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STATE OF SOUTH DAKOTA COUNTY OF YANKTON

IN CIRCUIT COURT FIRST JUDICIAL CIRCUIT

HSBC Bank USA, National Association for the Benefit of ACE Securities Corp. Home Equity Loan Trust, Series 2006-NC3, Asset Backed Pass-Through Certificates,

Dennis Lee Evans; Mandi Kae Evans Home123 Corporation; Holt Supply Company; Accounts Management, Inc.; Credit Collection Service, Inc.; and any person in

Civil No. 09-203

NOTICE OF REAL ESTATE SALE

Judgment in the amount of \$155,215.00 having been entered in favor of plaintiff and against defendants, which Judgment was filed with the Clerk of Courts of Yankton County, South Dakota, on November 1 2011, for the foreclosure of a real estate mortgage,

Notice is hereby given pursuant to said Judgment that the real property described in the Mortgage dated June 29, 2006, which Dennis Lee Evans and Mandi Kae Evans, Mortgagors, executed and delivered to Home123 Corporation, Mortgagee:

Lot Five (5), Block Fifteen (15), Willow Ridge Subdivision, City and County of Yankton, South Dakota as Per Plat as Recorded

and recorded in the office of the Register of Deeds of Yankton County South Dakota, on the 3rd of July, 2006, in Book 464, Page 135; Said mortgage was assigned to HSBC Bank USA, National Association for the Benefit of ACE Securities Corp. Home Equity Loan Trust, Series 2006-NC3, Asset Backed Pass-Through Certificates by Assignment of Mortgage recorded March 13, 2008 in Book 476, Page 404, in order to realize the amount of \$111,200.00, as of June 29, 2006, plus interest ac cruing thereafter on said amount at the rate of 9.28% per year 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 the lien for unpaid real estate taxes and assessments of Yankton County South Dakota, and easements and restrictions of record, to the highest bidder for cash under the direction of the Sheriff of Yankton County South Dakota, at the front door of the Yankton County Courts and Safety Center, in Yankton, South Dakota, on December 20, 2011, at 10:00 A.M. (CT).

Dated November 7, 2011.

Sheriff of Yankton County, South Dakota

MACKOFF KELLOGG LAW FIRM David C. Piper, Attorney #4128

38 Second Avenue East Dickinson, ND 58601 (701) 227-1841 Attorneys for Plaintiff

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## **Communities Struggle With Lack Of Lawyers**

**Associated Press** 

MARTIN — Quentin Riggins' family told him he was crawling in diapers when he first met their attorney, Fred Cozad. As long as Riggins can remember, the attorney's name was scrawled on a chalkboard his grandmother kept next to the phone with the names and numbers of her closest friends and family.

Today, Cozad is the only lawyer left in Martin, a community of about 1,000 people 150 miles southeast of Rapid City, and when the 85-year-old eventually closes his firm, there will be none.

It's a problem seen more and more in rural communities — one that means people must travel farther for legal advice, slowing down the process and bogging down an already-crowded court system. Cash-strapped communities are spending more money to bring in lawyers from nearby towns for board and commission meetings, while businesses and estates that used to turn to one person for legal guidance are now forced to use firms with multiple specialists — making the process much less personal.

In South Dakota, 65 percent of the

state's 1,861 attorneys are in four cities: Sioux Falls, Rapid City, Aberdeen and Pierre.

Census data shows that America's population is shifting from rural to urban. In 1910, 72 percent of Americans lived in rural areas. A century later, it was at an all-time low of 16 per-

Living in a city especially appeals to law school grads and other young professionals, said Susan Poser, dean at the University of Nebraska College of

Money also plays a role. While the cost of living in small towns is often less than in cities, so, too, is the salary. For example, a lawyer in rural southeastern Oklahoma earns an average of \$72,000 annually, while a San Francisco lawyer earns \$172,000 on average, according to the Bureau of Labor Statistics. With many young lawyers graduating with \$100,000 or more in student loans, the bigger paycheck can be the deciding factor in taking a job.

The South Dakota State Bar Association is hoping to change that by creating a rural practice task force to help bring more lawyers to small towns. A similar effort is underway in Iowa.

"The numbers speak volumes about who we have — or don't have — in the rural communities," said Patrick Goet-

Romney's 29 percent. Noneof the rest of

ing to cast the pair as clones and unac-

base, which has huge sway in deciding

Campaigning in Ames, Iowa, Perry

"He can deny it as many times as he

Earlier in the day, he said voters "are

wants," Perry told about 150 people in a

coffee shop near Iowa State University.

looking for somebody who's got values

"And I am consistent in my conser-

that are based with a deep rudder in

vative values. I have been consistent.

who is going to make the right deci-

And Americans are looking for someone

sions, not someone who can either read

Perry's comments hinted at his own

a teleprompter perfectly or spit out by

stumbles. As he campaigned last week,

paign stop in South Carolina. He later

said there were eight members of the

nine-justice Supreme Court and man-

gled Justice Sonia Sotomayor's name

Similarly, Paul has struggled to find

footing despite legions of loyal support-

during an interview with The Des

he confused Iraq and Iran during a cam-

said Romney's past support for health

care mandates should haunt him.

