

MAR 2 11 10 AM '99

THIS INSTRUMENT PREPARED BY AND RETURN TO:

SMITH, PHILLIPS, MITCHELL, SCOTT & RUTHERFORD
P. O. Box 346, Hernando, MS 38632
601-429-5041 FAX 601-429-0107

BK 1088 PG 1
W.E. DAVIS CH. CLK.

WRAP AROUND DEED OF TRUST

THIS DEED OF TRUST is made this 25th day of February, 1999, among the Grantor, Thomas F. Holderfield and Elizabeth K. Holderfield (herein "Borrower"), Paul R. Scott (herein "Trustee"), and the Beneficiary, American Industrial Services, Inc. (herein "Lender").

That for and in consideration hereinafter mentioned, and the indebtedness secured hereby, Borrower does hereby bargain, sell, give, grant, convey and confirm until the Trustee the following described property located in the County of DeSoto, City of Southaven, State of Mississippi to-wit: Lot 13, First Commercial and Industrial Plaza, Section "A", in Section 23, Township 1 South, Range 8 West, and more particularly described in Plat Book 31, Page 23, records of DeSoto County, MS Chancery Clerk.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property are herein referred to as the "Property";

TO HAVE AND TO HOLD, unto the Trustee and his successors in trust forever, together with all and singular the privileges, appurtenances, and hereditaments thereunto belonging, or in anywise appertaining and all the rents, issues, and profits that may arise or be had therefrom.

TO SECURE TO LENDER the repayment of the indebtedness evidenced by Borrower's Wrap-Around Deed of Trust note dated February 25, 1999, 19 , (herein "Note"), in the principal sum of 161,600.00 (\$), with interest thereon, providing for monthly installments of principal and interest in the amount of as set forth in note (\$), with the balance of the indebtedness, if not sooner paid, due and payable on Jan. 1, 2014; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust, and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seized in fee of the aforescribed property and has the right to grant and convey the Property, that the Property is unencumbered, except as herein provided, and that the Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions appearing of record in the Register's Office of Shelby County, Tennessee, and that Borrower will warrant and defend the title to same against the lawful claims of all persons whomsoever.

No further security for the payment of the Wrap-Around Note, the indebtedness evidenced thereby, and all other sums of money

8. That the failure of Lender to exercise any option to declare the maturity of the principal debt or any other sums secured hereby, under any of the covenants or stipulations set forth in this instrument or in the note evidencing the principal indebtedness, shall not be taken to be a waiver of the right to exercise such option or declare such maturity as to such past subsequent violation of any of said covenants or stipulations prior to curing of such default by Borrower, subject to the notice and cure provisions set forth herein.

9. Except as provided herein, Borrower will not permit any liens superior to the lien of this Deed of Trust to attach or be enforced against the premises.

10. Each of the following events shall constitute an "event of default" under this Deed of Trust:

(a) Should Borrower fail for thirty (30) days to pay the indebtedness secured hereby or any part thereof when and as the same shall become due and payable;

(b) Should default be made as to any of the covenants or agreements herein set forth;

(c) Should the premises be subject to actual or threatened condemnation or any part thereof be removed, demolished, or materially altered so that the value of the premises be diminished;

(d) Should the Borrower make any assignment for the benefit of Creditors, or should be a Receiver, liquidator or Trustee of Borrower or any of Borrower's property be appointed, or should any petition for the bankruptcy, reorganization or arrangement of Borrower pursuant to the Federal Bankruptcy Act, or any similar statute be filed;

(e) Should Borrower fail to keep, observe, perform, carry out and execute in every particular the covenants, agreements, obligations and conditions set in this Wrap-Around Deed of Trust, the Wrap-Around Note, and any of the underlying indebtedness and/or document given to secure any note secured by any such lien which is prior and superior to this Deed of Trust;

(f) Should Borrower sell or convey the premises or have any interest therein, without the prior consent of the beneficiary, who may require a change in terms of payments a condition to such consent.

