

BK 1745 PG 0167

STATE MS.-DESOTO CO.
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BK 1745 PG 167
W.E. DAVIS CH. CLK.

Prepared by: Patricia Castorena

When Recorded Return To:

First American Title Company

3355 Michelson Dr., Suite 250

Irvine, CA 92612

Attn: Special Default Services Division

Pantoja 1387973

MPG

EXTENSION AND MODIFICATION AGREEMENT

This Loan Extension and Modification Agreement, made this 3rd day of April, 2003, between FELICIA DAVIS THOMAS & KERRY THOMAS and Midfirst Bank amends and supplements (1) Deed of Trust as a Modified Debt (the "Security Instrument") and (2) the Note secured but the Security Instrument and defined therein as the "Property" located at:

LOT 264, SECTION F-2, WELLINGTON SQUARE SUBDIVISION, IN SECTION 27, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 46, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

2913 CONNOR REED DR, HORN LAKE, MS 38637-1300

And recorded in Book 1247, at Page 255 in the Office of the Chancery Clerk of DE SOTO County, Mississippi.

In consideration of these mutual promises and agreements exchanged, the parties hereto agree as follows (not withstanding anything to the contrary contained in the Note or Security Instrument):

1. As of date of new note, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") in U.S. \$91,790.81 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The interest rate will be 9.00% as of February 1, 2003. Monthly installments of principal and interest of \$738.57 and escrow payment of \$189.33, for a total payment of \$927.90 will commence on the first day of March, 2003, and continue on the same day of each month thereafter until interest and principal is paid in full on February 1, 2033 (Maturity Date). Escrow payments are subject to change.
3. If all or any part of the Property or any interest in it is sold or transferred without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the

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Borrower is obligated to make under the Security Instrument.

- 5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this agreement.

WITNESS OUR SIGNATURE ON THE DATE SET FORTH HEREIN.

Felicia Davis Thomas
 FELICIA DAVIS THOMAS

Kerry Thomas
 KERRY THOMAS

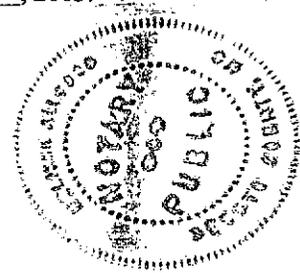
STATE OF MISSISSIPPI
COUNTY OF DE SOTO

Personally appeared before me, Meissa Allgood, the undersigned Notary Public, in and for the State and County, hereby certify that FELICIA DAVIS THOMAS & KERRY THOMAS acknowledged before me on this day that being informed of the contents of this agreement, executed the same voluntarily on this date.

Given under my hand and notarial seal on this the 3rd day of April, 2003.

Meissa Allgood
 NOTARY PUBLIC

MY COMMISSION EXPIRES: **NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE**
 MY COMMISSION EXPIRES: **May 12, 2005**



MIDFIRST BANK

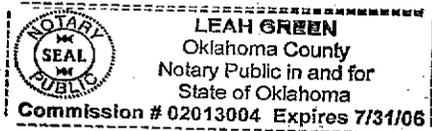
BY: Karen Bush
Karen Bush
Its Vice President

STATE OF OKLAHOMA
COUNTY OF Oklahoma

Personally appeared before me, Leah Green, the undersigned Notary Public, in and for the State and County, hereby certify that Karen Bush, whose named as Vice President of Midfirst Bank, acknowledged before me on this day that being informed of the contents of this agreement, with full authority executed the same voluntarily for and as the act for Midfirst Bank on this date.

Given under my hand and notarial seal on this the 14th day of April, 2003.

Leah Green
NOTARY PUBLIC
MY COMMISSION EXPIRES: 7-31-06



Certificate of Preparation

I hereby certify that the within instrument was prepared by the party whose signature appears below:



Leah Green (Loss Mitigation)
Midland Mortgage
999 NW Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116
(405) 426-1565

TITLE#: _____

SERVICER'S LOAN#: _____