Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

FILED
2/25/2026 4:37 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
36832634

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff,	)	
v.	)	No. 25 CH 10558
THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS. Defendants.	)	2701-09 W. Fulton St., Chicago, IL

AFFIDAVIT OF PROVE-UP PURSUANT TO 735 ILCS 5/15-1506

STATE OF ILLINOIS)
)
COUNTY OF COOK)

The undersigned, John Berghorst (the "Affiant"), being first duly sworn on oath, deposes and states as follows:

1. I am over 18 years of age.

2. That I am the Chief Lending Officer of the First Bank of Highland Park ("First Bank"), that I have authority to make this statement on its behalf because I am a person familiar with the business and its mode of operation based on my job duties, which include reviewing the ledgers, books, and records ("Records") kept in the regular course of business and ensuring that the Records have been accurately maintained. If called to testify at the trial of this matter, I could competently testify as to the facts contained in this affidavit.

3. First Bank is the owner and legal holder of the promissory note in the original principal amount of $2,450,000 (the "Loan") dated September 17, 2020 between First Bank and The Fulton Building, LLC. First Bank has been the owner and legal holder of the promissory note

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

since its creation.

4. The amount due is based on my review of the following records: The subject promissory note, the subject mortgage, the payment history of the subject loan, the escrow history of the subject loan and the current balance of the loan. A true and accurate copy of the payment history and any other document I reviewed when making this calculation is attached to this affidavit as **Group Exhibit 1**.

5. Plaintiff uses Fiserv to automatically record and track mortgage payments. This type of tracking and accounting program is recognized as standard in the industry. When a mortgage payment is received, the following procedure is used to process and apply the payment, and to create the records I reviewed: The cash department uniformly memorializes the receipt of any payments utilizing the Fiserv program at, or immediately after, the time in which the payment is received. That all records memorialized are made in the regular course of First Bank's business. In the case at bar, the entries reflecting the Defendant(s)' payments were made in accordance with the procedure detailed above, and these entries were made at or immediately after the time that the payments were received. Fiserv accurately records mortgage payments when properly operated. In this case, Fiserv was properly operated to accurately record the Defendant(s)' mortgage payments and balance.

6. Based on the foregoing, The Fulton Building and/or Michael Federow failed to pay amounts due under the Note and the amount due and owing as of 2/13/2026 is:

Principal:	$2,181,665.79
Accrued and Unpaid Interest:	$121,155.09
Late Charges:	$14,961.27

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Total Amount Due (excluding costs and attorneys' fees):	$2,317,782.15

7. Interest continues to accrue at the rate of $545.41 per diem.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that she verily believes the same to be true.

Dated: February 25, 2026

FURTHER AFFIANT SAYETH NOT.

John Berghorst, Chief Lending Officer of
First Bank of Highland Park

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Group Exhibit 1

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Note 4585 - THE FULTON BUILDING, LLC

	Relationship	Date of Birth	Phone Number	Tax Identification
THE FULTON BUILDING, LLC 2701 W. FULTON STREET CHICAGO IL 60612	Owner/Signer		**********	EIN **-*******

Additional Relationships
Tax Name: THE FULTON BUILDING, LLC

Payoff Quote1

Date Quoted:	Feb 13, 2026	Payoff Good To:	Feb 13, 2026
Quoted By:	[0]	Payoff Expiration Date:	Feb 20, 2026
Quote To:		Posting Option:	Available for Posting
Principal:	$2,181,656.79		
Interest:	$121,155.09		
Late Charges:	$14,961.27		
Release Fee:	$150.00		
Net Amount Due:	$2,317,923.15		

Summary

Principal Balance:	$2,181,656.79	Interest Method:	[6] 365/360 Payments P&I
Interest Balance:	$0.00	Current Payment Due Date:	Jul 17, 2025
Net Payoff:	$2,317,773.15	Current Payment Due Amount:	$20,168.00
Maximum Credit:	$2,450,000.00	Date Last Payment:	Jul 23, 2025
Maximum Credit Code:	Non-Revolving	Amount Last Payment:	$13,009.87
Current Available Credit:	$0.00	Current Days Past Due:	211
Current Other Escrow Balance:	$0.00	Total Amount Due:	$2,317,773.15
Current Late Charge Balance:	$14,961.27	Total Amount Past Due:	$2,325,227.14
Current Other Escrow Interest Balance:	$0.00	Payment Frequency:	Monthly
Lost Interest:	$121,155.09	Regular Payment Amount:	$20,168.00
Book Balance:	$2,181,656.79	Current Rate Over:	9.000000
Total Collateral Value:	$3,275,000.00	One Day's Interest:	$545.4141
Pledge LTV:	99999.99%	Original Note Amount:	$0.00
Payments Scheduled:	60	Original Note Date:	Sep 17, 2020
Payments Billed:	60	Maturity Date:	Sep 17, 2025
Payments Made:	57	Date Accrued Through:	Feb 12, 2026
Times Extended:		Date Last Transaction Activity:	Jan 05, 2026
Times Renewed:	0	Date Principal Paid To:	Jun 17, 2025
Times Past Due 1-29 Days:	27	Date Interest Paid To:	Jun 17, 2025
Times Past Due 30-59 Days:	3	Date Last Change:	Feb 13, 2026
Times Past Due 60-89 Days:		Date Last Updated:	Feb 12, 2026
Times Past Due 90+ Days:	3		

Non-Accrual

Date Non-Accrual:	Sep 25, 2025	Non-Accrual Code:	[4] Non-Accrual (Accr = 0, OV Specs)
Beginning Non-Accrual Principal Balance:	$2,149,665.20	Non-Accrual Late Charge Option:	Do Not Allow Non Accrual Late Charges
Non-Accrual Interest:	$441,238.63	Automatic Recovery Override:	No Override
Lost Interest:	$121,155.09	Non-Accrual Participation Override:	No Override
Lost Interest 2026:	$22,907.20		
Lost Interest 2025:	$98,247.89		

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Note 4585 - THE FULTON BUILDING, LLC

	Relationship	Date of Birth	Phone Number	Tax Identification
THE FULTON BUILDING, LLC 2701 W. FULTON STREET CHICAGO IL 60612	Owner/Signer		**********	EIN **-*******

Additional Relationships
Tax Name: THE FULTON BUILDING, LLC

Loan To Date

Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Sep 17, 2020	Original Rate	Interest Rate:	4.000000		
Sep 29, 2020	Outgoing Wire to First American	$2,434,739.04	$2,434,739.04		$2,434,739.04
Sep 29, 2020	Appraisal	$200.00	$200.00		$2,434,939.04
Sep 29, 2020	Misc. Third Party Closing Costs	$239.00	$239.00		$2,435,178.04
Sep 29, 2020	Documentation Fee	$750.00	$750.00		$2,435,928.04
Sep 29, 2020	Escrow Account Starting Balance	$6,821.96	$6,821.96		$2,442,750.00
Sep 29, 2020	.50% Point Fee	$12,250.00	$12,250.00		$2,455,000.00
Sep 29, 2020	Escrow Only Payment	$6,821.96			$2,455,000.00
Sep 29, 2020	Principal Decrease	$5,000.00	$5,000.00		$2,450,000.00
Oct 27, 2020	Automatic Late Charge	$650.49			$2,450,000.00
Nov 03, 2020	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 52014263	$2,273.97			$2,450,000.00
Nov 03, 2020	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 52014263	$8,109.87	$8,109.87		$2,441,890.13
Nov 03, 2020	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 52014263	$4,900.00		$4,900.00	$2,441,890.13
Nov 04, 2020	Waive Late Charge	$650.49			$2,441,890.13
Nov 18, 2020	Payment from Checking 42011894	$2,273.97			$2,441,890.13
Nov 18, 2020	Payment from Checking 42011894	$4,570.99	$4,570.99		$2,437,319.14
Nov 18, 2020	Payment from Checking 42011894	$8,438.88		$8,438.88	$2,437,319.14
Dec 15, 2020	Payment from Checking 42011894	$15,283.84	$4,897.59	$8,112.28	$2,432,421.55
	Escrow:	$2,273.97			
Jan 21, 2021	Payment - Extra To Principal	$15,293.84	$4,642.63	$8,377.24	$2,427,778.92
	Escrow:	$2,273.97			
Feb 12, 2021	RE TAX PYMT - COOK COUNTY COLLECTOR	$15,008.22			$2,427,778.92
Mar 01, 2021	Automatic Late Charge	$650.49			$2,427,778.92
Mar 02, 2021	Waive Late Charge	$650.49			$2,427,778.92
Mar 02, 2021	Payment from Checking 42011894	$15,283.84	$4,645.46	$8,364.41	$2,423,133.46
	Escrow:	$2,273.97			
Mar 16, 2021	Payment - Extra To Principal	$15,283.84	$5,464.53	$7,545.34	$2,417,668.93
	Escrow:	$2,273.97			
Apr 19, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.84	$4,682.96	$8,326.91	$2,412,985.97
	Escrow:	$2,273.97			
May 17, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.84	$4,965.55	$8,044.32	$2,408,020.42
	Escrow:	$2,273.97			
Jun 17, 2021	Payment - Extra To Principal	$15,283.84	$4,715.58	$8,294.29	$2,403,304.84
	Escrow:	$2,273.97			
Jul 19, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.84	$4,998.86	$8,011.01	$2,398,305.98
	Escrow:	$2,273.97			
Aug 18, 2021	Regular Payments	$15,283.84	$4,747.93	$8,261.94	$2,393,558.05
	Escrow:	$2,273.97			

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Sep 17, 2021	RE TAX PYMT - COOK COUNTY COLLECTOR	$15,247.73			$2,393,558.05
Sep 27, 2021	Automatic Late Charge	$650.49			$2,393,558.05
Oct 05, 2021	Payment from Checking 42011894	$2,273.13			$2,393,558.05
Oct 05, 2021	Waive Late Charge	$650.49			$2,393,558.05
Oct 05, 2021	Payment from Checking 42011894	$4,765.71	$4,765.71		$2,388,792.34
Oct 05, 2021	Payment from Checking 42011894	$8,245.00		$8,245.00	$2,388,792.34
Oct 18, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$2,273.13			$2,388,792.34
Oct 18, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$5,031.34	$5,031.34		$2,383,761.00
Oct 18, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$7,978.53		$7,978.53	$2,383,761.00
Nov 17, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$2,273.13			$2,383,761.00
Nov 17, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$4,814.47	$4,814.47		$2,378,946.53
Nov 17, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$8,195.40		$8,195.40	$2,378,946.53
Dec 17, 2021	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$5,070.52	$7,939.35	$2,373,876.01
	Escrow:	$2,273.13			
Jan 18, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$4,833.19	$8,176.68	$2,369,042.82
	Escrow:	$2,273.13			
Feb 15, 2022	RE TAX PYMT - COOK COUNTY COLLECTOR	$16,640.77			$2,369,042.82
Feb 17, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$4,849.31	$8,160.56	$2,364,193.51
	Escrow:	$2,273.13			
Mar 17, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$5,654.61	$7,355.26	$2,358,538.90
	Escrow:	$2,273.13			
Apr 18, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$4,886.02	$8,123.85	$2,353,652.88
	Escrow:	$2,273.13			
May 17, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$5,163.82	$7,846.05	$2,348,489.06
	Escrow:	$2,273.13			
Jun 17, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$4,920.63	$8,089.24	$2,343,568.43
	Escrow:	$2,273.13			
Jul 18, 2022	PAYMENT FROM COMM BUS CHCKING T1 ACCOUNT 42011894	$15,283.00	$5,197.98	$7,811.89	$2,338,370.45
	Escrow:	$2,273.13			
Aug 17, 2022	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$15,283.00	$4,954.91	$8,054.96	$2,333,415.54
	Escrow:	$2,273.13			
Sep 19, 2022	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$16,362.00	$4,972.55	$8,037.32	$2,328,442.99
	Escrow:	$3,352.13			
Oct 17, 2022	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$16,362.00	$5,247.30	$7,762.57	$2,323,195.69
	Escrow:	$3,352.13			
Nov 17, 2022	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$16,362.00	$5,007.76	$8,002.11	$2,318,187.93
	Escrow:	$3,352.13			
Dec 19, 2022	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$16,362.00	$5,282.58	$7,727.29	$2,312,905.35
	Escrow:	$3,352.13			
Dec 20, 2022	PARTIAL PAYYMENT OF 2021 2ND INSTALLMENT OF RE TAX	$25,624.99			$2,312,905.35
Jan 26, 2023	Payment from Checking 42011894	$4,990.13			$2,312,905.35
Jan 26, 2023	Payment from Checking 42011894	$5,042.03	$5,042.03		$2,307,863.32
Jan 26, 2023	Payment from Checking 42011894	$7,967.84		$7,967.84	$2,307,863.32

