

Loan No: 1614833

WHEN RECORDED MAIL TO:

First Interstate Bank – Post Closing 4th 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



2023-789420 12/19/2023 4:46 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: 100282100016148335

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT, made this 7th, day of **December, 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 December 5th, 2022 on **Document number 2022-782955** of the Sheridan County Register of Deeds ("Security Instrument") each dated December 2nd, 2022 (collectively the "Loan Documents"), previously executed by the undersigned Travis V Hester as sole owner (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 1495 Oxbow Dr, Sheridan, WY 82801, the real property described being set forth as follows:

Lot 7, Riverstone Park Subdivision, a subdivision in the City of Sheridan, Sheridan County, Wyoming

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 **12/02/2023 to 04/01/2024**.
- 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 05/01/2024.**
 - b. **The Maturity Date of the Note will change to 04/01/2054.**

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 **\$400.00** 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: Tami Burlingame, AVP

Travis V Hester (Seal)
Travis V Hester - Borrower

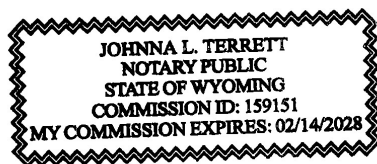
12-12-23
Date of Lender's Signature

Tami Burlingame
Mortgage Electronic Registration Systems, Inc.
Nominee for Lender
Tami Burlingame, Assistant Secretary

MERS Nominee Dated: 12-12-23

STATE of Wyoming
COUNTY of Sheridan

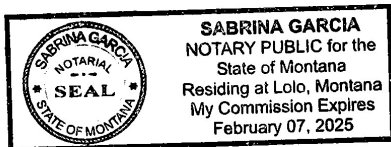
The foregoing instrument was acknowledged before me this 8th day of December, 23, by
Travis V Hester, Borrower(s).



Johnna L. Terrett
Printed Name Johnna L. Terrett
Notary Public for the
State of Wyoming
Residing in Sheridan, WY
My Commission Expires 2-14-2028

STATE of Montana
COUNTY of Missoula

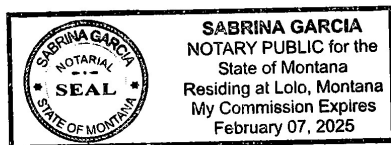
The foregoing instrument was acknowledged before me this 12th day of December, 2023, by
Tami Burlingame, AVP as Lender on behalf of First Interstate Bank.



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

STATE of Montana
COUNTY of Missoula

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



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

[Space Below This Line for Acknowledgements]



2023-789420 12/19/2023 4:46 PM PAGE: 2 OF 2
FEES: \$15.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

NO. 1623-769420 MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIB OF CASPER P O BOX 40
CASPER WY 82602-0040