

st. CDLN-18
75279-250000363

RECORDATION REQUESTED BY:

NBC
Equity Servicing Center
309 Monroe
Memphis, TN 38103

WHEN RECORDED MAIL TO:

NBC
Equity Servicing Center
309 Monroe
Memphis, TN 38103

SEND TAX NOTICES TO:

JOYCE W ALEXANDER
7360 CEDARDALE COVE
OLIVE BRANCH, MS 38654

BK 1183 PG 0476

STATE MS. - DESOTO CO.
FILED

JAN 25 3 17 PM '00

BK 1183 PG 476
W.F. DAVIS JR. CLK.

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by: NBC Bank, FSB (Knoxville)
1111 NORTHSHORE DRIVE,
KNOXVILLE, TN, 37919

529-3000

NOTE TO CHANCERY CLERK:

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED 1/21/00, BETWEEN JOYCE W ALEXANDER (referred to below as "Grantor"), whose address is 7360 CEDARDALE COVE, OLIVE BRANCH, MS 38654; and NBC Bank, FSB (Knoxville) (referred to below as "Lender"), whose address is 1111 NORTHSHORE DRIVE, KNOXVILLE, TN 37919.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated March 3, 1997 (the "Deed of Trust") recorded in DESOTO County, State of Mississippi as follows:

RECORDED 03/21/97 IN DE SOTO COUNTY IN BOOK 894 PAGE 260

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in DESOTO County, State of Mississippi:

Real Property more particurly described in Deed of Trust referenced above.

The Real Property or its address is commonly known as 7360 CEDARDALE COVE, OLIVE BRANCH, MS 38654. The Real Property tax identification number is 1069-2906.0-00349.00.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

INCREASE IN CREDIT LIMIE: INCREASE FROM \$15,000 TO \$30,000

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X. Joyce W Alexander
JOYCE W ALEXANDER

LENDER:
NBC Bank, FSB (Knoxville)

By: Debra Ann Martin
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Mississippi)
) SS
COUNTY OF DeSoto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 12 day of December, 2000, within my jurisdiction, the within named JOYCE W ALEXANDER, who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

[Handwritten signature]
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES Aug. 25, 2002
BONDED TO THE NOTARY PUBLIC UNDERWRITERS

LENDER ACKNOWLEDGMENT

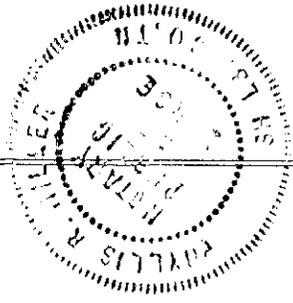
STATE OF Tennessee)
) SS
COUNTY OF Shelby)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 19th day of January, 2000, within my jurisdiction, the within named Deborah M. Norton, Asst. Vice President, who acknowledged that he or she is of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

[Handwritten signature]
NOTARY PUBLIC

My Commission Expires:

MY COMMISSION EXPIRES FEB. 19, 2007



[Handwritten initials]
UBK
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