

RECORDATION REQUESTED BY:

Buffalo Federal Bank
The Bank of Buffalo
P.O. Box 1020
106 Fort Street
Buffalo, WY 82834

WHEN RECORDED MAIL TO:

Buffalo Federal Bank
The Bank of Buffalo
P.O. Box 1020
106 Fort Street
Buffalo, WY 82834

SEND TAX NOTICES TO:

Buffalo Federal Bank
The Bank of Buffalo
P.O. Box 1020
106 Fort Street
Buffalo, WY 82834



2022-781112 8/26/2022 9:55 AM PAGE: 1 OF 2
FEES: \$15.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 3, 2022, is made and executed between Nephi J. Cole and Lyndsay M. Cole, husband and wife, whose address is 3427 Fire Side Dr., Cheyenne, WY 82001 (referred to below as "Grantor") and Buffalo Federal Bank, whose address is P.O. Box 1020, 106 Fort Street, Buffalo, WY 82834 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 18, 2022 (the "Mortgage") which has been recorded in Sheridan County, State of Wyoming, as follows:

Document 2022-776589 recorded on 02/18/2022 at 4:20PM by the Sheridan County Clerk.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Sheridan County, State of Wyoming:

Lot 27 of Cloud Peak Ranch 21st Filing, a subdivision in Sheridan County, Wyoming, recorded in Plat Book C, Page 101.

The Real Property or its address is commonly known as 220 Sunrise Ct, Sheridan, WY 82801.

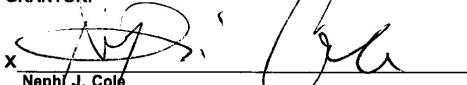
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

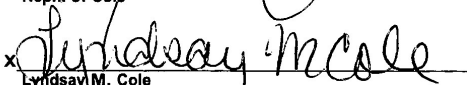
Principal Increase of \$70,000.00 for a total Principal Balance of \$620,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 3, 2022.

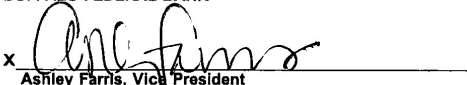
GRANTOR:

x 
Nephi J. Cole

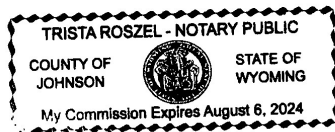
x 
Lyndsay M. Cole

LENDER:

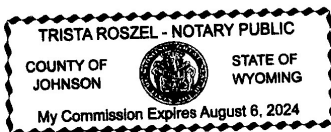
BUFFALO FEDERAL BANK

x 
Ashley Harris, Vice President

INDIVIDUAL ACKNOWLEDGMENT

State of WyomingCounty of JohnsonThis instrument was acknowledged before me on August 12, 2022 (date) by Nephi J. Cole and Lyndsay M. Cole.Trista Roszel
(Notarial Signature)My commission expires: August 6, 2024

LENDER ACKNOWLEDGMENT

State of WyomingCounty of JohnsonThis instrument was acknowledged before me on August 12, 2022 (date) by Ashley Farris as Vice President of Buffalo Federal Bank.Trista Roszel
(Notarial Signature)My commission expires: August 6, 2024