11. (a) Lender reserves the right to require that Borrower create with Lender a non-interest bearing escrow account to be held by Lender and to be set up so as to accrue into Lender's hands taxes and insurance one month prior to due dates. Borrower shall pay Lender monthly in addition to the principal and interest payments due on the Wrap-Around Mortgage Note secured hereby 1/12th of annual taxes and insurance which payment shall be adjusted annually as taxes and insurance are increased or reduced in the future.

(b) The lenders of the indebtedness described herein shall have the option at any time to require Borrower to pay the Lender of the indebtedness in addition to an concurrent to the monthly installments of the principal and interest in escrow for taxes and hazard insurance, a sum equal to 1/12th annual flood insurance premium in the event of the holder of the indebtedness

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That for and in consideration hereinafter mentioned, and the indebtedness secured hereby, Borrower does hereby bargain, sell, give, grant, convey and confirm until the Trustee the following described property located in the County of DeSoto, City of Southaven, State of Mississippi to-wit: Lot 13, First Commercial and Industrial Plaza, Section "A", in Section 23, Township 1 South, Range 8 West, and more particularly described in Plat Book 31, Page 23, records of DeSoto County, MS Chancery Clerk.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property are herein referred to as the "Property".

TO HAVE AND TO HOLD, unto the Trustee and his successors in trust forever, together with all and singular the privileges, appurtenances, and hereditaments thereunto belonging, or in anywise appertaining and all the rents, issues, and profits that may arise or be had therefrom.

TO SECURE TO LENDER the repayment of the indebtedness evidenced by Borrower's Wrap-Around Deed of Trust note dated February 25, 1999, 19 , (herein "Note"), in the principal sum of 161,600.00 (\$), with interest thereon, providing for monthly installments of principal and interest in the amount of as set forth in note (\$), with the balance of the indebtedness, if not sooner paid, due and payable on Jan. 1, 2014; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust, and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seized in fee of the aforescribed property and has the right to grant and convey the Property, that the Property is unencumbered, except as herein provided, and that the Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions appearing of record in the Register's Office of Shelby County, Tennessee, and that Borrower will warrant and defend the title to same against the lawful claims of all persons whomsoever.

As further security for the payment of the Wrap-Around Note, the indebtedness evidenced thereby, and all other sums of money

which may be hereafter paid and advanced by Lender under the terms and provisions of this Deed of Trust, the Borrower agrees:

1. To keep the buildings now standing, or that may be erected on the above property hereafter, insured against loss by fire and tornado in an amount, and in an insurance company or companies, satisfactory to Lender, with loss payable to Lender, and the holders of the Underlying Indebtedness, in an amount not less than the debt secured thereby;

2. To pay, as and when the same shall become due and payable, and before the same shall become delinquent, (a) all taxes, assessments, and charges of any kind that may be levied or assessed with the State of Tennessee upon said land and premises; and, (b) all premiums on policies of fire and other hazard insurance covering the premises, as required in Article I herein. Receipts for payment of annual taxes shall be delivered by Borrower to Lender within 60 days following due date, and receipts of payment of insurance shall be delivered by Borrower to Lender;

3. To keep all buildings and other improvements on said premises in good repair, and neither to commit nor suffer any waste upon said premises nor to do any other act whereby the property conveyed shall become less valuable; and further to comply with, or cause to be complied with, all restrictive covenants, statutes, ordinances, and requirements of any governmental authority relating to the premises and use thereof or any part thereof;

4. That in case the obligations evidencing said indebtedness or any part thereof, are placed in the hands of an attorney for collection by suit or otherwise, or to enforce collection, or it becomes necessary to take any steps for the preservation of the security herein, or in the event that the said Trustee or Lender shall institute any suit or proceeding at law or in equity to protect the security given for this obligation, the Borrower shall pay a reasonable attorney's fee, together with all costs and charges incurred in any suit or proceeding, and the same shall be a further charge and lien upon said premises, enforced in the manner herein provided for enforcing the payment of the principal obligations herein;

5. To execute or procure any further necessary assurance of the title of the premises hereby conveyed, as Lender reasonably may require;

