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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 March 6, 2023. The parties and their addresses are:

MORTGAGOR:

JONGIL LEE

Spouse of JEONGAE YOO
2007 N MAIN ST
SHERIDAN, WY 82801-2541

JEONGAE YOO

Spouse of JONGIL LEE
2007 N MAIN ST
SHERIDAN, WY 82801-2541

Vested as: Jongil Lee and Jeongae Yoo, husband and wife

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 July 18, 2022 and recorded on July 19, 2022 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Document No. 2022-780211 and covered the following described Property:

SEE EXHIBIT A ATTACHED HERETO

The property is located in Sheridan County at 2007 N MAIN ST, 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 promissory note or other agreement, No. 34289223, dated July 18, 2022, from Mortgagor to Lender, with a modified loan amount of \$630,000.00 and maturing on February 15, 2033.

JONGIL LEE
Wyoming Real Estate Modification
WY/4HLMURPHY0000000002973029N

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Page 1

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(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 Truth in Lending Act (Regulation Z) or 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.

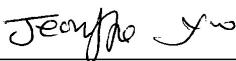
SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:



JONGIL LEE

Date 3/6/2023

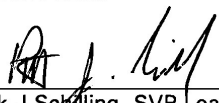


JEONGAE YOO

Date 3/6/2023

LENDER:

Security State Bank

By 

Patrick J Schilling, SVP Loan Officer

Date 3/6/23



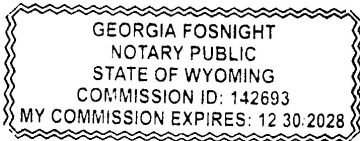
ACKNOWLEDGMENT.

State Wyoming OF County OF Sheridan ss.

This instrument was acknowledged before me this 6th day of March 2023 by JONGIL LEE, spouse of JEONGAE YOO, and JEONGAE YOO, spouse of JONGIL LEE.

My commission expires: 12/30/28

(Notary Public)



(Lender Acknowledgment)

State Wyoming OF County OF Sheridan ss.

This instrument was acknowledged before me this 6th day of March 2023 by Patrick J Schilling as SVP Loan Officer of Security State Bank.

My commission expires: 12/30/28

(Notary Public)

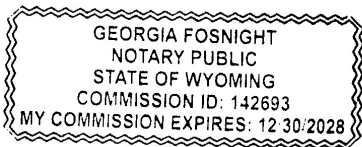


EXHIBIT A

Parcel A:

The North 74 feet of the West 226 feet and the South 15 feet of the West 321 feet of Lot No. 1; the West 321 feet of Lot 2; the North 14 feet of the West 321 feet of Lot No. 3; all of Peter Demple's Subdivision of the Northeast quarter of Northeast quarter of Section 22, Township 56 North, Range 84 West.

Also a tract of land located in the Northeast quarter of Northeast quarter of said Section 22, described as follows: Beginning at a point located on the East line of Main Street projected said point being located 700 feet West and 354.2 feet South of the Northeast corner of said Section 22; thence South, 105.2 feet to a point, said point also being the Northwest corner of said Lot No. 1; thence East along the North line of said Lot No. 1, 226 feet to a point; thence North, 105.2 feet to a point, thence West, 226 feet to the point of beginning.

Parcel B:

A tract of land situated in the NE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 22, T56N, R84W of the 6th P.M. and Lots 1, 2 and North 14 feet of Lot 3, Peter Demple Subdivision, Sheridan, Wyoming, being more particularly described as follows:

Beginning at a point which lies 105.2 feet North and 226 feet East of the Northwest corner of Lot 1, Peter Demple Subdivision, City of Sheridan, the true point of beginning.

Thence East, a distance of 102.2 feet; thence S46°45'E, a distance of 153.5 feet, thence S17°45'E, a distance of 108.56 feet; thence S8°03'25"E, a distance of 85.6 feet; thence West, a distance of 164.05 feet; thence North, a distance of 114 feet; thence West, a distance of 95 feet; thence North, a distance of 179.2 feet to the point of beginning.

EXCEPTING THEREFROM that parcel conveyed to Transportation Commission of Wyoming as contained in Warranty Deed Recorded December 7, 2009 Book 511, Page 345.



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SECURITY STATE BANK 2070 COFFEEN AVE
SHERIDAN WY 82801