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## MODIFICATION OF MORTGAGE

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**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is January 22, 2013. The parties and their addresses are:

**MORTGAGOR:**

**THOMAS A MCINTYRE**  
Spouse of Elaine M McIntyre  
PO Box 7400  
Sheridan, WY 82801

**ELAINE M MCINTYRE**  
Spouse of Thomas A McIntyre  
PO Box 7400  
Sheridan, WY 82801

**LENDER:**

**FIRST FEDERAL SAVINGS BANK**  
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 February 25, 2008 and recorded on March 3, 2008 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 698, Page 0656 of Mortgages, Sheridan County Clerk, Sheridan, Wyoming and covered the following described Property:

Lot 5A of the Subdivision of Tract Number 5, Valley West Subdivision. A subdivision in Sheridan County, Wyoming, as recorded in Book 1 of Plats, Page 198.

The property is located in Sheridan County at 3 Timm Place, 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 January 22, 2013, from Mortgagor to Lender, with a maximum credit limit of \$50,000.00 and maturing on January 20, 2023.

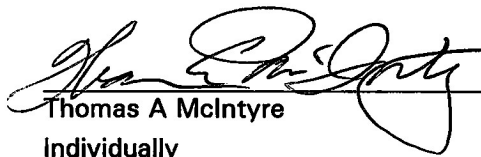
(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are 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. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.


(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, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

**MORTGAGOR:**

  
Thomas A McIntyre  
Individually

  
Elaine M McIntyre  
Individually



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**ACKNOWLEDGMENT.**

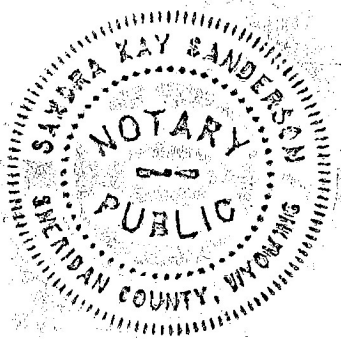
State OF Wyoming, County OF Sheridan SS.

This instrument was acknowledged before me this 22<sup>nd</sup> day of January, 2013 by  
Thomas A McIntyre, spouse of Elaine M McIntyre, and Elaine M McIntyre, spouse of Thomas A McIntyre.

My commission expires:

4-14-2013

Sandra Kay Sanderson  
(Notary Public)



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Thomas A McIntyre  
Wyoming Real Estate Modification  
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FIRST FEDERAL SAVINGS BANK 46 W BRUNDAGE  
SHERIDAN WY 82801