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Feb 07, 2023	PARTIAL PAYMENT OF 2021 2ND INSTALLMENT OF RE TAXES	$4,990.13			$2,307,863.32
Feb 21, 2023	Payment from Checking 42011894	$16,362.00	$5,055.52	$7,954.35	$2,302,807.80
	Escrow:	$3,352.13			
Feb 27, 2023	Automatic Late Charge	$650.49			$2,302,807.80
Feb 28, 2023	2021 2nd partial pymt of RE Tax	$3,352.13			$2,302,807.80
Mar 20, 2023	Payment from Checking 42011894	$16,362.00			$2,302,807.80
Mar 20, 2023	Regular Payments	$0.00	$0.00	$0.00	$2,302,807.80
Mar 21, 2023	PARTIAL PYMT OF 2021 2ND INSTALLMENT	$16,362.00			$2,302,807.80
Mar 27, 2023	Automatic Late Charge	$650.49			$2,302,807.80
Mar 31, 2023	Late Charge Payment	$650.49			$2,302,807.80
Mar 31, 2023	Payment - Extra To Principal	$10,884.49	$3,717.95	$7,166.54	$2,299,089.85
Apr 10, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$16,362.00	$0.00	$2,125.38	$2,299,089.85
	Escrow:	$14,236.62			
Apr 12, 2023	2021 2nd of RE Taxes balance due	$12,350.07			$2,299,089.85
Apr 14, 2023	PARTIAL PYMT OF 2022 1ST INSTALLMENT OF RE TAXES	$1,886.55			$2,299,089.85
Apr 27, 2023	Automatic Late Charge	$650.49			$2,299,089.85
May 04, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$6,988.87			$2,299,089.85
May 04, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$5,085.01	$5,085.01		$2,294,004.84
May 04, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$7,924.86		$7,924.86	$2,294,004.84
May 09, 2023	2022 1ST INSTALLMENT PARTIAL RE TAX PYMT	$6,988.87			$2,294,004.84
May 25, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$19,998.74	$5,346.24	$7,663.63	$2,288,658.60
	Escrow:	$6,988.87			
May 30, 2023	PARTIAL RE TAX PAYMENT	$6,988.87			$2,288,658.60
Jun 27, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$19,998.74	$7,254.70	$5,755.17	$2,281,403.90
	Escrow:	$6,988.87			
Jun 30, 2023	PARTIAL OF 2022 1ST RE TAX PYMT	$6,988.87			$2,281,403.90
Jul 26, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$19,998.74	$5,397.14	$7,612.73	$2,276,006.76
	Escrow:	$6,988.87			
Jul 27, 2023	2022 Partial pymt of 2022 1st installment	$6,988.87			$2,276,006.76
Aug 28, 2023	Automatic Late Charge	$650.49			$2,276,006.76
Aug 31, 2023	Payment - Extra To Principal	$19,998.74	$5,164.89	$7,844.98	$2,270,841.87
	Escrow:	$6,988.87			
Sep 01, 2023	2022 1ST INSTALLMENT PARTIAL PYMT	$6,988.87			$2,270,841.87
Sep 27, 2023	Automatic Late Charge	$650.49			$2,270,841.87
Sep 29, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$19,416.00	$5,180.06	$7,829.81	$2,265,661.81
	Escrow:	$6,406.13			
Oct 02, 2023	2022 1ST INSTALLMENT PARTIAL PYMT	$6,406.13			$2,265,661.81
Oct 03, 2023	Payment from Checking 42011894	$2,601.96			$2,265,661.81
Oct 27, 2023	Automatic Late Charge	$650.49			$2,265,661.81
Oct 31, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$19,416.00	$5,450.76	$7,559.11	$2,260,211.05
	Escrow:	$6,406.13			
Nov 01, 2023	2022 2ND INSTALLMENT OF RE TAXES BALANCE DUE	$1,946.59			$2,260,211.05
Nov 27, 2023	Automatic Late Charge	$650.49			$2,260,211.05
Dec 01, 2023	2022 2ND INSTALLMENT PARTIAL RE PYMT	$4,459.54			$2,260,211.05
Dec 01, 2023	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,216.23	$7,793.64	$2,254,994.82
	Escrow:	$9,956.10			

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Dec 04, 2023	2022 2ND INSTALLMENT PARTIAL RE PYMT	$9,956.10			$2,254,994.82
Dec 27, 2023	Automatic Late Charge	$650.49			$2,254,994.82
Jan 02, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$9,956.10			$2,254,994.82
Jan 02, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$5,485.11	$5,485.11		$2,249,509.71
Jan 02, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42	$7,524.76		$7,524.76	$2,249,509.71
Jan 03, 2024	2022 2ND INSTALLMENT PARTIAL RE PYMT	$9,956.10			$2,249,509.71
Jan 29, 2024	Automatic Late Charge	$650.49			$2,249,509.71
Jan 31, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,242.66	$7,767.21	$2,244,267.05
	Escrow:	$9,956.10			
Feb 01, 2024	2022 2ND INSTALLMENT BALANCE DUE	$5,290.95			$2,244,267.05
Feb 27, 2024	Automatic Late Charge	$650.49			$2,244,267.05
Mar 01, 2024	RE Tax Payment - LAS	$4,665.15			$2,244,267.05
Mar 01, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,280.61	$7,729.26	$2,238,986.44
	Escrow:	$9,956.10			
Mar 04, 2024	2023 1ST INSTALLMENT RE TAX PARTIAL PAYMENT	$9,956.10			$2,238,986.44
Mar 27, 2024	Automatic Late Charge	$650.49			$2,238,986.44
Apr 01, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,787.73	$7,222.14	$2,233,198.71
	Escrow:	$9,956.10			
Apr 02, 2024	2023 1ST INSTALLMENT RE TAX PARTIAL PAYMENT	$9,956.10			$2,233,198.71
Apr 29, 2024	Automatic Late Charge	$650.49			$2,233,198.71
Apr 30, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,308.10	$7,701.77	$2,227,890.61
	Escrow:	$9,956.10			
May 01, 2024	2023 1ST INSTALLMENT RE TAX PARTIAL PYMT	$9,956.10			$2,227,890.61
May 28, 2024	Automatic Late Charge	$650.49			$2,227,890.61
Jun 03, 2024	Escrow Only Payment	$9,956.10			$2,227,890.61
Jun 03, 2024	Principal Payment	$5,575.91	$5,575.91		$2,222,314.70
Jun 03, 2024	Interest Payment	$7,433.96		$7,433.96	$2,222,314.70
Jun 04, 2024	2023 1ST INSTALLMENT TAX PAYMENT BALANCE DUE	$5,474.89			$2,222,314.70
Jun 27, 2024	Automatic Late Charge	$650.49			$2,222,314.70
Jul 01, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,336.02	$7,673.85	$2,216,978.68
	Escrow:	$9,956.10			
Jul 25, 2024	2023 2ND INSTALLMENTS PARTIAL RE TAX PYMT	$14,437.31			$2,216,978.68
Jul 29, 2024	Automatic Late Charge	$650.49			$2,216,978.68
Jul 31, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,620.33	$7,389.54	$2,211,358.35
	Escrow:	$9,956.10			
Aug 01, 2024	RE Tax Payment - LAS	$9,956.10			$2,211,358.35
Aug 27, 2024	Automatic Late Charge	$650.49			$2,211,358.35
Aug 29, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$22,965.97	$5,384.23	$7,625.64	$2,205,974.12
	Escrow:	$9,956.10			
Aug 30, 2024	2023 2ND INSTALLMENT OF RE TAX PYMT/BALANACE DUE	$9,833.67			$2,205,974.12
Sep 27, 2024	Automatic Late Charge	$650.49			$2,205,974.12
Sep 30, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$5,404.35	$7,605.52	$2,200,569.77
	Escrow:	$7,158.13			
Oct 28, 2024	Automatic Late Charge	$650.49			$2,200,569.77

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

Date	Description	Transaction Amount	Principal:	Interest:	Principal Balance
Oct 31, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$5,666.83	$7,343.04	$2,194,902.94
	Escrow:	$7,158.13			
Nov 27, 2024	Automatic Late Charge	$650.49			$2,194,902.94
Nov 29, 2024	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$5,440.84	$7,569.03	$2,189,462.10
	Escrow:	$7,158.13			
Dec 27, 2024	Automatic Late Charge	$650.49			$2,189,462.10
Jan 02, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$0.00	$13,009.87	$2,189,462.10
	Escrow:	$7,158.13			
Jan 27, 2025	Automatic Late Charge	$650.49			$2,189,462.10
Jan 31, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$11,172.80	$1,837.07	$2,178,289.30
	Escrow:	$7,158.13			
Feb 18, 2025	RE TAX PYMT - COOK COUNTY COLLECTOR	$40,497.51			$2,178,289.30
Feb 27, 2025	Automatic Late Charge	$650.49			$2,178,289.30
Feb 28, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$5,489.50	$7,520.37	$2,172,799.80
	Escrow:	$7,158.13			
Mar 27, 2025	Automatic Late Charge	$650.49			$2,172,799.80
Apr 01, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42011894	$20,168.00	$6,243.34	$6,766.53	$2,166,556.46
	Escrow:	$7,158.13			
Apr 28, 2025	Automatic Late Charge	$650.49			$2,166,556.46
May 08, 2025	Payment from Checking 42011894	$7,472.99	$0.00	$7,472.99	$2,166,556.46
May 08, 2025	Payment from Checking 42011894	$5,536.88	$5,536.88		$2,161,019.58
May 27, 2025	Automatic Late Charge	$650.49			$2,161,019.58
May 29, 2025	Regular Payments	$0.00	$0.00	$0.00	$2,161,019.58
Jun 04, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$5,788.01	$5,788.01		$2,155,231.57
Jun 04, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$7,221.86		$7,221.86	$2,155,231.57
Jun 27, 2025	Automatic Late Charge	$650.49			$2,155,231.57
Jul 17, 2025	Rate Change	Interest Rate:		9.000000 (Override)	
Jul 23, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$5,566.37	$5,566.37		$2,149,665.20
Jul 23, 2025	PAYMENT FROM COMM BUS CHCKING ACCOUNT 42 011894	$7,443.50		$7,443.50	$2,149,665.20
Jul 28, 2025	Automatic Late Charge	$650.49			$2,149,665.20
Aug 27, 2025	Automatic Late Charge	$650.49			$2,149,665.20
Dec 02, 2025	2024 2nd RE Taxes installment balance due	$31,741.59	$31,741.59		$2,181,406.79
Dec 02, 2025	Escrow Only Payment	$31,741.59			$2,181,406.79
Dec 02, 2025	RE TAX PYMT - COOK COUNTY COLLECTOR	$41,473.42			$2,181,406.79
Jan 05, 2026	Greater IL Title invoice	$250.00	$250.00		$2,181,656.79

FILED DATE: 2/25/2026 4:37 PM 2025CH10558

CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2026, I caused the attached **Affidavit of Prove-Up Pursuant to 735 ILCS 5/15-1506** to be electronically filed and served through the Court's ECF system as well as via USPS certified mail to:

The Fulton Building, LLC
c/o Robert Acri (Registered Agent)
2701 W Fulton St
Chicago, IL 60612-2003

and via USPS certified mail and email to:

Michael Federow
2701 W Fulton St
Chicago, IL 60612-2003
500group@mail.com

/s/ James D. Trail

Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

FILED
2/25/2026 4:27 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
36832335

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff, v. THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS. Defendants.	)	No. 25 CH 10558 2701-09 W. Fulton St., Chicago, IL

PLAINTIFF'S PETITION FOR ATTORNEYS' FEES

Plaintiff, First Bank of Highland Park ("First Bank"), by and through its attorneys, Ginsberg Jacobs LLC, respectfully moves this Court for an award of attorneys' fees as set forth in the attached affidavit of James D. Trail. In support of this petition, First Bank states as follows:

1. First Bank is the mortgagee of the mortgage loan at issue in this foreclosure action, initiated against Defendants, to enforce the terms of the subject Note and Mortgage.

