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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is August 10, 2016. The parties and their addresses are:

MORTGAGOR:

SCOTT D CHRISTENSEN
13 Meade Creek Rd
Sheridan, WY 82801

LENDER:

FIRST FEDERAL BANK & TRUST
Organized and existing under the laws of the United States of America
46 W. Brundage St.
Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated August 20, 2008 and recorded on August 29, 2008 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 715, Page 0551, 620045 and covered the following described Property:

See attached Exhibit A

The property is located in Sheridan County at 13 Meade Creek Rd, 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 August 10, 2016, from Mortgagor to Lender, with a maximum credit limit of \$40,000.00 and maturing on July 20, 2026.

Scott D Christensen
Wyoming Real Estate Modification
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Initials *SCD*
Page 1



(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) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(d) 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)
Scott D Christensen

LENDER:

First Federal Bank & Trust

By  (Seal)
Sandy Sanderson, Consumer Loan Officer

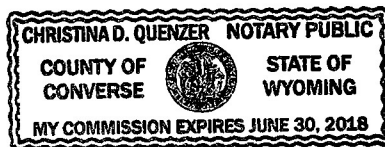


ACKNOWLEDGMENT.

____ OF _____, _____ OF _____ ss.
This instrument was acknowledged before me this 10th day of August, 2016 by
Scott D Christensen.

My commission expires: 6/30/2018

[Signature]
(Notary Public)



(Lender Acknowledgment)

State OF Wyoming County OF Sheridan ss.
This instrument was acknowledged before me this 10th day of August, 2016 by
Sandy Sanderson as Consumer Loan Officer of First Federal Bank & Trust.

My commission expires: 9/27/2019

[Signature]
(Notary Public)

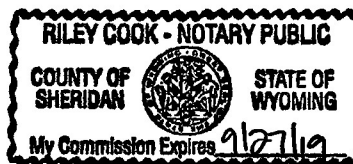




EXHIBIT "A"

A tract of land situated in the SW 1/4 NE 1/4 of Section 7, Township 54 North, Range 83 West, commencing at a point which is South 40°36'20" West a distance of 2923.0 feet from the Northeast corner of said Section 7, thence South 145 feet, thence North 84°14' West 150 feet, thence North 145 feet, thence South 84°14' East a distance of 150 feet to the point of beginning.

TOGETHER with a sewer easement 20 feet in width which is situated in the SW 1/4 NE 1/4 of said Section 7 and is 10 feet on either side of the center line described as follows: Commencing at a point which is South 39°05'10" West, a distance of 3017.35 feet from the Northeast corner of said Section 7, thence South 56°08' East a distance of 233 feet. Together with the right of ingress and egress to perform any and all service or maintenance necessary to maintain said sewer.

ALSO TOGETHER with the right of ingress and egress along an access road 20 feet in width, 10 feet on either side of a center line described as follows: Commencing on the North right of way line of State Highway S-1710 (I), South 40°58'10" West a distance of 3254.15 feet from the Northeast corner of said Section 7, Township 54 North, Range 83 West, thence North 13°21' East a distance of 100.8 feet, thence North 18°58' East a distance of 84.6 feet, thence South 73°17' East a distance of 32.4 feet to the West line of the above described tract.

RESERVING, a 20 foot easement for an existing gas line which serves the improvements existing on the above described property and running generally across the above described lot in a North-South direction, the exact legal description of which is unknown.