

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is October 5, 2022. The parties and their addresses are:

MORTGAGOR:

KIMBERLEE D GILBERT
WIFE
PO BOX 211
SHERIDAN WY 82801-0000

DEREK H GILBERT

HUSBAND
PO BOX 211
SHERIDAN WY 82801-0000

LENDER:

FIRST NORTHERN BANK OF WYOMING
Organized and existing under the laws of Wyoming
29 N. Gould Street
Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated 09/26/2022 and recorded on 09/27/2022 (Security Instrument). The Security Instrument was recorded in the records of SHERIDAN County, Wyoming at 2022-781685 and covered the following described Property:

Tract 2, Falcons Nest Minor Subdivision, Sheridan County, Wyoming as recorded in Plat Book F, Page 30.

The property is located in SHERIDAN County at TBD KINGFISHER AVE, 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. 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 renewal note or other agreement, No. 372010523, dated October 5, 2022, from Mortgagor to Lender, with a loan amount of \$188,411.72 and maturing on October 1, 2043.

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

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

MORTGAGOR:


KIMBERLEE D GILBERT

Date 10/5/22

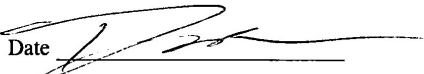

DEREK H GILBERT

Date 10-5-22

LENDER:

FIRST NORTHERN BANK OF WYOMING

By 
DAVID MACALISTER, RELATIONSHIP MANAGER

Date 



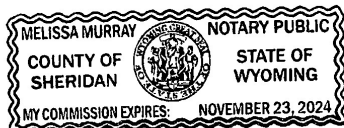
2022-781933 10/11/2022 1:24 PM PAGE: 3 OF 3
FEES: \$18.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

ACKNOWLEDGMENT.

State Wyoming OF County OF Sheridan ss.
This instrument was acknowledged before me this 5 day of
October, 2022 by KIMBERLEE D GILBERT, WIFE, and DEREK H
GILBERT, HUSBAND.

My commission expires:

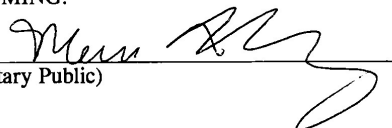

(Notary Public)

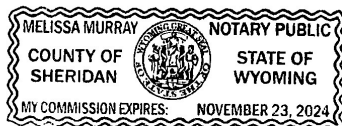


(Lender Acknowledgment)

State Wyoming OF County OF Sheridan ss.
This instrument was acknowledged before me this 5 day of
October, 2022 by DAVID MACALISTER as RELATIONSHIP
MANAGER of FIRST NORTHERN BANK OF WYOMING.

My commission expires:


(Notary Public)



NO. 2022-781933 MODIFICATION OF MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIRST NORTHERN BANK OF WYOMING 29 N GOULD ST
SHERIDAN WY 82801

KIMBERLEE D GILBERT
Wyoming Real Estate Modification

WY/4XXXXXXXXX0000000002795046100522N

Wolters Kluwer Financial Services ©1996, 2022 Bankers
Systems™

Page 3