

STATE MS. - DESOTO CO. *CS*  
*CS*

MAY 10 8 52 AM '04

BK 1985 PG 358  
W.E. DAVIS CH. CLK.

## RECORDATION REQUESTED BY:

Union Planters Bank NA  
Metro Lending Department  
6200 Poplar Ave.  
Memphis, TN 38119

## WHEN RECORDED MAIL TO:

Union Planters Bank NA  
Metro Lending Department  
6200 Poplar Ave.  
Memphis, TN 38119

## SEND TAX NOTICES TO:

KENNETH KEELIN, LORI L KEELIN,  
ISAAC N WILLIAMS and STEPHANIE  
WILLIAMS  
4119 HARBOR RD  
GULF SHORES, AL 36547

## OWNER:

KENNETH KEELIN, LORI L KEELIN,  
ISAAC N WILLIAMS and STEPHANIE  
WILLIAMS  
4119 HARBOR RD  
GULF SHORES, AL 36547

FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

*Sheri Tidwell*5701121979  
Bank 2Name: UNION PLANTERS BANK NA  
Company: Union Planters Bank NA  
Address: 565 MARRIOTT DRIVE  
City State ZIP: NASHVILLE, TN 37214

## MODIFICATION OF DEED OF TRUST



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MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSES IS  
\$87,363.49.

THIS MODIFICATION OF DEED OF TRUST dated March 26, 2004, is made and executed between KENNETH KEELIN, whose address is 4119 HARBOR RD, GULF SHORES, AL 36547; LORI L KEELIN, whose address is 4119 HARBOR RD, GULF SHORES, AL 36547; ISAAC N WILLIAMS, whose address is 4119 HARBOR RD, GULF SHORES, AL 36547 and STEPHANIE WILLIAMS, whose address is 4119 HARBOR RD, GULF SHORES, AL 36547 ("Grantor") and Union Planters Bank NA, Metro Lending Department, 6200 Poplar Ave., Memphis, TN 38119 ("Lender").

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

RECORDED IN DESOTO COUNTY, MISSISSIPPI IN BOOK 1069, PAGE 376.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DESOTO County, State of Mississippi.

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as LOT #1 KEELIN COMMERCIAL S/D, OLIVE BRANCH, MS 38654.

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

EXTEND MATURITY 03/26/08.

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 endorser 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 26, 2004

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 5701121979

Page 2

GRANTOR:

x [Signature]  
KENNETH KEELIN

x [Signature]  
LORI L KEELIN

x [Signature]  
ISAAC N WILLIAMS

x [Signature]  
STEPHANIE WILLIAMS

LENDER:

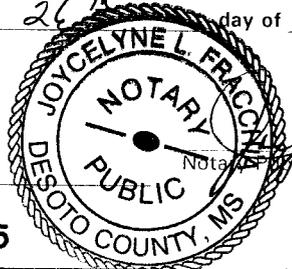
x [Signature]  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ms )  
 ) SS  
COUNTY OF Desoto )

Personally appeared before me, Joycelyne L. Fracchi, a Notary Public in and for said State and County, KENNETH KEELIN; LORI KEELIN; ISAAC N WILLIAMS; and STEPHANIE WILLIAMS, the within-named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office, on the 26<sup>th</sup> day of March, 2004



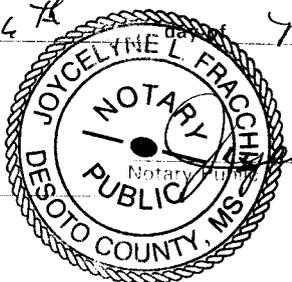
My Commission Expires: \_\_\_\_\_  
My Commission Expires Jan. 9, 2005

LENDER ACKNOWLEDGMENT

STATE OF ms )  
 ) SS  
COUNTY OF Desoto )

Before me, Joycelyne L. Fracchi, a Notary Public in and for the State and County aforesaid, personally appeared James R. Crowe with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself or herself to be the Vice President the within-named bargainor, a corporation, and that he or she as such Vice President, being duly authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself or herself as such Vice President

WITNESS my hand and seal at office, on the 26<sup>th</sup> day of March, 2004



My Commission Expires: \_\_\_\_\_  
My Commission Expires Jan. 9, 2005