6. That in the event the premises described herein or any part thereof are taken or damaged by any public improvement, by condemnation proceeding, or under power of eminent domain, the entire award therefore shall be paid to Lender, and Lender hereby is empowered in the name of Borrower to receive and give acquittance for such award or judgment, whether it be joint or several. The entire amount of such award shall be applied by Lender to the reduction of the indebtedness hereby secured, or Lender at its option may waive such application in whole or in part and pay such award or part thereof over to Borrower;

7. That the lien of this instrument shall remain in full force and effect during any postponement or extension of the time for payment of the indebtedness secured hereby or any part thereof;

8. That the failure of Lender to exercise any option to declare the maturity of the principal debt or any other sums secured hereby, under any of the covenants or stipulations set forth in this instrument or in the note evidencing the principal indebtedness, shall not be taken to be a waiver of the right to exercise such option or declare such maturity as to such past subsequent violation of any of said covenants or stipulations prior to curing of such default by Borrower, subject to the notice and cure provisions set forth herein.

9. Except as provided herein, Borrower will not permit any liens superior to the lien of this Deed of Trust to attach or be enforced against the premises.

10. Each of the following events shall constitute an "event of default" under this Deed of Trust:

(a) Should Borrower fail for thirty (30) days to pay the indebtedness secured hereby or any part thereof when and as the same shall become due and payable;

(b) Should default be made as to any of the covenants or agreements herein set forth;

(c) Should the premises be subject to actual or threatened condemnation or any part thereof be removed, demolished, or materially altered so that the value of the premises be diminished;

(d) Should the Borrower make any assignment for the benefit of Creditors, or should be a Receiver, liquidator or Trustee of Borrower or any of Borrower's property be appointed, or should any petition for the bankruptcy, reorganization or arrangement of Borrower pursuant to the Federal Bankruptcy Act, or any similar statute be filed;

(e) Should Borrower fail to keep, observe, perform, carry out and execute in every particular the covenants, agreements, obligations and conditions set in this Wrap-Around Deed of Trust, the Wrap-Around Note, and any of the underlying indebtedness and/or document given to secure any note secured by any such lien which is prior and superior to this Deed of Trust;

(f) Should Borrower sell or convey the premises or have any interest therein, without the prior consent of the beneficiary, who may require a change in terms of payments a condition to such consent.

11. (a) Lender reserves the right to require that Borrower create with Lender a non-interest bearing escrow account to be held by Lender and to be set up so as to accrue into Lender's hands taxes and insurance one month prior to due dates. Borrower shall pay Lender monthly in addition to the principal and interest payments due on the Wrap-Around Mortgage Note secured hereby 1/12th of annual taxes and insurance which payment shall be adjusted annually as taxes and insurance are increased or reduced in the future.

(b) The lenders of the indebtedness described herein shall have the option at any time to require Borrower to pay the Lender of the indebtedness in addition to an concurrent to the monthly installments of the principal and interest in escrow for taxes and hazard insurance, a sum equal to 1/12th annual flood insurance premium in the event of the holder of the indebtedness

requires a flood insurance and same is available under the National Flood Insurance Act of 1968 or subsequent similar legislation; said sum to be held in escrow without liability on the part of the holders on the indebtedness for interest thereon and to be used for payment of said insurance when due and payable.

If the amount so held shall at any time be insufficient to pay said insurance premium when due and payable, the Borrower shall promptly deposit the entire amount of said deficit. This shall not be required so long as Borrower provides Lender with timely evidence of payment of taxes and renewal of insurance.

12. Lender may, at his discretion, advance and pay such sums as may be proper to satisfy taxes, maintain insurance and repairs and to protect and preserve the property in such amounts so paid and shall be held and treated as part of the expense of administering this trust, shall be repaid on demand with interest at the highest rate legally chargeable on the date of the advance, and shall be secured by the lien of this Wrap-Around Deed of Trust.

13. (a) If the Borrower shall pay said indebtedness when due, and shall pay such sums as shall be necessary to discharge taxes and maintain insurance and repairs and the costs, fees and expenses of making, enforcing and executing this trust, when they shall severally be due and payable, then this conveyance shall become void, and Beneficiary shall execute proper Deed of Release or enter marginal satisfaction of the record of this Deed of Trust shall in the alternative, the Trustee shall reconvey by Quitclaim the property herein described, all at expense of said Borrower.

