

**2022-775407** 1/3/2022 12:23 PM PAGE: 1 OF 2 FEES: \$18.00 DO MODIFICATION OF MORTGAGE EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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## MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is December 28, 2021. The parties and their addresses are:

## **MORTGAGOR:**

VAN WRIGHT

A MARRIED PERSON DEALING IN HIS SOLE AND SEPARATE PROPERTY 1860 MARTIN AVE SHERIDAN WY 82801-0000

## LENDER:

## FIRST NORTHERN BANK OF WYOMING

Organized and existing under the laws of Wyoming 29 N. Gould Street Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated 04/02/2021 and recorded on 04/05/2021 (Security Instrument). The Security Instrument was recorded in the records of SHERIAN County, Wyoming at 2021-767872 and covered the following described Property:

SEE EXHIBIT "A"

The property is located in SHERIAN County at 1849 MARTIN AVE, 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, No. 371003125, dated April 2, 2021, from Mortgagor to Lender, with a modified loan amount of \$214,609.52 and maturing on April 15, 2022.
    - (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.
    - (c) 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 Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(d) 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:

LENDER:

First Northern Bank of Wyoming

DAVID MACALISTER, RELATIONSHIP MANAGER

ACKNOWLEDGMENT.

OF\ Momens

This instrument was acknowledged before me this day of L WRIGHT, A MARRIED PERSON DEALING IN HIS SOLE AND SEPARATE PROPERTY.

by VAN

My commission expires:

SHANTE MESSICK NOTARY PUBLIC COUNTY OF STATE OF SHERIDAN WYOMING AY COMMISSION EXPI

(Lender Acknowledgment)

OF Dymin This instrument was acknowledged before me this

This instrument was acknowledged before me this \_\_\_\_\_\_ day of MACALISTER as RELATIONSHIP MANAGER of First Northern Bank of

by DAVID

My commission expires:

HANTE MESSIC NOTARY PUBLIC COUNTY OF SHERIDAN STATE OF WYOMING

JULY 24, 2022

2022-775407 1/3/2022 12:23 PM PAGE: 2 OF 2 FEES: \$18.00 DO MODIFICATION OF MORTGAGE EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

NO. 2022-775407 MODIFICATION OF MORTGAGE EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK FIRST NORTHERN BANK OF WYOMING P O BOX 400 **BUFFALO WY 82834**