



All Things Financial.

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1/23/08 10:47:17  
BK 3 PG 541  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

FIRST TENNESSEE BANK  
NATIONAL ASSOCIATION  
INTERNATIONAL OPERATIONS  
165 MADISON AVENUE, 9TH FLOOR  
MEMPHIS, TN 38103

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AMENDMENT TO STANDBY LETTER OF CREDIT

OUR REFERENCE NUMBER: S063443

AMENDMENT NUMBER: 02

DATE OF AMENDMENT: AUGUST 13, 2007

BENEFICIARY NAME :  
DESOTO COUNTY BOARD OF SUPERVISORS  
365 LOSHER STREET, SUITE 200  
HERNANDO, MS 38612

APPLICANT:  
RIVER GROVE ESTATES, LLC  
6484 ROBBINS RIDGE LANE  
MEMPHIS, TN 38119

RE: RIVER GROVE, PHASE I

WE HEREBY AMEND OUR LETTER OF CREDIT AS FOLLOWS:

THE AMOUNT OF THE CREDIT IS INCREASED BY 1,400.00 U.S. DOLLARS  
NEW BALANCE AFTER INCREASE IS: 28,900.00 U.S. DOLLARS

CURRENT AUTOMATICALLY EXTENDED EXPIRY DATE IS SEPTEMBER 26, 2008.

THE ORIGINAL CREDIT AND ALL AMENDMENTS HAVE TO BE PRESENTED WITH  
ANY DRAW UNDER THIS LETTER OF CREDIT.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

*Allie Snow*  
AUTHORIZED SIGNATURE

*Patty L. Wiley*  
AUTHORIZED SIGNATURE