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## MODIFICATION OF MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is March 19, 2025. The parties and their addresses are:

**MORTGAGOR:**

**JOHN FEARNOW JR**  
A SINGLE PERSON  
3002 HWY 87  
SHERIDAN WY 82801-0000

**LENDER:**

**FIRST NORTHERN BANK OF WYOMING**  
Organized and existing under the laws of Wyoming  
29 N GOULD ST  
SHERIDAN, WY 82801

**1. BACKGROUND.** Mortgagor and Lender entered into a security instrument dated 05/22/2024 and recorded on 05/28/2024 (Security Instrument). The Security Instrument was recorded in the records of SHERIDAN County, Wyoming at 2024-792208 and covered the following described Property:

Tract 1 of the Lewallen-Mefford Minor Subdivision, a subdivision in Sheridan County, Wyoming, as recorded in Plat Book L, Page 14, in the Office of the Sheridan County Clerk.

The property is located in SHERIDAN County at 49 METZ RD, 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:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 371019826, dated May 22, 2024, from Mortgagor to Lender, with a modified loan amount of \$788,205.87 and maturing on September 22, 2025.

(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) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(d) 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:**

  
JOHN FEARNOW JR

Date 3-19-25

**LENDER:**

FIRST NORTHERN BANK OF WYOMING

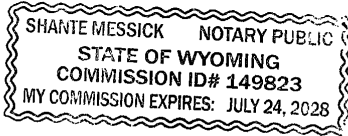
By   
AMBER SI JENSEN, RELATIONSHIP MANAGER

Date 3-19-25

ACKNOWLEDGMENT.

State OF Wyoming, County OF Sheridan ss.  
This instrument was acknowledged before me this 19 day of  
March, 2025 by JOHN FEARNOW JR, A SINGLE PERSON.  
My commission expires:

*Shante*  
(Notary Public)

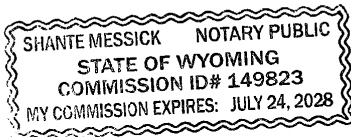


(Lender Acknowledgment)

State OF Wyoming, County OF Sheridan ss.  
This instrument was acknowledged before me this 19 day of  
March, 2025 by AMBER SI JENSEN as RELATIONSHIP  
MANAGER of FIRST NORTHERN BANK OF WYOMING.

My commission expires:

*Shante*  
(Notary Public)



NO. 2025-798033 MODIFICATION OF MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK  
FIRST NORTHERN BANK OF WYOMING 29 N GOULD ST  
SHERIDAN WY 82801