



2022-777747 4/13/2022 3:39 PM PAGE: 1 OF 4
FEES: \$21.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is April 7, 2022. The parties and their addresses are:

MORTGAGOR:

ROGER TORMANEN
PO Box 156
Big Horn, WY 82833

DIANE M. TORMANEN
PO Box 156
Big Horn, WY 82833

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 April 7, 2021 and recorded on April 9, 2021 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Instrument number 2021-768051 and covered the following described Property:

Lot 35, Stoneridge Meadows Subdivision Phase II, a subdivision in Sheridan County, Wyoming as recorded August 13, 2020 Book S of Plats, Page 164.

The property is located in Sheridan County at TBD In Stone Ridge Meadows, Ranchester, Wyoming 82839.

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, dated April 7, 2021, from 307 Plumbing Co. LLC (Borrower) to Lender, with a loan amount of \$258,750.00 and maturing on October 1, 2022.

(b) Future Advances. All future advances from Lender to 307 Plumbing Co. LLC under the Specific Debts executed by 307 Plumbing Co. LLC 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 307 Plumbing Co. LLC 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 307 Plumbing Co. LLC 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.

(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.


2022-777747 4/13/2022 3:39 PM PAGE: 2 OF 4
FEES: \$21.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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:

 (Seal)
Roger Tormanen


Date 4/7/22

 (Seal)
Diane M. Tormanen

Date 4.7.22

LENDER:

First Federal Bank & Trust

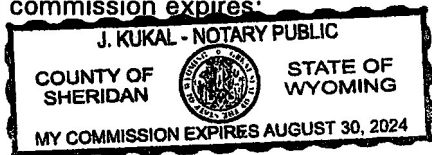
By  (Seal)
Lee Kahm, Vice President


Date ^{sk} 34/7/2022


ACKNOWLEDGMENT.

County Sheridan OF Sheridan State Wyoming ss.
This instrument was acknowledged before me this 7 day of April, 2022 by
Roger Tormanen, and Diane M. Tormanen.

My commission expires:



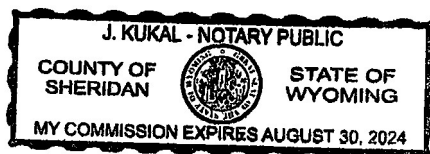

(Notary Public)


2022-777747 4/13/2022 3:39 PM PAGE: 3 OF 4
FEES: \$21.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

(Lender Acknowledgment)

County Sheridan OF Wyoming State SS.
This instrument was acknowledged before me this 7 day of April, 2022 by
Lee Kahm as Vice President of First Federal Bank & Trust.

My commission expires:



[Signature]
(Notary Public)



2022-777747 4/13/2022 3:39 PM PAGE: 4 OF 4
FEES: \$21.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK