

FEES: \$18.00 PK 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 August 31, 2020. The parties and their addresses are:

## **MORTGAGOR:**

**PAMELA ANN SEE** 

An unmarried individual 39 Hidden Hills Ln 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 September 19, 2018 and recorded on September 24, 2018 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book: 988, Page: 722 and covered the following described Property:

Township 55 North, Range 83 West, 6th P.M., Sheridan County, Wyoming Section 19: S1/2NE1/4

Section 19: A tract located in the N1/2SE1/4 described as follows: Beginning at a point located South 89 degrees 30' West 819.7 feet from the East quarter corner of said Section 19; thence South 89 degrees 30' West 484.7 feet; thence South 41 degrees 54' East 257.2 feet; thence North 59 degrees 06' East 364.6 feet to the point of beginning.

**ALSO** 

A tract of land in the S1/2NE1/4 of Section 19, T55N, R83W of the 6th P.M., Sheridan County, Wyoming, 50 feet in width, the centerline of which is described as follows: Beginning at a point located on the north boundary of said S1/2NE1/4 of Section 19, T55N, R83W of the 6th P.M., said point being located South 34 degrees 50' West, 1602 feet from the northeast corner of said Section 19; thence South 23 degrees 37' East, 331.9 feet; thence South 7 degrees 32' East, 452.3 feet; thence south 21 degrees 10' West, 575.4 feet; thence South 20 degrees 01' East, 148 feet.

Pamela Ann See

Wyoming Real Estate Modification
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The property is located in Sheridan County at 39 Hidden Hills Ln, 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 September 19, 2018, from Mortgagor to Lender, with a modified loan amount of \$78,346.20 and maturing on August 1, 2050.
    - (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:** 

Pamela Ann See

LENDER:

First Federal Bank & Trust

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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK ACKNOWLEDGMENT. This instrument was acknowledged before me this Pamela Ann See, an unmarried individual. My commission expires: 6-27-2022 BRENDA K. SMITH - NOTARY PUBLIC **COUNTY OF** SHERIDAN WYOMING My Commission Expires June 27, 2022 (Lender Acknowledgment) This instrument was acknowledged before me this Maren Bosheim as Mortgage Loan Officer of First Federal Bank & Trust.

> BRENDA K. SMITH - NOTARY PUBLIC **COUNTY OF** STATE OF WYOMING SHERIDAN My Commission Expires June 27, 2022

tary Public)

NO. 2020-761588 MODIFICATION OF MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK FIRST FEDERAL BANK & TRUST 46 W BRUNDAGE

SHERIDAN WY 82801

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My commission expires: 6-27-2022

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