Coduto
Clerk of the Circuit Court
17th Judicial Court
Boone County, Illinois
Published in The Boone County Journal 12/16,23,30

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
U.S. BANK NATIONAL ASSOCIATION, Plaintiff,
-v.- 2023FC74
PAMELA J. BOHLMAN et al, Defendant

NOTICE OF SALE
PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on January 16, 2024, an agent for The Judicial Sales Corporation, will at 1:00 PM on January 20, 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 FIVE (5) IN FREDERICK W. CROSBY'S THIRD ADDITION TO BELVIDERE, AS PLATTED AND RECORDED IN THE RECORDER'S OFFICE OF BOONE COUNTY, ILLINOIS. SITUATED IN THE COUNTY OF BOONE AND THE STATE OF ILLINOIS.
Commonly known as 318 KISHWAUKEE ST, BELVIDERE, IL 61008
Property Index No. 05-26-406-018
The real estate is improved with a residence.
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, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876

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.

CODILIS & ASSOCIATES, P.C.
15W030 NORTH FRONTAGE ROAD, SUITE 100
BURR RIDGE IL, 60527
630-794-5300
E-Mail: pleadings@il.cslegal.com
Attorney File No. 14-23-05937
Attorney ARDC No. 00468002
Case Number: 2023FC74
TJSC#: 45-3104

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 # 2023FC74
13278645
Published in The Boone County Journal Dec 23, 30, Jan 6

2026
NOTICE OF ELECTION OF DIRECTORS
To All Owners And Occupiers Of Lands Lying Within The Boundaries Of The Boone County Soil And Water Conservation District:
Notice is hereby given that an Election will be held on the seventh day of January 2026 from 7 a.m. to 6 p.m. at 211 N. Appleton Rd, Belvidere, IL 61008. Three Directors will be elected to serve the Boone County Soil and Water Conservation District of the State of Illinois.
All persons, firms or corporations who hold legal title or are in legal possession of any land lying within the boundaries of the said district are eligible to vote at said election, whether as lessee, renter, tenant or otherwise. Only such persons, firms or corporations are eligible to vote
William Hall Chairman
Boone County Soil and Water Conservation District
Published in The Boone County Journal Dec 23, 2025

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

M&T BANK, Plaintiff,
-v.- 2024FC52
OCTAVIA A WILLIAMS A/K/A OCTAVIA ANGELLE MCCALLA; AMERICAN EXPRESS NATIONAL BANK; GLEN ABBEY TRACE OWNERS ASSOCIATION, Defendants.
220 Glen Abbey Drive, Rockford, IL 61107

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 10/14/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 19, 2026 at 10:00 AM CDT and closing on 1/21/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

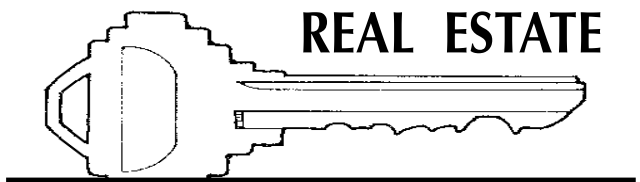
LOT ONE (1) AS DESIGNATED UPON THE PLAT OF GLEN ABBEY TRACE, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER (1/4) OF SECTION 7, TOWNSHIP 44 NORTH, RANGE 3 EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED SEPTEMBER 16, 1988 AS DOCUMENT NO. 88-3512 IN THE RECORDERS OFFICE OF BOONE COUNTY; SITUATED IN THE COUNTY OF BOONE AND STATE OF ILLINOIS.

Commonly known as 220 Glen Abbey Drive, Rockford, IL 61107
Property Index No. 05-07-301-014

The real estate is improved with a Single Family Residence. The judgment amount was \$398,229.67 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 220 Glen Abbey Drive into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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. For information, contact Plaintiffs attorney: McCalla Raymer Leibert Pierce, LLP (312) 346-9088 please refer to file number 24-19188IL. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 24-19188IL Case Number: 2024FC52 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.

