



2023-783962 2/10/2023 10:46 AM PAGE: 1 OF 7
FEES: \$30.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

After Recording Return To:
Gateway Mortgage, a division of Gateway First Bank
244 South Gateway Place
Jenks, OK 74037
NMLS# 7233; Originator: Stefanie Gilbert, NMLS# 400390
Loan Number: **13554283M**
Parcel No.: **r0032146**

_____(Space Above This Line For Recording Data)_____

MERS Phone: **1-888-679-6377**
MIN: **100287715005800284**

LOAN MODIFICATION AGREEMENT

(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this **11th day of January, 2023**, between **Gateway Mortgage, a division of Gateway First Bank** ("Lender") and **Craig Coburn AND Margaret Coburn husband and wife** ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the **8th day of April, 2022**, in the original principal sum of U.S. **\$647,200.00** and secured by (2) the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded in Book or Liber **2022-777657**, of the Official Records (Name of Records) of **Sheridan County, WYOMING** (County and State, or other Jurisdiction). The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

26 Piccard Rd
Sheridan, WY 82801-8734
(Property Address)

the real property described being set forth as follows:

MAE/CAC by
Margaret Coburn (MAC)
attorney in fact



Lot 6, Jeffries Draw Subdivision, a subdivision in Sheridan County, Wyoming, as filed October 25, 1979 and indexed as Plat J-3 by the Sheridan County Clerk.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **January 11, 2023**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$364,000.00**.
2. Interest Rate. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.000%**, beginning **January 11, 2023**, both before and after any default described in the Note. The yearly rate of **5.000%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

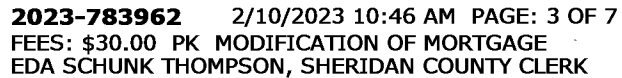
Borrower promises to make Monthly Payments of principal and interest of U.S. **\$1,983.29**, beginning on the **1st day of March, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **February 1, 2052**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay those amounts in full on the Maturity Date.

4. Place of Payment. Borrower must make the monthly payments at
Gateway Mortgage, a division of Gateway First Bank
244 South Gateway Place
Jenks, OK 74037
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 of the Security Instrument, within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and

*MAC / CAC by
MAC attorney
in fact*






KNOW ALL MEN BY THESE PRESENTS that I, **Craig Coburn**, do hereby make, constitute, and appoint my wife, **Margaret Coburn** (hereinafter "Agent"), to be my true and lawful attorney-in-fact, giving and granting unto Agent full power and authority to do and perform all and every act and thing so whatever requisite, necessary, and proper to purchase, acquire, finance and encumber, on such terms as Agent shall deem appropriate in Agent's sole discretion, and to execute in my name any documents necessary to accomplish the same as fully to all intents and purposes as I might or could do if personally present with full power of substitution and revocation, pertaining to real property more particularly described as follows:

Property Street Address: 26 Piccard Rd., Sheridan, Wyoming 82801

My Agent is specifically empowered, and I hereby grant full power and authority to my Agent, to execute any and all documents on my behalf that are necessary to accomplish the foregoing, including, without limitation, executing deeds, conveyances, promissory notes, mortgages, loan documents, loan modification agreements, riders, settlement statements, other closing documents, and any and all other such documents and acts necessary to accomplish the foregoing. After execution of all documents and completion of all acts necessary to perform the above-authorized acts, this mandate shall terminate. In any event, whether or not the powers granted herein are exercised by my Agent, this Limited Durable Power of Attorney shall terminate one year from the date hereof. This Power of Attorney is durable and shall not terminate in the event of my incapacitation. I hereby revoke any prior Power of Attorney signed by me with respect, and only with respect, to the transaction contemplated hereby.

THIS INSTRUMENT HAS SIGNIFICANT LEGAL IMPLICATIONS. BEFORE SIGNING, IT IS RECOMMENDED THAT THE SIGNER CONSULT INDEPENDENT LEGAL COUNSEL REGARDING THE CONTENTS HEREOF.

IN WITNESS WHEREOF, I have s


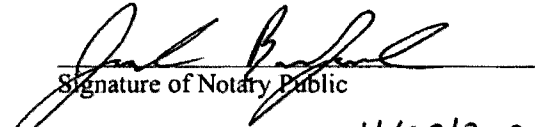
 Craig Coburn

STATE OF Wyoming)
)SS.
COUNTY OF Sheridan)

This instrument was acknowledged before me this 29th day of December, 2022, by **Craig Coburn**.

WITNESS my hand and official seal.

SEAL:



My commission expires: 11/28/2028



(c) other fees incurred to protect Lender's Interest in the Property and/or rights under the Security Instrument.

7. Compliance with Covenants. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Nothing in this Agreement will be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have signed this Agreement.

Gateway Mortgage, a division of Gateway First Bank

Name of Lender

Craig A. Coburn By Margaret A. Coburn
attorney in fact (Seal)

Craig Coburn By Margaret Coburn, -Borrower
as attorney-in-fact

By:

Kim Canady
Kim Canady Supervisor De Intake's
snipping

Kim Canady (Seal)
Mortgage Electronic Registration -Mortgagee
Systems, Inc.

