

# HALLIDAY, WATKINS & MANN, P.C.

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August 1, 2024

Attn: Civil Process  
Brown Sheriff's Office  
22 Court Street Suite 1  
Aberdeen, SD 57401

Re: Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of  
MFRA Trust 2015-1 v. Stephanie R. Erhardt and Roland Erhardt  
Sale Scheduled For 10/04/2024 at 10:00 AM  
Our File Number: SD10246  
Civil Number: 06CIV24-000256

Enclosed, please find the Notice of Sale needed for the sale set on 10/04/2024. Please execute and send a copy to our office by one of the options below so that we can begin publishing as soon as possible.

E-mail: bclaycomb@hwmlawfirm.com

Fax: 801-355-2886

Mail: 376 East 400 South, Ste. 300, Salt Lake City, Utah 84111 (self-addressed envelope enclosed)

Thank you for your assistance in this matter. Should you have any questions, please do not hesitate to contact our office.

Sincerely,  
Zachary Nesbit  
Attorney at Law

ZN/bc

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

Wilmington Trust, National Association, not  
in its individual capacity, but solely as trustee  
of MFRA Trust 2015-1,

**Plaintiff,**

**v.**

Stephanie R. Erhardt and Roland Erhardt and  
Midland Funding LLC and Portfolio  
Recovery Associates, LLC and United  
Accounts, Inc. and Brown County and South  
Dakota Housing Development Authority, and  
any person in possession,

**Defendants.**

**NOTICE OF REAL ESTATE SALE ON  
FORECLOSURE**

CIVIL NUMBER: 06CIV24-000256

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 18, 2024, in the amount of \$188,688.19, 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 26, 2007, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on May 1, 2007, in Book 625, at Page 710, as Instrument Number 020, which Stephanie R. Erhardt and Roland Erhardt, mortgagor, executed and delivered to World Savings Bank, FSB, its successors and/or assignees, mortgagee, for the property located at 127165 378th Avenue, Aberdeen, SD 57401, and legally described as:

Lot 6, Keatts Third Subdivision in the Northeast Quarter of Section 22, Township 124 North, Range 65 West of the Fifth P.M., 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 October 4, 2024 at 10:00 AM.

Dated this 5<sup>th</sup> day of August, 2024

SHERIFF OF BROWN COUNTY

By 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:

Brown County  
c/o Rachel Kippley, Commissioner (or serve c/o any other commissioner)  
25 Market Street, Suite 1  
Aberdeen, SD 57401

Roland Erhardt  
127165 378th Avenue  
Aberdeen, SD 57401

Stephanie R. Erhardt  
127165 378th Avenue  
Aberdeen, SD 57401

Midland Funding LLC  
c/o Corporation Service Company, Its Registered Agent  
503 South Pierre Street  
Pierre, SD 57501-4522

Portfolio Recovery Associates, LLC  
c/o Corporation Service Company, Its Registered Agent  
503 S Pierre Street  
Pierre, SD 57501-4522

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 Accounts, Inc.  
c/o Vicki Fransen, Its Registered Agent  
209 Railroad Avenue SE #3  
Aberdeen, SD 57401

Halliday, Watkins & Mann, P.C.

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Zachary Nesbit