



2015-721692 8/26/2015 2:26 PM PAGE: 1 OF 5
BOOK: 912 PAGE: 528 FEES: \$24.00 SM MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010

ATI# 261507140218

[Space Above This Line For Recording Data]

Reference Number: 20151944100014

Account Number: XXX-XXX-XXX2090-1998

SHORT FORM LINE OF CREDIT MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Mortgage includes other defined words and rules regarding the usage of words used in this document.

(A) "Security Instrument" means this document, which is dated July 31, 2015, together with all Riders to this document.

(B) "Borrower" is ROY H. WILLIAMS AND CAROLYN I. WILLIAMS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY WITH RIGHT OF SURVIVORSHIP. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Wells Fargo Bank, N.A.. Lender is a National Bank organized and existing under the laws of the United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the mortgagee under this Security Instrument.

(D) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated July 31, 2015. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, THIRTY TWO THOUSAND AND 00/100THS Dollars (U.S. \$32,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after August 31, 2045.



(E) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(F) **"Loan"** means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also 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 [mark as applicable]:

N/A Leasehold Rider
N/A Third Party Rider
N/A Other(s) [specify] N/A

(H) **"Master Form Mortgage"** means the Master Form Line of Credit Mortgage dated August 14, 2007, and recorded on August 30, 2007, as Instrument No. 585422, Book 29 at Page 422 - 432 of the Official Records in the Office of the Recorder of Sheridan County/City, State of Wyoming.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. 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 :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

THE FOLLOWING DESCRIBED REAL ESTATE SITUATE IN SHERIDAN COUNTY, STATE OF WYOMING, MORE PARTICULARLY DESCRIBED AS FOLLOWS: LOT 4, BLOCK 1 OF SHERRI VIEW SUBDIVISION, A SUBDIVISION IN SHERIDAN COUNTY, WYOMING, AS RECORDED IN BOOK 1 OF PLATS, PAGE 270.

which currently has the address of

6 SHERRI VIEW CT
[Street]

SHERIDAN, Wyoming 82801 ("Property Address"):
[City] [Zip Code]



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." The Property shall also include any additional property described in Section 20 of the Master Form Mortgage.

BORROWER COVENANTS that Borrower is lawfully seised 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 as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

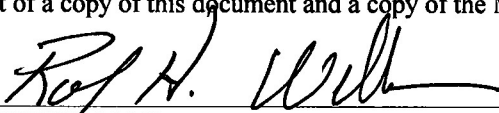
MASTER FORM MORTGAGE

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Mortgage are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Mortgage. A copy of the Master Form Mortgage has been provided to Borrower.



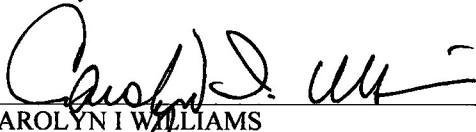
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Mortgage.



ROY H WILLIAMS

- Borrower



CAROLYN I WILLIAMS

- Borrower



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For An Individual Acting In His/Her Own Right:

State of Wyoming

County of Sheridan

This instrument was acknowledged before me on July 31, 2015 (date) by

ROY H WILLIAMS

CAROLYN I WILLIAMS

(name(s) of persons)

Maggie Roth
Notary Public



My Commission Expires: March 10, 2019

Loan Originator's Name: Violette Maldonado
NMLSR ID: 1337421



WYOMING-SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#4818-6698-6241v2 (8/16/2014) WY-107006-0215

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Documents Processed 07-30-2015 14:03:46

NO. 2015-721692 MORTGAGE

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AMERICAN TITLE INC P O BOX 641010
OMAHA NE 68164-9914