Margaret A. Coburn (Seal)
Margaret Coburn -Borrower





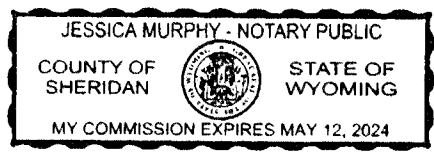
_____(Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction)_____

State of WYOMING

County of Sheridan

This instrument was acknowledged before me on 01/26/23
by **Craig Coburn By Margaret Coburn, as attorney-in-fact and Margaret Coburn.**

(Seal, if any)



Jessica Murphy
(Signature of notarial officer)

Notary
Title (and Rank)

My commission expires: May 12, 2024

Loan originator (Organization): **Gateway Mortgage, a division of Gateway First Bank; NMLS #: 7233**
Loan originator (Individual): **Stefanie Gilbert; NMLS #: 400390**

State of Oklahoma

County of Tulsa

This instrument was acknowledged before me on February 2nd, 2023 by
(date)

Kim Conroy as Supervisor/ Doc intake + shipping
(name(s) of person(s)) (type of authority, e.g., officer, trustee, etc.)

of **Gateway Mortgage, a division of Gateway First Bank**
(name of party on behalf of whom instrument was executed)

Annette Reen
(Signature of notarial officer)

(Seal, if any)

Title (and Rank)

My commission expires: 3/14/26

My commission # 22003593



Borrower(s) Initials MAE/CAC by MAE
attorney in fact





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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

STATE of **Oklahoma**
COUNTY of **Tulsa**

This instrument was acknowledged before me on this 2nd day of February, 2023,
by Kim Conroy, Supervisor, Deere & Company, a Nominee for Lender Mortgage
Electronic Registration Systems, INC, on behalf of said Lender.

My Commission Expires: 3/14/26



Annette Reeves
Notary Public

Borrower(s) Initials MAC/cac by MAC
attorney in fact





2023-783962 2/10/2023 10:46 AM PAGE: 7 OF 7
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 EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

APPROVED

By Debra.Grissom at 10:51 am, Jan 03, 2023

LIMITED DURABLE POWER OF ATTORNEY
(For Real Estate Purposes)

KNOW ALL MEN BY THESE PRESENTS that I, **Craig Coburn**, do hereby make, constitute, and appoint my wife, **Margaret Coburn** (hereinafter "Agent"), to be my true and lawful attorney-in-fact, giving and granting unto Agent full power and authority to do and perform all and every act and thing so whatever requisite, necessary, and proper to purchase, acquire, finance and encumber, on such terms as Agent shall deem appropriate in Agent's sole discretion, and to execute in my name any documents necessary to accomplish the same as fully to all intents and purposes as I might or could do if personally present with full power of substitution and revocation, pertaining to real property more particularly described as follows:

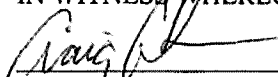
Lot 6, Jeffries Draw Subdivision, a subdivision in Sheridan County, Wyoming, as filed October 25, 1979, and indexed as Plat J-3 by the Sheridan County Clerk

Property Street Address: 26 Piccard Rd., Sheridan, Wyoming 82801

My Agent is specifically empowered, and I hereby grant full power and authority to my Agent, to execute any and all documents on my behalf that are necessary to accomplish the foregoing, including, without limitation, executing deeds, conveyances, promissory notes, mortgages, loan documents, loan modification agreements, riders, settlement statements, other closing documents, and any and all other such documents and acts necessary to accomplish the foregoing. After execution of all documents and completion of all acts necessary to perform the above-authorized acts, this mandate shall terminate. In any event, whether or not the powers granted herein are exercised by my Agent, this Limited Durable Power of Attorney shall terminate one year from the date hereof. This Power of Attorney is durable and shall not terminate in the event of my incapacitation. I hereby revoke any prior Power of Attorney signed by me with respect, and only with respect, to the transaction contemplated hereby.

THIS INSTRUMENT HAS SIGNIFICANT LEGAL IMPLICATIONS. BEFORE SIGNING, IT IS RECOMMENDED THAT THE SIGNER CONSULT INDEPENDENT LEGAL COUNSEL REGARDING THE CONTENTS HEREOF.

IN WITNESS WHEREOF, I have set my hand hereto this 29th day of DECEMBER, 2022.

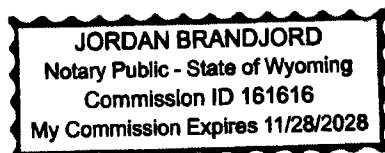

 Craig Coburn

STATE OF Wyoming)
)SS.
 COUNTY OF Sheridan)

This instrument was acknowledged before me this 29th day of December, 2022, by **Craig Coburn**.

WITNESS my hand and official seal.

SEAL:




 Signature of Notary Public

My commission expires: 11/28/2028