

MODIFICATION AND EXTENSION AGREEMENT

This Agreement is entered into as of the 25th day of October, 1995, by and between Mary Ann Battle and Claude L. Battle (hereinafter referred to as "Borrower") and Union Planters Bank of Mississippi (hereinafter referred to as "Bank").

Reference is made to Promissory Note ("Note") dated October 24, 1991 in the original principal amount of \$37,500.00 executed by Borrower to order of Bank. The indebtedness evidenced by said Note is secured by Deed of Trust ("Deed of Trust") executed by Borrower to Edwin T. Cofer, Trustee, for the benefit of Union Planters Bank of Mississippi, Formerly known as Sunburst Bank, recorded in DeSoto County Clerk's Office, DeSoto County, Mississippi, encumbering the real property more particularly described in Exhibit A hereto.

Said Deed of Trust dated October 24, 1991, was recorded in book 559, page 660 in said Chancery Court Clerk's Office.

The parties desire to further modify and extend the Note and Deed of Trust to provide for a new maturity date, repayment schedule, and a different interest rate under the Note.

NOW, THEREFORE, in consideration of Ten Dollars (\$10.00) and other valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Borrower and Bank agree as follows:

1. As of the date hereof, the principal sum outstanding under the Note is Twenty six thousand five hundred four dollars and 15/100.
2. From and after October 25, 1995, the unpaid principal sum shall bear interest at the variable rate of 1.50 above Union Planters Prime rate adjusted annually on the first day of October each year with the initial rate of 10.25%.
3. If not sooner paid, the unpaid principal balance and all accrued but unpaid interest thereon shall be due and payable on November 1, 2001.
4. For valuable and sufficient consideration James T. Brown is the successor to Edwin T. Cofer as trustee, and joins herein for the purpose of effectuating the intent thereof.
5. Except as above modified and extended, said Note and Deed of Trust remain in full force and effect, without defense, set off, or counterclaim by Borrower.
6. A release of said Deed of Trust shall constitute a release of this agreement.
7. For valuable consideration Mary Ann Battle and Claude L. Battle joins herein for the purpose of effectuating the intent thereof and affirming all conditions to this modification agreement.
8. This agreement shall be binding upon and insure to the benefit of the heirs, representatives, successors and assigns of the parties.

EXECUTED, as of the day and year first above written, Bank acting through its duly authorized officer,

Mary Ann Battle
Mary Ann Battle

Claude L. Battle
Claude L. Battle

UNION PLANTERS BANK OF MISSISSIPPI

BY: John Cunningham V.P.
John Cunningham, Vice President

OCT 25 11 02 AM '96

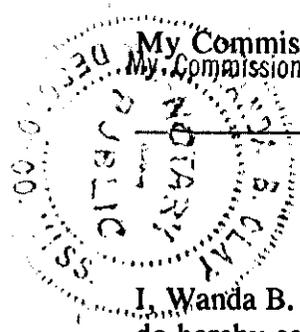
BK 865 PG 293
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI

COUNTY OF DESOTO

I, Wanda B. Clay, a Notary Public in and for and residing in said County in the State aforesaid, do hereby certify that John H. Cunningham, Vice President of Sunburst Bank, Southaven, Mississippi, is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Vice President, respectively, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act as such Vice President, respectively as aforesaid, and as the free and voluntary act of said UNION PLANTERS BANK OF MS, SOUTHAVEN, MISSISSIPPI, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 25th day of October, 1995.

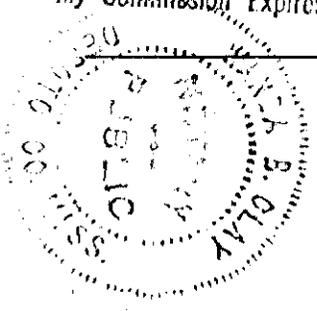


My Commission Expires:
My Commission Expires August 10, 1997

Wanda B. Clay
Notary Public

I, Wanda B. Clay, a Notary Public in and for and residing in said County in the State aforesaid, do hereby certify that Mary Ann Battle and Claude L. Battle, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act.

Given under my hand and Notary Seal this 25th day of October, 1995.



My commission Expires:
My Commission Expires August 10, 1997

Wanda B. Clay
Notary Public

ATTACHMENT "A"

Lot 43, Resubdivision of the 4th Addition, Section A, Whitehaven View Subdivision, in Section 14, township 1 south, range 8 west, as shown by plat appearing of record in Plat Book 14, Page 52, in the office of the Chancery Clerk of DeSoto County, Mississippi.