

BK 1233 PG 0463

MODIFICATION AGREEMENT

THIS AGREEMENT, dated the 31st day of July, 2000 between First Tennessee Bank (Beneficiary) and Gregory J. Kirkman and wife, Constance Kirkman (Grantors).

WITNESSETH

WHEREAS, Gregory J. Kirkman and wife, Constance Kirkman executed a Land Deed of Trust to Thomas F. Baker, IV, Trustee for First Tennessee Bank (Beneficiary) dated March 17, 2000 and being filed for record on March 20, 2000 at 9:39 A.M. recorded at Trust Deed Book 1197, Page 376 in the Office of the Chancery Clerk of DeSoto County, Mississippi and which Deed of Trust secures an indebtedness in the amount of \$150,000.00; and

WHEREAS, First Tennessee Bank has agreed to increase the loan amount to from \$150,000.00 to \$180,000.00 at the request of Gregory J. Kirkman and wife, Constance Kirkman; and

WHEREAS, First Tennessee Bank and Gregory J. Kirkman and wife, Constance Kirkman have mutually agreed that the aforementioned Land Deed of Trust should be modified to increase the amount of indebtedness from \$150,000.00 to \$180,000.00 and that the property as described in the aforesaid Land Deed of Trust shall serve as security for a loan in the amount of \$180,000.00.

NOW THEREFORE, in consideration of the mutual covenants made and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, First Tennessee Bank and Gregory J. Kirkman and wife, Constance Kirkman do hereby agree as follows:

1. That the Land Deed of Trust as recorded at Trust Deed Book 1197, Page 376 in the Office of the Chancery Clerk shall be modified for the purpose of increasing the indebtedness from \$150,000.00 to \$180,000.00 and that the property as described in said Deed of Trust shall serve as security for a loan in the amount of \$180,000.00.
2. That the aforesaid Land Deed of Trust shall not be modified in any other way and shall remain in full force and effect except to the extent as being modified by this agreement.
3. That the undersigned authorize and request of the Chancery Court Clerk of DeSoto County, Mississippi that proper notation of this Modification Agreement be noted and placed upon the original Land Deed of Trust as recorded at Trust Deed Book 1197, Page 376 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

STATE MS. - DESOTO CO.
FILED

AUG 1 8 39 AM '00

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W.E. DAVIS, CLK.

In witness whereof, the parties have executed this agreement on the day and in the year first above written.

FIRST TENNESSEE BANK

Roe Ross
By: Roe Ross
Vice President

Gregory J. Kirkman
Gregory J. Kirkman

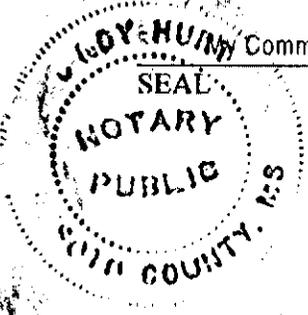
Constance Kirkman
Constance Kirkman

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me the undersigned authority in and for the said County and State this the 5/1st day of July, 2000 within my jurisdiction the within named Gregory J. Kirkman and wife, Constance Kirkman who acknowledged that they executed the above and foregoing instrument.

Cynthia D. [Signature]
NOTARY PUBLIC

My Commission Expires:
My Commission Expires April 12, 2004.



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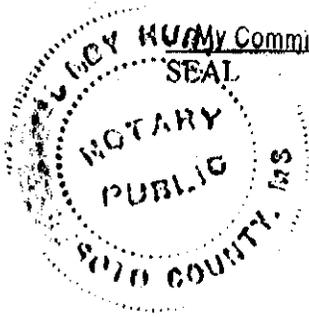
STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me the undersigned authority in and for the said County and State on this 3/8 day of July, 2000 within my jurisdiction the within named, Roe Ross, who acknowledged that he is Vice President of First Tennessee Bank and that for and on behalf of said First Tennessee Bank and as its act and deed he executed the above and foregoing instrument after first being duly authorized by said First Tennessee Bank so to do.

[Handwritten Signature]
NOTARY PUBLIC

My Commission Expires:

~~My Commission Expires April 12, 2004.~~



Prepared by :
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