2011-688868 6/21/2011 3:52 PM PAGE: 1 OF 3
BOOK: 800 PAGE: 668 FEES: $14.00 SM MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

After Recording Return To:
First Federal Savings Bank
46 West Brundage Street
Sheridan, WY 82801
April Crump

[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"m eans this document, which is dated **June 17, 2011**, together with all Riders to this document.
(B) "Borrower" is **JAMES A. PERKINS AND JANE M. PERKINS, HUSBAND AND WIFE** . 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 **June 17, 2011**. The Note states that Borrower owes Lender **$147,200.00** 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 **July 1, 2041** .
(E) "Property"m eans 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
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ Other(s) [specify]
☐ 1-4 Family Rider	☐ 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 9 and the West 33 feet of Lot 10 in Block 22 of the Highland Park Second Addition to the City of Sheridan, Sheridan County, State of Wyoming.

which currently has the address of **315 Kentucky Ave., 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.

Witnesses:

_____

_____

_____ (Seal)
James A. Perkins - Borrower

_____
Jane M. Perkins - Borrower

_____ **[Space Below This Line For Acknowledgment]** _____

State of Wyoming

ss)

County of Sheridan

The foregoing instrument was acknowledged before me by **JAMES A. PERKINS AND JANE M. PERKINS, HUSBAND AND WIFE**

this 17th day of June, 2011

Witness My Hand and Official Seal

_____
Notary Public

Brian T. Kinnison
Print or Type Name

Seal

My Commission Expires:

5-13-14

BRIAN T. KINNISON NOTARY PUBLIC EXP. 5/13/2014 SHERIDAN COUNTY WYOMING