



2023-789160 12/1/2023 2:57 PM PAGE: 1 OF 4
FEES: \$21.00 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 November 17, 2023. The parties and their addresses are:

MORTGAGOR:

CHARLES L. MESERLIAN
5401 Hood Ln.
Fort Collins, CO 80524

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 June 15, 2022 and recorded on June 27, 2022 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at as instrument 2022-779668 and covered the following described Property:

Lot 44, Block BB, Powder Horn Ranch II Planned Unit Development. A subdivision in Sheridan County, Wyoming, filed as Plat P-67 in the Office of the Sheridan County Clerk.

The property is located in Sheridan County at 25 Wishbone Way, Sheridan, Wyoming 82801.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

Sheridan County Custom Homes, LLC
Wyoming Real Estate Modification
WY/4XTLARSENO0000000003181025N

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Initials
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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, dated June 17, 2022, from Sheridan County Custom Homes, LLC (Borrower) to Lender, with a loan amount of \$476,195.15 and maturing on April 1, 2024.

(b) Future Advances. All future advances from Lender to Sheridan County Custom Homes, LLC under the Specific Debts executed by Sheridan County Custom Homes, LLC 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 Sheridan County Custom Homes, LLC 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 Sheridan County Custom Homes, LLC 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:

 (Seal)
Charles L. Meserlian

Date 11-20-23

LENDER:

First Federal Bank & Trust

By  (Seal)
Lee Kahm, Vice President

Date 11-20-2023



ACKNOWLEDGMENT. County OF Larimer STATE OF Colorado ss.
This instrument was acknowledged before me this 20th day of
November 10, 2023 by Charles L. Meserjian.
My commission expires: April 27, 2026 [Signature]
(Notary Public)

LUKE MUSA
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20224017030
MY COMMISSION EXPIRES APRIL 27, 2026

(Lender Acknowledgment)
County OF Sheridan STATE OF Wyoming ss.
This instrument was acknowledged before me this 20th day of
November, 2023 by Lee Kahn as Vice President of First Federal
Bank & Trust.
My commission expires: 4/20/29 [Signature]
(Notary Public)

TRACY LARSEN
NOTARY PUBLIC
STATE OF WYOMING
COMMISSION ID: 162271
MY COMMISSION EXPIRES: 04/20/2029