



After Recording Return To:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

[Space Above This Line For Recording Data]

Reference Number: 20141674800005

Account Number: 682-682-2171414-1xxx

## SHORT FORM LINE OF CREDIT MORTGAGE

### DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Mortgage includes other defined words and rules regarding the usage of words used in this document.

(A) "Security Instrument" means this document, which is dated July 30, 2014, together with all Riders to this document.

(B) "Borrower" is CHARLES A NISSEN AND SUZANNE M NISSEN, HUSBAND AND WIFE. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Wells Fargo Bank, N.A.. Lender is a National Bank organized and existing under the laws of the United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the mortgagee under this Security Instrument.

(D) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated July 30, 2014. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of TWENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after August 30, 2044.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also 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 [mark as applicable]:

N/A Leasehold Rider

N/A Third Party Rider

N/A Other(s) [specify] N/A

(H) "Master Form Mortgage" means the Master Form Line of Credit Mortgage dated August 14, 2007, and recorded on August 30, 2007, as Instrument No. 585422, Book 29 at Page 422 - 432 of the Official Records in the Office of the Recorder of Sheridan County/City, State of Wyoming.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. 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 :  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

~~SEE ATTACHED SCHEDULE A~~

Lot 2 of Trails West Subdivision, a subdivision in Sheridan County, Wyoming  
as recorded November 12, 2003, in Drawer T, Plat #23.

which currently has the address of

472 4TH AVE W

[Street]

RANCHESTER, Wyoming 82839-0000 ("Property Address"):

[City]

[Zip Code]



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." The Property shall also include any additional property described in Section 20 of the Master Form Mortgage.

BORROWER COVENANTS that Borrower is lawfully seised 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 as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

#### MASTER FORM MORTGAGE

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Mortgage are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Mortgage. A copy of the Master Form Mortgage has been provided to Borrower.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Mortgage.

Charles A Nissen  
CHARLES A NISSEN

- Borrower

Suzanne M Nissen  
SUZANNE M NISSEN

- Borrower



For An Individual Acting In His/Her Own Right:

State of Wyoming

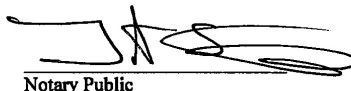
County of Sheridan

This instrument was acknowledged before me on July 30, 2014 (date) by

CHARLES A NISSEN

SUZANNE M NISSEN

(name(s) of persons)



Notary Public

My Commission Expires: April 10, 2018

(Seal, if any)



Loan Originator's Name: CHRISTOPHER Ann ACKERMAN  
NMLSR ID: 000000450337

WYOMING-SHORT FORM OPEN-END SECURITY INSTRUMENT  
HCWF#4818-6698-6241v2 (11/16/2013) WY-107008-0413

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