

This Document Prepared By:
EMILY WILLIAMS
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063



2025-798804 5/1/2025 10:20 AM PAGE: 1 OF 7
BOOK: PAGE: FEES: \$30.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Tax/Parcel #: 0000004594

_____[Space Above This Line for Recording Data]_____

Original Principal Amount: \$140,364.00
Unpaid Principal Amount: \$78,302.75
New Principal Amount: \$81,126.31
New Money (Cap): \$2,823.56

FHA\VA Case No.:5911244921703
MERS Min: 100282109200236848
MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 27TH day of MARCH, 2025, between MEGAN E SHARP ("Borrower"), whose address is 43 N ELK ST, SHERIDAN, WYOMING 82801 and MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION ("Lender"), whose address is 501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated JUNE 8, 2012 and recorded on JUNE 13, 2012 in INSTRUMENT NO. 2012-697040 BOOK 827 PAGE 419, of the OFFICIAL Records of SHERIDAN COUNTY, WYOMING, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

43 N ELK ST, SHERIDAN, WYOMING 82801
(Property Address)
the real property described being set forth as follows:

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

HUD-HAMP 09232024_356





In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **APRIL 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$81,126.31**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$2,823.56**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.1250%**, from **APRIL 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **511.53**, beginning on the **1ST** day of **MAY, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2065** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**





6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
8. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.





In Witness Whereof, I have executed this Agreement.

Borrower: MEGAN E SHARP

Megan E Sharp

4.10.25
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of WYOMING

County of Sheridan

The foregoing instrument was acknowledged before me on Apr. 10, 2025 (date) by MEGAN E SHARP (name(s) of person(s)).

This notarial act was performed using an electronic notarization system or other form of communication technology. Must include the name of the system.

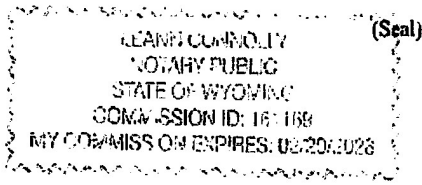
Witness my hand and official seal.

Lecian Connelly

Notary Public (signature)

Notary Printed Name: Lecian Connelly

My commission expires: Feb 20, 2028





Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By [Signature]

APR 21 2025
Date

[Space Below This Line for Acknowledgments]

STATE OF Oklahoma COUNTY OF Oklahoma

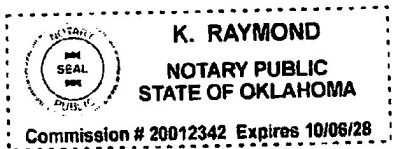
The instrument was acknowledged before me this APR 21 2025 by Melissa Buck, as VICE PRESIDENT, of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

 This notarial act was an online notarial act.

[Signature]
Notary Public

Printed Name: K. Raymond

My commission expires: 10/06



**THIS DOCUMENT WAS PREPARED BY:
EMILY WILLIAMS
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118**





EXHIBIT A

BORROWER(S): MEGAN E SHARP

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

**The land referred to in this document is situated in the CITY OF SHERIDAN,
COUNTY OF SHERIDAN, STATE OF WYOMING, and described as follows:**

**LOT 1 OF THE SUBDIVISION OF LOT 4, SUNNYSIDE ADDITION TO THE
TOWN, NOW CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING.**

ALSO KNOWN AS: 43 N ELK ST, SHERIDAN, WYOMING 82801

