



2022-777874 4/18/2022 3:59 PM PAGE: 1 OF 3
FEES: \$18.00 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 April 13, 2022. The parties and their addresses are:

MORTGAGOR:

STONEWALL E GADDY
1737 Edwards Dr
Sheridan, WY 82801

KATHRYN L GADDY
1737 Edwards Dr
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 January 31, 2022 and recorded on February 7, 2022 (Security Instrument). The Security Instrument was recorded in the records of Sheridan County, Wyoming at Instrument 2022-776247 and covered the following described Property:

Lot 7, Block 2, Colony South Addition, a subdivision in Sheridan County, Wyoming, as recorded in Book 1 of Plats, Page 140

The property is located in Sheridan County at 1737 Edwards Dr, 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:

Stonewall E Gaddy
Wyoming Real Estate Modification
WY/4MWESTKOT0000000002693033N

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Initials KG
Page 1



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(1) Secured Debts and Future Advances. 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 January 31, 2022, from Mortgagor to Lender, with a modified maximum credit limit of \$40,000.00 and maturing on February 20, 2032.

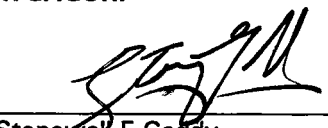
(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

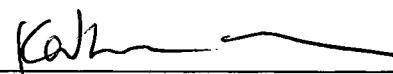
3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

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:




Stonewall E Gaddy (Seal)
Date 4/13/22



Kathryn L Gaddy (Seal)
Date 4/13/22

LENDER:

First Federal Bank & Trust

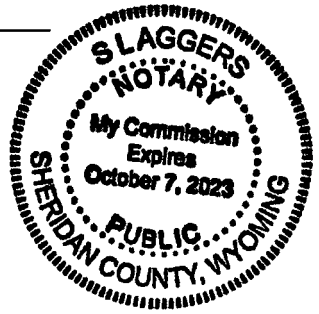
By 

Stephanie Aggers, Vice President (Seal)
Date 4.13.2022

ACKNOWLEDGMENT.

State Wyoming OF Wyoming, County OF Sheridan ss.
This instrument was acknowledged before me this 13th day of April, 2022 by
Stonewall E Gaddy, and Kathryn L Gaddy.
My commission expires: 10.7.2023

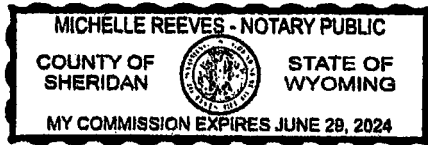
[Signature]
(Notary Public)



(Lender Acknowledgment)

State Wyoming OF Wyoming, County OF Sheridan ss.
This instrument was acknowledged before me this 13th day of April, 2022 by
Stephanie Aggers as Vice President of First Federal Bank & Trust.
My commission expires:

[Signature]
(Notary Public)



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