


After Recording Return To:  
**First Federal Savings Bank**  
46 West Brundage Street  
Sheridan, WY 82801

  
**2015-719304** 5/15/2015 2:40 PM PAGE: **1** OF **4**  
BOOK: 905 PAGE: 121 FEES: \$21.00 SM MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

\_\_\_\_\_**[Space Above This Line For Recording Data]**\_\_\_\_\_

## SHORT FORM MORTGAGE

### DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Form.

"Master Form" means that certain Master Form Mortgage recorded in the Office of the Recorder on **August 29, 2007 at 11:25 AM**, in **Book 29**, at **Page(s) 0402**, Notice No. **585264** for land situate in the County of **Sheridan, Wyoming**.  
[Name of Recording Jurisdiction]

- (A) "Security Instrument" means this document, which is dated **May 11, 2015**, together with all Riders to this document.
- (B) "Borrower" is **ANTHONY J KOST AND P K KOST, HUSBAND AND WIFE**. Borrower is the mortgagor under this Security Instrument.
- (C) "Lender" is **First Federal Savings Bank**. Lender is a Federal Savings Association Organized and existing under the laws of The United States of America. Lender's address is **46 West Brundage, P.O. Box 6007, Sheridan, WY 82801**. Lender is the mortgagee under this Security Instrument.
- (D) "Note" means the promissory note signed by Borrower and dated **May 11, 2015**. The Note states that Borrower owes Lender **\$379,500.00** Dollars (U.S.) plus interest. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Master Form) and to pay the debt in full not later than **June 1, 2045**.
- (E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider        |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] _____ |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |   |

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Master Form.

### TRANSFER OF RIGHTS IN THE PROPERTY



This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in the County of **Sheridan**:

[Name of Recording Jurisdiction]

**See attached Legal Description**

which currently has the address of **350 Bird Farm Rd., Sheridan, Wyoming 82801**  
("Property Address")

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**INCORPORATION OF MASTER FORM PROVISIONS**

Paragraph (H) through and including paragraph (P) of the "Definitions" Section of the Master Form, and Section 1 through and including Section 24 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

ANTHONY J KOST AND P K KOST, HUSBAND AND WIFE

Witnesses:



(Seal)

Anthony J Kost Individual - Borrower



P K Kost

- Borrower

[Space Below This Line For Acknowledgment]

State of Wyoming

ss)

County of Sheridan

The foregoing instrument was acknowledged before me by ANTHONY J KOST AND P K KOST, HUSBAND AND WIFE

this 11<sup>th</sup> day of May, 2015

Witness My Hand and Official Seal

  
Notary Public

Brian T. Kinnison  
Print or Type Name

My Commission Expires:

5-13-18

Lender: First Federal Savings Bank  
NMLS ID: 490477

Loan Originator: Chandra Legerski  
497218





**A tract of land situated in the Northwest Quarter (NW¼) of Section 14, Township 54 North, Range 84 West of the 6th P.M., Sheridan County, Wyoming, described as follows:**

**Beginning at a point in the center of the County Road, said point being South 74°12' West, a distance of 3802.8 feet from the Northeast corner of said Section 14; thence South 34°01' East 296 feet to a point in the center of said County Road; thence South 80°04' West 847.8 feet to a corner of the Bird Farm Tract, thence North 0°56' East, along the Easterly line of said Bird Farm Tract, a distance of 247.5 feet; thence North 77°47' East, a distance of 680.9 feet to the point of beginning.**

**And, a parcel of land conveyed by Burns Industries, Inc., in the instrument filed in Book 316 of Deeds on Page 34 as Instrument number 999193 in January 5, 1988 in the office of the Sheridan County Clerk and described as follows: Beginning at a point on a fence line and the south line of a tract of land described in Book 138 of Deeds Page 54, said point being S78°46'31"W, 133.43 feet from the Northeast corner of Lot 1 of the Equestrian Hills Subdivision to the County of Sheridan, Wyoming; thence S78°46'31"W, 684.43 feet along said south line to the southwest corner of said tract, said point also being a fence corner; thence N82°33'40"E, 548.54 feet along a fence line to a point; thence N63°58'37"E, 141.79 feet along said fence line to the point of beginning.**

**EXCEPTING a tract of land conveyed to Burns Industries, Inc., recorded January 5, 1988 in Book 316, Page 31.**

**NO. 2015-719304 MORTGAGE**

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK  
WILCOX AGENCY  
SHERIDAN WY 82801