


Loan No: 5518368  
**WHEN RECORDED MAIL TO:**  
First Interstate Bank – Post Closing 4<sup>th</sup> Floor  
104 S. Wolcott  
Casper, WY 82601  
(307)235-4273

This instrument was prepared by:  
First Interstate Bank  
100 Hutton Ranch Rd  
KalisPELL, MT 59901  
(307)235-4273

  
**2023-789419** 12/19/2023 4:44 PM PAGE: 1 OF 2  
FEES: \$15.00 PK MODIFICATION OF MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

SPACE ABOVE THIS LINE FOR RECORDS USE

MERS MIN: 100282100055183680

#### MODIFICATION AGREEMENT

**THIS MODIFICATION AGREEMENT**, made this **15<sup>th</sup>**, day of **November, 2023**, modifies the (Fixed) Rate Note with Construction Loan Addendum Amending Note (the "Note"), and the Security Instrument with Residential Construction Rider to the Security Instrument, recorded on October 26<sup>th</sup>, 2022 on **Document number 2022-782223** of the Sheridan County Register of Deeds ("Security Instrument") each dated October 25<sup>th</sup>, 2022 (collectively the "Loan Documents"), previously executed by the undersigned Keith J Knapstad and Anne M Knapstad, husband and wife, as tenants by the entirety with rights of survivorship. (the "Borrowers") in favor of **First Interstate Bank** (the "Lender") and Mortgage Electronic Registration Systems, Inc. ("MERS") [{"Mortgagee"}] [{"Beneficiary"}]. The Loan Documents evidence a construction loan (the "Loan") which has both a construction loan phase (the "Construction Phase") and a permanent loan phase (the "Permanent Phase"). All terms defined in the Note and Construction Loan Agreement shall have the same meaning in this Modification Agreement. The "Property", located at 23 Meadow Lane Road, Story, WY 82842, the real property described being set forth as follows:

**Tract 8, Piney Acres Subdivision, County of Sheridan, State of Wyoming, as recorded in Plat Book 1, Page 240.**

This Modification Agreement modifies the Loan Documents to change the Construction Completion Date and the Permanent Mortgage Date.

In consideration of the mutual promises and agreements exchanged, with the intent to be legally bound, Borrower and Lender agree as follows:

#### I. CONSTRUCTION PHASE MODIFIED

- A. **CONSTRUCTION PHASE COMPLETION DATE.** The Completion Date of the Construction Phase is changed from **10/26/2023** to **12/01/2023**.
- B. **CONSTRUCTION PHASE INTEREST.** Borrower will continue to pay interest at the rate stated in the Note (the "Note Rate") on the amounts advanced during the construction phase as provided in the Construction Loan Rider Amending Note.
- C. **Permanent Phase**
  - a. The Note is modified so that the first Principal and interest payment will be due on **01/01/2024**.
  - b. The Maturity Date of the Note will change to **12/01/2053**.

In consideration of the mutual promises and agreements exchanged, with the intent to be legally bound, Borrower and Lender agree as follows:

#### III. EXTENSION FEE

Borrower will pay an extension fee of **\$0.00** to Lender.

#### IV. OTHER TERMS UNCHANGED.

Except as provided in this Modification Agreement, the terms of the Note, the Security Instrument and the Construction Loan Agreement remain unchanged, and the Borrower and Lender by this Agreement ratify, confirm and agree to the Loan Documents as modified and changed by this Modification Agreement.

Tami Burlingame (Seal)  
First Interstate Bank Lender  
By: Donna E Smith, VP  
Tami Burlingame, AVP

Keith J Knapstad (Seal)  
Keith J Knapstad -Borrower

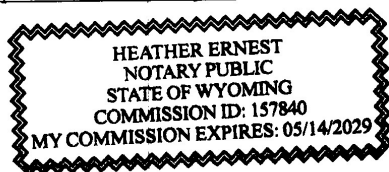
Anne M Knapstad (Seal)  
Anne M Knapstad -Borrower

12-12-23  
Date of Lender's Signature

Tami Burlingame  
Mortgage Electronic Registration Systems, Inc.  
Nominee for Lender  
Donna E Smith, Assistant Secretary  
Tami Burlingame  
MERS Nominee Dated: 12-12-23

STATE of Wyoming  
COUNTY of Sheridan

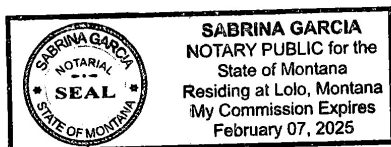
The foregoing instrument was acknowledged before me this 29 day of November, 2023, by  
Keith J Knapstad and Anne M Knapstad, Borrower(s).



Heather Ernest  
Printed Name Heather Ernest  
Notary Public for the  
State of Wyoming  
Residing in Sheridan, WY  
My Commission Expires May 14, 2029

STATE of Wyoming Montana  
COUNTY of Natrona Missoula

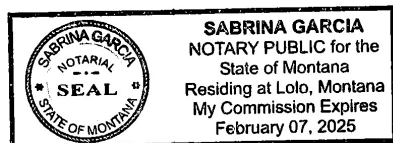
The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of December, 2023, by  
Donna E Smith, VP as Lender on behalf of First Interstate Bank.  
Tami Burlingame, AVP



Sabrina Garcia  
Printed Name Sabrina Garcia  
Notary Public for the  
State of Montana Missoula  
Residing in Lolo Wyoming  
My Commission Expires 02/07/2025

STATE of Wyoming Montana  
COUNTY of Natrona Missoula

The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of December, 2023, by  
Donna E Smith, Assistant Secretary as Mortgagee on behalf of Mortgage Electronic Registration  
Systems, Inc.  
Tami Burlingame



Sabrina Garcia  
Printed Name Sabrina Garcia  
Notary Public for the  
State of Montana Missoula  
Residing in Lolo Wyoming  
My Commission Expires 02/07/2025

[Space Below This Line for Acknowledgements]

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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK  
FIB OF CASPER P O BOX 40  
CASPER WY 82602-0040