2. The Note and Mortgage entitle Plaintiff to recover attorney's fees and costs incurred in prosecuting this foreclosure action. *See* the Note ("Borrower will pay Lender . . . Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit"); Mortgage ("If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal).

3. First Bank's counsel has diligently represented First Bank in this matter, performing necessary legal services to protect First Bank's rights and interests under the Note and Mortgage. See itemized fee statement, attached as *Exhibit 1* to the Affidavit of James D. Trail.

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

4. First Bank has incurred $16,403.50 in fees and $1,685.25 in costs in connection with the prosecution of the present action including, but not limited to: 1) preparing correspondence demanding payments; 2) preparing a complaint; 3) preparing a motion for default; 4) significant time attempting to achieve service on Defendant Michael Federow; 5) preparing a motion for service by special order of the court; 6) appearing before this court on the same; and 7) effectuating service on Michael Federow by alternative means. The Affidavit of James D. Trail in support of the aforementioned attorneys' fees is attached as **Exhibit A**.

5. The fees charged were reasonably required to perform the legal services actually rendered. The amount at issue and the results obtained bear a reasonable relationship to the fee claimed.

6. As set forth in the affidavit, the fees and costs incurred by First Bank are reasonable and appropriate under the standards set forth in *Cabrera v. First National Bank of Wheaton*, 324 Ill. App. 3d 85, 103-4 (2nd Dist. 2001).

WHEREFORE, Plaintiff, First Bank of Highland Park Plaintiff, respectfully requests that fees in the amount of $16,403.50 and costs in the amount of $1,685.25 be granted in its favor and for any further relief this Court deems just and proper.

Respectfully submitted by,

FIRST BANK OF HIGHLAND PARK

By: */s/ James D. Trail*
One of Its Attorneys

James D. Trail
Ginsberg Jacobs LLC
300 South Wacker, Suite 2750
Chicago, Illinois 60606
Tel.: 312.660.9611
Firm ID: 45920
jtrail@ginsbergjacobs.com

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2026, I caused the attached **Plaintiff's Petition for Attorneys' Fees** to be electronically filed and served through the Court's ECF system as well as via USPS certified mail to:

The Fulton Building, LLC
c/o Robert Acri (Registered Agent)
2701 W Fulton St
Chicago, IL 60612-2003

and via USPS certified mail and email to:

Michael Federow
2701 W Fulton St
Chicago, IL 60612-2003
500group@mail.com

/s/ James D. Trail

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

Exhibit A

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff, v. THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS. Defendants.	)	No. 25 CH 10558 2701-09 W. Fulton St., Chicago, IL

AFFIDAVIT OF JAMES D. TRAIL

I, James D. Trail, being first duly sworn upon oath, depose and state the following:

1. I am over the age of twenty-one (21) years. The matters set forth in this Affidavit are based upon my personal knowledge. If called upon, I could and would testify to the matters set forth in this Affidavit.

2. I am counsel for Plaintiff, First Bank of Highland Park ("First Bank")

3. It was, and continues to be, in the regular course of business for Ginsberg Jacobs LLC to make and keep records concerning the time spent by members of the firm in connection with various matters handled by the firm and to prepare such records in a reasonable time.

4. From at least July 17, 2025—the date First Bank began incurring fees in connection with The Fulton Building, LLC's default on the subject loan and attendant documents—through the present, Ginsberg Jacobs LLC represented First Bank in the prosecution of this action.

5. During this period of time Ginsberg Jacobs LLC prepared and kept time records concerning this legal proceeding in the regular course of business.

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

6. In connection with the representation of First Bank, my billing rate was $525.00 per hour, and I have been practicing law in Illinois since 2011.

7. Barrett Schulz (admitted to practice law in Illinois in 1995) was billed at a rate of $600.00 per hour.

8. Paralegal Katheen Mackay billed at a rate of 220.00 per hour.

9. First Bank has incurred $16,403.50 in fees and $1,685.25 in costs in connection with the prosecution of the present action including, but not limited to: 1) preparing correspondence demanding payments; 2) preparing a complaint; 3) preparing a motion for default; 4) significant time attempting to achieve service on Defendant Michael Federow; 5) preparing a motion for service by special order of the court; 6) appearing before this court on the same; and 7) effectuating service on Michael Federow by alternative means. An itemized fee statement is attached as **Exhibit 1**.

10. The fees incurred by First Bank were necessary to prosecute Defendants' default on the subject loan and attendant documents and are reasonable and reflect the amounts customarily charged for similar services by attorneys of similar qualifications and experience in the community.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.

FURTHER AFFIANT SAYETH NOT.

Dated: February 25, 2026

By: James Trail
James D. Trail

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

EXHIBIT 1

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

First Bank of Highland Park v. The Fulton Building, LLC et al. - 25 CH 10558

Type	Date	User	Description	Hours/ Quantit	Rate ($)	Billable ($)
Time	7/17/2025	Barrett Schulz	Correspondence; Conference call client; Draft default letter.	0.90	$ 600.00	$ 540.00
Time	7/18/2025	Barrett Schulz	Review loan documents; Draft default letter.	1.20	$ 600.00	$ 720.00
Time	10/3/2025	James Trail	Prepare for and conduct Zoom conference re: foreclosure lawsuit.	0.50	$ 525.00	$ 262.50
Time	10/6/2025	James Trail	Review Loan Documents; Draft Complaint for Foreclosure, Breach of Note and Breach of Guaranty.	4.10	$ 525.00	$ 2,152.50
Time	10/7/2025	James Trail	Draft Complaint for foreclosure of mortgage, breach of note and breach of guaranty; review additional documents provided by clients re: title report.	4.20	$ 525.00	$ 2,205.00
Time	10/8/2025	James Trail	Finalize draft of complaint for foreclosure; analysis of potential confession of judgment with respect to Guaranty; emails clients re: same.	2.20	$ 525.00	$ 1,155.00
Time	10/9/2025	James Trail	Review building code violation information provided by client; revise foreclosure complaint to include defaults related to failure to maintain property; emails with clients re: revised complaint.	0.50	$ 525.00	$ 262.50
Time	10/10/2025	James Trail	Prepare for and conduct Zoom conference with Client re: finalizing foreclosure lawsuit; email same re: property name of First Bank in Complaint.	0.50	$ 525.00	$ 262.50
Time	10/14/2025	James Trail	Review and respond to emails with Client re: address of M. Federow; prepare 1) Affidavit of Service by Publication; 2) Rule 222(b) Affidavit; and 3) Affidavit as to Unknown Owners.	1.50	$ 525.00	$ 787.50
Time	10/15/2025	James Trail	Finalize complaint and attendant documents for filing.	1.00	$ 525.00	$ 525.00
Time	10/21/2025	James Trail	Confirm information for publication; prepare lis pendens - notice of foreclosure.	0.80	$ 525.00	$ 420.00
Time	10/22/2025	James Trail	Finalize lis pendens; email to Client updating as to status on service and lis pendens.	0.40	$ 525.00	$ 210.00
Time	10/24/2025	James Trail	Review and respond to emails with Cient re: service on M. Federow; emails with process server re: same.	0.20	$ 525.00	$ 105.00
Time	10/24/2025	Kathleen Mackay	Record and file Lis Pendens per J.Trail.	0.30	$ 220.00	$ 66.00
Time	10/27/2025	James Trail	Review and response to emails with process server; email to Client updating as to status of service and Lis Pendens.	0.20	$ 525.00	$ 105.00
Time	10/31/2025	James Trail	Review email from process server re: skip trace; email clients re: same; provide directive to process server re: skip trace.	0.20	$ 525.00	$ 105.00
Time	11/18/2025	James Trail	Review and respond to emails with process server re: service on M. Federow.	0.20	$ 525.00	$ 105.00
Time	11/25/2025	James Trail	Determine status of service on M. Federow; email Client re: same.	0.20	$ 525.00	$ 105.00
Time	12/1/2025	James Trail	Review email from process server; email clients re: same and next steps.	0.20	$ 525.00	$ 105.00
Time	12/3/2025	James Trail	Review information provided by process server in context of filing motion for service by special order of the court; emails with clients re: same.	0.50	$ 525.00	$ 262.50
Time	12/9/2025	James Trail	Determine next steps with respect to motions for default and motion for service by special order of the court; email Client re: same.	0.30	$ 525.00	$ 157.50
Time	12/10/2025	James Trail	Draft motion for default.	1.20	$ 525.00	$ 630.00

FILED DATE: 2/25/2026 4:27 PM 2025CH10558

Time	12/11/2025	James Trail	Draft motion to default The Fulton Building LLC, Unknown Owners and Non-Record Claimants; Draft supporting affidavit relating to same; draft motion for service by special order of the court to serve M. Federow; draft supporting affidavit relating to same; review and respond to emails with Client re: same; email drafts of all to Client.	4.20	$ 525.00	$ 2,205.00
Time	12/16/2025	James Trail	Revise and finalize motion for default and motion for service by special order of the court for filing; emails re: same.	1.80	$ 525.00	$ 945.00
Time	12/15/2025	James Trail	Review comments to motions provided by Client and revise motions; send updated versions.	0.50	$ 525.00	$ 262.50
Time	12/19/2025	James Trail	Review and respond to email from Client re: next steps with respect to motion for default.	0.20	$ 525.00	$ 105.00
Time	12/22/2025	James Trail	Prepare proposed orders re: motion for default and motion for service by special order of the court for purposes of providing with courtesy copies.	0.50	$ 525.00	$ 262.50
Time	1/2/2026	James Trail	Review and respond to email from Client re: default.	0.20	$ 550.00	$ 110.00
Time	1/12/2026	James Trail	Prepare for and attend hearing re: motion for service by special order of the court and motion for default; prepare order re: same and email chambers re: same.	1.20	$ 550.00	$ 660.00
Time	1/13/2026	James Trail	Email to Client re: 1/12 hearing; emails to process server and internally re: effectuating service on M. Federow.	0.50	$ 550.00	$ 275.00
Time	1/20/2026	James Trail	Confirm service on Federow; email process server re: posting at Fulton Building.	0.20	$ 550.00	$ 110.00
Time	2/13/2026	James Trail	Review and respond to emails re: next steps and motion for default.	0.40	$ 550.00	$ 220.00
Expens	10/21/2025	Lucy Bustamante	Law Bulletin Media; Public Notice of Commencement of Foreclosure (JDT)	1.00	$ 733.00	$ 733.00
Expens	10/24/2025	Lucy Bustamante	Simplifile Recording Fee	1.00	$ 112.25	$ 112.25
Expens	2/24/2026	Lucy Bustamante	Service Fees	1.00	$840.00	$840.00
				Total		$ 18,088.75

Hearing Date: 3/9/2026 9:15 AM - 9:20 AM
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED
2/25/2026 4:06 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
36831658

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff, v. THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS. Defendants.	)	No. 25 CH 10558 2701-09 W. Fulton St., Chicago, IL

PLAINTIFF'S MOTION FOR ORDER OF DEFAULT AND JUDGMENT OF FORECLOSURE AND SALE

Plaintiff, First Bank of Highland Park ("First Bank"), by and through its attorneys, Ginsberg Jacobs, LLC, and pursuant to 735 ILCS 5/2-1301(f) and 735 ILCS 5/15-1506, moves this Court for an Order of Default against all party Defendants. In support of its motion, First Bank states as follows:

1. On October 15, 2025, First Bank filed its Verified Complaint for Foreclosure and Other Relief (the "Verified Complaint"). A copy of the Verified Complaint (without voluminous exhibits) and Summonses are attached as **Exhibit A**.

2. Defendant The Fulton Building, LLC ("Fulton Building") was served via its registered agent (Robert Acri) on November 6, 2025, at his listed address (2701 W Fulton St., Chicago, IL 60612). A copy of the Entity Information Detail Report available on the Illinois Secretary of State Website for the Fulton Building is attached as **Exhibit B** and an Affidavit of Service is attached as **Exhibit C**.

