



After Recording Return To:  
**First Federal Savings Bank**  
46 West Brundage Street  
Sheridan, WY 82801  
Annie Magera

[Space Above This Line For Recording Data]

## SHORT FORM MORTGAGE

### DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Form.

"Master Form" means that certain Master Form Mortgage recorded in the Office of the Recorder on **August 29, 2007 at 11:25 AM**, in Book **29**, at Page(s) **0402**, Notice No. **585264** for land situate in the County of **Sheridan, Wyoming**.

[Name of Recording Jurisdiction]

(A) "Security Instrument" means this document, which is dated **December 17, 2012**, together with all Riders to this document.

(B) "Borrower" is **RoseMary Pettit as Trustee of the Pettit Family Trust dated July 1, 1999**. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **First Federal Savings Bank**. Lender is a Federal Savings Association Organized and existing under the laws of The United States of America. Lender's address is **46 West Brundage, P.O. Box 6007, Sheridan, WY 82801**. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated **December 17, 2012**. The Note states that Borrower owes Lender **\$336,170.00** Dollars (U.S.) plus interest. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Master Form) and to pay the debt in full not later than **January 1, 2043**.

(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]:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider        |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] _____ |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |   |

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Master Form.

### TRANSFER OF RIGHTS IN THE PROPERTY



This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in the County of **Sheridan**:

[Name of Recording Jurisdiction]

**LOT 20, BLOCK 2, OF THE MOUNTAIN SHADOWS SUBDIVISION, A SUBDIVISION IN SHERIDAN COUNTY, WYOMING, FILED IN THE OFFICE OF THE SHERIDAN COUNTY CLERK, IN DRAWER M, PLAT #56.**

which currently has the address of **638 Mountain Shadows Blvd, Sheridan, Wyoming 82801**  
("Property Address")

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

#### INCORPORATION OF MASTER FORM PROVISIONS

Paragraph (H) through and including paragraph (P) of the "Definitions" Section of the Master Form, and Section 1 through and including Section 24 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

**RoseMary Pettit as Trustee of the Pettit Family Trust dated July 1, 1999.**

Witnesses:

Susan Marie Pettit

RoseMary Pettit Trustee (Seal)  
 RoseMary Pettit, Trustee - Borrower

Kirja K Hohms

- Borrower

\_\_\_\_\_ [Space Below This Line For Acknowledgment] \_\_\_\_\_

State of Wyoming )  
 )ss  
 County of Sheridan )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2012, before me personally appeared **RoseMary Pettit**, to me personally known, who; being by me duly sworn, did say that he/she is the Trustee(s) of the **RoseMary Pettit as Trustee of the Pettit Family Trust dated July 1, 1999** and that this instrument was signed on behalf of the Trust, that the Trustee had the authority under the terms of the written trust instrument, and that the Trustee acknowledged the instrument to be the free act and deed of the Trust.

Witness my hand and official seal.

See attached  
 California  
 acknowledgment  
 KKW

\_\_\_\_\_  
 Notary Public

My Commission expires: \_\_\_\_\_

State of California )  
County of San Diego )

## CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

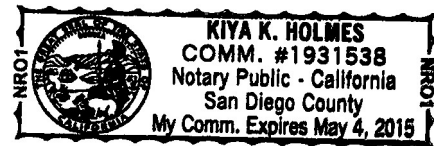
On December 14, 2012 before me, Kiya K. Holmes, Notary Public,  
(here insert name and title of the officer)

personally appeared Rosemary Pettit, as trustee of the  
Pettit Family Trust dated July 1, 1999

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the  
State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature Kiya K. Holmes

(Seal)

### OPTIONAL INFORMATION

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

### Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document  
titled/for the purpose of Short Form Mortgage

containing 3 pages, and dated December 14, 2012.

The signer(s) capacity or authority is/are as:

- ☐ Individual(s)  
☐ Attorney-in-Fact  
☐ Corporate Officer(s) \_\_\_\_\_ Title(s) \_\_\_\_\_  
  
☐ Guardian/Conservator  
☐ Partner - Limited/General  
☒ Trustee(s)  
☐ Other: \_\_\_\_\_

representing: \_\_\_\_\_  
Name(s) of Person(s) or Entity(ies) Signer is Representing

Additional Information	
<b>Method of Signer Identification</b>	
Proved to me on the basis of satisfactory evidence: <input type="radio"/> form(s) of identification <input type="radio"/> credible witness(es)	
Notarial event is detailed in notary journal on: Page # _____ Entry # _____	
Notary contact: _____	
<b>Other</b>	
<input type="checkbox"/> Additional Signer(s)	<input type="checkbox"/> Signer(s) Thumbprint(s)
<input type="checkbox"/> _____	

**NO. 2012-701622 MORTGAGE**

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK  
WILCOX AGENCY