



2024-793273 7/23/2024 3:40 PM PAGE: 1 OF 4
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 July 23, 2024. The parties and their addresses are:

MORTGAGOR:

PETER GIBSON

a married person dealing in his sole and separate property
20 Keebler Ln.
Sheridan, AL 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 January 6, 2023 and recorded on May 2, 2023 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at as instrument number 2023-785348 and covered the following described Property:

A tract of land located within Lot 23 of Brundage Place Addition to the City of Sheridan, Sheridan County, Wyoming more particularly as follows:

Beginning at the Southeast corner of said Lot 23 (on the westerly right of way line of State Highway No. 87); thence West, 137.24 feet; thence N0°08'13"E, 229.91 feet; thence N89°53'02"E, 174.27 feet to a point on said westerly right of way line; thence along said right of way line S9°16'04"W, 233.30 feet to the point of beginning.

Affordable Auto's, Inc.
Wyoming Real Estate Modification
WY/4BBALDWIN0000000003382025N

Wolters Kluwer Financial Services, Inc. ©1996, 2024
Bankers Systems™

Initials 
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The property is located in Sheridan County at 2350 Coffeen 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 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 January 6, 2023, from Affordable Auto's, Inc. (Borrower) to Lender, with a modified maximum credit limit of \$65,000.00 and maturing on August 20, 2025.

(b) Future Advances. All future advances from Lender to Affordable Auto's, Inc. under the Specific Debts executed by Affordable Auto's, Inc. 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 Affordable Auto's, Inc. 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 Affordable Auto's, Inc. 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:

 (Seal)
Peter Gibson

Date 7-23-24

LENDER:

First Federal Bank & Trust

By  (Seal)
Molly Eckard, Commercial Loan Officer

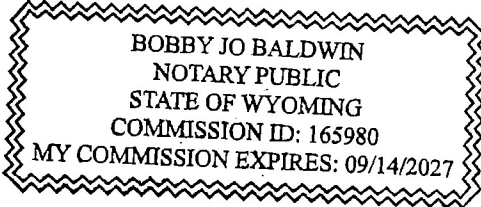
Date 7/23/2024

ACKNOWLEDGMENT.

State Wyoming OF County OF Sheridan ss.
This instrument was acknowledged before me this 23rd day of
July, 2024 by Peter Gibson, a married person dealing in his
sole and separate property.

My commission expires:

Bobby Jo Baldwin
(Notary Public)



(Lender Acknowledgment)

State Wyoming OF County OF Sheridan ss.
This instrument was acknowledged before me this 23rd day of
July, 2024 by Molly Eckard as Commercial Loan Officer of
First Federal Bank & Trust.

My commission expires:

Bobby Jo Baldwin
(Notary Public)

