



2025-802257 9/23/2025 10:10 AM PAGE: 1 OF 3
FEES: \$18.00 IH MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 23rd day of September, 2025, between Sierra Gross, whose address is 1046 N GOULD ST, Sheridan, Wyoming 82801 ("Mortgagor"), and First Federal Bank & Trust, which is organized and existing under the laws of the State of Wyoming and whose address is 671 Illinois Street, Sheridan, Wyoming 82801 ("Lender").

First Federal Bank & Trust and Mortgagor entered into a Mortgage dated October 2, 2024 and recorded on October 3, 2024, filed for record in the records of the County of Sheridan, State of Wyoming with Document Number 2024-794845 ("Mortgage"). The Mortgage covers the following described real property:

Address: Lot 18 Bobcat Estates, Sheridan, Wyoming 82801

Legal Description: Lot 18, Bobcat Estates, a subdivision in Sheridan County, Wyoming, as recorded in Book B of Plats, Page 80.

Property Size: 5.21 acres.

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

ADDITIONAL PROVISIONS. Increasing line of credit by \$200,000 and extending the construction phase by three months. New line of credit totaling \$1,605,000.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.



Sierra Gross
Individually

INDIVIDUAL ACKNOWLEDGMENT

STATE OF WYOMING
COUNTY OF Sheridan

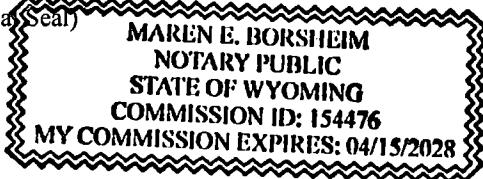
This record was acknowledged before me on Sept. 23rd 2025 by Sierra Gross.

My commission expires: 4/15/2028

Maren E. Borsheim

NOTARY PUBLIC
Identification Number 154474

(Official Seal)



LENDER: First Federal Bank & Trust

Maren Borsheim

By: Maren Borsheim
Its: Mortgage Loan Officer

BUSINESS ACKNOWLEDGMENT

STATE OF WYOMING
COUNTY OF Sheridan

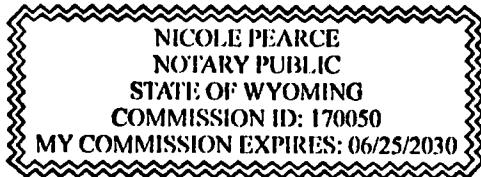
This record was acknowledged before me on Sept. 23, 2025 by Maren Borsheim, Mortgage Loan Officer on behalf of First Federal Bank & Trust, a(n) Bank.

My commission expires: 6/25/2030

Nicole Pearce

NOTARY PUBLIC
Identification Number 170050

(Official Seal)



NO. 2025-802257 MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIRST FEDERAL BANK & TRUST 671 ILLINOIS ST
SHERIDAN WY 82801-5281

THIS INSTRUMENT PREPARED BY:
First Federal Bank & Trust
Janea LaMeres
671 Illinois Street
Sheridan, WY 82801

AFTER RECORDING RETURN TO:
Servicing Department
First Federal Bank & Trust
671 Illinois Street Sheridan, WY 82801