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

3. On January 12, 2026, this Court granted First Bank's Motion for Service by Special Order of the Court Pursuant to 735 ILCS 5/2-203.1, permitting First Bank to serve Defendant Michael Federow ("Federow") in accordance with the following:

a. posting a copy in a conspicuous manner on the door of 2701-09 W. Fulton St., Chicago, IL (and mailing a copy to Federow C/O The Fulton Building, LLC at that address);
b. mailing a copy to the registered agent of The Fulton Building, LLC at 2701-09 W. Fulton St., Chicago, IL;
c. emailing a copy to Federow at 500group@mail.com;
d. texting notice to Federow at 773-893-XXXX and 312-824-XXXX; and
e. emailing a copy to Federow's attorney in another currently pending matter (Erica Crohn Minchella at erica@ecminchellalaw.com).

As of January 22, 2026, Federow was served in all manners provided in the January 12, 2026 Order. Evidence of the same is attached as **Group Exhibit D** (without voluminous attachments).

4. On October 15, 2025, First Bank filed an Affidavit for Service by Publication as to Unknown Owners and Non-Record Claimants. A true and correct copy of which is attached as **Exhibit E**.

5. On October 15, 2025, First Bank filed an Affidavit as to Unknown Owners and Non-Record Claimants. A true and correct copy of which is attached as **Exhibit F**.

6. Unknown Owners and Non-Record Claimants were informed of these proceedings by publication in the Chicago Daily Law Bulletin for three successive weeks on October 27, 2025, November 3, 2025, and November 10, 2025. A Certificate of Publication as to Unknown Owners and Non-Record Claimants was filed on November 12, 2025. A true and correct copy of which is attached as **Exhibit G**.

7. To date, none of the party Defendants has sought to appear in these proceedings, nor has any party Defendant answered or otherwise pled to the Verified Complaint, despite all

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

being served at least 30 days ago. Moreover, individual defendant, Michael Federow, is not actively serving in the military. In support of this motion, First Bank submits an Affidavit as to No Responsive Pleading of the Defendants, attached as **Exhibit H**.

8. The party Defendants are therefore in default. Under Section 2-1301(d) of the Illinois Code of Civil Procedure, "[j]udgment by default may be entered for want of an appearance, or for failure to plead, but the court may in either case, require proof of the allegations of the pleadings upon which relief is sought." 735 ILCS 5/2-1301(d). Here, the allegations of the Verified Complaint are verified, and no additional proof is required. 735 ILCS 5/15-1506(a)(1).

9. Because the party Defendants are in default, First Bank requests entry of an Order of Default and a Judgment of Foreclosure and Sale against all party Defendants.

WHEREFORE, Plaintiff First Bank of Highland Park respectfully requests the following relief:

1. That an Order of Default be entered against all party Defendants;
2. That a Judgment of Foreclosure and Sale be entered against all party Defendants; and
3. for such other relief as this Court deems just and appropriate.

Dated: February 25, 2026

Respectfully submitted by,

FIRST BANK OF HIGHLAND PARK

By: */s/ James D. Trail*
One of Its Attorneys

James D. Trail
Ginsberg Jacobs LLC
300 South Wacker, Suite 2750
Chicago, Illinois 60606
Tel.: 312.660.9611
Firm ID: 45920
jtrail@ginsbergjacobs.com

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2026, I caused the attached **Plaintiff's Motion for Order of Default and Judgment for Foreclosure and Sale** to be electronically filed and served through the Court's ECF system as well as via USPS certified mail to:

The Fulton Building, LLC
c/o Robert Acri (Registered Agent)
2701 W Fulton St
Chicago, IL 60612-2003

and via USPS certified mail and email to:

Michael Federow
2701 W Fulton St
Chicago, IL 60612-2003
500group@mail.com

/s/ James D. Trail

Hearing Date: 3/9/2026 9:15 AM - 9:20 AM
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED
2/25/2026 4:06 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
36831658

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Exhibit B

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Business Entity Search

Entity Information

Entity Name	THE FULTON BUILDING, LLC		
Principal Address	2701 W. FULTON CHICAGO,IL 606120000		
File Number	09211195	**Status**	ACTIVE on 11-03-2025
Entity Type	LLC	**Type of LLC**	Domestic
Org. Date/Admission Date	08-31-2020	**Jurisdiction**	IL
Duration	PERPETUAL		
Annual Report Filing Date	11-03-2025	**Annual Report Year**	2025
Agent Information	ROBERT ACRI 2701 W FULTON ST CHICAGO, IL 60612-2003	**Agent Change Date**	08-31-2020

Services and More Information

Choose a tab below to view services available to this business and more information about this business.

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Available Services | Managers | Old LLC Name | Assumed Name

Series Name | File History

Purchase Master Entity Certificate of Good Standing

Articles of Amendment Effecting A Name Change (https://apps.ilsos.gov/llcartamendment/)

Adopting Assumed Name (https://apps.ilsos.gov/llcassumedadoptname/)

Change of Registered Agent and/or Registered Office (https://apps.ilsos.gov/llcagentchange/)

English

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Exhibit C

Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED
11/18/2025 9:53 AM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
35403994

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

FILED DATE: 11/18/2025 9:53 AM 2025CH10558

Circuit Court of Cook County, Illinois, County Department
Chancery Division

First Bank of Highland Park, a Division of First Bank Chicago, an Illinois Corporation,

Plaintiff,

vs.

The Fulton Building, LLC, et al.,

Defendant.

Case No.: 2025CH10558

AFFIDAVIT OF SERVICE

I, Melvin Sharpe, being first duly sworn on oath, depose and say the following:

I am over the age of 18, not a party to this action, and an employee of United Processing, Inc., a licensed private detective agency, license number 117-001101.

On November 06, 2025 at 11:10 AM, I served the within Mortgage Foreclosure Summons and Verified Complaint to Foreclose and Other Relief on The Fulton Building, LLC in the following manner:

Corporate Service: By leaving a copy of the Mortgage Foreclosure Summons and Verified Complaint to Foreclose and Other Relief with Robert Acri, the registered agent of The Fulton Building, LLC.

Service was effected at c/o RA - Robert Acri, 2701 W. Fulton St. , Chicago, IL 60612.

Description of person process was left with:

Sex: **Male** - Skin: **Caucasian** - Hair: **Hat** - Approx. Age: **55-60** - Height: **5ft10in** - Weight: **220**

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.

Further the affiant sayeth naught.

Melvin Sharpe
License(s): Agency:117-001101

United Processing, Inc.
770 N. LaSalle Dr. Suite 615
Chicago, IL 60654
(312) 629-0140
Court Date:
File #

853522

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Group Exhibit D

Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED DATE: 2/12/2026 4:06 PM 2025CH10558

Circuit Court of Cook County, Illinois, County Department
Chancery Division

FILED
2/11/2026 11:34 AM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
36613350

First Bank of Highland Park, a Division of First Bank Chicago, an Illinois Corporation,

Plaintiff,

vs.

The Fulton Building, LLC, et al.,

Defendant.

Case No.: 2025CH10558

AFFIDAVIT OF SERVICE

I, **Melvin Sharpe**, being first duly sworn on oath, depose and say the following:

I am over the age of 18, not a party to this action, and an employee of United Processing, Inc., a licensed private detective agency, license number 117-001101.
On **January 22, 2026** at **11:30 AM**, I served the within **Order, Mortgage Foreclosure Alias Summons and Verified Complaint to Foreclose and Other Relief** on **Michael Federow** at **2701 W. Fulton St , Chicago, IL 60612** in the following manner:

POSTING: By leaving a copy of the **Order, Mortgage Foreclosure Alias Summons and Verified Complaint to Foreclose and Other Relief** for **Michael Federow** at his usual place of abode, **2701 W. Fulton St , Chicago, IL 60612**, posted on the front entrance of the door.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.

x _____
Melvin Sharpe
License(s): Agency:117-001101

United Processing, Inc.
770 N. LaSalle Dr. Suite 615
Chicago, IL 60654
(312) 629-0140
Court Date:
File #

865592



FILED DATE: 2/25/2026 4:06 PM 2025CH10558

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

GINSBERG JACOBS LLC

James D. Trail
Direct: 312.645.6096
JTrail@GinsbergJacobs.com

January 15, 2026

Via US Mail

Michael Federow
C/O The Fulton Building, LLC
2701 W. Fulton
Chicago, IL 60612

RE: ***First Bank of Highland Park v. The Fulton Building, LLC, Michael Federow and Unknown Owners and Non-Record Claimants.***
Case No. 2025 CH 10558

Mr. Federow:

Pursuant to the enclosed court order, a Summons issued to you and a Verified Complaint for Foreclosure and Other Relief are hereby served upon you.

Please advise if you have any questions or concerns.

Sincerely,

James Trail
James D. Trail

Enclosures: Court Order (1/12/26, Summons, Verified Complaint

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

GINSBERG JACOBS LLC

James D. Trail
Direct: 312.645.6096
JTrail@GinsbergJacobs.com

January 15, 2026

Via US Mail

The Fulton Building, LLC
Michael Federow
c/o Robert Acri
2701 W. Fulton
Chicago, IL 60612

RE: ***First Bank of Highland Park v. The Fulton Building, LLC, Michael Federow and Unknown Owners and Non-Record Claimants.***
Case No. 2025 CH 10558

Mr. Acri:

Pursuant to the enclosed court order, a Summons and a Verified Complaint for Foreclosure and Other Relief are being served upon you to effectuate service upon Michael Federow.

Please advise if you have any questions or concerns.

Sincerely,

James Trail
James D. Trail

Enclosures: Court Order (1/12/26), Summons, Verified Complaint

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

From:	James D. Trail
To:	"500group@mail.com"
Cc:	Brooklyn Mychalowych; Beata Ichou
Subject:	First Bank of Highland Park v. The Fulton Building, et al. (25 CH 10558) - Summons and Verified Complaint
Date:	Thursday, January 15, 2026 8:27:00 AM
Attachments:	Order - 1.12.26.PDF image001.png Federow Summons and Verified Complaint.pdf

Mr. Federow:

Pursuant to the attached court order, a Summons issued to you and a Verified Complaint for Foreclosure and Other Relief are hereby served upon you.

Please advise if you have any questions or concerns.

James D. Trail
Partner

Ginsberg Jacobs LLC

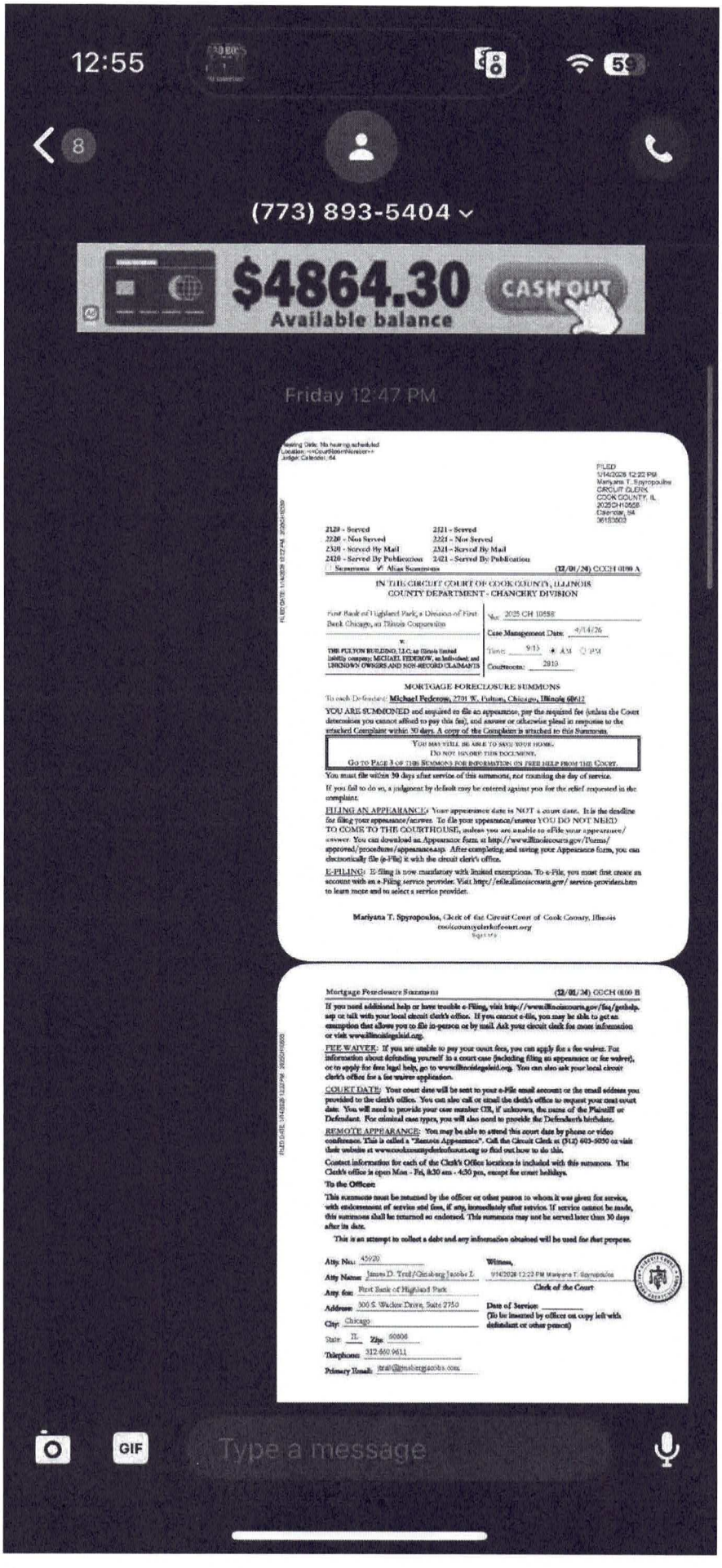
300 South Wacker Drive Suite 2750
Chicago, Illinois 60606

T 312.645.6096

jtrail@ginsbergjacobs.com

This message is meant to be a private communication sent by a law firm and should be treated as PRIVILEGED AND CONFIDENTIAL. Please notify the sender if you received this in error, and then delete it from your system.

