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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 October 26, 2022. The parties and their addresses are:

MORTGAGOR:

AURORA LOBO

As Trustee

Of the **THE AURORA LOBO REVOCABLE TRUST**

Dated July 9, 2014, A Wyoming Revocable Trust

827 W LOUCKS ST

SHERIDAN, WY 82801-4016

Vested as: Aurora Lobo, Trustee of The Aurora Lobo Revocable Trust dated July 9, 2014

LENDER:

SECURITY STATE BANK

Organized and existing under the laws of Wyoming

2070 Coffeen Ave

Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated October 21, 2019 and recorded on October 25, 2019 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Document No 2019-753626, Book 1015, Page 595-600 and covered the following described Property:

The West 50 feet of the South 125 feet of Lot 2, Sunnyside Addition to the City of Sheridan, Sheridan County, Wyoming.

The property is located in Sheridan County at 827 W LOUCKS ST, SHERIDAN, Wyoming 82801-4016.

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, No. 85987253, dated October 21, 2019, from AURORA M LOBO (Borrower) to Lender, with a maximum credit limit of \$40,658.00 and maturing on February 15, 2023.

AURORA M LOBO
Wyoming Real Estate Modification
WY/4XDAMCKIM000000002894026N

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Initials *EL*
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(b) Future Advances. All future advances from Lender to AURORA M LOBO under the Specific Debts executed by AURORA M LOBO 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 AURORA M LOBO 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 AURORA M LOBO 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.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

AURORA LOBO, Trustee for THE AURORA LOBO REVOCABLE TRUST dated July 9, 2014

Date 11/3/22



LENDER:

Security State Bank

By Nan Miller
Nan L Miller, VP Loan Officer

Date November 3, 2022

ACKNOWLEDGMENT.

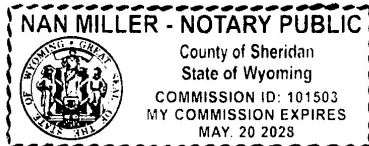
STATE OF WYOMING, COUNTY OF SHERIDAN ss.

This instrument was acknowledged before me this 26th day of October 2022 by AURORA LOBO as Trustee of THE AURORA LOBO REVOCABLE TRUST.

My commission expires:

May 20, 2028

Nan Miller
(Notary Public)



(Lender Acknowledgment)

STATE OF WYOMING, COUNTY OF SHERIDAN ss.

This instrument was acknowledged before me this 26th day of October 2022 by Nan L Miller as VP Loan Officer of Security State Bank.

My commission expires: 12/30/22

Georgia Knight
(Notary Public)

