



2019-748525 3/6/2019 11:51 AM PAGE: 1 OF 3
BOOK: 998 PAGE: 270 FEES: \$18.00 PK MODIFICATION OF MOI
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 4, 2019. The parties and their addresses are:

MORTGAGOR:

HEIDI KRISTEN SMITH FKA HEIDI KRISTEN HEUERMAN
A MARRIED PERSON WHO TOOK TITLE AS A SINGLE PERSON
1320 WARREN AVE
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 01/26/2018 and recorded on 01/31/2018 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at BOOK 971, PAGE 65, DOC ID # 2018-740217 and covered the following described Property:

LOT 3 AND THE SOUTH 10 FEET OF LOT 2, BLOCK 12, SHERIDAN GARDENS ADDITION, TO THE CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING

The property is located in Sheridan County at 1320 WARREN AVENUE, 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:

HEIDI KRISTEN SMITH FKA HEIDI KRISTEN HEUERMAN
Wyoming Real Estate Modification

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(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 300016232, dated January 24, 2019, from Mortgagor to Lender, with a modified loan amount of \$100,405.00 and maturing on February 28, 2034.

(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:


HEIDI KRISTEN SMITH FKA HEIDI KRISTEN HEUERMAN

LENDER:

First Northern Bank of Wyoming

By 
Steve Carroll, Commercial/Real Estate Lender



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ACKNOWLEDGMENT.

State Wyoming OF Sheridan County OF Sheridan ss.

This instrument was acknowledged before me this 4th day of March, 2019 by
HEIDI KRISTEN SMITH FKA HEIDI KRISTEN HEUERMAN, A MARRIED PERSON WHO TOOK TITLE AS A SINGLE
PERSON.

My commission expires:



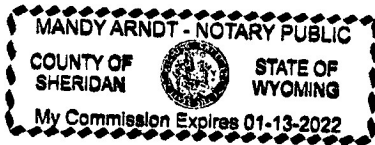
Mandy Arndt
(Notary Public)

(Lender Acknowledgment)

State Wyoming OF Sheridan County OF Sheridan ss.

This instrument was acknowledged before me this 4th day of March, 2019 by
Steve Carroll as Commercial/Real Estate Lender of First Northern Bank of Wyoming

My commission expires:



Mandy Arndt
(Notary Public)



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NO. 2019-748525 MODIFICATION OF MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIRST NORTHERN BANK OF WYOMING P O BOX 400
BUFFALO WY 82834

HEIDI KRISTEN SMITH FKA HEIDI KRISTEN HEUERMAN
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