13278958
Published in The Boone County Journal Dec 23, 30, 2025; Jan 6, 2026



IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
LAKEVIEW LOAN SERVICING, LLC, Plaintiff,
-v.-
2025FC11
NANCY L MCCOY; PAUL MICHAEL MCCOY; SECRETARY OF HOUSING AND URBAN DEVELOPMENT, Defendants.
2001 Wycliffe Street, Belvidere, IL 61008

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/5/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 12, 2026 at 10:00 AM CDT and closing on 1/14/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

Commonly known as 2001 Wycliffe Street, Belvidere, IL 61008
Property Index No. 06-30-359-006

The real estate is improved with a Single Family Residence. The judgment amount was \$174,759.12 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 2001 Wycliffe Street into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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)(l) 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. For information, contact Plaintiffs attorney: McCalla Raymer Leibert Pierce, LLP (312) 346-9088 please refer to file number 25-20182IL. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-20182IL Case Number: 2025FC11 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.

13278242
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF THE 17th JUDICIAL CIRCUIT
COUNTY OF Boone - Belvidere, ILLINOIS
PENNYMAC LOAN SERVICES, LLC, Plaintiff
vs.
25 FC 12 CALENDAR
LAUREN G. RANDALL, EDWIN H. RANDALL III, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, Defendant
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 January 22, 2026, at the hour 12:15 p.m., Outside the Circuit Clerk's Office in the Lobby of the Boone County Courthouse, 601 North Main Street, Belvidere, IL 61008, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:
P.I.N. 04-19-103-002.

Commonly known as 216 CARSON DR., POPLAR GROVE, IL 61065.
The real estate is: 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 189.5 of the Condominium Property Act. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than the mortgagee shall pay the assessments required by subsection (g-1) of Section 189.5 of the Condominium Property Act. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgement of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection. Prospective bidders are admonished to check the court file before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW.

For information call Sales Department at Plaintiff's Attorney, Law Offices of Ira T. Nevel, 175 North Franklin Street, Suite 201, Chicago, Illinois 60606. (312) 357-1125. 25-00271

INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
13278081
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. Plaintiff,
-v.-
2025FC36
KAREN J. SULLIVAN et al, Defendant
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 19, 2025, an agent for The Judicial Sales Corporation, will at 1:00 PM on January 6, 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 125 HEATH CLIFF DR SE, POPLAR GROVE, IL 61065
Property Index No. 03-26-152-004 a/k/a 0326152004
The real estate is improved with a residence.

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.

Where a sale of real estate is made to satisfy a lien prior to that of the United States, the United States shall have one year from the date of sale within which to redeem, except that with respect to a lien arising under the internal revenue laws the period shall be 120 days or the period allowable for redemption under State law, whichever is longer, and in any case in which, under the provisions of section 505 of the Housing Act of 1950, as amended (12 U.S.C. 1701k), and subsection (d) of section 3720 of title 38 of the United States Code, the right to redeem does not arise, there shall be no right of redemption.

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, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876

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.

CODILIS & ASSOCIATES, P.C.
15W030 NORTH FRONTAGE ROAD, SUITE 100
BURR RIDGE IL, 60527
630-794-5300
E-Mail: pleadings@il.cslegal.com

Attorney File No. 14-25-03107
Attorney ARDC No. 00468002
Case Number: 2025FC36
TJSC#: 45-2145

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 # 2025FC36
13277673
Published in The Boone County Journal Dec 9, 16, 23, 2025

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
PNC BANK, NATIONAL ASSOCIATION, Plaintiff,
-v.-
2025FC27
JUSTIN W. WINCH; HOLLY J. WINCH; Defendants.

1616 Manchester Road, South Beloit, IL 61080
NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/20/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 5, 2026 at 10:00 AM CDT and closing on 1/7/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

Commonly known as 1616 Manchester Road, South Beloit, IL 61080
Property Index No. 01-08-400-008

The real estate is improved with a Single Family Residence. The judgment amount was \$189,911.64 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 1616 Manchester Road into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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)(l) 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 assess-

ments 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. For information, contact Plaintiffs attorney: Diaz Anselmo & Associates, LLC (630) 453-6960 please refer to file number 6746-215294. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 6746-215294 Case Number: 2025FC27 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.

13277813
Published in The Boone County Journal Dec 9, 16, 23, 2025

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
LAKEVIEW LOAN SERVICING, LLC, Plaintiff,
-v.-
2025FC11
NANCY L MCCOY; PAUL MICHAEL MCCOY; SECRETARY OF HOUSING AND URBAN DEVELOPMENT,, Defendants.
2001 Wycliffe Street, Belvidere, IL 61008

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 8/5/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 12, 2026 at 10:00 AM CDT and closing on 1/14/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

Commonly known as 2001 Wycliffe Street, Belvidere, IL 61008
Property Index No. 06-30-359-006

The real estate is improved with a Single Family Residence. The judgment amount was \$174,759.12 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 2001 Wycliffe Street into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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)(l) 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. For information, contact Plaintiffs attorney: McCalla Raymer Leibert Pierce, LLP (312) 346-9088 please refer to file number 25-20182IL. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 25-20182IL Case Number: 2025FC11 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.

