

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

<p>Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1,</p> <p style="text-align:center"><b>Plaintiff,</b></p> <p style="text-align:center"><b>v.</b></p> <p>Roland Erhardt and Stephanie R. Erhardt and Accounts Management, Inc. and Brown County and LVNV Funding LLC and Midland Funding LLC and Portfolio Recovery Associates, LLC and United Accounts, Inc., 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: 06CIV22-000064</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 June 15, 2022, in the amount of \$196,095.50, 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, 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 September 14, 2022 at 10:00 AM.

Dated this 11<sup>th</sup> day of July, 2022

SHERIFF OF BROWN COUNTY  
*Mike Melendy*

By \_\_\_\_\_

Name: \_\_\_\_\_

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

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

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

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

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