



**2020-756440** 3/10/2020 3:40 PM PAGE: 1 OF 3  
FEES: \$18.00 HLM MODIFICATION OF MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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## MODIFICATION OF MORTGAGE

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**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is March 6, 2020. The parties and their addresses are:

**MORTGAGOR:**

KON HO IN

As Trustee

Of the KON HO IN, AND SUN OK IN, TRUSTEES OF THE IN FAMILY TRUST, DATED NOVEMEBER 1, 2010

A Wyoming Revocable Trust

700 N. Main St.

Sheridan, WY 82801

**LENDER:**

FIRST FEDERAL BANK & TRUST

Organized and existing under the laws of the United States of America

671 Illinois Street

Sheridan, WY 82801

**1. BACKGROUND.** Mortgagor and Lender entered into a security instrument dated February 20, 2015 and recorded on February 24, 2015 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Book 900, Page 1 as instrument #2015-717753 and covered the following described Property:

Lots 8, 9, 10, 11, 12, 15, 16, 17, 18, 19, 20, 21, 22, 23 and 24 Block 36, Sheridan Land Company's Addition to the Town, now City of Sheridan, Sheridan County, Wyoming.

The property is located in Sheridan County at 715, 723, 727, 729, 735, 743, 745, 755 Val Vista & 700 N. Main St., 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:

The In Family Trust, Dated November 1, 2010

Wyoming Real Estate Modification

WY/4XXJKUKAL00000000002166018N

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Initials

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(1) Secured Debts. 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 February 20, 2015, from The In Family Trust, Dated November 1, 2010 (Borrower) to Lender, with a modified loan amount of \$1,367,265.09 and maturing on March 1, 2025.

(b) All Debts. All present and future debts from The In Family Trust, Dated November 1, 2010 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 Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation 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 under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

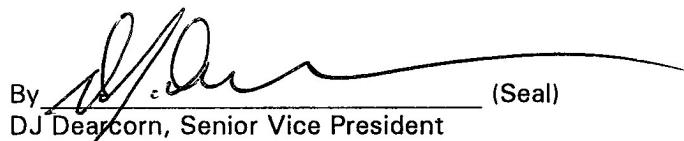
**MORTGAGOR:**



Kon Ho In, Trustee for Kon Ho In, And Sun Ok In, Trustees Of The In Family Trust, Dated Novemeber 1, 2010

**LENDER:**

First Federal Bank & Trust

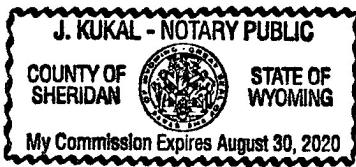


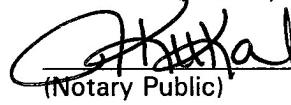
By  (Seal)  
DJ Dearcorn, Senior Vice President

**ACKNOWLEDGMENT.**

County of Sheridan, State of Wyoming ss.  
 This instrument was acknowledged before me this 16 day of March, 2020 by  
 Kon Ho In as Trustee of Kon Ho In, And Sun Ok In, Trustees Of The In Family Trust, Dated November 1, 2010.

My commission expires:

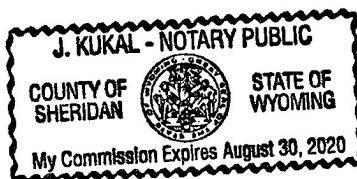


  
 (Notary Public)

**(Lender Acknowledgment)**

County of Sheridan, State of Wyoming ss.  
 This instrument was acknowledged before me this 16 day of March, 2020 by  
 DJ Dearcorn as Senior Vice President of First Federal Bank & Trust.

My commission expires:



  
 (Notary Public)

  
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