(b) Any payment made more than fifteen (15) days after the due date shall carry a late charge of five (5%) percent of the total monthly payment.

14. But if said Borrower shall fail to pay any part of said indebtedness, whether principal or interest, promptly when the same becomes due, or shall fail to pay any sum necessary to satisfy and discharge taxes and assessments before they become delinquent, or to maintain insurance or repairs, or if the necessary expense of protecting the property and executing this trust, then, or in either event, all the indebtedness herein secured shall, at the option of the owner of any said indebtedness and without notice, become immediately due and payable, principal and interest at the said Trustee is hereby authorized and empowered to enter and take possession of said property, and before or after such entry, to advertise the sale of said property for 21 days by 3 weekly notices in some newspaper published in Memphis, Tennessee, if the land in this Deed of Trust is situated in Shelby County, Tennessee, or in some newspaper published in the County or Counties in which the land described in this Deed of Trust is situated, if other than in Shelby County, Tennessee, and sell the said property for cash, to the highest bidder, free from equity redemption, statutory right of redemption, homestead, dower, and all other rights and exemptions of every kind, all of which are hereby expressly waived, and said Trustee shall execute a conveyance to the purchaser in fee simple, and deliver possession to the purchaser, which the party of the first part binds himself shall be given without obstruction, hindrance or delay.

15. The owners of any part of the indebtedness hereby secured may become the purchaser at any sale under this conveyance.

16. If the note secured hereby is placed in the hands of an attorney for collection, by suit or otherwise, or to enforce their collection by foreclosure or to protect the security for their payment, the party of the first part will pay all costs of collection and litigation, together with an attorney's fee as provided in said note or, if none is so provided, a reasonable attorney's fees, and the same shall be a lien on the premises herein conveyed and enforced by a sale of the property as herein provided.

17. The proceeds of any sale shall be applied as follows: first to the payment of the expenses of making, maintaining and executing this trust, the protection of the property, including the expenses of any litigation and attorney fees, and the usual commission to the Trustee; second, the payment of the indebtedness herein secured or intended so to be, without preference or priority of any part over any part, and any balance of said indebtedness remaining unpaid shall be subject to immediate suit; third, should there be any surplus, the Trustees will pay it to the Borrower, or his assigns. In the event of the death, refusal, or inability for any cause, on the part of the Trustee named herein, or any Successor Trustee, to act hereunder, or for any other reason satisfactory to the owner of said indebtedness, the owner or owners of the majority of the outstanding indebtedness aforesaid are authorized either in their own name or through an attorney or attorneys in fact appointed for that purpose of written instrument duly registered, to name and appoint a Successor or Successors to execute this trust, such appointment to be evidenced by writing, duly acknowledged, and when such writing shall have been registered, the Substituted Trustees named therein shall thereupon be vested with all the right and title and clothed with all the power of the Trustee named herein and such like power of substitution shall continue so long as any part of the indebtedness hereby remains unpaid. The Borrower, for himself, his heirs, representatives, successors and assigns, covenants and agrees that at any time after default in payment of any of the indebtedness hereby secured, or upon failure to perform any of the covenants to be kept and performed by him, said Trustee may enter upon and take possession of said property and collect the rents and profits therefrom with the payment of such Trustee after default being full acquittance to the tenants, but the Trustee shall be required to account only for the net rents received by him; and from and after the conveyance of said property under this Deed of Trust, the party of the first part, and all persons under him, shall at the option of the purchaser, be and become the tenants at will of the purchaser, at a reasonably monthly rent, commencing with the date of delivery of the Trustee's Deed.

