

When recorded, return to:
First Bank of Wyoming, Division of Glacier Bank
Attn: Real Estate
1470 Sugarland Drive Suite 2
Sheridan, WY 82801


2022-779605 6/23/2022 4:08 PM PAGE: 1 OF 28
FEES: \$93.00 PK MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Title Order No.: SSTC-22-10144

LOAN #: 3951122040525

_____ [Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **June 17, 2022**, together with all Riders to this document.

(B) "Borrower" is **MAY LEE, TRUSTEE OF THE RESTATEMENT OF THE MAY MING-WAH LEE REVOCABLE LIVING TRUST DATED NOVEMBER 12, 2014.**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **First Bank of Wyoming, Division of Glacier Bank.**

Lender is a Corporation,
under the laws of **Montana.**
Lender's address is
245 East First Street, Powell, WY 82435.

organized and existing

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated

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plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 1, 2052**.

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

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and 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 [check box as applicable]:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider |
| <input checked="" type="checkbox"/> Second Home Rider | <input type="checkbox"/> Balloon Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> V.A. Rider |
| <input checked="" type="checkbox"/> Other(s) [specify] | |

Inter Vivos Trust Rider, Construction/Permanent Loan Rider to Security Instrument

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

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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 County**

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

APN #: 00R0031478

which currently has the address of **34 Cox Valley Rd, Sheridan,**

Wyoming **82801-9748**

[Zip Code]

("Property Address"):

[Street] [City]

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."

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. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order;

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23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower releases and waives all rights under and by virtue of the homestead exemption laws of Wyoming.

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.

*May Lee, as trustee of the restatement of the May Ming-Wah Lee
revocable living trust dated November 12, 2014* *6/17/2022*
MAY LEE, AS TRUSTEE OF THE RESTATEMENT OF THE MAY MING-WAH LEE DATE
REVOCABLE LIVING TRUST DATED NOVEMBER 12, 2014

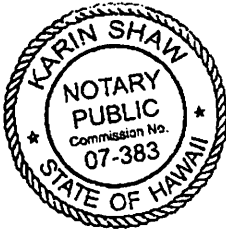
BY SIGNING BELOW, the undersigned, *Sherry Lee*, as Trustee of the May Ming-Wah Lee Revocable Living Trust dated November 12, 2014, hereby accepts all the terms and covenants contained in this Security Instrument and in any Rider executed and agrees to be bound thereby.

May Lee TTEE (SEAL) TRUST SETTLOR
MAY LEE

State of *HAWAII*
County of *HAWAII*

This instrument was acknowledged before me on June 17, 2022
(date) by MAY LEE (name(s) of person(s)).

(Seal, if any)



Karin Shaw
Signature of Notarial Officer
KARIN SHAW
Notary Public
Title (and Rank)
My commission expires 8/5/2023



EXHIBIT "A"
Property Description

Closing Date: June 17, 2022
Borrower(s): May Lee, Trustee of The Restatement of the May Ming-Wah Lee
Revocable Living Trust dated November 12, 2014
Property Address: 34 Cox Valley Rd, Sheridan, WY 82801

PROPERTY DESCRIPTION:

A tract of land being a portion of Tract 7 of the McNally Subdivision, Sheridan County, Wyoming together with a tract of land situated in the NW1/4NW1/4 of Section 26 and the NE1/4NE1/4 of Section 27, all in Township 55 North, Range 84 West of the Sixth Principal Meridian, Sheridan County, Wyoming; this tract of land more particularly described as follows: Beginning at the Northeast Corner of said Section 27, this Section Corner also being the Northwest Corner of said Section 26; thence S89°59'52"E for a distance of 949.47 feet to the Westerly right-of-way line of Cox Valley Road; thence along said right-of-way on a bearing of S29°53'42"W for a distance of 307.71 feet; thence leaving said right-of-way on a bearing of N89°59'52"W for a distance of 903.44 feet; thence N11°47'48"W for a distance of 128.57 feet; thence N43°28'46"E for a distance of 194.19 feet to the point of beginning.