

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

<p>PennyMac Loan Services, LLC,</p> <p style="text-align:center"><b>Plaintiff,</b></p> <p style="text-align:center"><b>v.</b></p> <p>Terence Fries a/k/a Terry Fries and AAA Collections Inc. and Capital One, N.A. successor by merger to Discover Bank and United States of America, acting through the Rural Housing Service, and any person in possession,</p> <p style="text-align:center"><b>Defendants.</b></p>	<p><b>NOTICE OF REAL ESTATE SALE ON FORECLOSURE</b></p> <p>CIVIL NUMBER: 06CIV25-000699</p>
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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 April 22, 2026, in the amount of \$234,222.88, 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 20, 2022, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on April 20, 2022, in Book 699 Mortgage, at Page 288, as Instrument Number 202202091 which Terry Fries a/k/a Terence Fries, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Goldwater Bank, N.A., its successors and assigns, mortgagee, for the property located at 1016 S. Kline St, Aberdeen, SD 57401, and legally described as:

LOT FOUR (4), BLOCK TWENTY-TWO (22), THOMAS 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 July 08, 2026, at 10:00 AM.

Dated this 5<sup>th</sup> day of May, 2026

SHERIFF OF BROWN COUNTY

By Sheriff Dave Lunzman

Name: Dave Lunzman

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

Capital One, N.A. successor by merger to Discover Bank  
c/o Corporation Service Corporation, Its Registered Agent  
503 South Pierre Street  
Pierre, SD 57501

Terence Fries a/k/a Terry Fries  
1016 S. Kline St  
Aberdeen, SD 57401

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

United States of America, acting through the Rural Housing Service  
c/o Attorney General, U.S. Dept. of Justice  
950 Pennsylvania Avenue NW  
Washington, DC 20530

United States of America, acting through the Rural Housing Service  
c/o Rural Housing Service  
1400 Independence Ave. SW, Rm 5014, STOP 07010  
Washington, DC 20250-0701

Halliday, Watkins & Mann, P.C.

/s/ Jason Tingle  
Jason Tingle