13278242
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF
THE 17th JUDICIAL CIRCUIT
COUNTY OF Boone - Belvidere, ILLINOIS
PENNYMAC LOAN SERVICES, LLC
Plaintiff
vs.
25 FC 12 CALENDAR
LAUREN G. RANDALL, EDWIN H. RANDALL III, UNKNOWN OWNERS AND NON-RECORD CLAIMANTS
Defendant
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 January 22, 2026, at the hour 12:15 p.m., Outside the Circuit Clerk's Office in the Lobby of the Boone County Courthouse, 601 North Main Street, Belvidere, IL 61008, sell, in person, to the highest bidder for cash, the following described mortgaged real estate:
P.I.N. 04-19-103-002.

Commonly known as 216 CARSON DR., POPLAR GROVE, IL 61065.
The real estate is: 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 189.5 of the Condominium Property Act. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than the mortgagee shall pay the assessments required by subsection (g-1) of Section 189.5 of the Condominium Property Act. Sale terms: At sale, the bidder must have 10% (or 25% if so ordered in the Judgement of Foreclosure) down by certified funds, balance within 24 hours, by certified funds. No refunds. The property will NOT be open for inspection. Prospective bidders are admonished to check the court file before bidding. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER THE ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(c) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. For information call Sales Department at Plaintiff's Attorney, Law Offices of Ira T. Nevel, 175 North Franklin Street, Suite 201, Chicago, Illinois 60606. (312) 357-1125. 25-00271
INTERCOUNTY JUDICIAL SALES CORPORATION
intercountyjudicialsales.com
13278081
Published in The Boone County Journal Dec 16, 23, 30, 2025

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
M&T BANK, Plaintiff,
-v.-
2024FC52
OCTAVIA A WILLIAMS A/K/A OCTAVIA ANGELLE MCCALLA;
AMERICAN EXPRESS NATIONAL BANK; GLEN ABBEY TRACE
OWNERS ASSOCIATION, Defendants.
220 Glen Abbey Drive, Rockford, IL 61107

NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on 10/14/2025, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on January 19, 2026 at 10:00 AM CDT and closing on 1/21/2026 at 10:00 AM subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate.

Commonly known as 220 Glen Abbey Drive, Rockford, IL 61107
Property Index No. 05-07-301-014

The real estate is improved with a Single Family Residence. The judgment amount was \$398,229.67 Sale Terms: Full Sale Terms are available on the property page at www.auction.com by entering 220 Glen Abbey Drive into the search bar. If sold to anyone other than the Plaintiff, the winning bidder must pay the full bid amount within twenty-four (24) hours of the auction's end. All payments must be certified funds. No third-party checks will be accepted. All bidders will need to register at www.auction.com prior to placing a bid. 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)(l) 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. For information, contact Plaintiff's attorney: McCalla Raymer Leibert Pierce, LLP (312) 346-9088 please refer to file number 24-19188IL. Auction.com, LLC 100 N LaSalle St., Suite 1400, Chicago, IL 60602 - 872-225-4985 You can also visit www.auction.com. Attorney File No. 24-19188IL Case Number: 2024FC52 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.

13278958
Published in The Boone County Journal Dec 23, 30, 2025; Jan 6, 2026

IN THE CIRCUIT COURT OF
THE SEVENTEENTH JUDICIAL CIRCUIT
BOONE COUNTY, ILLINOIS
U.S. BANK NATIONAL ASSOCIATION, Plaintiff,
-v.-
2023FC74
PAMELA J. BOHLMAN et al, Defendant
NOTICE OF SALE

PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on January 16, 2024, an agent for The Judicial Sales Corporation, will at 1:00 PM on January 20, 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 318 KISHWAUKEE ST, BELVIDERE, IL 61008
Property Index No. 05-26-406-018

The real estate is improved with a residence.
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, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876

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.

