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BOOK: 940 PAGE: 799 FEES: $18.00 EE MODIFICATION OF MOI
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Please return to:
First Interstate Bank
Attn: Tamara
P.O. Box 40
Casper, WY 82602

Fannie Mae #4010596733
MIN #1002821-0920051721-3
MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **4th** day of **October, 2016**, between **George T Mirich and Kaye L Mirich** ("Borrower") and First Interstate Bank ("Lender"), and Mortgage Electronics Registration Systems, Inc. ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **December 5, 2014** and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, MI 48501-2026 and recorded in Book or Liber **895** , at page(s) **723** , Instrument No. **2014-716348** on **December 10, 2014** in the Records of **Sheridan** County, Wyoming and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

12 Pintail Rd – Sheridan, WY 82801
(Property Address)

the real property described being set forth as follows:

Lot 36, Knode Ranch Subdivision, Third Addition, a Subdivision in Sheridan County, Wyoming, as recorded in Book 1 of Plats, Page 288.

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

1. As of **October 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. $**342,302.27**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized

2. 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 **3.625**%, from **September 1, 2016.** Borrower promises to make monthly payments of principal and interest of U.S. $**1,351.83**, beginning on the **1st** day of **October**, **2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.625**% will remain in effect until principal and interest are paid in full. If on **September 1, 2056** (the new "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. 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 shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

   (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

   (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Borrower understands and agrees that:

   (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

   (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

   (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

   (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

   (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

   (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

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Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

First Interstate Bank Lender

George T Mirich -Borrower

Mortgage Electronics Registration Systems Inc
Mortgagee

Kaye L Mirich -Borrower

Dated: 10/20/16

Dated: 10-17-16

STATE of Wyoming
COUNTY of Fremont

The foregoing instrument was acknowledged before me this 17 day of Oct, 2016, by George T Mirich and Kaye L Mirich, Borrower(s).

JODY D. COLLINS NOTARY PUBLIC
COUNTY OF FREMONT STATE OF WYOMING
MY COMMISSION EXPIRES JULY 14, 2018

Printed Name Jody D Collins
Notary Public for the
State of Wyo.
Residing in 518 Hwy 789, Wyoming
My Commission Expires 7-14-18

STATE of Wyoming
COUNTY of Natrona

The foregoing instrument was acknowledged before me this 20 day of October, 2016, by Sharon Streitz, Vice President as Lender on behalf of First Interstate Bank.

NOTARY PUBLIC
TM KRAFT
STATE OF WYOMING
COUNTY OF NATRONA
MY COMMISSION EXPIRES JUNE 07, 2018

Printed Name TM Kraft
Notary Public for the
State of Wyoming
Residing in Casper, Wyoming
My Commission Expires 6-7-18

STATE of Wyoming
COUNTY of Natrona

The foregoing instrument was acknowledged before me this 20 day of October, 2016, by Sharon Streitz, Assistant Secretary as Mortgagee on behalf of Mortgage Electronic Registration Systems, Inc.

NOTARY PUBLIC
TM KRAFT
STATE OF WYOMING
COUNTY OF NATRONA
MY COMMISSION EXPIRES JUNE 07, 2018

Printed Name TM Kraft
Notary Public for the
State of Wyoming
Residing in Casper, Wyoming
My Commission Expires 6-7-18

NO. 2016-730482 MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIB OF CASPER P O BOX 40
CASPER WY 82602-0040