



Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is August 31, 2018. The parties and their addresses are:

MORTGAGOR:

GARLAND ENTERPRISES, INC.
A Wyoming Corporation
82 E Ridge Rd
Sheridan, WY 82801

LENDER:

FIRST FEDERAL BANK & TRUST
Organized and existing under the laws of the United States of America
671 Illinois Street
Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated January 3, 2017 and recorded on January 3, 2017 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Instrument #2017-732029 Book: 946 Page: 245 and covered the following described Property:

Lot 13, East Ridge Industrial Park, Phase 1, Sheridan County, Wyoming.

The property is located in Sheridan County at 82 East Ridge Road, 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. 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 August 31, 2018, from Mortgagor to Lender, with a modified loan amount of \$1,325,320.91 and maturing on February 1, 2042.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

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

MORTGAGOR:

Garland Enterprises, Inc.

By  (Seal)
Joshua L. Smith, President

LENDER:

First Federal Bank & Trust

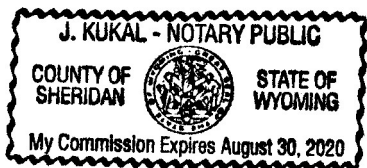
By  (Seal)
DJ Dearcorn, Senior Vice President



ACKNOWLEDGMENT.

County OF Sheridan, State Wyoming ss.
This instrument was acknowledged before me this 31 day of August, 2018 by
Joshua L. Smith as President of Garland Enterprises, Inc..

My commission expires:

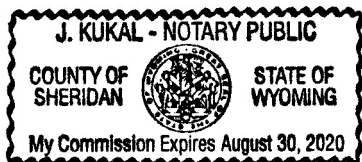


[Signature]
(Notary Public)

(Lender Acknowledgment)

County OF Sheridan, State Wyoming ss.
This instrument was acknowledged before me this 31 day of August, 2018 by
DJ Dearcorn as Senior Vice President of First Federal Bank & Trust.

My commission expires:



[Signature]
(Notary Public)



2018-744920 9/4/2018 3:24 PM PAGE: 3 OF 3
BOOK: 987 PAGE: 288 FEES: \$18.00 MFP MODIFICATION OF MC
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK