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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 18th day of April, 2025, between Terry E. Eckard and Molly A. Eckard, husband and wife, whose address is 369 2nd W Pkwy, Sheridan, Wyoming 82801 ("Mortgagor"), and First Federal Bank & Trust whose address is 671 Illinois Street, Sheridan, Wyoming 82801 ("Lender").

First Federal Bank & Trust and Mortgagor entered into a Mortgage dated April 17, 2024 and recorded on April 18, 2024, filed for record in the records of the County of Sheridan, State of Wyoming with Document Number 2024-791448 ("Mortgage"). The Mortgage covers the following described real property:

Address: 369 2nd W Parkway, Sheridan , Wyoming 82801

Legal Description: Tract 15D of the Country Club Addition to the City of Sheridan, Sheridan County, Wyoming.

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- The maturity date is being extended to April 20, 2026.

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.



By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

Molly A Eckard

Molly A Eckard
Individually

Terry E Eckard

Terry E Eckard
Individually

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WYOMING

COUNTY OF Sheridan

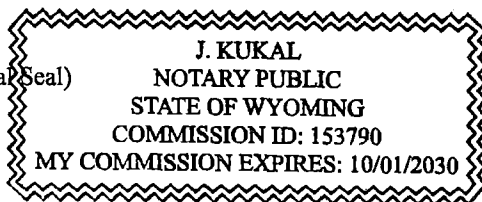
This record was acknowledged before me on April 16, 2025 by Terry E. Eckard and Molly A. Eckard, husband and wife,

My commission expires: _____

J. Kukal

NOTARY PUBLIC
Identification Number _____

(Official Seal)



LENDER: First Federal Bank & Trust

Blade Stiller

By: Blade Stiller
Its: VP Commercial Lending



BUSINESS ACKNOWLEDGMENT

STATE OF ~~WYOMING~~ Montana

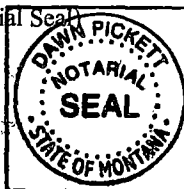
COUNTY OF Yellowstone

This record was acknowledged before me on April 18, 2025 by Blade Stiller, VP Commercial
Lending on behalf of First Federal Bank & Trust, a(n) Bank.

My commission expires: 4.30.2028

NOTARY PUBLIC
Identification Number _____

(Official Seal)



DAWN PICKETT
NOTARY PUBLIC for the
State of Montana
Residing at Billings, Montana
My Commission Expires
April 30, 2028

THIS INSTRUMENT PREPARED BY:
First Federal Bank & Trust
Jami Kukal
671 Illinois Street
Sheridan, WY 82801

AFTER RECORDING RETURN TO:
Servicing Department
First Federal Bank & Trust
671 Illinois Street Sheridan, WY 82801