

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

Idaho Housing and Finance Association, Plaintiff, v. Jordan Kruthoff and Credico, Inc. d/b/a Credit Collections Bureau and Homes Are Possible, Inc. and GROW South Dakota and South Dakota Housing Development Authority, and any person in possession, Defendants.	NOTICE OF REAL ESTATE SALE ON FORECLOSURE CIVIL NUMBER: 06CIV24-000697
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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 June 11, 2025, in the amount of \$134,414.39, 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 March 18, 2022, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on March 18, 2022, in Book 699 MORTGAGE, at Page 82, as Instrument Number 202201455, which Jordan Kruthoff, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Plains Commerce Bank, its successors and assigns, mortgagee, for the property located at 705 S Jay Street, Aberdeen, SD 57401, and legally described as:

Lot 2, Henry Miller's Replat of Lots 11 and 12, Block 19, Thomas Addition to Aberdeen, Brown County, South Dakota, according to the recorded Plat thereof

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 17, 2025 at 10:00 AM.

Dated this 9th day of July, 2025

SHERIFF OF BROWN COUNTY

By Dave Lutzman Sheriff

Name: Dave Lutzman

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:

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

Grow South Dakota
c/o Lori Finnesand, Its Registered Agent
506 S. Main St. Suite 2
Aberdeen, SD 57401

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

Jordan Kruthoff
705 S Jay Street
Aberdeen, SD 57401

South Dakota Housing Development Authority
c/o Department Head
3060 East Elizabeth Street
Pierre, SD 57501-1237

South Dakota Housing Development Authority
c/o Office of the Attorney General
1302 East Highway 14
Suite 1
Pierre, SD 57501

Halliday, Watkins & Mann, P.C.

Zachary Nesbit