

**Return To:** First Northern Bank of Wyoming 29 N Gould Sheridan, WY 82801

Prepared By: Christine Hall LN 366002435 141 S MAIN Buffalo, WY 82834

## **Mortgage**

## With Future Advance Clause

The date of this Mortgage ("Security Instrument") is March 12, 2021.

## Mortgagor

LOREN M. RUTTINGER, a single person and BRIDGETT L. DUNN, a single person PO BOX 43 RANCHESTER, WY 82839

## Lender

First Northern Bank of Wyoming - Sheridan Organized and existing under the laws of the state of Wyoming 29 North Gould Street Sheridan, WY 82801

1. Conveyance. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, mortgages and warrants to Lender the following described property:

Lot 8, TR Valley Ranch Subdivision, a subdivision in Sheridan County, Wyoming, filed December 3, 2019 in Book T on Page 34.

The property is located in SHERIDAN County at TBD TR LANE, RANCHESTER, WY 82839.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

2. Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time shall not exceed \$143,892.28. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.