

Recording Requested by and Mail to:
GreenPoint Mortgage Funding, Inc.
100 Wood Hollow Drive
Distribution Department
Novato, California 94945

RECORDED APRIL 30, 2002 BK 481 PG 715 NO 406705 AUDREY KOLTISKA, COUNTY CLERK

_____ State of Wyoming _____ Space Above This Line For Recording Data _____

MORTGAGE
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is April 23, 2002 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: Annette M Rockas, An Unmarried Woman

☐ If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

LENDER: GreenPoint Mortgage Funding, Inc.
100 Wood Hollow Drive
Distribution Department
Novato, California 94945

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, mortgages and warrants to Lender, with power of sale, the following described property:
Lot 18, Block 5, SHERRI VIEW SUBDIVISION, a subdivision in Sheridan County, Wyoming,
as recorded in Book 1 of Plats. Page 270.


The property is located in Sheridan at 48 Swain Road
(County) Sheridan, Wyoming 82801-8918
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 43,500.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)
Home Equityline of Credit Agreement Dated: 04/23/2002
Maturity Date: May 1, 2017

WYOMING - HOME EQUITY LINE OF CREDIT MORTGAGE (NOT A JOINT TENANT, FHEMC, FHEC OR VA USE)
© 1994 Bankrate Systems, Inc. 51 Grand, MN Form OCP-REMIC-WY 10/7/98
C466(WY) (9901) 01
UUAQ-05P

VMP MORTGAGE FORMS (800) 571-7281

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11. **ESCROW FOR TAXES AND INSURANCE.** Unless otherwise provided in a separate agreement, Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.
12. **JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
13. **SEVERABILITY; INTERPRETATION.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
14. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
15. **WAIVERS.** Except to the extent prohibited by law, Mortgagor waives any right regarding the marshalling of liens and assets and all homestead exemption rights relating to the Property.
16. **LINE OF CREDIT.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
17. **APPLICABLE LAW.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.
18. **RIDERS.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.
[Check all applicable boxes]
☐ Assignment of Leases and Rents ☐ Other _____
19. ☐ **ADDITIONAL TERMS.**

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

Annette M. Rockas 4/23/02
(Signature) Annette M. Rockas (Date) (Signature) (Date)

ACKNOWLEDGMENT:

STATE OF Wyoming, COUNTY OF Sheridan
(Individual) This instrument was acknowledged before me this 23 day of April 2002
by _____

My commission expires:

(Seal) 12/28/2003

Tom Kinnison
(Notary Public)

