

FIRST FEDERAL BANK & trust
1043 coffeen ave
SHERIDAN, WY 82801



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BOOK: 992 PAGE: 327 FEES: \$18.00 HLM MODIFICATION OF M
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 November 7, 2018. The parties and their addresses are:

MORTGAGOR:

MARY SUSAN BRAYTON
An unmarried individual
610 S Jefferson 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 December 27, 2011 and recorded on January 3, 2012 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at BOOK: 814 PAGE: 700 and covered the following described Property:

Lot 6 and 7, of Block 3 in the Grand View Addition to the City of Sheridan, Wyoming;

AND

A tract of land situated in Lots 4 and 5, Block 3, Grand View Addition to the City of Sheridan, Sheridan County, Wyoming; said tract as shown on the record of survey filed in Drawer A, Plat Number 217 and being more particularly described as follows: Beginning at the Northeast corner of said Lot 5, Grand View Addition; thence S00°16'16"W, 190.11 feet along the east line of said Lot 5 to a point, said point being the Southeast corner of said Lot 5; thence S89°43'53"W, 81.29 feet along the south line of said Lots 4 and 5 to a point; thence N00°16'07"E, 55.54 feet to a point; thence N59°40'57"E, 58.40 feet to a point; thence N00°26'24"E, 68.19 feet to a point; thence N21°56'23"E, 39.47 feet to a point, said point lying on the north line of said Lot 5; thence S89°43'03"E, 16.25 feet along the north line of said Lot 5 to the point of beginning.
AND

Mary Susan Brayton
Wyoming Real Estate Modification
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A portion of vacated College Street, Grand View Addition, as shown on the Record of Survey filed in Drawer A, Plat Number 217 to the City of Sheridan, Sheridan County, Wyoming, said area being more particularly described as follows:

Beginning at the northeast corner of Block 3, of said Grand View Addition, thence N89°43'03"W, 116.05 feet along the north line of said Block 3 to a point, said point being the northeast corner of Tract 1 of said Block 3; thence N74°28'49"E, 29.38 feet to a point; thence S89°43'03"E, 87.78 feet to a point, said point lying on the east line of said Block 3 extended; thence S00°16'37"W, 8.00 feet along said east line of Block 3 extended to the Point of Beginning of said easement.

AND

A portion of land situated in Lot 4 and Lot 5 of Block 3, Grand View Addition to the City of Sheridan, Wyoming as said Tract is shown on the record of survey filed in Drawer A, Plat Number 217 and is described thereon as "Tract 1", said area being more particularly described as follows:

Commencing at the northeast corner of said Tract 1, said point being N89°43'03"W, 116.05 feet from the northeast corner of said Block 3; thence S21°56'23"W, 39.47 feet along the easterly line of said Tract 1 to the Point of Beginning of said easement; thence S00°26'24"W, 68.19 feet along said easterly line of Tract 1 to a point; thence S59°40'57"W, 8.15 feet along said easterly line of Tract 1 to a point; thence N00°26'24"E, 54.58 feet to a point; thence N21°56'23"E, 19.10 feet to the Point of Beginning of said easement.

The property is located in Sheridan County at 610 S Jefferson 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 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 November 7, 2018, from Mortgagor to Lender, with a modified maximum credit limit of \$225,000.00 and maturing on October 20, 2026.

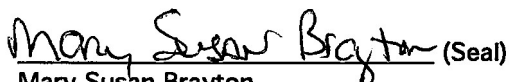
(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are 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) 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.

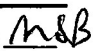
SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

 (Seal)
Mary Susan Brayton

Mary Susan Brayton
Wyoming Real Estate Modification
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LENDER:

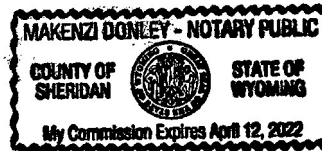
First Federal Bank & Trust

By Brandy Campbell (Seal)
Brandy Campbell, Mortgage Loan Officer

ACKNOWLEDGMENT.

State OF Wyoming County OF Sheridan ss.
This instrument was acknowledged before me this 7th day of November, 2018 by
Mary Susan Brayton, an unmarried individual.

My commission expires: 4.12.22 Makenzi Donley
(Notary Public)



(Lender Acknowledgment)

State OF Wyoming County OF Sheridan ss.
This instrument was acknowledged before me this 7th day of November, 2018 by
Brandy Campbell as Mortgage Loan Officer of First Federal Bank & Trust.

My commission expires: 4.12.22 Makenzi Donley
(Notary Public)