18. The Wrap-Around Note secured hereby recites that said Wrap-Around Note is secured by a Wrap-Around Deed of Trust and the payment of said Wrap-Around Deed of Trust Note by Borrower is subject to the payment by the lender, as same matures, of the notes or other obligations secured by the following described prior liens:

DEED of Trust dated 2-25-99, held by
Merchant and Farmers Bank, on the date hereof,
 recorded at Instrument No. 1087Pg. 96, of the records of the
 DeSoto County Chancery Clerk, and which Deed of Trust
 secured an installment note of like date in the original
 principal amount of * (see below)
 (\$149,185.85), payable as set forth in said Deed of Trust, in

* One Hundred Forty-Nine Thousand One Hundred Eighty-Five Dollars and Eighty-Five Cents.

monthly installments of principal and interest with the final payment due on or before March 1, 2004.

19. (a) Borrower agrees to comply with all the terms and conditions of the prior liens, if any, other than with respect to the payment of principal and interest due under said prior lien notes.

(b) In the event Borrower shall fail to comply with the terms, provisions and conditions of the underlying indebtedness so as to result in a default thereon, other than with respect to payments of principal and interest due under the prior lien notes, such failure on the part of the Borrower shall constitute an event of default under this Wrap-Around Deed of Trust.

20. (a) Lender agrees to pay the holders of the underlying indebtedness the unpaid principal balance of said liens, together thereon accruing thereunder from the date hereof, as and when required by the terms of the prior lien notes.

(b) All such payments provided to be paid by Lender, pursuant to the provisions of subparagraph (a) hereof, shall be made by Lender before the expiration of the applicable grace periods provided for such payments as contained in the prior lien notes.

(c) Notwithstanding the foregoing, Lender's obligation to make the respective payments of principal and interest as and when due under the prior lien notes is conditioned upon Borrower not in default under this Wrap-Around Deed of Trust.

(d) Borrower does not assume any of the obligations of Beneficiary under the prior liens except hereinabove provided with respect to payments of principal and interest due under the prior lien notes and then only to the extent of funds provided by payments made under the Wrap-Around Note hereby secured.

21. In the event of the unpaid balance of the underlying indebtedness is reduced by the holder thereof applying insurance proceeds and reduction thereof or by prepayments made by Borrower as provided herein so that Lender's obligation hereunder to pay the Holders of the underlying indebtedness reduced by the Holder thereof applying insurance proceeds and reduction thereof or by prepayments made by Borrower as provided herein so that Beneficiaries obligation hereunder to pay the holders of the underlying indebtedness the unpaid principal balance thereof as hereinbefore provided as similarly reduced, then, and in such event, Lender agrees that Borrower's obligation to pay the total indebtedness to Lender hereunder shall be likewise reduced by an equivalent amount to be deducted from the remaining payments to be made by Borrower to Lender hereunder in the same order as the corresponding payments under the underlying indebtedness.

22. If Lender shall default in making any required payment of principal and/or interest under the underlying indebtedness at a time when Borrower shall not then be in default hereunder, Borrower shall have the right to advance the funds necessary to cure such default and all funds so advanced by Borrower, together with interest thereon at the highest rate which may be legally charged in Tennessee, shall be credited against the next installment(s) of interest and the principal due under the Wrap-Around Note secured by this Wrap-Around Deed of Trust.

23. Borrower and Lender agree to promptly send to the other parties copies of any notices received by them from the Holders of the underlying indebtedness. In the event Lender shall default in the making of any payments on the underlying indebtedness, thereafter, for the balance of the term hereof, Borrower shall have the right to make all future payments, including without limitation, payments of interest, principal, penalties, amounts required to be escrowed with the Holders of the underlying indebtedness on account of taxes, insurance premiums and all other charges or impositions imposed under the underlying indebtedness to the Holders of the underlying indebtedness, directly, and to credit all such amounts so paid against payments of principal and interest required hereunder.

24. If Borrower shall pay the note secured hereby and interest at the maturity of the same, and all sums Lender may have paid under the authority or terms hereof, and nothing is owing under the provisions of this Wrap-Around Deed of Trust, then this conveyance shall be null and void, and the Lender shall release and/or secure the release hereof and of the underlying indebtedness.

25. Lender shall have the right to designate the agent or insurance company to provide the required insurance under this Deed of Trust.

