

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is November 28, 2018. The parties and their addresses are:

MORTGAGOR:

GEORGE A. MEREDITH

PO Box 6336

Sheridan, WY 82801

GEORGE A. MEREDITH

As Trustee

Of the **GEORGE A. MEREDITH TRUST DATED JANUARY 10, 2006**

A Wyoming Trust

PO Box 6336

Sheridan, WY 82801

LENDER:

FIRST FEDERAL BANK & TRUST

Organized and existing under the laws of the United States of America

671 Illinois Street

Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated FEBRUARY 12, 2008 and recorded on FEBRUARY 13, 2008 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at BOOK 696, PAGE 0582, AS INSTRUMENT NUMBER 599753 and covered the following described Property:

Parcel 1: Lot Two (2), Block Four (4), West View Addition to the Town, now City of Sheridan, Sheridan County, Wyoming.

Parcel 2: Lot Three (3), Block Four (4), West View Addition to the Town, now City of Sheridan, Sheridan County, Wyoming.

George A. Meredith
Wyoming Real Estate Modification
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Parcel 3: The South 50 feet of Lot 6, Block 14, Sheridan Land Company's Second Addition, to the Town, now City of Sheridan, Sheridan County, Wyoming.

Parcel 4: The North 50 feet of Lot 6, Block 14, Sheridan Land Company's Second Addition to the Town, now City of Sheridan, Sheridan County, Wyoming.

Parcel 5: The South Eighty (80) feet of tract number two (2), downer addition, a townsite adjacent to the City of Sheridan, Sheridan County, Wyoming. Also, that part of tract number (2) commencing eighty (80) feet north of the south line of tract number two (2) of the downer addition, a townsite adjacent to the City of Sheridan, Wyoming, thence running north eighty (80) feet, thence west one hundred twenty five (125) feet to the west end of said tract, thence south eighty (80) feet, thence east one hundred twenty five (125) feet to the point of beginning.

The property is located in Sheridan County at 622 E 6th St, 624 E 6th St, 1427 N Gould St, 1445 N Gould St, 443 & 445 W 17th St, Sheridan, Wyoming 82801.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts and Future Advances. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated November 28, 2018, from George A. Meredith (Borrower) to Lender, with a modified loan amount of \$328,999.80 and maturing on December 1, 2020.

(b) Future Advances. All future advances from Lender to George A. Meredith under the Specific Debts executed by George A. Meredith in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to George A. Meredith either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(c) All Debts. All present and future debts from George A. Meredith to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(d) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

George A. Meredith
Wyoming Real Estate Modification
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2018-746812 11/29/2018 3:13 PM PAGE: 2 OF 4
BOOK: 993 PAGE: 312 FEES: \$21.00 MFP MODIFICATION OF MC
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

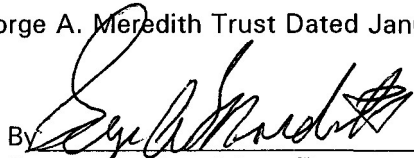
3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

 (Seal)
George A. Meredith

George A. Meredith Trust Dated January 10, 2006

By  (Seal)
George A. Meredith as Trustee under the George A. Meredith Trust Dated January 10, 2006

LENDER:

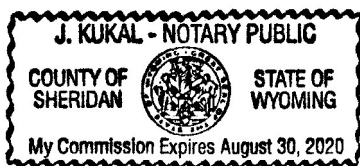
First Federal Bank & Trust

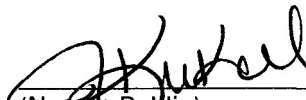
By  (Seal)
David J. Ferries, Vice President

ACKNOWLEDGMENT.

County OF Sheridan, State OF Wyoming ss.
This instrument was acknowledged before me this 28 day of November, 2018 by
George A. Meredith.

My commission expires:



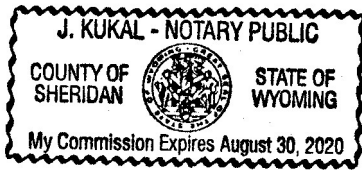

(Notary Public)



County Sheridan OF State OF Wyoming ss.

This instrument was acknowledged before me this 28 day of November, 2018 by
George A. Meredith as Trustee of George A. Meredith Trust Dated January 10, 2006.

My commission expires:



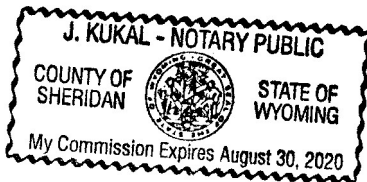
J. KUKAL
(Notary Public)

(Lender Acknowledgment)

County Sheridan OF State OF Wyoming ss.

This instrument was acknowledged before me this 28 day of November, 2018 by
David J. Ferries as Vice President of First Federal Bank & Trust.

My commission expires:



J. KUKAL
(Notary Public)



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Initials [Signature]

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FIRST FEDERAL BANK & TRUST 46 W BRUNDAGE
SHERIDAN WY 82801