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## MODIFICATION OF MORTGAGE

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**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is July 6, 2016. The parties and their addresses are:

**MORTGAGOR:**

**ANTHONY J KOST**  
350 Bird Farm Rd  
Sheridan, WY 82801

**P.K. KOST**  
350 Bird Farm Rd  
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 April 28, 2006 and recorded on April 28, 2006 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 631, Page 0300, 538812. and covered the following described Property:

See attached legal description.

The property is located in Sheridan County at 350 Bird Farm Rd, 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:

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Anthony J Kost  
Wyoming Real Estate Modification  
WY/4Stephani0000000009765026N

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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 July 6, 2016, from Anthony J Kost and Patricia K Kost (Borrower) to Lender, with a modified maximum credit limit of \$100,000.00 and maturing on June 20, 2026.

(b) Future Advances. All future advances from Lender to Anthony J Kost and Patricia K Kost under the Specific Debts executed by Anthony J Kost and Patricia K Kost 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 Anthony J Kost and Patricia K Kost 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:



Anthony J Kost

(Seal)



P.K. Kost

(Seal)

LENDER:

First Federal Bank & Trust

By  (Seal)  
Sandy Sanderson, Consumer Loan Officer



**ACKNOWLEDGMENT.**

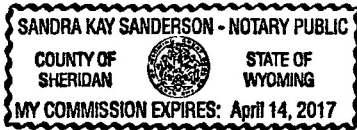
State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 6<sup>th</sup> day of July, 2014 by  
 Anthony J Kost, and P.K. Kost.

My commission expires:

4-14-2017

Sandra Kay Sanderson  
 (Notary Public)



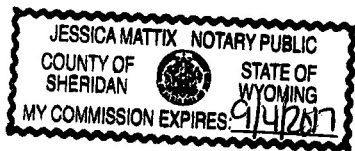
**(Lender Acknowledgment)**

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 10<sup>th</sup> day of July, 2016 by  
 Sandy Sanderson as Consumer Loan Officer of First Federal Bank & Trust.

My commission expires: 9/4/2017

Jessica Mattix  
 (Notary Public)





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BOOK: 933 PAGE: 60 FEES: \$21.00 EE MODIFICATION OF MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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. 2016-728033 MODIFICATION OF MORTGAGE**  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK  
FIRST FEDERAL BANK & TRUST 46 W BRUNDAGE  
SHERIDAN WY 82801

TJK [Signature]