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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is February 23, 2011. The parties and their addresses are:

MORTGAGOR:

PETER R. DAVIS

Spouse of Antionette S. Davis
P.O. Box 826
Sheridan, WY 82801

ANTIONETTE S. DAVIS

Spouse of Peter R. Davis
P.O. Box 826
Sheridan, WY 82801

LENDER:

FIRST FEDERAL SAVINGS BANK

Organized and existing under the laws of the United States of America
46 West Brundage
Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated February 24, 2006 and recorded on March 1, 2006 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 625 of mortgages, Page 0478 as instrument number 532997 and covered the following described Property:

Lot 2, Fetterman Hills Subdivision. A subdivision in Sheridan County, Wyoming, as recorded in Book 1 of Plats, Page 308.

The property is located in Sheridan County at 5 Faye Ct, Story, Wyoming 82842.

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:

(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 renewal note or other agreement, No. 01-770073-13, dated February 23, 2011, from Mortgagor to Lender, with a maximum credit limit of \$50,000.00, with an initial interest rate of 4.500 percent per year (this is a variable interest rate and may change as the renewal note prescribes) and maturing on February 20, 2021.

(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. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

(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, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:



Peter R. Davis

Individually



Antionette S. Davis

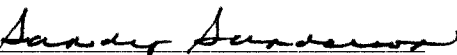
Individually

LENDER:

First Federal Savings Bank



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EDA SCHUNK THOMPSON, SHERIDAN COUNTY WY CLERK

By 
Sandy Sanderson, Consumer Loan Officer

ACKNOWLEDGMENT.

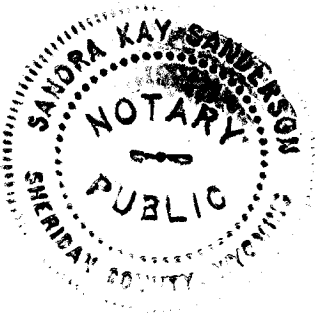
(Individual)

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 22nd day of February, 2011 by Peter R. Davis, spouse of Antionette S. Davis, and Antionette S. Davis, spouse of Peter R. Davis.

My commission expires: 4-11-2013

Sandra Kay Sanderson
(Notary Public)



(Lender Acknowledgment)

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 23rd day of February, 2011 by Sandy Sanderson as Consumer Loan Officer of First Federal Savings Bank.

My commission expires: 8-18-2011

April A. Crump
(Notary Public)



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SHERIDAN WY 82801