



**2020-763091** 10/22/2020 9:29 AM PAGE: 1 OF 3  
FEES: \$18.00 DO MODIFICATION OF MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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## MODIFICATION OF MORTGAGE

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**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is October 20, 2020. The parties and their addresses are:

**MORTGAGOR:**

**LORI T. MCINTYRE**  
589 Michael Dr  
Sheridan, WY 82801

**LENDER:**

**FIRST FEDERAL BANK & TRUST**  
Organized and existing under the laws of the United States of America  
671 Illinois Street  
Sheridan, WY 82801

**1. BACKGROUND.** Mortgagor and Lender entered into a security instrument dated June 3, 2015 and recorded on June 8, 2015 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book: 906 Page: 626 and covered the following described Property:

Lot 8, Block 2, Shelley Lane Addition, EXCEPT a strip of land on foot (1') in width lying along and Easterly of the platted boundary line common to Lots 8 and 9 previously conveyed. A subdivision in Book 1 of Plats, Page 163.

The property is located in Sheridan County at 589 Michael Dr, 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:

(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 June 3, 2015, from Mortgagor to Lender, with a maximum credit limit of \$25,000.00 and maturing on October 20, 2030.

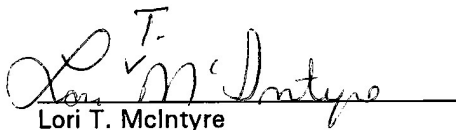
(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are 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.

(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:**

 (Seal)  
Lori T. McIntyre

**LENDER:**

First Federal Bank & Trust

By  (Seal)  
Stephanie Aggers, Assistant Vice President



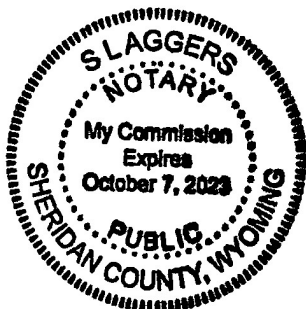
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ACKNOWLEDGMENT.

State Wyoming County Sheridan OF Sheridan ss.  
This instrument was acknowledged before me this 20th day of October, 2020 by  
Lori T. McIntyre.

My commission expires: 10.7.2023

[Signature]  
(Notary Public)

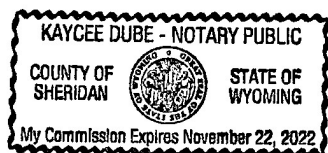


(Lender Acknowledgment)

State Wyoming County Sheridan OF Sheridan ss.  
This instrument was acknowledged before me this 20th day of October, 2020 by  
Stephanie Aggers as Assistant Vice President of First Federal Bank & Trust.

My commission expires: 11/22/2022

[Signature]  
(Notary Public)



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FIRST FEDERAL BANK & TRUST 46 W BRUNDAGE  
SHERIDAN WY 82801