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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is June 13, 2016. The parties and their addresses are:

MORTGAGOR:

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

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

LENDER:

FIRST FEDERAL BANK & TRUST
Organized and existing under the laws of the United States of America
46 W. Brundage St.
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, Page 451 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:

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

RK dk

ROBERT JOHN KAWULOK
Wyoming Real Estate Modification
WY/4XTLARSEN0000000009765025N

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Initials _____
Page 1



(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 June 13, 2016, from Mortgagor to Lender, with a maximum credit limit of \$30,000.00 and maturing on May 20, 2026.

(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.

(c) 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 under seal, 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 (Seal)


DEBRA ANN KAWULOK (Seal)

LENDER:

First Federal Bank & Trust

By 
Sandy Sanderson, Consumer Loan Officer (Seal)


2016-727542 6/15/2016 4:17 PM PAGE: 2 OF 3
BOOK: 931 PAGE: 374 FEES: \$18.00 AO MODIFICATION OF MO
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

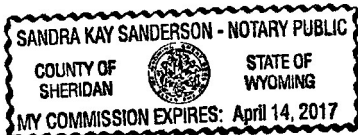
ACKNOWLEDGMENT.

State OF Wyoming County OF Sheridan ss.

This instrument was acknowledged before me this 13th day of June, 2016 by
ROBERT JOHN KAWULOK, and DEBRA ANN KAWULOK.

My commission expires: 4-14-2017

Sandra Kay Sanderson
(Notary Public)



(Lender Acknowledgment)

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 13th day of June, 2016 by
Sandy Sanderson as Consumer Loan Officer of First Federal Bank & Trust.

My commission expires: 9/4/2017

Jessica Mattix
(Notary Public)



2016-727542 6/15/2016 4:17 PM PAGE: **3** OF **3**
BOOK: 931 PAGE: 375 FEES: \$18.00 AO MODIFICATION OF MO
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