FILED DATE: 2/25/2026 4:06 PM 2025CH10558



Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

FILED
1/14/2026 12:22 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
36153303

2120 - Served
2220 - Not Served
2320 - Served By Mail
2420 - Served By Publication
2121 - Served
2221 - Not Served
2321 - Served By Mail
2421 - Served By Publication
☐ Summons ✔ Alias Summons
(12/01/24) CCCH 0190 A

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT - CHANCERY DIVISION

First Bank of Highland Park, a Division of First Bank Chicago, an Illinois Corporation

v.

THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS

No: 2025 CH 10558

Case Management Date: 4/14/26

Time: 9:15 ◉ AM ○ PM

Courtroom: 2810

MORTGAGE FORECLOSURE SUMMONS

To each Defendant: **Michael Federow, 2701 W. Fulton, Chicago, Illinois 60612**

YOU ARE SUMMONED and required to file an appearance, pay the required fee (unless the Court determines you cannot afford to pay this fee), and answer or otherwise plead in response to the attached Complaint within 30 days. A copy of the Complaint is attached to this Summons.

YOU MAY STILL BE ABLE TO SAVE YOUR HOME.
DO NOT IGNORE THIS DOCUMENT.
GO TO PAGE 3 OF THIS SUMMONS FOR INFORMATION ON FREE HELP FROM THE COURT.

You must file within 30 days after service of this summons, not counting the day of service.

If you fail to do so, a judgment by default may be entered against you for the relief requested in the complaint.

FILING AN APPEARANCE: Your appearance date is NOT a court date. It is the deadline for filing your appearance/answer. To file your appearance/answer YOU DO NOT NEED TO COME TO THE COURTHOUSE, unless you are unable to eFile your appearance/answer. You can download an Appearance form at http://www.illinoiscourts.gov/Forms/approved/procedures/appearance.asp. After completing and saving your Appearance form, you can electronically file (e-File) it with the circuit clerk's office.

E-FILING: E-filing is now mandatory with limited exemptions. To e-File, you must first create an account with an e-Filing service provider. Visit http://efile.illinoiscourts.gov/service-providers.htm to learn more and to select a service provider.

Mariyana T. Spyropoulos, Clerk of the Circuit Court of Cook County, Illinois
cookcountyclerkofcourt.org

Page 1 of 3

Mortgage Foreclosure Summons (12/01/24) CCCH 0190 B

If you need additional help or have trouble e-Filing, visit http://www.illinoiscourts.gov/faq/gethelp.asp or talk with your local circuit clerk's office. If you cannot e-file, you may be able to get an exemption that allows you to file in-person or by mail. Ask your circuit clerk for more information or visit www.illinoislegalaid.org.

FEE WAIVER: If you are unable to pay your court fees, you can apply for a fee waiver. For information about defending yourself in a court case (including filing an appearance or fee waiver), or to apply for free legal help, go to www.illinoislegalaid.org. You can also ask your local circuit clerk's office for a fee waiver application.

COURT DATE: Your court date will be sent to your e-File email account or the email address you provided to the clerk's office. You can also call or email the clerk's office to request your next court date. You will need to provide your case number (CR, if unknown, the name of the Plaintiff or Defendant. For criminal case types, you will also need to provide the Defendant's birthdate.

REMOTE APPEARANCE: You may be able to attend this court date by phone or video conference. This is called a "Remote Appearance". Call the Circuit Clerk at (312) 603-5030 or visit their website at www.cookcountyclerkofcourt.org to find out how to do this.

Contact information for each of the Clerk's Office locations is included with this summons. The Clerk's office is open Mon - Fri, 8:30 am - 4:30 pm, except for court holidays.

To the Officer:

This summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service. If service cannot be made, this summons shall be returned so endorsed. This summons may not be served later than 30 days after its date.

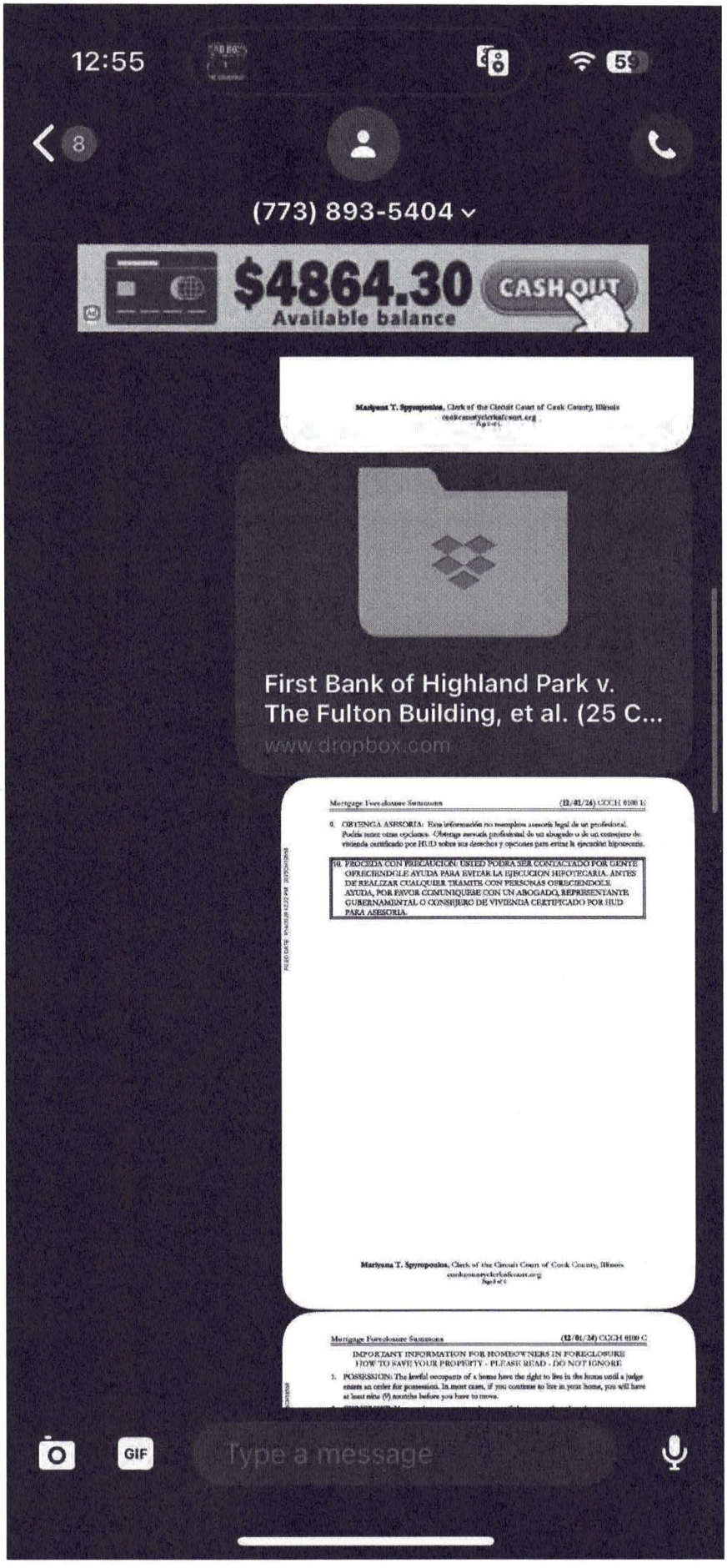
This is an attempt to collect a debt and any information obtained will be used for that purpose.

Atty No.: 45920
Atty Name: James D. Trull/Ginsberg Jacobs LLC
Atty for: First Bank of Highland Park
Address: 300 S. Wacker Drive, Suite 2750
City: Chicago
State: IL Zip: 60606
Telephone: 312-660-9611
Primary Email: jtrull@ginsbergjacobs.com

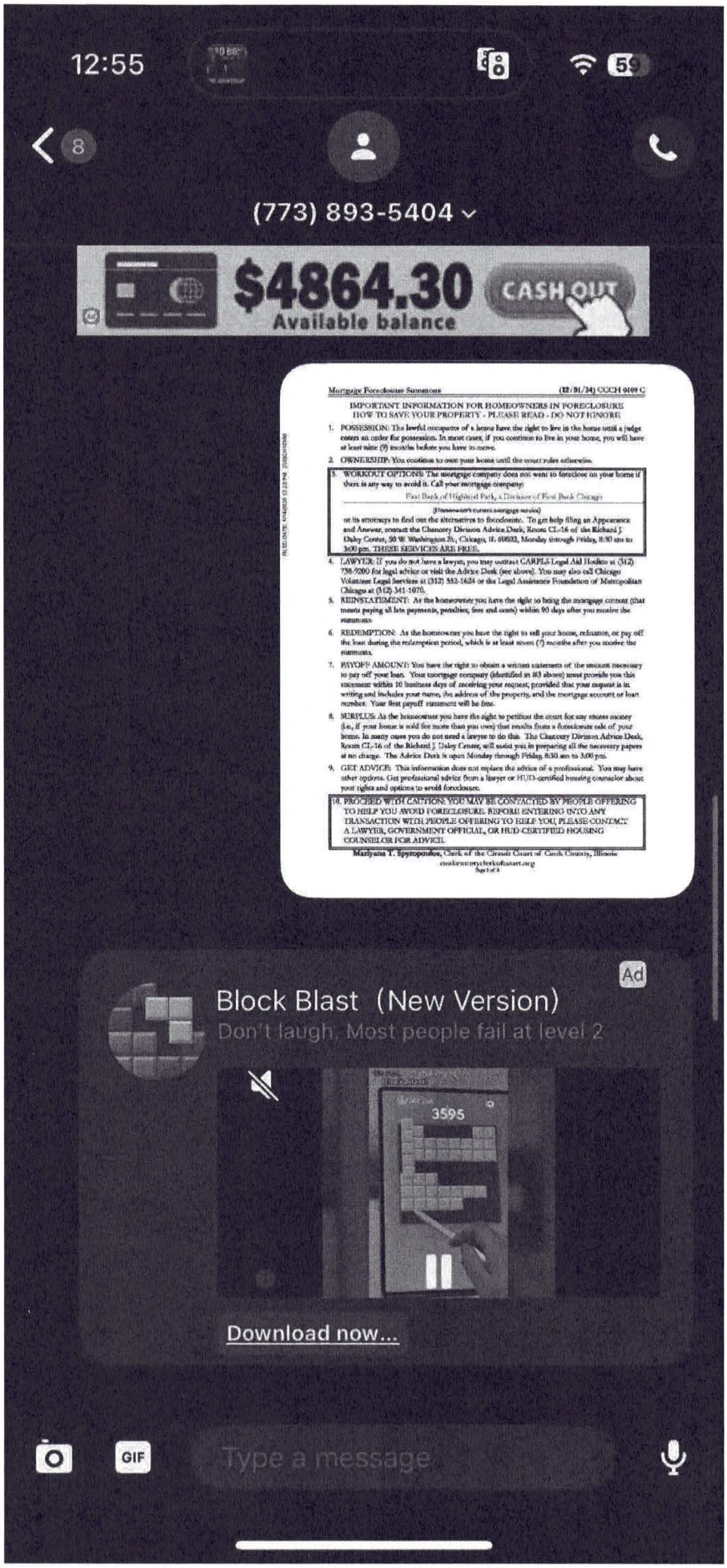
Witness,
1/14/2026 12:22 PM Mariyana T. Spyropoulos
Clerk of the Court

