

MORTGAGE DEED

Know All Men By These Presents:

That RALPH A. COPENHAVER AND KAREN K. COPENHAVER, HUSBAND AND WIFE, hereinafter called
Mortgagor, whether one or more, of 66 HANNA CREEK RD, SHERIDAN WY 82801,
to secure the payment of a Note/loan agreement of even date herewith in the amount of \$ 423,178.00,
plus interest thereon, with a final maturity date as provided by said Note/loan agreement, and further to secure
any refinancing or renewal thereof, do hereby mortgage to American General Financial Services, Inc.,
hereinafter called Mortgagee, of 4070 S. POPLAR ST, CASPER, WY 82601
the following described real estate situated in the county
of SHERIDAN, State of Wyoming, to with:
SEE ATTACHED ADDENDUM

Mortgagor agrees to pay all taxes and assessments on said premises and to keep the buildings thereon insured for fire, extended coverage, vandalism and malicious mischief for the benefit of the Mortgagee, as loss payee, as its interests may appear, for a sum, in addition to any sums required by or owed to any lienholder superior to Mortgagee, which will be sufficient to satisfy any unpaid balance owed Mortgagee, during the life of this mortgage, in favor of and payable to Mortgagee; and in case Mortgagor shall fail to pay said taxes and assessments or to keep said buildings insured as aforesaid, Mortgagee may insure said buildings and pay said taxes and assessments, and all sums so paid shall be added to and considered as a part of the above indebtedness hereby secured, and shall draw interest or finance charges at the same rate.

In case any default shall be made in the payment of the above described Note/loan agreement, or in case any default shall be made in any of the covenants and agreements hereof, then the balance remaining unpaid to Mortgagee shall, at the option of Mortgagee, immediately become due and payable and Mortgagee may proceed to enforce the provisions of this mortgage either by suit at law or in equity, as it may elect, or to foreclose this mortgage by advertisement and sale of the above described premises, at public venue, for cash, according to Wyoming statutes governing mortgage foreclosures, and cause to be executed and delivered to the purchaser or purchasers at any sale, a good and sufficient deed or deeds, and out of the proceeds of such mortgage, Mortgagee shall pay all sums due hereunder, together with all reasonable expenses incurred in realizing on this mortgage, including but not limited to reasonable attorney's fees after default and referral to an attorney not a salaried employee of Mortgagee.

If all or any part of the property or an interest therein is sold or transferred, including through sale by installment contract, without Mortgagee's prior written consent, Mortgagee may, at Mortgagee's option, declare the entire unpaid principal amount and accrued interest due and payable at once; provided, however, that Mortgagee's consent is not required in the following situations: (a) the creation of a lien or encumbrance subordinate to this Mortgage Deed other than a sale by installment contract; (b) the creation of a purchase money security interest for household appliances; (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) the grant of any leasehold interest of three years or less not containing an option to buy.

Hereby relinquishing and waiving all rights under and by virtue of the Homestead Exemption Laws of said State of Wyoming.

Dated this 21 day of May, 2007.

575468 MORTGAGE
BOOK 670 PAGE 0201
RECORDED 05/25/2007 AT 03:35 PM
AUDREY KOLTISKA, SHERIDAN COUNTY CLERK

RALPH A. COPENHAVER

KAREN K. COPENHAVER

THE STATE OF WYOMING

COUNTY OF

Sheridan

ss.

On this 21st day of May, 2007, before me
 personally appeared Ralph A. Copenhagen & Karen K. Copenhagen

to me known to be the person 5 described in and who executed the foregoing instrument, and acknowledged
 that they executed the same as their free act and deed, including the release and waiver of the right of
 homestead, the said spouse having been by me fully apprised of their
 right 5 and the effect of signing and acknowledging the said instrument.

My Commission expires on the 13th day of May, 2010.

Given under my hand and seal, this 21st day of May, 2007.



[Signature]

No _____

MORTGAGE DEED

— TO —

State of Wyoming

County of _____ ss.

This instrument was filed for record at

_____ O'clock _____ M., on the _____

day of _____

A.D., _____, and duly recorded in

Book _____ on Page _____

County Clerk and Ex-Officio Register of Deeds

By _____

Deputy

Fees, \$ _____

ADDENDUM

The land referred to in this commitment is situated in the State of Wyoming, County of Sheridan, and is described as follows:

Lot 2, Warren Subdivision, a subdivision in Sheridan County, Wyoming, as recorded in Drawer W, Plat number 35.

Also, a tract of land situated in the SW1/4NE1/4 of Section 8, T54N, R84W, of the 6th P.M., Sheridan County, Wyoming; more particularly described as follows: Beginning at a point which bears N76°34'55"E, a distance of 2790.02 feet from the West 1/4 Corner of said Section 8; thence N2°26'15"W, for a distance of 25.0 feet; thence S34°41'40"W, for a distance of 39.86 feet; thence N71°49'35"E, for a distance of 25.0 feet to the point of beginning.

EXCEPT, a tract of land being a portion of Lot 2, Warren Subdivision, Sheridan County, Wyoming; more particularly described as follows: Beginning at an angle point of said Lot 2 which bears N79°04'55"E, a distance of 2589.98 feet from the West 1/4 Corner of Section 8, T54N, R84W, 6th P.M., Sheridan County, Wyoming; thence along the westerly line of said Lot 2, N24°03'E, for a distance of 129.35 feet; thence N71°49'35"E, for a distance of 6.03 feet; thence S24°03'W, for a distance of 140.15 feet; thence N9°26'50"W, for a distance of 8.09 feet to the point of beginning.

203