



SUBORDINATION DECLARATION

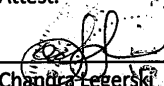
IN CONSIDERATION of the forbearance of FIRST FEDERAL BANK & TRUST formerly known as FIRST FEDERAL SAVINGS BANK from exercising its rights under a Mortgage given by Jeremy W. Smith and Kami L. Smith in favor of FIRST FEDERAL BANK & TRUST formerly known as FIRST FEDERAL SAVINGS BANK which mortgage was recorded 11/21/2014 , in Book 895 of Mortgages, Page 88 as instrument number 2014-716056 of the official records of Sheridan County, Wyoming, covering the following described real estate in said County to-wit:

Lot 5 of the Woodrock Estates Subdivision, Phase 3, a subdivision in Sheridan County, Wyoming, as recorded December 12, 2007, in Drawer W, Plat #60.7

the undersigned, as mortgagee under that certain Mortgage given by Jeremy W. Smith and Kami L. Smith , husband and wife hereby subordinates the lien of the above-referenced Mortgage to the lien of that certain Mortgage, dated 02/28/2018 and recorded on March 5, 2018 in Mortgage record Book 973 at Page 235 as instrument number 2018-740867 of the official records of Sheridan County, Wyoming, in favor of FIRST FEDERAL BANK & TRUST wherein Jeremy W. Smith and Kami L. Smith , husband and wife are denominated mortgagors, and FIRST FEDERAL BANK & TRUST is denominated mortgagee.

DATED _____, 2018.

Attest:


Chandra Legerski
Senior Vice President

By: 

Dave J. Ferries
President


STATE OF WYOMING)

) ss

COUNTY OF SHERIDAN)

On this 28th day of Feb, 2018 before me personally appeared Dave J. Ferries to me personally known, who, being by me duly sworn, did say that he is the President of First Federal Bank & Trust and that the seal affixed to said instrument is the corporate seal of said corporation, and that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors and said President acknowledged said instrument to be the free act and deed of said corporation.

Given under my hand and notarial seal this 28th day of Feb, 2018.


Notary Public

My Commission expires: 5-13-18



NO. 2018-740867 SUBORDINATION AGREEMENT

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