2012-695639 4/17/2012 10:25 AM PAGE: 1 OF 15 BOOK: 823 PAGE: 1 FEES: \$50.00 MD MORTGAGE EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Prepared By:

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MORTGAGE

LINGENFELTER Loan #: 01 650149 12 PIN:

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated APRIL 13, 2012, together with all Riders to this document.
- (B) "Borrower" is CHRISTOPHER J LINGENFELTER, A SINGLE PERSON. Borrower is the mortgagor under this Security Instrument.
- (C) "Lender" is FIRST FEDERAL SAVINGS BANK. Lender is a ASSOCIATION organized and existing under the laws of WYOMING. Lender's address is 46 W. BRUNDAGE, SHERIDAN, WY 82801. Lender is the mortgagee under this Security Instrument.
- (D) "Note" means the promissory note signed by Borrower and dated APRIL 13, 2012. The Note states that Borrower owes Lender ONE HUNDRED THIRTY-THREE THOUSAND SIX HUNDRED SEVENTY-THREE AND 00/100 Dollars (U.S. \$133,673.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MAY 1, 2042.
- (E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and 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 [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
WYOMING - Single Family - Fan	nie Mae/Freddie Mac UNIFORM INSTRUMENT	CL
◎ 360.6	Page 1 of 14	Form 3051 1/01