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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is June 6, 2014. The parties and their addresses are:

MORTGAGOR:

JOHN M LEGERSKI
387 BIG GOOSE ROAD
SHERIDAN, WY 82801

LENDER:

FIRST FEDERAL SAVINGS BANK
Organized and existing under the laws of the United States of America
46 W. Brundage St.
Sheridan, WY 82801

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated May 14, 1999 and recorded on May 19, 1999 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 409, Page 218, Number 317702. and covered the following described Property:

See attached legal description.

The property is located in Sheridan County at 387 Big Goose 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, dated June 6, 2014, from JOHN M LEGERSKI

and SANDRA R. KOLOS (Borrower) to Lender, with a maximum credit limit of \$8,500.00 and maturing on May 20, 2024.


(b) Future Advances. All future advances from Lender to JOHN M LEGERSKI and SANDRA R. KOLOS under the Specific Debts executed by JOHN M LEGERSKI and SANDRA R. KOLOS 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 JOHN M LEGERSKI and SANDRA R. KOLOS 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. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or conform to any limitations of Regulations Z and X that are required for loans secured by the Property.

(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:


JOHN M LEGERSKI
Individually

LENDER:

First Federal Savings Bank

By 
Sandy Sanderson, Consumer Loan Officer



ACKNOWLEDGMENT.

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 6th day of June, 2014 by
JOHN M LEGERSKI.

My commission expires: 4-14-2017

Sandra Kay Sanderson
(Notary Public)



(Lender Acknowledgment)

State OF Wyoming, County OF Sheridan ss.

This instrument was acknowledged before me this 6th day of June, 2014 by
Sandy Sanderson as Consumer Loan Officer of First Federal Savings Bank.

My commission expires:

Kellie Mali
(Notary Public)





A tract of land located within the Southeast Quarter of the Southwest Quarter of Section 31, T56N, R84W of the 6th P.M., Sheridan County, Wyoming, described as follows:

Beginning at a point which is N54°39'25"E, 1027.55 feet from the Southwest corner of said Section 31; thence along the Northwesterly boundary of a 29.78 acre tract of land described in Sheridan County Book of Deeds No. 197, Page 230, N61°44'03"E (Original property record N62°37'E), 208.39 feet; thence S41°45'23"E, 421.78 feet; thence S55°51'16"W, 206.36 feet; thence N41°21'09"W, 87.66 feet to a point on the West boundary of said tract (Dk. 197, Pg. 230); thence along the Westerly boundary of said tract N41°21'09"W, 355.41 feet (Original property record N40°30'W, 356 feet) to the point of beginning.

ALSO

A 30' wide easement for purposes of ingress and egress lying 15' each side of the following described centerline:

Beginning at a point on the North R.O.W. line of Highway 331, located N64°17'02"E, 1755.04 feet from the Southwest corner of Section 31; thence N00°21'16"W, 65.31 feet; thence N19°48'13"E, 54.16 feet; thence N62°05'44"E, 49.90 feet; thence N79°41'38"E, 40.99 feet; thence N89°10'28"E, 37.65 feet; thence S07°25'14"E, 27.04 feet; thence S09°40'25"E, 54.83 feet; thence S06°35'44"E, 47.32 feet; thence S78°28'30"E, 42.31 feet; thence S73°56'13"E, 29.16 feet; thence S78°38'35"E, 75.81 feet; thence N12°52'20"E, 71.60 feet; thence N78°20'43"W, 122.06 feet; thence N45°36'55"W, 158.46 feet; to a point located on the Southeasterly line of Tract A, said point located N67°10'22"E, 2044.39 feet from the Southwest corner of Section 31.

Jmk