

**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;">Plaintiff,</p> <p style="text-align: center;">v.</p> <p>Vanessa R. Westlund aka Vanessa Schnoor and Nicholas W. Westlund and Nick W. Westlund and A.A.A. Collections, Inc. and Accounts Management, Inc. and Jefferson Capital Systems, LLC and Midland Funding LLC and Portfolio Recovery Associates, LLC and Prairieland Collections Inc and Rushmore Service Center, LLC and United States of America, acting by and through the Rural Housing Service, and any person in possession,</p> <p style="text-align: center;">Defendants.</p>	<p>NOTICE OF REAL ESTATE SALE ON FORECLOSURE</p> <p>CIVIL NUMBER: 06CIV23-000480</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 March 11, 2024, in the amount of \$106,361.39, 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 July 7, 2015, and recorded in the office of the Register of Deeds of Brown County, South Dakota, on July 7, 2015, in Book 668 MORTGAGE, at Page 865, as Instrument Number 2015003545, which Vanessa R. Westlund and Nicholas W. Westlund, mortgagor, executed and delivered to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Home Federal Bank, its successors and assigns, mortgagee, for the property located at 404 9th Avenue SE, Aberdeen, SD 57401, and legally described as:

The East 55 feet of Lots 2 and 3, Block 12, Narregang's Third Resubdivision of Lots 14, 15, 16, 17 and 18, Block 12, and Lots 7, 8 and 9, Block 13, 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 May 17, 2024 at 10:00 AM.

Dated this 20th day of March, 2024

SHERIFF OF BROWN COUNTY

By Sheriff

Name: Dave Lungman

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:

A.A.A. Collections, Inc.
c/o Kade Nelson, Its Registered Agent
3500 South First Avenue, Suite 100
Sioux Falls, SD 57105

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

Jefferson Capital Systems, LLC
c/o Corporation Service Company, Its Registered Agent
503 S Pierre Street
Pierre, SD 57501-4522

Jefferson Capital Systems, LLC
16 McLeland Road
St. Cloud, MN 56303

Jefferson Capital Systems, LLC
200 14th Avenue E
Sartell, MN 56377

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

Prairieland Collections Inc
c/o Kari Songer, Its Registered Agent
505 Lincoln Ave
Huron, SD 57350

Rushmore Service Center, LLC
c/o Justin Broughton, Its Registered Agent
3820 North Louise Avenue
Sioux Falls, SD 57107-0145

United States of America, acting by and through the Rural Housing Service
300 S 4th Street, Suite 600
Minneapolis, MN 55415

United States of America, acting by and through the Rural Housing Service
c/o The Associate General Counsel for Litigation
Office of Litigation
451 Seventh Street, S.W
Washington, DC 20410

United States of America, acting by and through the Rural Housing Service
c/o United States Attorney's Office District of South Dakota
325 S. First Ave., Suite 300
Sioux Falls, SD 57104

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

Vanessa R. Westlund aka Vanessa Schnoor
324 1st St NW
Lot 8
Ellendale, ND 58436

Nicholas W. Westlund
23918 Lyons St NE
Stacy, MN 55079

Nicholas W. Westlund
404 9th Avenue SE
Aberdeen, SD 57401

Nick W. Westlund
404 9th Avenue SE
Aberdeen, SD 57401

Halliday, Watkins & Mann, P.C.

/s/ Zachary Nesbit
Zachary Nesbit