2016-728448 7/26/2016 4:40 PM PAGE: 1 OF 4 BOOK: 934 PAGE: 299 FEES: \$21.00 AO MODIFICATION OF MC 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 July 20, 2016. The parties and their addresses are:

#### MORTGAGOR:

STEVE P REDINGER

Spouse of BONNIE G REDINGER 25 JACK DR SHERIDAN, WY 82801

**BONNIE G REDINGER** 

Spouse of STEVE P REDINGER 25 JACK DR SHERIDAN, WY 82801

Vested as: Bonnie Redinger, a married person

### 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 June 7, 2013 and recorded on June 10, 2013 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Doc 2013-705288, Book 862, Pg 713 and covered the following described Property:

A TRACT OF LAND DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF LOT 48, IN BLOCK 3, COFFEEN'S SECOND ADDITION TO THE TOWN, NOW CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING; THENCE WEST ALONG THE SOUTH BOUNDARY OF PARK STREET, 47 FEET TO A POINT, BEING THE NORTHEAST CORNER OF A TRACT OF LAND CONVEYED TO F.M. STIGERS; THENCE SOUTH 126 FEET, MORE OR LESS, TO THE SOUTHEAST CORNER OF SAID STIGERS LOT; THENCE EASTWARDLY, A DISTANCE OF 47



FEET, MORE OR LESS, TO A POINT ON THE WEST SIDE OF THE ALLEY RUNNING NORTH AND SOUTH; THENCE NORTH ALONG SAID ALLEY TO THE PLACE OF BEGINNING.

The property is located in Sheridan County at 432 PARK STREET, SHERIDAN, Wyoming 82801.

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. 83389403, dated June 7, 2013, from Mortgagor to Lender, with a modified loan amount of \$174,350.51 and maturing on October 7, 2016.
    - (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.

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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

STEVE PAUL REDINGER
Wyoming Real Estate Modification
WY/4XCHELSEA000000000099,66027N

Initials SK

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:** 

LENDER:

Security State Bank

ACKNOWLEDGMENT.

STATE OF WYOMING, COUNTY OF SHERIDAN ss. 72
This instrument was acknowledged before me this 20th day of July 2016 by STEVE P REDINGER, spouse of

BONNIE G REDINGER, and BONNIE G REDINGER spouse of STEVE PREDINGER.

My commission expires: /2

GEORGIA FOSNIGHT, NOTARY PUBLIC

County of Sheridan

State of Wyoming

MY COMMISSION EXPIRES, DECEMBER 30, 2018

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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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### (Lender Acknowledgment)

STATE OF WYOMING, COUNTY OF SHERIDAN ss. 12

This instrument was acknowledged before me this 20th day of July 2016 by Dale J Brown as AVP Loan Officer

NMLS 1237543 of Security State Bank.

My commission expires: /2

GEORGIA FOSNIGHT, NOTARY PUBLIC

County of Sheridan

State of Wyoming

MY COMMISSION EXPIRES, DECEMBER 30, 2018

NO. 2016-728448 MODIFICATION OF MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK SECURITY STATE BANK 2070 COFFEEN AVE

SHERIDAN WY 82801

STEVE PAUL REDINGER Wyoming Real Estate Modification WY/4XCHELSEA00000000009966027N

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