

**IN THE STATE OF SOUTH DAKOTA, COUNTY OF BROWN  
IN CIRCUIT COURT, FIFTH JUDICIAL CIRCUIT COURT**

Idaho Housing and Finance Association,

**Plaintiff,**

v.

Joshua John Osterloo a/k/a Josh J. Osterloo  
and Desirae Visser and Accounts  
Management, Inc. and Rushmore Service  
Center, LLC and Credico, Inc. d/b/a Credit  
Collections Bureau and Midwest Credits, Inc.  
and State of South Dakota, acting by and  
through the Department of Revenue, and any  
person in possession,

**Defendants.**

**NOTICE OF REAL ESTATE SALE ON  
FORECLOSURE**

CIVIL NUMBER: 06CIV23-000406

A Non-Monetary Judgment of Foreclosure was entered in favor of Plaintiff and against Defendants, which judgment was filed with the Clerk of Courts of Brown County, South Dakota, on November 29, 2023, in the amount of \$138,391.90, for the foreclosure of a real estate mortgage.

Notice is hereby given pursuant to said judgment that the real property described in the Real Estate Mortgage dated January 22, 2016, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on January 22, 2016, in Book 670 MORTGAGE, at Page 922, as Instrument Number 2016000421, which Joshua John Osterloo and Desirae Visser, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Dacotah Bank, its successors and assigns, mortgagee, for the property located at 1017 N Main Street, Aberdeen, SD 57401, and legally described as:

Lot 4 and the North 20 feet of Lot 5, Block 12, Sullivan and Easton's Addition to  
Aberdeen, according to the plat thereof of record, Brown County, SD

in order to realize the amount of the above-referenced judgment, plus interest accruing thereafter on said amount, together with the costs and expenses of sale, will be sold subject to redemption as provided by law as one parcel of land at public auction, subject to easements and restrictions of record, to the highest bidder for cash under the direction of the Brown County Sheriff, on the steps to the main entrance of the Brown County Courthouse located at 101 1st Ave. South East Aberdeen, SD 57402, on January 08, 2025 at 10:00 AM.

Dated this 23 day of October, 2024

SHERIFF OF BROWN COUNTY

By Sheriff

Name: Dave Lutzner

Halliday, Watkins & Mann, P.C.

By /s/ Zachary Nesbit  
Zachary Nesbit  
Attorneys for Plaintiff  
376 East 400 South, Suite 300  
Salt Lake City, UT 84111  
Tel: 801-355-2886  
Email: zach@hwmlawfirm.com

CERTIFICATE OF SERVICE

I certify that on \_\_\_\_\_, a true and correct copy of the Notice of Foreclosure Sale was served by U.S. Mail, first-class postage prepaid, upon the following individuals:

Accounts Management, Inc.  
c/o Robert R. Nelson, Its Registered Agent  
212 East 11th Street, Suite 200  
Sioux Falls, SD 57104

Credico, Inc. d/b/a Credit Collections Bureau  
c/o Megan M. Brandriet, Its Registered Agent  
1212 W Elkhorn Street  
Sioux Falls, SD 57104

Midwest Credits, Inc.  
c/o David J. Sandvig, Its Registered Agent  
708 S Roosevelt Ste 1  
PO Box 1088  
Aberdeen, SD 57402

Josh J. Osterloo  
a/k/a Joshua John Osterloo  
1017 N Main Street  
Aberdeen, SD 57401

Rushmore Service Center, LLC  
c/o Justin Broughton, Its Registered Agent  
3820 North Louise Avenue  
Sioux Falls, SD 57107-0145

State of South Dakota, acting by and through the Department of Revenue  
c/o Department Head  
445 East Capitol Avenue  
Pierre, SD 57501

State of South Dakota, acting by and through the Department of Revenue  
c/o South Dakota Attorney General  
1302 East Highway 14, Suite 1  
Pierre, SD 57501-8501

Desirae Visser  
1017 N Main Street  
Aberdeen, SD 57401

Halliday, Watkins & Mann, P.C.

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Zachary Nesbit