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BOOK: 993 PAGE: 295 FEES: \$21.00 HLM MODIFICATION OF MC

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 28, 2018. The parties and their addresses are:

## **MORTGAGOR:**

JOHN FEARNOW JR A SINGLE PERSON

18 CESSNA RD SHERIDAN, WY 82801

## LENDER:

## FIRST NORTHERN BANK OF WYOMING

Organized and existing under the laws of the United States of America 29 N GOULD SHERIDAN, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated OCTOBER 22, 2018 and recorded on OCTOBER 23, 2018 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at BOOK 990, PAGE 631, SHERIDAN COUNTY CLERK and covered the following described Property:

SEE EXHIBIT "A" ATTACHED HERETO

The property is located in Sheridan County at 3002 US HIGHWAY 87, 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:

JOHN FEARNOW JR Wyoming Real Estate Modification WY/4XJDURFEE0000000001828014N

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- (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, No. 300017027, dated October 22, 2018, from Mortgagor to Lender, with a modified loan amount of \$247,019.00 and maturing on October 22, 2019.
  - (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, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

**MORTGAGOR:** 

LENDER:

First Northern Bank of Wyoming

Brittany Gorzalka, Vice President



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**ACKNOWLEDGMENT** 

This instrument was acknowledged before me this JOHN FEARNOW JR, A SINGLE PERSON, .

My commission expires:

(Notary Public)

MEGAN SPANYERS NOTARY PUBLIC **COUNTY OF** STATE OF SHERIDAN WYOMING MY COMMISSION EXPIRES AUGUST 24, 2019

(Lender Acknowledgment)

day of 1

This instrument was acknowledged before me this Brittany Gorzalka as Vice President of First Northern Bank of Wyoming.

My commission expires:

Public)



**NOTARY PUBLIC** STATE OF WYOMING



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A tract of land situated in the E1/2SE1/4 of Section 27, Township 55 North, Range 84 West of the 6th P.M., Sheridan County, Wyoming, described as follows:

Beginning at a point on the East line of the said SE1/4, which point is North 61°40' West 2,980 feet from the South quarter corner of Section 26, thence running North 57° West 553 feet, thence South 35°45' East 372 feet, thence South 7°15' East 80 feet, thence South 18°40' East 187 feet, thence South 30° East 353 feet to the East line of said Section 27, thence North 565 feet, more or less, to the point of beginning.

**BUFFALO WY 82834**