"But that is what he thinks.

memory a list of names.'

Moines Register.

ceptable to the party's conservative

the nomination.

the water."

With focused criticism, they're work-

the field breaks 10 percent in either

zinger, president of the South Dakota State Bar Association.

One idea is to create a loan forgiveness program for lawyers who commit to serving a small community for a certain period of time, similar to programs for health care professionals in rural areas. Another goal is to improve job placement for lawyers' spouses, who sometimes have a difficult time finding work in rural areas, said Phil Garland, co-chair of the Iowa State Bar Association's rural practice

The programs aim to improve access to legal services and help preserve community life. People can say what they want about lawyers, Garland said, but there's no one more involved in a small town than an attorney performing pro-bono work or sitting on a local board.

Poser said UNL identified a shortage of rural lawyers as a problem that needed to be addressed shortly after she became dean in May 2010. The university is developing coursework on solo and small practice law in response. Rural firms also need to offer opportunities for students to test the waters through summer associate programs, Poser said. And everyone agreed mentoring will also play a key role in bring-

ing more young lawyers to less-populated parts of the country.

He also challenged Romney's bone fides. "I think they come from the same mold. They're about the same," Paul said. "They're, they're both on the defensive. They're both explaining themselves. And I even said that last night that why should we have a nominee that's going to spend most of their time explaining themselves and deciding

what, what position they were on and

when?." Santorum, too, sought to cast the pair as unacceptable, saying they differed on peripheral issues during Saturday's debate but not on core conservative issues.

"Gingrich and Romney are in the same place," said Santorum, who left Washington after losing his 2006 Senate re-election bid in Pennsylvania.

And former Utah Gov. Jon Huntsman, who did not meet the threshold to participate in Saturday evening's debate in Iowa, said Republicans should take another look at everyone's record.

"People are shopping. They are listening very, very carefully," he said.

Yet there are roughly three weeks until Iowa's caucuses and much can change in a race that has been remarkably fluid. Conservatives have yet to rally behind a single candidate and Gingrich's record, as well as Romney's, could provide the other candidates a chance to climb from behind.

Bachmann spoke on CBS' "Face the Nation." Perry appeared on "Fox News Sunday." Paul spoke on NBC's "Meet the of the Union." Huntsman was interviewed on ABC's "This Week."

From Page 1

candidates are hoping to deflate Romney and Gingrich by noting similarities on issues that could concern conserva-Romney and Gingrich at one time

backed requiring individuals to purchase health insurance, although both decry the federal provision in Democrats' health care law. Both also supported the Wall Street bailout, government subsidies for ethanol and the science suggesting humans play a role in climate change — all toxic among the party's orthodox.

Romney, the former Massachusetts governor making his second bid for the presidency, has amassed a considerable campaign bank account and has built a formidable political machine. Gingrich, a former House speaker, has seen resurgence in polling and fundraising after a near-meltdown this summer. In short time, he has worked to build an organization but his challenge remains matching the public's interest with the nuts and bolts of a traditional campaign.

The pair's rivals, though, are unwilling to concede that the race is down to the two. An NBC News/Marist poll released Sunday shows Gingrich surging to more than 42 percent support to Romney's 23 percent in South Carolina; in Florida the former speaker is favored by 44 percent of those polled, to

LINCOLN, Neb. (AP) — A team of engineering students from the University of Nebraska-Lincoln have been selected to participate in a

**UNL Engineering Students To** 

**Help With NASA Research** 

NASA research program. The university says the students will conduct experiments for NASA on reduced gravity missions. The flights will fly April 20-27 from the Johnson Space Center in Houston. The special aircraft will travel to 35,000 feet

above the Earth. UNL team co-leader Matthew Manske says 20 students submitted proposals for NASA projects for the 2012 Microgravity University.

## **Pipeline Ruptures In Nebraska**

NEMAHA, Neb. (AP) — A pipeline carrying petroleum from Kansas City, Mo., to Omaha has ruptured, spilling an estimated 252,000

Magellan Midstream Partners spokesman Bruce Hein says a landowner hit the pipeline with a bulldozer Saturday near Nemaha. Magellan's control room in Tulsa, Okla., noticed a drop in pressure and quickly shut down the

Hein says there are two pipes that run through the area and both were affected. He says an initial estimate puts the spill at 252,000 gallons but that could be revised as a crew cleans up the area and fix the pipes. A Magellan crew was at the site Sunday.



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