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## MODIFICATION OF MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is April 14, 2023. The parties and their addresses are:

**MORTGAGOR:**

**KON HO IN**

As Trustee

Of the **KON HO IN AND SUN OK IN, TRUSTEES OF THE IN FAMILY TRUST,**

**DATED NOVEMBER 1, 2010**

A Wyoming Revocable Trust

700 N. Main St.

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 April 12, 2019 and recorded on April 17, 2019 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 1000, Page 501 as instrument number 2019-749342 and covered the following described Property:

Tract 38 of Don Ena Estates. A subdivision in Sheridan County, Wyoming, as recorded in Book 1 of Plats, Page 122.

Kon Ho In  
Wyoming Real Estate Modification  
WY/4XXJKUKAL0000000002973026N

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Initials   
Page 1



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The property is located in Sheridan County at 121 Red Fox Dr., 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, dated April 12, 2019, from Kon Ho In and Sun Ok In (Borrower) to Lender, with a maximum credit limit of \$175,000.00 and maturing on April 20, 2024.

**(b) Future Advances.** All future advances from Lender to Kon Ho In and Sun Ok In under the Specific Debts executed by Kon Ho In and Sun Ok In 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 Kon Ho In and Sun Ok In 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 Kon Ho In and Sun Ok In 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



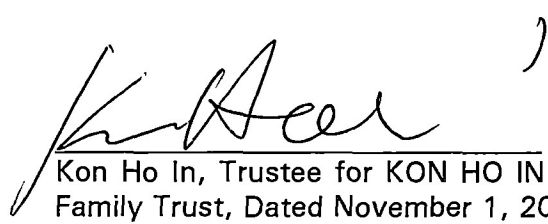
the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(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:**

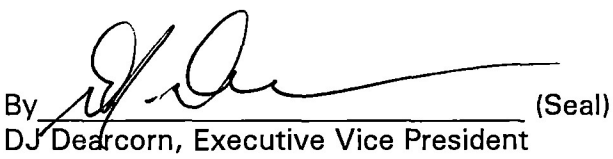


Kon Ho In, Trustee for KON HO IN AND SUN OK IN, TRUSTEES OF The In Family Trust, Dated November 1, 2010

Date 4/14/2023

**LENDER:**

First Federal Bank & Trust

By  (Seal)  
DJ Dearcorn, Executive Vice President

Date 4/14/2023

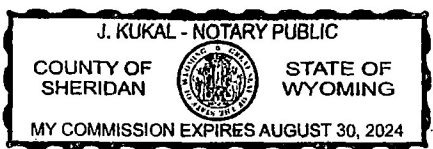


**ACKNOWLEDGMENT.**

County OF Sheridan, State OF Wyoming ss.  
This instrument was acknowledged before me this 14 day of  
April, 2023 by Kon Ho In as Trustee of KON HO IN AND SUN  
OK IN, TRUSTEES OF The In Family Trust, Dated November 1, 2010.

My commission expires:

J. Kukul  
(Notary Public)



**(Lender Acknowledgment)**

County OF Sheridan, State OF Wyoming ss.  
This instrument was acknowledged before me this 14 day of  
April, 2023 by DJ Dearcorn as Executive Vice President of  
First Federal Bank & Trust.

My commission expires:

J. Kukul  
(Notary Public)