Date of Service: _____
(To be inserted by officer on copy left with defendant or other person)

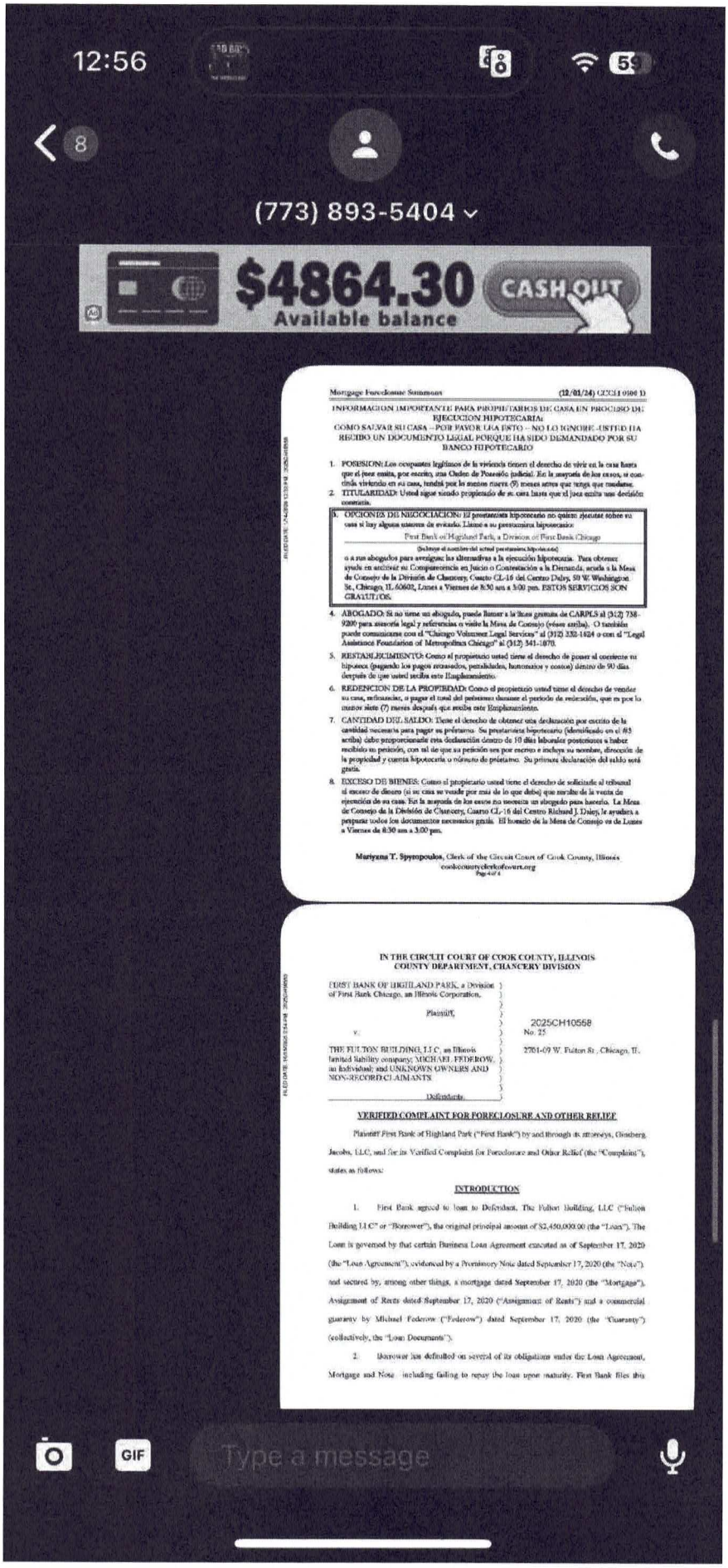
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



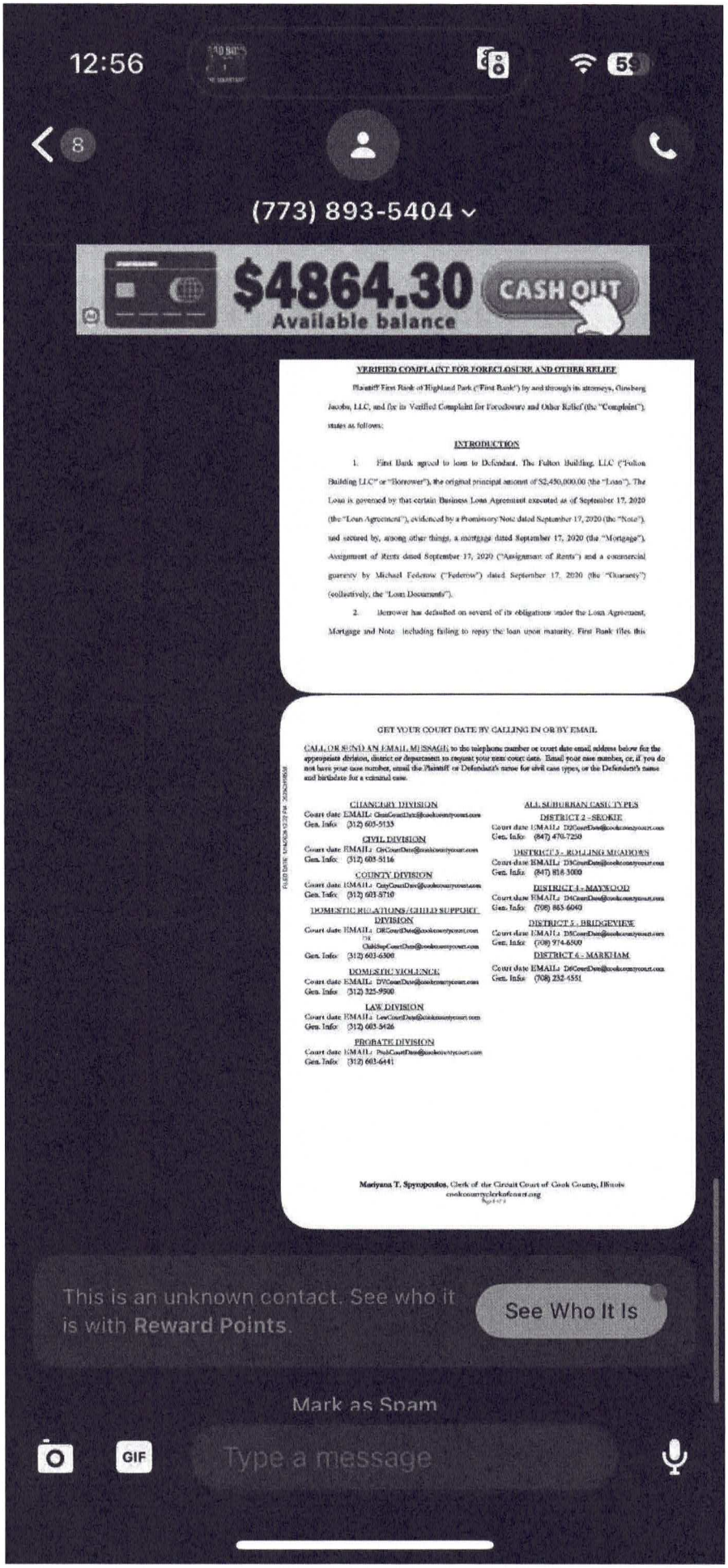
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



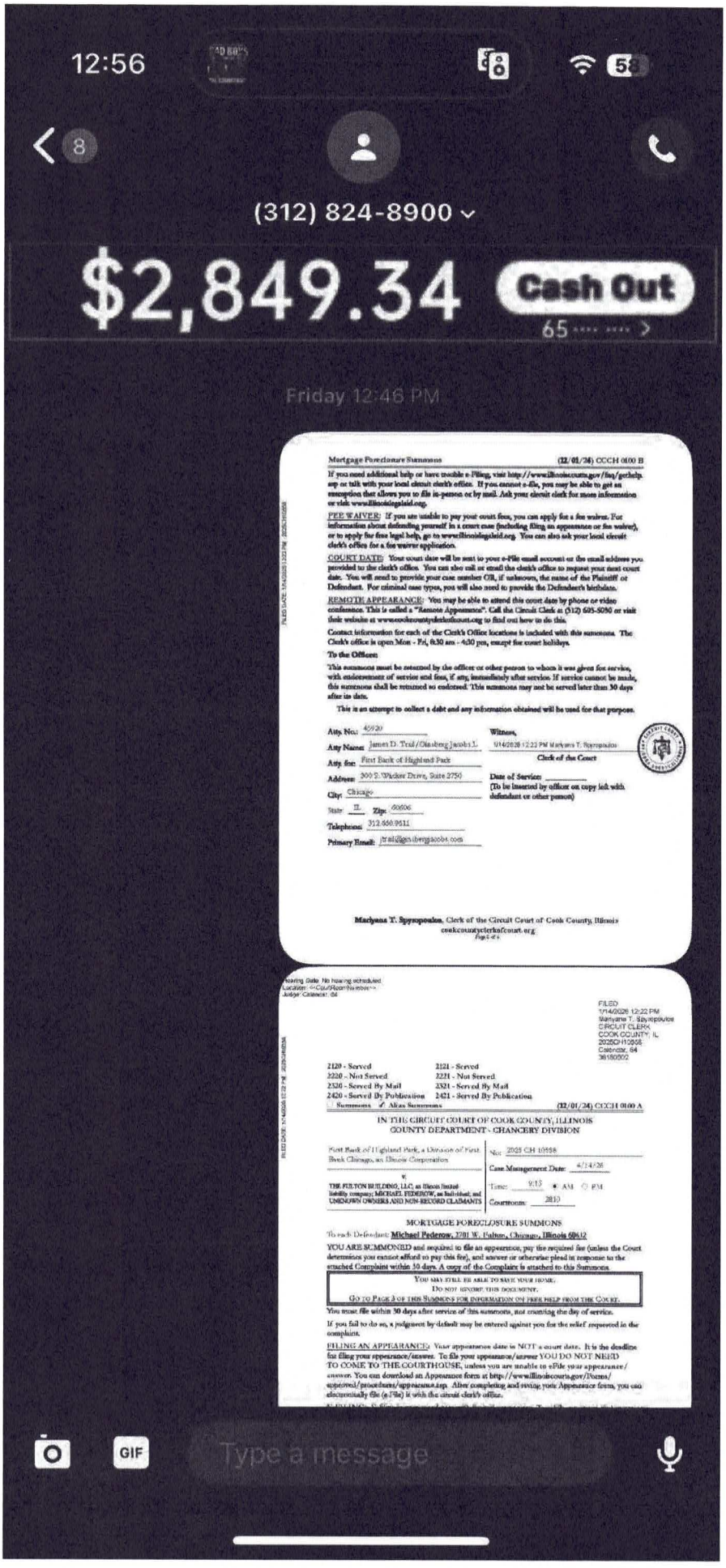
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



