

MORTGAGE

Joseph Ferro and Shabon Ferro, husband and wife, Mortgagors, of 6918B New London Road, New Market, Frederick County, Maryland, to secure the payment of \$371,700 principal plus interest as stated here following do hereby mortgage to Arnold B. Tschirgi and Loretta J. Tschirgi, husband and wife, and Charter B. Tschirgi, son, Mortgagees, real estate situate in Sheridan County, State of Wyoming, described and set forth in the property plat and description annexed hereto as Exhibit A and made a part hereof by this reference.

Interest accrues on the unpaid balances of the amount due at the rate of 3.5% compounded monthly payable as evidenced by one Promissory Note of even date herewith. The terms and conditions of which Promissory Note are incorporated herein, as if fully set forth.

If all or any part of the property, or an interest therein is sold or transferred by the Mortgagors without the Mortgagees' prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, or (c) the grant of a leasehold interest of three (3) years or less not containing an option to purchase, Mortgagees may, at Mortgagees' option, declare all sums secured by this Mortgage to be immediately due and payable. Mortgagees shall have waived such option to accelerate if, prior to the sale or transfer, Mortgagees and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person(s) is satisfactory to the Mortgagees and that the interest payable on the sums secured by this Mortgage shall be at such rate as Mortgagees shall request. If Mortgagees have waived the option to accelerate provided in this paragraph, and if the Mortgagors' successor in interest has executed a written assumption agreement accepted in writing by Mortgagees, Mortgagees shall release Mortgagors from all obligations under this Mortgage and Promissory Note. The Mortgagors agree to pay the indebtedness hereby secured, and to pay all taxes and assessments on said premises.

In case default shall be made in payment of the above sum hereby secured, or in the payment of the interest thereupon, or any part of such principal or interest, when the same shall become due, or in case default shall be made in any of the covenants or agreements hereof, then the whole indebtedness hereby secured, together with interest thereon, shall become due and payable. In addition, the Mortgagees, their legal representatives or assigns may proceed to foreclose on and sell said property pursuant to law. Foreclosure may be by legal action or may be done by Statutory Notice, Advertisement and Sale. Mortgagors specifically give to Mortgagees such statutory power of sale. Out of the proceeds of such sale they shall pay all sums due hereunder, together with the costs of sale and foreclosure, including reasonable attorney's fees.

Hereby relinquishing and waiving all rights under and by virtue of the homestead laws of the State of Wyoming.

Mortgagees' address is PO Box 726, Ranchester, WY 82839.

Dated this 12th day of January, 2021.


JOSEPH FERRO


SHABON FERRO

STATE OF MARYLAND)
) :ss
COUNTY OF FREDERICK)

The foregoing instrument was acknowledged before me by **Joseph Ferro**, this 12th day of January, 2021.

WITNESS my hand and official seal.

JESSICA KAYE VEALS
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires: My Commission Expires February 26, 2023


NOTARY PUBLIC

STATE OF MARYLAND)
) :ss
COUNTY OF FREDERICK)

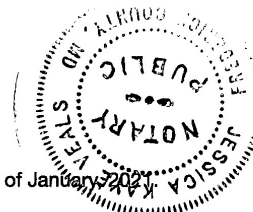
The foregoing instrument was acknowledged before me by **Shabon Ferro**, this 12th day of January, 2021.

WITNESS my hand and official seal.

JESSICA KAYE VEALS
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires: My Commission Expires February 26, 2023




NOTARY PUBLIC





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FEES: \$15.00 PK MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

WWC ENGINEERING

1849 TERRA AVE, SHERIDAN, WY 82801 | 307.672.0761

A PARCEL OF LAND SITUATED IN PORTIONS OF THE NE1/4NE1/4, SE1/4NE1/4, SW1/4NE1/4, NW1/4SE1/4, AND NE1/4SE1/4 OF SECTION 8, TOWNSHIP 57 NORTH, RANGE 85 WEST OF THE SIXTH PRINCIPAL MERIDIAN, SHERIDAN COUNTY, WYOMING AND IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

