



2026-805291 2/9/2026 2:47 PM PAGE: 1 OF 4  
FEES: \$21.00 PK 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 February 9, 2026. 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 JUNE 10, 2025 and recorded on JUNE 10, 2025 (Security Instrument). The Security Instrument was recorded in the records of SHERIDAN County, Wyoming at DOCUMENT #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 \$459,642.19 and maturing on February 5, 2046.

(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 2/9/26

  
MORGAN B KREMERS

Date 02/09/26

**LENDER:**

FIRST NORTHERN BANK OF WYOMING

By   
LUKE M GAY, RELATIONSHIP MANAGER

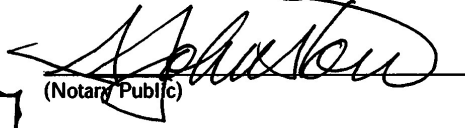
Date 2/9/2026

ACKNOWLEDGMENT.

County OF Sheridan, State OF Wyoming ss.  
This instrument was acknowledged before me this 9<sup>th</sup> day of February, 2026 by GARRETT L KREMERS, HUSBAND, AS TENANTS BY THE ENTIRETY, and MORGAN B KREMERS, WIFE, AS TENANTS BY THE ENTIRETY.

My commission expires:

S. JOHNSTON  
Notary Public - State of Wyoming  
Commission ID: 148748  
My Commission Expires Oct. 12, 2029

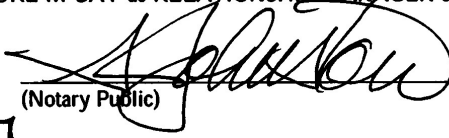
  
(Notary Public)

(Lender Acknowledgment)

County OF Sheridan, State OF Wyoming ss.  
This instrument was acknowledged before me this 9<sup>th</sup> day of February, 2026 by LUKE M GAY as RELATIONSHIP MANAGER of FIRST NORTHERN BANK OF WYOMING.

My commission expires:

S. JOHNSTON  
Notary Public - State of Wyoming  
Commission ID: 148748  
My Commission Expires Oct. 12, 2029

  
(Notary Public)



**Exhibit "A"**  
**Legal Description**

A TRACT OF LAND LOCATED IN THE EAST HALF OF THE SOUTHEAST QUARTER (E1/2SE1/4) OF SECTION 22, THE SOUTHWEST QUARTER (SW1/4) OF SECTION 23 AND THE NORTH HALF (N1/2) OF SECTION 26, T54N, R81W, 6TH P.M., SHERIDAN COUNTY, WYOMING. BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 22, MONUMENTED BY A 3.25" ALUMINUM CAP (PLS 6954); THENCE N 64°48'49" W, 1450.27 FEET TO A POINT ON THE WEST LINE OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER (SE1/4SE1/4) OF SAID SECTION 22 AND THE POINT OF BEGINNING OF SUBJECT TRACT; THENCE N 00°58'37" E, 742.80 FEET ALONG SAID WEST LINE TO A POINT ON THE WEST LINE OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER (NE1/4SE1/4) OF SAID SECTION 22; THENCE N 89°22'39" E, 2326.93 FEET TO A CORNER ON THE WEST LINE OF THE ORIGINAL TRACT DESCRIBED IN DEED No. 2025-799733; THENCE N 89°22'40" E, 544.02 FEET ALONG THE NORTH LINE OF SAID ORIGINAL TRACT TO THE CENTERLINE OF COAL CREEK ROAD (COUNTY ROAD #195); THENCE S 14°59'23" E, 63.17 FEET ALONG SAID CENTERLINE TO THE SOUTH LINE OF 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 SIXTEENTH (SW1/6) CORNER OF SAID SECTION 23; THENCE S 00°05'46" W, 621.52 FEET ALONG THE EAST LINE OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER (SW1/4SW1/4); THENCE S 00°05'46" W, 689.72 FEET ALONG SAID EAST LINE TO THE WEST SIXTEENTH CORNER OF SAID SECTION 23 AND SAID SECTION 26; THENCE N 89°19'44" E, 1324.73 FEET ALONG THE NORTH LINE OF SAID SECTION 26 TO THE NORTH QUARTER CORNER OF SAID SECTION 26; THENCE N 89°21'47" E, 1324.84 FEET ALONG SAID NORTH LINE TO THE EAST SIXTEENTH CORNER OF SAID SECTION 23 AND SECTION 26; THENCE S 00°20'44" E, 1586.84 FEET ALONG THE EAST LINE OF THE WEST HALF OF THE NORTHEAST QUARTER (W1/2NE1/4); THENCE N 71°40'56" W, 3314.52 FEET ALONG THE SOUTH LINE OF THE ORIGINAL TRACT DESCRIBED IN DEED No. 2025-799733 TO THE WEST RIGHT-OF-WAY LINE OF COAL CREEK ROAD (COUNTY ROAD #195); THENCE N 20°26'03" E, 118.50 FEET ALONG SAID WEST RIGHT-OF-WAY LINE; THENCE ALONG SAID WEST RIGHT-OF-WAY LINE THROUGH ALONG SAID WEST RIGHT-OF-WAY LINE A CURVE TO THE RIGHT HAVING A RADIUS OF 939.15 FEET, AN ARC LENGTH OF 284.31 FEET, A CHORD OF N 30°46'31" E, 283.23 FEET AND A DELTA OF 17°20'43"; THENCE N 40°58'34" E, 70.90 FEET; THENCE ALONG SAID WEST RIGHT-OF-WAY LINE THROUGH A CURVE TO THE LEFT HAVING A RADIUS OF 331.35 FEET, AN ARC LENGTH OF 269.01 FEET, A CHORD OF N 12°49'23" E, 261.68 FEET AND A DELTA OF 46°30'59"; THENCE N 09°25'55" W, 64.32 FEET ALONG SAID WEST RIGHT-OF-WAY LINE; THENCE ALONG SAID WEST RIGHT-OF-WAY LINE THROUGH A CURVE TO THE RIGHT HAVING A RADIUS OF 445.70 FEET, AN ARC LENGTH OF 344.96 FEET, A CHORD OF N 15°23'21" E, 336.42 FEET AND A DELTA OF 44°20'23"; THENCE N 39°34'55" E, 134.29 FEET ALONG SAID WEST RIGHT-OF-WAY LINE; THENCE N 33°47'16" E, 60.39 FEET ALONG SAID WEST RIGHT-OF-WAY LINE; THENCE S 88°05'32" W, 2639.75 FEET ALONG THE SOUTH LINE OF THE ORIGINAL TRACT DESCRIBED IN DEED NUMBER 2025-802855 TO THE POINT OF BEGINNING OF SUBJECT TRACT, CONTAINING AN AREA ±5227906 SQUARE FEET (±120.02 ACRES)

SUBJECT TO PRIOR RESERVATIONS, CONVEYANCES, COVENANTS AND RESTRICTIONS OF RECORD.

**NO. 2026-805291 MODIFICATION OF MORTGAGE**  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK  
SHERIDAN COUNTY TITLE INSURANCE AGE 632 COFFEEN AVE  
SHERIDAN WY 82801