

644641 MODIFICATION OF MORTGAGE
BOOK 745 PAGE 0219
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AUDREY KOLTISKA, SHERIDAN COUNTY CLERK

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is June 24, 2009. The parties and their addresses are:

MORTGAGOR:

ROBERT JOHN KAWULOK

Spouse of DEBRA ANN KAWULOK
15 N. PARK ROAD
SHERIDAN, WY 82801

DEBRA ANN KAWULOK

Spouse of ROBERT JOHN KAWULOK
15 N. PARK ROAD
SHERIDAN, WY 82801

LENDER:

FIRST FEDERAL SAVINGS BANK

Organized and existing under the laws of Wyoming
46 West Brundage
Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated JUNE 25, 1999 and recorded on JUNE 30, 1999 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at BOOK 411 AT PAGE 451 AS INSTRUMENT NO. 321407 and covered the following described Property:

LOT 6, SOUTH HOME RANCH SUBDIVISION. A SUBDIVISION IN SHERIDAN COUNTY, WYOMING, AS RECORDED IN BOOK 1 OF PLATS, PAGE 228.

The property is located in Sheridan County at 15 N. PARK ROAD, 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:

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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, No. 01-770084-18, dated June 25, 1999, from Mortgagor to Lender, with a maximum credit limit of \$30,000.00, with an initial interest rate of 4.500 percent per year (this is a variable interest rate and may change as the promissory note prescribes) and maturing on June 20, 2016.

(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor 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 Mortgagor 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. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument.

(c) All Debts. All present and future debts from Mortgagor 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. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. 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.

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

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, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Robert John Kawulok
ROBERT JOHN KAWULOK
Individually

Debra Ann Kawulok
DEBRA ANN KAWULOK
Individually

LENDER:

First Federal Savings Bank

By Sandy Sanderson
Sandy Sanderson, Consumer Loan Officer

ACKNOWLEDGMENT.

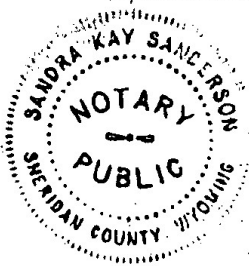
(Individual)

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 24th day of June, 2009 by ROBERT JOHN KAWULOK, spouse of DEBRA ANN KAWULOK, and DEBRA ANN KAWULOK, spouse of ROBERT JOHN KAWULOK.

My commission expires: 4-14-2013

Sandra Kay Sanderson
(Notary Public)



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(Lender Acknowledgment)

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 24th day of June, 2009 by
Sandy Sanderson as Consumer Loan Officer of First Federal Savings Bank.

My commission expires:



Jill Hope
(Notary Public)