CODILIS & ASSOCIATES, P.C.
15W030 NORTH FRONTAGE ROAD, SUITE 100
BURR RIDGE IL, 60527
630-794-5300
E-Mail: pleadings@il.cslegal.com
Attorney File No. 14-23-05937
Attorney ARDC No. 00468002
Case Number: 2023FC74

TJSC#: 45-3104
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 # 2023FC74
13278645
Published in The Boone County Journal Dec 23, 30, Jan 6

Candidates from page 5

Krishnamoorthi wants to make low-interest federal loans available to entrepreneurs to open affordably priced child care centers that also pay workers an undefined "living wage." He also proposed raising the Child Tax Credit to a maximum of \$4,000 per recipient, up from \$2,200 in 2025.

Kelly said she supports the Child Care for Working Families Act, which she said would bring down an average family's daily child care costs to less than \$15. The legislative proposal aims to make child care free to more people, among other things.

Stratton's plan proposed expanding the Child Tax Credit but does not specifically say how.

Other issues

Each candidate also put forward a few proposals that were unique to their plans.

On energy, Kelly said she stands by the Bipartisan Infrastructure Law passed during the Biden administration as an effective way to reduce energy prices. Krishnamoorthi said he would push to create more incentives for homeowners to install solar panels and also restore funding for clean energy projects the Trump administration has slashed.

Krishnamoorthi's plan was the only one to touch on education, as he proposed increasing the maximum Pell Grant award for college students, doubling spending on career and technical education and requiring colleges to post more information about student outcomes, such as post-college earnings for graduates.

Stratton was the only candidate to propose expanding the Earned Income Tax Credit, though she did not specify by how much.

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.

Transit from page 2

\$230 million funding shortfall in 2026 as pandemic relief money ran out. The funding deficit was projected to grow to \$834 million in 2027 and \$937 million in 2028. Without action in Springfield to plug that gap, the transit agencies said they could have been forced to cut services by 40%.

The law also creates the Northern Illinois Transit Authority beginning September 2026, which is designed to be a stronger version of the RTA. The law gives NITA the ability to establish a universal fare system and coordinate schedules between the three service agencies — a power the RTA generally did not have.

New funding

The bulk of the funding, an estimated \$860 million, will come through redirecting sales tax revenue charged on motor fuel purchases to public transportation operations. The state's 2019 infrastructure plan had earmarked most of that money for road projects.

Another estimated \$200 million would come from

interest growing in the Road Fund — a state fund that is typically used for road construction projects but can also be used for transportation-related purposes under the state constitution.

The changes were the most controversial part of the legislation. Beginning next July, 80% of the sales tax revenue will go toward public transportation — marking a dramatic shift away from road projects.

"This bill makes an historic investment in downstate operating assistance and stabilizes a fund that has been structurally under resourced and puts downstate transit on a more sustainable path," she said.

The law also raises the existing RTA sales tax by 0.25 percentage points to 1% in Lake, McHenry, Kane, DuPage and Will counties and 1.25% in Cook County. That tax hike is expected to generate \$478 million.

Drivers of passenger vehicles on Northern Illinois' toll roads would also have to pay 45 cents more per toll as part of a plan to create a capital program for Tollway projects, though it must still be approved by the Tollway Board. Tolls would also increase by inflation each year.

The law also requires 25% of revenue to come from fares. Previously, 50% of the systems' revenue was required to be generated by riders.

Governing reforms

In addition to avoiding a crippling funding shortfall, lawmakers were also focused on revamping procedures and goals at the transit agencies.

The NITA board that will take over next September will be comprised of 20 members, but only five are required to be from outside Cook County. That caused some consternation for suburban lawmakers who feared their constituents' voices would be diluted on the new board.

"Let's call it what it is: a bailout for Chicago Mayor Brandon Johnson paid for by suburban taxpayers," Senate Minority Leader John Curran, R-Downers Grove, said in a statement. "It is going to make life even more expensive for suburban families with tax hikes and surcharges, while reducing suburban representation on transit decisions."

The law also creates a law enforcement task force that will target hot spots for public safety issues on Chicago's transit systems. Other roles will be tasked with de-escalating conflicts or seeking to address homelessness and mental illness.

Several key changes for riders are likely still several years away, however. The law calls for implementing a new universal fare collection system by early 2030 and doesn't require the agencies to follow a coordinated regional service plan until 2029.

The law also outlines new projects and goals for public transportation in Illinois. Lawmakers have said the bill's goal was not just to fund the existing public transportation operations in the state, but to expand them.

New projects the law could set in motion include passenger train service to Peoria, Moline and Kankakee, and new CTA stations in Chicago.

The law also creates new development regulations to incentivize residential and commercial development projects near transit stations and end minimum parking requirements near transit stops.

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.