WHEN RECORDED, MAIL TO: First Interstate Bank Post Closing- 4th Floor 104 S Wolcott Casper, WY 82601 2020-759637 6/29/2020 4:06 PM PAGE: 1 OF 14

FEES: \$51.00 HLM MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

This instrument was prepared by: First Interstate Bank 4 S MAIN Sheridan, WY 82801 307-674-7411

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## **MORTGAGE**

MIN: 100282100054950022 SIS Telephone #: (888) 679-MERS

## **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 June 23, 2020, together with all Riders to this document.
- (B) "Borrower" is Rachel M Laird a single person. Borrower is the mortgagor under this Security Instrument.
- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is First Interstate Bank. Lender is A MONTANA CORPORATION, organized and existing under the laws of Montana.

Lender's address is 4 S MAIN, Sheridan, WYOMING 82801.

WYOMING - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT with MERS

Form 3051 1/01

Page 1 of 14

IDS. Inc. - 30250