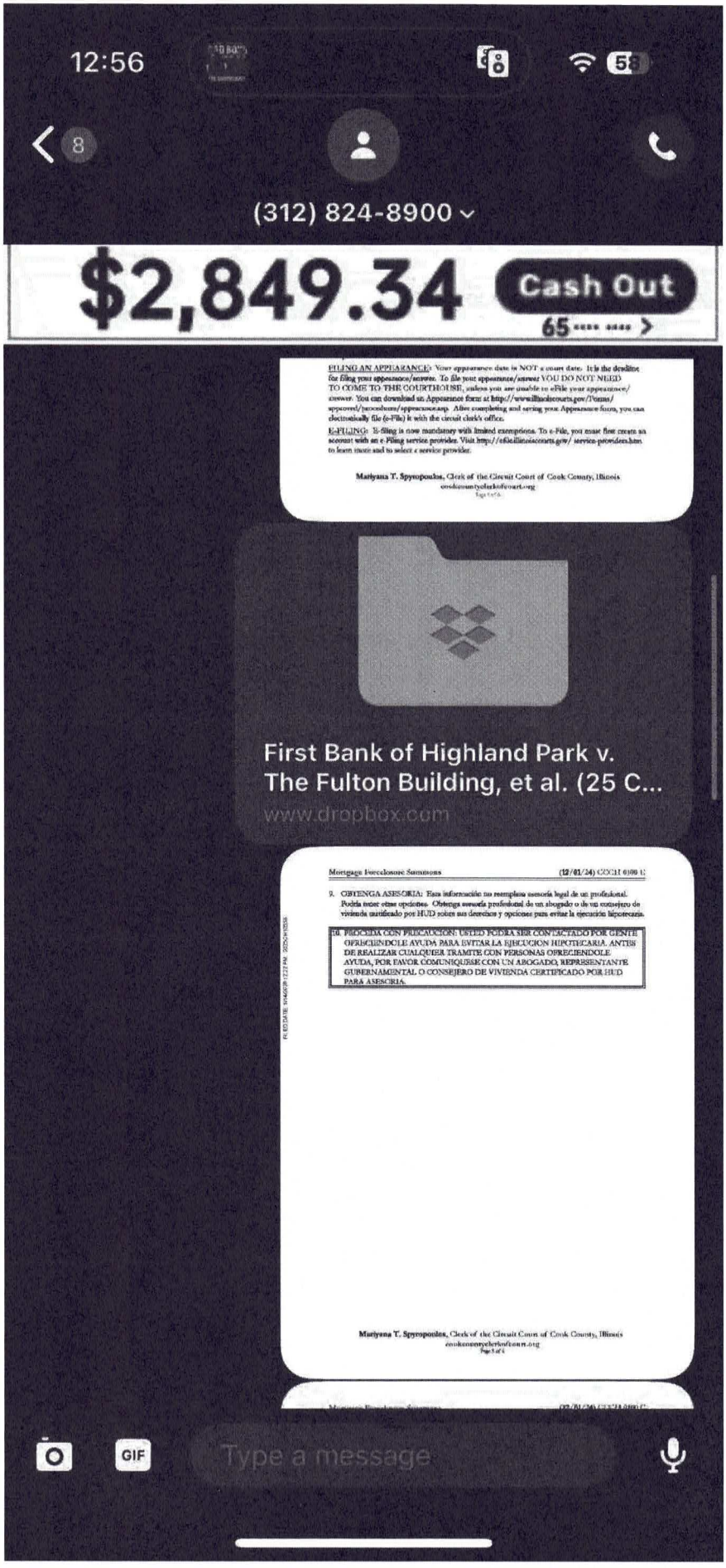
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



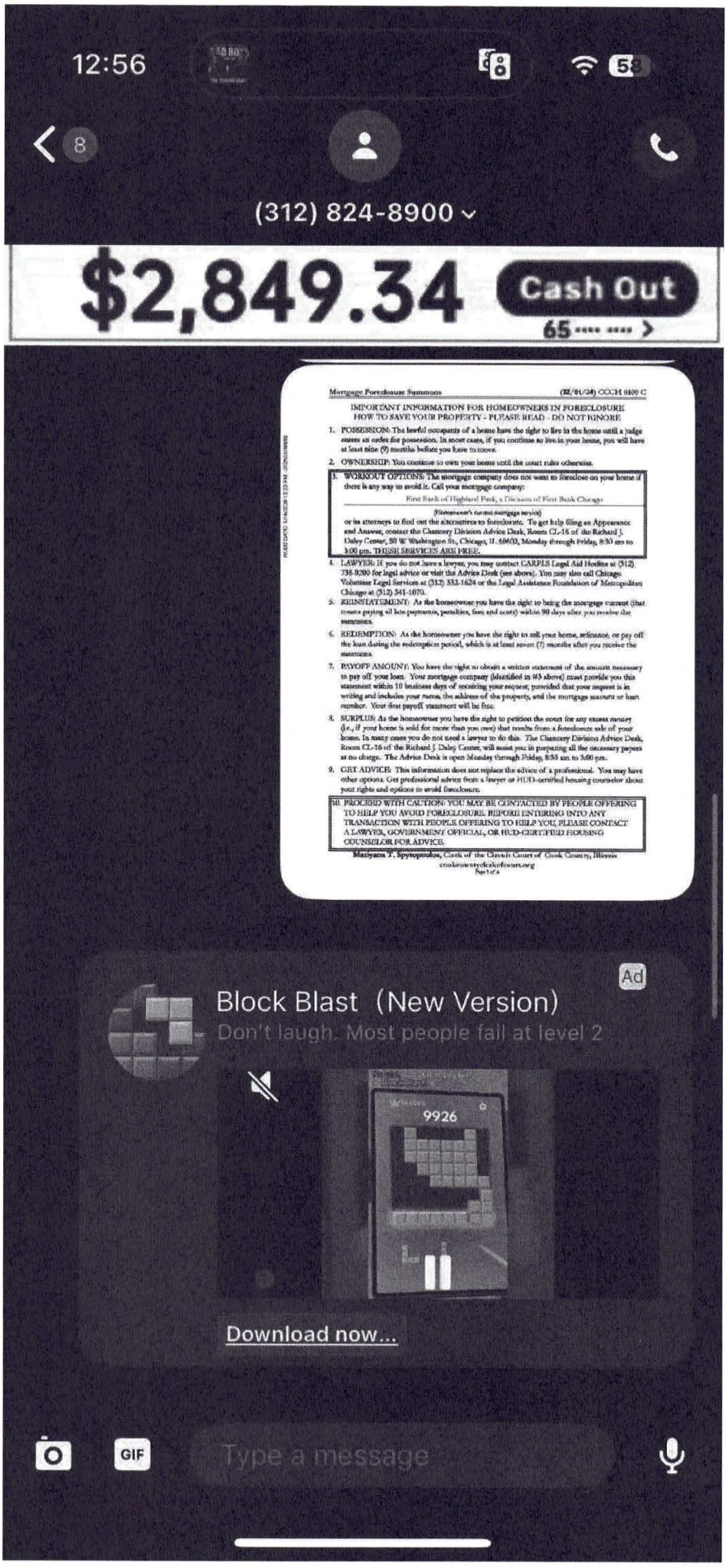
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



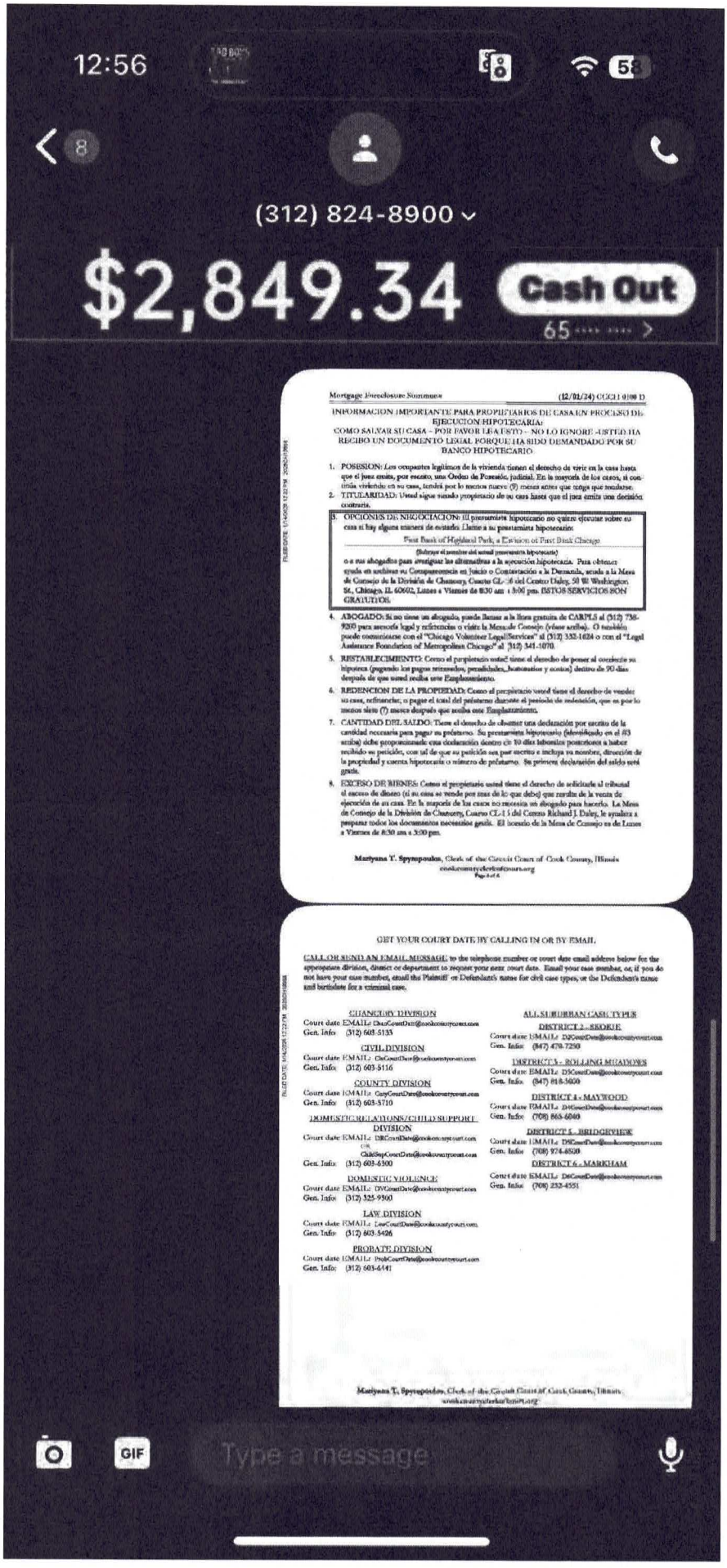
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



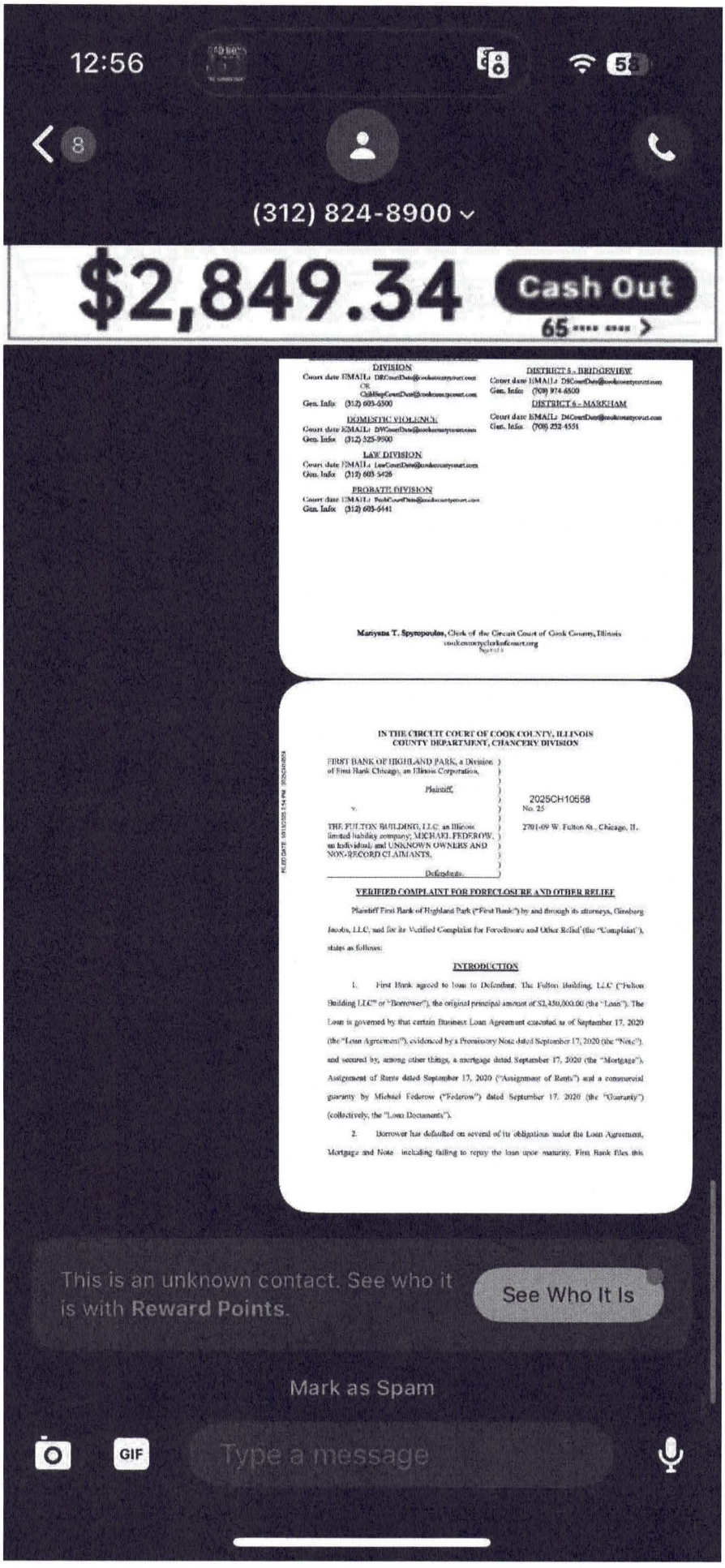
FILED DATE: 2/25/2026 4:06 PM 2025CH10558



