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

Idaho Housing and Finance Association,

Plaintiff,

v.

William Esser and Accounts Management, Inc. and Midwest Credits, Inc. and South Dakota Housing Development Authority and United States of America, acting by and through the Rural Housing Service, and any person in possession.

NOTICE OF REAL ESTATE SALE ON FORECLOSURE

CIVIL NUMBER: 06CIV23-000302

Defendants.

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 February 14, 2024, in the amount of \$154,523.74, 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 November 21, 2019, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on November 21, 2019, in Book 687 MORTGAGE, at Page 409, as Instrument Number 201906283, which William Esser, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Wells Fargo Bank, N.A., its successors and assigns, mortgagee, for the property located at 1424 3rd Avenue SE, Aberdeen, SD 57401, and legally described as:

Lot 1, Block 5, Draeger and Yeager's Addition to 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 May 16, 2024 at 10:00 AM.

Dated this 15 day of March, 2024

SHERIFF OF BROWN COUNTY

By Sheriff
Name: Dave Lengman

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

William Esser 1319 3rd Ave SE Unit 2 Aberdeen, SD 57401

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

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

South Dakota Housing Development Authority P.O. Box 1237 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

United States of America, acting by and through the Rural Housing Service c/o U.S. Attorney's Office, District of South Dakota 325 S 1st Avenue, Suite 300 Sioux Falls, SD 57108

United States of America, acting by and through the Rural Housing Service Attorney General, U.S. Department of Justice 950 Pennsylvania Avenue NW Washington, DC 20530

Halliday, Watkins &	& Mann, P.C.
Zachary Nesbit	