



2022-782905 11/30/2022 10:08 AM PAGE: 1 OF 4
FEES: \$21.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is November 30, 2022. The parties and their addresses are:

MORTGAGOR:

HUGH M. REDINGER

a married person as his sole and separate property
305 Big Goose Rd
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 December 1, 2021 and recorded on December 1, 2021 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at instrument #2021-774562 and covered the following described Property:

Lot 8, StoneBrook Meadows VI Subdivision, a subdivision in Sheridan County, Wyoming recorded April 29, 2021, Plat No. S-165.

The property is located in Sheridan County at TBD, Ranchester, Wyoming 82839.

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:

Hugh M. Redinger
Wyoming Real Estate Modification
WY/4XXJKUKAL0000000002894015N

Wolters Kluwer Financial Services, Inc. ©1996, 2022
Bankers Systems™

Initials *HMR*
Page 1
msk



0 1 - 6 1 6 5 6 6 - 2 1 % 1 3 4 1 % 1 1 3 0 2 0 2 2



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, dated December 1, 2021, from Mortgagor to Lender, with a loan amount of \$284,000.00 and maturing on March 1, 2023.

(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor 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 Mortgagor 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 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.


(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 under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:



Hugh M. Redinger (Seal)

Date 11/30/22

LENDER:

First Federal Bank & Trust

By 

Lee Kahm, Vice President (Seal)

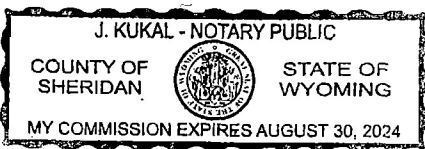
Date 11/30/2022



ACKNOWLEDGMENT.

County OF Sheridan, State OF Wyoming ss.
This instrument was acknowledged before me this 30 day of
Nov., 2022 by Hugh M. Redinger, a married person as his
sole and separate property.

My commission expires:

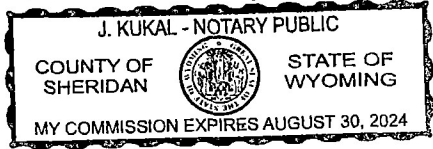


J. Kukal
(Notary Public)

(Lender Acknowledgment)

County OF Sheridan, State OF Wyoming ss.
This instrument was acknowledged before me this 30 day of
Nov., 2022 by Lee Kahm as Vice President of First Federal
Bank & Trust.

My commission expires:



J. Kukal
(Notary Public)