

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

Citizens Bank, N.A. f/k/a RBS Citizens, N.A.,  <b>Plaintiff,</b>  <b>v.</b>  Keith R. Stewart, Jr. and Nancy N. Stewart and Homes Are Possible, Inc., and any person in possession,  <b>Defendants.</b>	<b>NOTICE OF REAL ESTATE SALE ON FORECLOSURE</b>  CIVIL NUMBER: 06CIV23-000497
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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 July 30, 2024, in the amount of \$187,673.38, 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 April 27, 2020, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on April 27, 2020, in Book 689 MORTGAGE, at Page 163, as Instrument Number 202001999, which Keith R. Stewart, Jr. and Nancy N. Stewart, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Aberdeen Federal Credit Union, its successors and assigns, mortgagee, for the property located at 823 N Jay Street, Aberdeen, SD 57401, and legally described as:

The North 50 feet of the East 110 feet of the North Half of Brown County Outlot 1 in the First Addition to the Highlands of Aberdeen, according to the plat thereof of record, Brown County, South Dakota

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 September 24, 2025 at 10:00 AM.

Dated this 9<sup>th</sup> day of July, 2025

SHERIFF OF BROWN COUNTY

By Dave Lenzman Sheriff

Name: Dave Lenzman

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:

Homes Are Possible, Inc.  
c/o Darin Beckius, Its Registered Agent  
125 S. 2nd Street  
Aberdeen, SD 57401

Keith R. Stewart, Jr.  
c/o Thomas A. Blake  
505 W. 9th Street  
Suite 202  
Sioux Falls, SD 57104

Nancy Noelle Stewart  
c/o Thomas A. Blake  
505 W. 9th Street  
Suite 202  
Sioux Falls, SD 57104

Keith R. Stewart, Jr.  
823 N Jay Street  
Aberdeen, SD 57401

Nancy Noelle Stewart  
823 N Jay Street  
Aberdeen, SD 57401

Halliday, Watkins & Mann, P.C.

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Zachary Nesbit