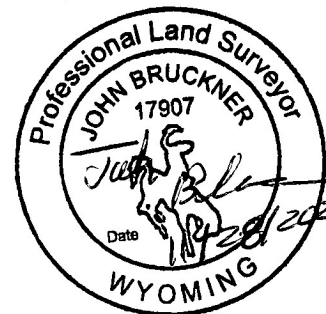
COMMENCING AT THE NORTH QUARTER CORNER OF SAID SECTION 8, MONUMENTED BY A BRASS CAP W.J.P. 573; THENCE $500^{\circ}15'30''$ E A DISTANCE OF 1325.72 FEET TO THE CENTER NORTH 1/16TH CORNER OF SAID SECTION 8, MONUMENTED BY AN ALUMINUM CAP PELS 2614 ALSO BEING THE POINT OF BEGINNING; THENCE ALONG THE CENTER 1/4 LINE BETWEEN THE SW1/4NE1/4 AND THE SE1/4NW1/4 OF SAID SECTION 8, $500^{\circ}14'37''$ E A DISTANCE OF 1326.32 FEET TO THE CENTER 1/4 CORNER OF SAID SECTION 8, MOUNUMENTED BY AN ALUMINUM CAP PELS 3864; THENCE ALONG THE CENTER 1/4 LINE BETWEEN THE NW1/4SE1/4 AND THE NE1/4SW1/4 OF SAID SECTION 8, $500^{\circ}16'00''$ E A DISTANCE OF 538.68 FEET TO AN ALUMINUM CAP PLS 17907; THENCE $N89^{\circ}38'41''$ E A DISTANCE OF 2671.43 FEET TO THE EAST LINE OF SAID SECTION 8, MONUMENTED BY AN ALUMINUM CAP PLS 17907; THENCE ALONG THE EAST LINE OF SAID SECTION 8, $N00^{\circ}21'19''$ W A DISTANCE OF 550.46 FEET TO THE EAST 1/4 CORNER OF SAID SECTION 8, MONUMENT BY A BRASS CAP W.J.P. 537; THENCE ALONG THE EAST LINE OF SAID SECTION 8, $N00^{\circ}21'09''$ W A DISTANCE OF 879.02 FEET TO THE CENTERLINE OF EARLY CREEK ROAD (COUNTY ROAD 97), MONUMENTED BY AN ALUMINUM CAP PLS 17907; THENCE ALONG THE SAID CENTERLINE FOR THE FOLLOWING 4 CALLS: $N37^{\circ}20'21''$ W A DISTANCE OF 748.48 FEET, $N44^{\circ}28'31''$ W A DISTANCE OF 243.22 FEET, $N53^{\circ}59'34''$ W A DISTANCE OF 546.94 FEET, $N49^{\circ}33'10''$ W A DISTANCE OF 361.31 FEET TO AN ALUMINUM CAP PLS 1440; THENCE LEAVING SAID CENTERLINE AND ON THE EAST 1/16TH LINE OF SAID SECTION 8 BETWEEN THE NE1/4NE1/4 AND NW1/4NE1/4 OF SAID SECTION 8, $500^{\circ}19'09''$ E A DISTANCE OF 891.54 FEET TO THE NORTHEAST 1/16TH CORNER OF SAID SECTION 8, MONUMENTED BY AN ALUMINUM CAP PELS 2614; THENCE ALONG THE NORTH 1/16TH LINE BETWEEN THE NW1/4NE1/4 AND THE SW1/4NE1/4 OF SAID SECTION 8, $S89^{\circ}23'42''$ W A DISTANCE OF 1333.97 FEET TO THE POINT OF BEGINNING.

THE ABOVE DESCRIBED PARCEL DESCRIPTION CONTAINS 123.90 ACRES, MORE OR LESS, AND IS SUBJECT TO ANY PREVIOUS EASEMENTS, AGREEMENTS, CONVEYANCES, AND SURVEYS.

NO. 2023-788810 MORTGAGE

EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
TIM TARVER PO BOX 6284
SHERIDAN WY 82801

Exhibit A



SOLVING PROBLEMS AND DELIVERING VALUE