FILED DATE: 2/25/2026 4:06 PM 2025CH10558



FILED DATE: 2/25/2026 4:06 PM 2025CH10558



FILED DATE: 2/25/2026 4:06 PM 2025CH10558

From:	James D. Trail
To:	"erica@ecminchellalaw.com"
Cc:	Beata Ichou; Brooklyn Mychalowych
Subject:	First Bank of Highland Park v. The Fulton Building, et al. (25 CH 10558) - Summons and Verified Complaint
Date:	Thursday, January 15, 2026 8:30:00 AM
Attachments:	Order - 1.12.26.PDF image001.png Federow Summons and Verified Complaint.pdf

Ms. Minchella:

Pursuant to the enclosed court order, a Summons and a Verified Complaint for Foreclosure and Other Relief are being served upon you to effectuate service upon Michael Federow.

Please advise if you have any questions or concerns.

Thank you,

James D. Trail
Partner

Ginsberg Jacobs LLC

300 South Wacker Drive Suite 2750
Chicago, Illinois 60606

T 312.645.6096

jtrail@ginsbergjacobs.com

This message is meant to be a private communication sent by a law firm and should be treated as PRIVILEGED AND CONFIDENTIAL. Please notify the sender if you received this in error, and then delete it from your system.

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Exhibit E

Hearing Date: 4/14/2026 9:15 AM
Location: Court Room 2810
Judge: Wright, James A

FILED
10/15/2025 2:54 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
34904098

FILED DATE: 10/15/2025 2:56 PM 2025CH10558

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff, v. THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS. Defendants.	)	2025CH10558 No. 25 2701-09 W. Fulton St., Chicago, IL

AFFIDAVIT OF SERVICE BY PUBLICATION

I, James D. Trail, on oath state as follows:

Defendants UNKNOWN OWNERS and NONRECORD CLAIMANTS, upon diligent inquiry, cannot be found and, thus, process cannot be served upon said Defendants.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that she verily believes the same to be true.

FURTHER AFFIANT SAYETH NOT

By: */s/ James D. Trail*
James D. Trail, Attorney for
FIRST BANK OF HIGHLAND PARK

James D. Trail
Ginsberg Jacobs LLC
300 South Wacker, Suite 2750
Chicago, Illinois 60606
Tel.: 312.660.9611
Firm ID: 45920
jtrail@ginsbergjacobs.com

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Exhibit F

Hearing Date: 4/14/2026 9:15 AM
Location: Court Room 2810
Judge: Wright, James A

FILED
10/15/2025 2:54 PM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
34904098

FILED DATE: 10/15/2025 2:54 PM 2025CH10558

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation,

Plaintiff,

v.

THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS.

Defendants.

2025CH10558

No. 25

2701-09 W. Fulton St., Chicago, IL

AFFIDAVIT AS TO UNKNOWN OWNERS

I, James D. Trail, being first duly sworn, depose and state that I am one of the attorneys for Plaintiff in the above-entitled cause, Plaintiff's agent in this capacity, and duly authorized to make this affidavit.

Deponent further says that in addition to persons designated by name in the complaint filed in the above-entitled cause, there are other persons who are interested in said action who have or claim some right, title, interest or lien in, to or upon the real estate, or some part thereof, in said complaint described; that the name of each of such other persons is unknown to plaintiff and to this deponent and upon diligent inquiry cannot be ascertained, and all such other persons are made parties defendant to said action by the name and description of " UNKNOWN OWNERS and NONRECORD CLAIMANTS."

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that she verily believes the same to be true.

FURTHER AFFIANT SAYETH NOT

FILED DATE: 10/25/2026 2:06 PM 2025CH10558

By: */s/ James D. Trail*
James D. Trail, Attorney for
FIRST BANK OF HIGHLAND PARK

James D. Trail
Ginsberg Jacobs LLC
300 South Wacker, Suite 2750
Chicago, Illinois 60606
Tel.: 312.660.9611
Firm ID: 45920
jtrail@ginsbergjacobs.com

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Exhibit G

Hearing Date: No hearing scheduled
Location: <<CourtRoomNumber>>
Judge: Calendar, 64

CERTIFICATE OF PUBLICATION

FILED
11/12/2025 12:00 AM
Mariyana T. Spyropoulos
CIRCUIT CLERK
COOK COUNTY, IL
2025CH10558
Calendar, 64
35314632

FILED DATE: 2/25/2026 4:06 PM 2025CH10558
FILED DATE: 11/12/2025 12:00 AM 2025CH10558

Case No. 25 CH 10558

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation vs THE FULTON BUILDING, LLC, an Illinois limited liability company

LAW BULLETIN MEDIA

does hereby certify that it is the publisher of

CHICAGO DAILY LAW BULLETIN

that said **CHICAGO DAILY LAW BULLETIN** is a secular newspaper that has been published **DAILY** in the city of Chicago, County of Cook, State of Illinois, continuously for more than one year prior to the first date of publication of the notice, appended, that it is of general circulation throughout said County and state, that it is a newspaper as defined in "An Act to revise the law in relation to notices," as amended, Illinois Compiled Statutes (715 ILCS 5/1 & 5/5), and that the notice appended was published in the said **CHICAGO DAILY LAW BULLETIN** on Oct 27; Nov 3, 10, 2025. The notice was also placed on the statewide public notice website as required by 715 ILCS 5/2.1.

In witness thereof, the undersigned has caused this certificate to be signed and its corporate seal affixed at Chicago, Illinois.

November 10, 2025

LAW BULLETIN MEDIA

By _____

L T S 3 2 7 5 3 3 5

LAW BULLETIN MEDIA CORPORATE SEAL ILLINOIS

GINSBERG JACOBS LLC,
(45920), Attorneys,
300 South Wacker, Suite 2750,
Chicago, Illinois 60606.

STATE OF ILLINOIS, COUNTY OF COOK, ss. — In the Circuit Court of Cook County, County Department, Chancery Division. FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff, vs. THE FULTON BUILDING, LLC, an Illinois limited liability company, et al., Defendants. No. 25 CH 10558.

The requisite affidavit for publication having been filed, notice is hereby given you,

UNKNOWN OWNERS AND NON-RECORD CLAIMANTS,

defendants in the above entitled suit, that the said suit has been commenced in the Circuit Court of Cook County, Chancery Division, Room 802, Richard J. Daley Center, 50 W. Washington St., Chicago, IL by the said plaintiff against you and other defendants, praying for the foreclosure of a certain Mortgage conveying the premises described as follows, to-wit:

PARCEL 1: LOTS, 1, 2, 3, AND 4 IN BLOCK 7 IN DAVIS' ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF THE SOUTH HALF OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE NORTH 7.5 FEET OF THE ALLEY LYING SOUTH OF AND ADJOINING LOTS 1, 2, 3, AND 4 IN BLOCK 7 IN DAVIS' ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF THE SOUTH HALF OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 12, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 2701-09 W. Fulton St., Chicago, Illinois 60612.

Permanent Index No.: 16-12-408-008-0000.

Mortgagor: First Bank of Highland Park.

Mortgagee: The Fulton Building, LLC.

Recorded in the office of the Recorder of Deeds of Cook County, IL, as Document No. 2031044216.

Present owner of the property is the above mentioned mortgagor.

Notice is also hereby given you that the said Complaint prays for other relief; that summons was duly issued out of said Court against you as provided by law, and that the said suit is now pending.

Now, therefore, unless you, the said above named defendants, file your answer to the Complaint in the said suit or otherwise make your appearance therein, on or before November 26, 2025, default may be entered against you at any time after that day and a Judgment entered in accordance with the prayer of said Complaint. E-filing is now mandatory for documents in civil cases with limited exemptions. To e-file, you must first create an account with an e-filing service provider. Visit http://efile.illinoiscourts.gov/service-providers.htm to learn more and to select

CERTIFICATE OF PUBLICATION

FILED DATE: 2/25/2026 4:06 PM 2025CH10558
FILED DATE: 11/12/2025 12:00 AM 2025CH10558

need additional help or have trouble e-filing, visit http://www.illinoiscourts.gov/FAQ/gethelp.asp.
Mariyana T. Spyropoulos, Clerk.
This is an attempt to collect a debt pursuant to the Fair Debt Collection Practices Act, and any information obtained will be used for that purpose.
LTS3275335
Oct 27; Nov 3, 10, 2025

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Exhibit H

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION

FIRST BANK OF HIGHLAND PARK, a Division of First Bank Chicago, an Illinois Corporation, Plaintiff, v. THE FULTON BUILDING, LLC, an Illinois limited liability company; MICHAEL FEDEROW, an Individual; and UNKNOWN OWNERS AND NON-RECORD CLAIMANTS. Defendants.	)	No. 25 CH 10558 2701-09 W. Fulton St., Chicago, IL

AFFIDAVIT AS TO NO RESPONSIVE PLEADING OF DEFENDANTS AND AS TO MILITARY SERVICE

I, James Trail, being first duly sworn upon oath, depose and state the following:

1. I am over the age of twenty-one (21) years, under no legal disability, certify that the following statements are true and correct based upon my personal knowledge, and if called and sworn as a witness at a trial or any hearing before this Court, would and could competently testify thereto.

2. I am an attorney of record in this matter for Plaintiff First Bank of Highland Park.

3. On February 25, 2026 I accessed the electronic docket for this matter available through the portal system for the Clerk of the Circuit Court for Cook County, Illinois. After reviewing the electronic docket, I observed that no appearances and/or answers or other responsive pleadings have been filed by any Defendants or any Unknown Owners or Non-Record Claimants.

4. Additionally, on the same day, I accessed the Service Members Civil Relief Act (SCRA) Website and entered Michael Federow's birthday and name. I obtained the attached record

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

confirming Mr. Federow is not actively serving in the military. See SCRA status report attached as **Exhibit 1**.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that she verily believes the same to be true.

FURTHER AFFIANT SAYETH NOT

By: James Trail
James D. Trail, Attorney for
FIRST BANK OF HIGHLAND PARK

James D. Trail
Ginsberg Jacobs LLC
300 South Wacker, Suite 2750
Chicago, Illinois 60606
Tel.: 312.660.9611
Firm ID: 45920
jtrail@ginsbergjacobs.com

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

EXHIBIT 1

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

Department of Defense Manpower Data Center

Results as of : Feb-25-2026 12:51:19 PM EST

SCRA 5.28

Status Report
Pursuant to Servicemembers Civil Relief Act

SSN:
Birth Date: Feb-XX-1960
Last Name: FEDEROW
First Name: MICHAEL
Middle Name:
Status As Of: Feb-25-2026
Certificate ID: 830GYBXBKZ06NL7

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

FILED DATE: 2/25/2026 4:06 PM 2025CH10558

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: https://scra.dmdc.osd.mil/scra/#/faqs. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.