26. WHEREAFTER, BORROWER, TRUSTEE AND LENDER, or any successor trustee shall be referred to or named in this instrument, it shall include the heirs, executors, administrators, substitutes, successors and assigns of the respective parties.

All words and names herein used in the singular shall be deemed to include the plural and the masculine gender shall be deemed to include the feminine or neuter, whichever is applicable.

WITNESS the signatures of the Borrower and Lender the date and year first above written.

Thomas E. Holderfield
THOMAS E. HOLDERFIELD, Borrower

Elizabeth K. Holderfield
ELIZABETH K. HOLDERFIELD, Borrower

Stanley Thorne *pres*
AMERICAN INDUSTRIAL SERVICES, INC. Lender
By: Stanley Thorne, President

STATE OF ~~TENNESSEE~~ MISSISSIPPI
COUNTY OF ~~ANKLAX~~ DESOTO

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Thomas E. Holderfield and Elizabeth K. Holdefield, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed. and her

WITNESS my hand and Notarial Seal at office this 25th day of February 19 99.

George A. Purdy, Jr.
NOTARY PUBLIC

My commission expires:
12-11-99

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STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME the undersigned authority for the State and County aforesaid the within named Stanley Thorne who after being duly sworn stated on his oath that he is the President of American Industrial Services, Inc. and that he signed and delivered the foregoing Wrap Around Deed of Trust on behalf of American Industrial Services, Inc. after first being authorized so to do.

This is the 25th day of February, 1999.

George A. Purdy, Jr.
NOTARY PUBLIC
My Commission expires:
02-11-99

SMITH, PHILLIPS, MITCHELL,
SCOTT & RUTHERFORD

D. BRIGGS SMITH, JR.
RICHARD T. PHILLIPS
COLMON S. MITCHELL
PAUL R. SCOTT
LEIGH A. RUTHERFORD
AL WELSHANS, III
REBECCA S. THOMPSON
DAVID L. CALDER
ROBERT R. MORRIS, III

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SOUTHAVEN, MS
(601) 342-5400

TUNICA, MS
(601) 353-2666

LITIGATION PARALEGAL
WILLIE T. ODOM, JR.

IRS INFORMATION SHEET

SETTLEMENT AGENT: Smith, Phillips, Mitchell
 Scott & Rutherford
 P. O. Box 346
 Hernando, MS 38632

DATE OF CLOSING: February 23, 1999

GRANTOR'S NAME & ADDRESS: American Industrial Services, Inc.
 2144 Stateline Road West, Southaven, MS 38671

GRANTOR'S TAX I.D. NUMBER: TIN: 64-0808774

GRANTOR'S GROSS PROCEEDS: \$178,600.00

PROPERTY TAXES CREDITED TO SELLER: \$694.60

GRANTOR'S PRINCIPAL RESIDENCE? _____ yes XXXXXX no

DESCRIPTION OF PROPERTY: Lot 13, First Commercial & Industrial Plaza, Section "A",
 DeSoto County, MS

GRANTEE'S NAME & ADDRESS: Thomas E. Holderfield and wife,
 Elizabeth K. Holderfield

7845 Trafton Cove, Southaven, MS 38671
 SSN Tom 421-27-3509
 SSN Beth 414-25-6280

Signature of Grantor: _____

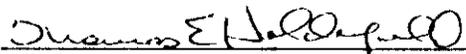
Date: February 25, 1999

ADDENDUM TO NOTE

Payments in the amount set forth in the Note shall be paid to Merchants & Farmers Bank Southaven Branch at 1287 Stateline Road, Southaven, MS 38671 or at the mailing address of P.O. Box 784 Southaven, MS 38671 effective with the date of the Assignment of Deed of Trust.

The undersigned acknowledge that said payments shall be made as set forth in the deed of trust to Merchants & Farmers Bank Southaven Branch as set forth herein.

WITNESS THE HANDS OF THE UNDERSIGNED, this is the 20th day of February, 1999.


THOMAS E. HOLDERFIELD, Borrower


ELIZABETH K. HOLDERFIELD, Borrower