



**FIRST  
SECURITY  
BANK**

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WILLIAM R. FLEMING, Executive V.P. & Senior Trust Officer  
CONNIE HAWKINS, Chief Financial Officer, Cashier & Executive V. P.  
JEFF HERRON, Senior V.P. & Loan Administrator  
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BRANCHES IN BATESVILLE, COMO, CRENSHAW, HERNANDO, MARKS, OLIVE BRANCH, POPE, ROBINSONVILLE, SARDIS, SOUTHAVEN, AND TUNICA MISSISSIPPI

P.O. BOX 690 • BATESVILLE, MISSISSIPPI, 38606 • 662/563-9311

December 31, 2008

**FIRST SECURITY BANK**  
P.O. Box 850  
3035 Church Road East  
Southaven, MS. 38671

**DESOTO COUNTY BOARD OF  
SUPERVISORS**  
DEPARTMENT OF ROAD  
MANAGEMENT  
2373 Gwynn Road  
Nesbit, MS. 38651

1/14/09 8:14:39  
BK 3 PG 639  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

(Advising Bank)

(Beneficiary)

**RENEWAL AND CONTINUATION OF IRREVOCABLE LETTER OF  
CREDIT NO. SH0605**

For the account of: Ben W. Smith and Gail M. Smith 891 Rasco Road E.,  
Southaven, MS ( Nikki Lakes Estates Subdivision)

Gentlemen:

**RENEWAL AND CONTINUATION NO. 2**

We herby renew and continue the above mentioned letter of credit by the following:

- 1) The date of expiration is extended to **January 3, 2010.**
- 2) The validity of the letter of credit is increased to **USD \$103,800.00** ( One hundred three thousand eight hundred dollars ) for road improvements of Nikki Lake Subdivision.

This renewal and continuation is to be attached and became an integral part of said letter of credit. All other terms and conditions remain unchanged and in full force and effect.

FIRST SECURITY BANK

  
David Moore  
Vice President

Note: If you are unable to comply with the terms for this credit, please contact your customer and /or us in order to effect the necessary changes.