

After Recording Return To:
First Federal Savings Bank
46 West Brundage Street
Sheridan, WY 82801
Annie Magera

_____[Space Above This Line For Recording Data]_____

SHORT FORM MORTGAGE

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Form.

"Master Form" means that certain Master Form Mortgage recorded in the Office of the Recorder on **August 29, 2007 at 11:25 AM**, in **Book 29**, at **Page(s) 0402**, Notice No. **585264** for land situate in the County of **Sheridan, Wyoming**.

[Name of Recording Jurisdiction]

(A) "Security Instrument" means this document, which is dated **March 26, 2013**, together with all Riders to this document.

(B) "Borrower" is **AARON D. HOLWELL AND NIKKI E. HOLWELL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY**. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **First Federal Savings Bank**. Lender is a Federal Savings Association Organized and existing under the laws of The United States of America. Lender's address is **46 West Brundage, P.O. Box 6007, Sheridan, WY 82801**. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated **March 26, 2013**. The Note states that Borrower owes Lender **\$236,000.00** Dollars (U.S.) plus interest. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Master Form) and to pay the debt in full not later than **April 1, 2043**.

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

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Master Form.

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TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this 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**:

[Name of Recording Jurisdiction]

SEE ATTACHED EXHIBIT "A"

which currently has the address of **2643 Big Horn Ave, Sheridan, Wyoming 82801**
("Property Address")

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 seized 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.

INCORPORATION OF MASTER FORM PROVISIONS

Paragraph (H) through and including paragraph (P) of the "Definitions" Section of the Master Form, and Section 1 through and including Section 24 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

Witnesses:

 (Seal)
Aaron D. Holwell - Borrower

Nikki E. Holwell
Nikki E. Holwell - Borrower

_____ [Space Below This Line For Acknowledgment] _____

State of Wyoming


ss)

County of Sheridan

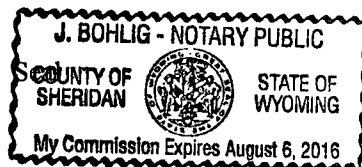
The foregoing instrument was acknowledged before me by AARON D. HOLWELL AND NIKKI E. HOLWELL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY

this 26th day of March, 2013.

Witness My Hand and Official Seal


Notary Public

J. Bohlig
Print or Type Name



My Commission Expires:

8/6/16

EXHIBIT "A"

A tract of land situated in the NE1/4SE1/4 of Section 3, Township 55 North, Range 84 West, 6th P.M., Sheridan County, Wyoming, being more particularly described as follows:

Commencing at the east quarter corner of said Section 3 (Monumented with a 3 1/4" Aluminum Cap per PLS 6812); thence N84°59'53"W, 950.88 feet to a point, said point being the southwest corner of Tract 1, Marshall Subdivision, said point also being the northwest corner of Lot 1, R.O. Minor Subdivision (Monumented with a 2" Aluminum Cap per PLS 6812); thence S09°41'08"W, 330.69 feet along the west line of said Lot 1, R.O. Minor Subdivision to the POINT OF BEGINNING of said tract, said point being the southeast corner of a tract of land described in Parcel 1, Book 359 of Deeds, Page 89 (Monumented with a 1 1/2" Aluminum Cap per PLS 2615); thence S12°13'46"W, 344.63 feet along the west line of said Lot 1, R.O. Minor Subdivision to a point, said point being the southeast corner of a tract of land described in Parcel 3, Book 359 of Deeds, Page 89 (Monumented with a 1 1/2" Aluminum Cap per PLS 2615); thence N85°15'33"W, 126.74 feet along the south line of said Parcel 3, Book 359 of Deeds, Page 89 to a point, said point lying on the easterly right-of-way line of Wyoming State Highway No. 332 (AKA Big Horn Avenue) and (Monumented with a Concrete Highway Right-of-Way Monument); thence N00°53'14"W, 323.16 feet along said easterly right-of-way line of Wyoming State Highway 332 (AKA Big Horn Avenue) to a point, said point lying on the south line of said Parcel 1, Book 359 of Deeds, Page 89 (Monumented with a 2" Aluminum Cap per PLS 6812); thence N89°05'57"E, 204.33 feet along said south line of Parcel 1, Book 359 of Deeds, Page 89 to the POINT OF BEGINNING of said tract.



2013-703710 3/28/2013 4:30 PM PAGE: **4** OF **4**
BOOK: 857 PAGE: 503 FEES: \$17.00 KH MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

NO. 2013-703710 MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
SCTIA
SHERIDAN WY 82801