

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

USAA Federal Savings Bank, Plaintiff, v. Garrid Baldwin and Heather Baldwin and AAA Collections Inc. and Accounts Management Inc. and Credico, Inc. d/b/a Credit Collections Bureau and Gellhaus and Gellhaus PC, and any person in possession, Defendants.	NOTICE OF REAL ESTATE SALE ON FORECLOSURE CIVIL NUMBER: 06CIV25-000585
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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 9, 2026, in the amount of \$155,460.00, 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 June 27, 2017, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on June 28, 2017, in Book 676 Mortgage, at Page 772, as Instrument Number 201703283 which Garrid Baldwin and Heather Baldwin, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for USAA Federal Savings Bank, its successors and assigns, mortgagee, for the property located at 1618 15th Ave SE, Aberdeen, SD 57401, and legally described as:

Lot 3, Block 20, Ganje Addition of Mel-Ros Estates to the City 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 December 02, 2026 at 10:00 AM.

Dated this 13 day of October, 2026

SHERIFF OF BROWN COUNTY

By Dave Lemynar

Name: Dave Luzzman

Halliday, Watkins & Mann, P.C.

By/s/Jason Tingle

Jason Tingle

Attorneys for Plaintiff

376 East 400 South, Suite 300

Salt Lake City, UT 84111

Tel: 801-355-2886

Email: jtingle@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:

AAA Collections Inc.
c/o Kade Nelson, Registered Agent
3500 First Ave, Suite 100
Sioux Falls, SD 57105

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

Garrid Baldwin
1618 15th Ave Se
Aberdeen, SD 57401

Heather Baldwin
45 Delevan Ave.
Delevan, NY 14042

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

Gellhaus and Gellhaus, PC
c/o Jay R. Gellhaus, Registered Agent
120 South Lincoln Street
PO Box 73
Aberdeen, SD 57402

Halliday, Watkins & Mann, P.C.

/s/ Jason Tingle
Jason Tingle