



2025-802936 10/27/2025 9:35 AM PAGE: 1 OF 4
FEES: \$21.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is October 24, 2025. The parties and their addresses are:

MORTGAGOR:

GARRETT L KREMERS
HUSBAND, AS TENANTS BY THE ENTIRETY
PO BOX 1179
BUFFALO, WY 82834-0000

MORGAN B KREMERS
WIFE, AS TENANTS BY THE ENTIRETY
PO BOX 1179
BUFFALO, WY 82834-0000

LENDER:

FIRST NORTHERN BANK OF WYOMING
Organized and existing under the laws of Wyoming
141 S MAIN ST
BUFFALO, WY 82834

1. **BACKGROUND.** Mortgagor and Lender entered into a security instrument dated 6/10/2025 and recorded on 6/10/2025 (Security Instrument). The Security Instrument was recorded in the records of SHERIDAN County, Wyoming at DOC 2025-799734 and covered the following described Property:

EXHIBIT "A"

The property is located in SHERIDAN County at 163 COAL CREEK RD, CLEARMONT, Wyoming 82835.

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:

(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, No. 172025346, dated June 10, 2025, from Mortgagor to Lender, with a modified loan amount of \$376,851.00 and maturing on June 5, 2045.

(b) **All Debts.** All present and future debts from Mortgagor 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.

(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, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:


GARRETT L KREMERS

Date 10/24/25


MORGAN B KREMERS

Date 10/24/25

LENDER:

FIRST NORTHERN BANK OF WYOMING

By 
LUKE M GAY, RELATIONSHIP MANAGER

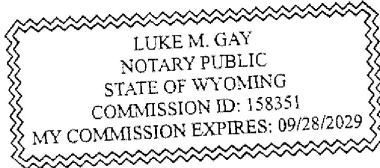
Date 10/24/25

ACKNOWLEDGMENT.

County OF Johnson, State OF Wyoming ss.
This instrument was acknowledged before me this 24 day of October, 2025 by GARRETT L KREMERS, HUSBAND, AS TENANTS BY THE ENTIRETY, and MORGAN B KREMERS, WIFE, AS TENANTS BY THE ENTIRETY.

My commission expires:

[Signature]
(Notary Public)



(Lender Acknowledgment)

State OF Wyoming, County OF Johnson ss.
This instrument was acknowledged before me this 24th day of October, 2025 by LUKE M GAY as RELATIONSHIP MANAGER of FIRST NORTHERN BANK OF WYOMING.

My commission expires: 11/19/30

[Signature]
(Notary Public)

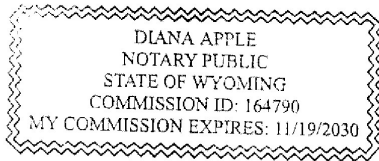


EXHIBIT A

LEGAL DESCRIPTION

A PORTION OF A TRACT OF LAND DESCRIBED BY DEED #2024-791948 IN THE RECORDS OF THE SHERIDAN COUNTY CLERK, LOCATED IN THE WEST HALF OF THE SOUTHWEST QUARTER (W1/2SW1/4) AND THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER (NE1/4SW1/4) OF SECTION 23, ALSO IN THE NORTH HALF OF THE NORTHWEST QUARTER (N1/2NW1/4) AND THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 26 IN TOWNSHIP 54 NORTH, RANGE 81 WEST OF THE 6TH PRINCIPAL MERIDIAN, SHERIDAN COUNTY, WYOMING BEING MORE PARTICULARLY DESCRIBED AS;

COMMENCING AT THE NORTH QUARTER CORNER (N1/4) CORNER OF SAID SECTION 26 AND THE POINT OF BEGINNING OF SUBJECT TRACT; THENCE N 89°21'47" E, 1324.84 FEET ALONG THE NORTH LINE OF SAID SECTION 26 TO THE EAST SIXTEENTH CORNER (E1/16) COMMON WITH SAID SECTION 26 AND SECTION 23; THENCE S 00°20'44" E, 1586.84 FEET ALONG THE EAST LINE OF SAID WEST HALF OF THE NORTHEAST QUARTER (W1/2NE1/4) OF SECTION 26; THENCE N 71°40'56" W, 3314.52 FEET TO THE NORTHWEST LINE OF COAL CREEK ROAD RIGHT-OF-WAY; THENCE N 20°26'03" E, 118.50 FEET ALONG SAID NORTHWEST LINE; THENCE THROUGH A CURVE TO THE RIGHT HAVING A RADIUS OF 939.15 FEET, AN ARC LENGTH OF 284.31 FEET, A DELTA OF 17°20'43" AND A CHORD N 30°46'31" E, 283.23 FEET ALONG SAID NORTHWEST LINE; THENCE N 40°58'34" E, 70.90 FEET ALONG SAID NORTHWEST LINE; THENCE THROUGH A CURVE TO THE LEFT HAVING A RADIUS OF 331.35 FEET, AN ARC LENGTH OF 269.01 FEET, A DELTA OF 46°30'59" AND A CHORD OF N 12°49'23" E, 261.68 FEET ALONG SAID NORTHWEST LINE; THENCE N 09°25'55" W, 64.32 FEET ALONG SAID NORTHWEST LINE; THENCE THROUGH A CURVE TO THE RIGHT HAVING A RADIUS OF 445.70 FEET, AN ARC LENGTH OF 344.96 FEET, A DELTA OF 44°20'43" AND A CHORD OF N 15°23'21" E, 336.42 FEET ALONG SAID NORTHWEST LINE; THENCE N 39°34'55" E, 134.29 FEET ALONG SAID NORTHWEST LINE; THENCE N 33°47'16" E, 60.39 FEET ALONG SAID NORTHWEST LINE TO THE EAST LINE OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER (SW1/4SW1/4) OF SAID SECTION 26; THENCE N 51°45'09" W, 381.48 FEET; THENCE N 00°05'46" E, 443.94 FEET; THENCE N 89°22'40" E, 544.02 FEET TO THE CENTERLINE OF SAID COAL CREEK ROAD; THENCE S 14°59'23" E, 63.17 FEET ALONG SAID CENTERLINE TO THE SOUTH LINE OF SAID NORTHEAST QUARTER OF THE SOUTHWEST QUARTER (NE1/4SW1/4) OF SAID SECTION 23; THENCE S 89°14'22" W, 260.48 FEET ALONG SAID SOUTH LINE TO THE SOUTHWEST CORNER OF SAID NORTHEAST QUARTER OF THE SOUTHWEST QUARTER (NE1/4SW1/4); THENCE S 00°05'46" W, 1311.24 FEET ALONG THE EAST LINE OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER (SW1/4SW1/4) OF SECTION 23 TO SAID NORTH LINE OF SAID SECTION 26; THENCE N 89°19'44" E, 1324.73 FEET ALONG SAID NORTH LINE TO THE POINT OF BEGINNING; SUBJECT TRACT CONTAINING 80.82 ACRES MORE OR LESS

SUBJECT TO ALL LEASES, EASEMENTS, RESTRICTIONS, RESERVATIONS, COVENANTS AND ENCUMBERANCES OF RECORD.