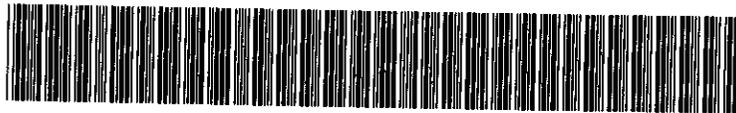


WHEN RECORDED MAIL TO:  
Regions Loan Servicing Release  
P O Box 4897  
Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



\*DOC480123000123900119800000\*

THIS MODIFICATION OF MORTGAGE dated September 22, 2005, is made and executed between JERRY H JONES, whose address is 7150 COUNTRY OAKS DR, SOUTHAVEN, MS 38671-9429 and CAROLYN P JONES, whose address is 7150 COUNTRY OAKS DR, SOUTHAVEN, MS 38671-9429; HUSBAND AND WIFE (referred to below as "Grantor") and REGIONS BANK, whose address is 8819 NORTHWEST DRIVE, SOUTHAVEN, MS 38671 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 10, 2003 (the "Mortgage") which has been recorded in DARLINGTON County, State of South Carolina, as follows:

RECORDED 2/10/03, BOOK 1661 PAGE 0304.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in DARLINGTON County, State of South Carolina:

See ATTACHED 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 7150 COUNTRY OAKS DR, SOUTHAVEN, <sup>MS</sup> 38671.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Note in the Principal amount of 100,000.00, representing new money of 100,000.00, due 9/22/2010.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage 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 Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage 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 Mortgage 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 MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 22, 2005.

GRANTOR:

x Jerry H Jones  
JERRY H JONES

x Carolyn P Jones  
CAROLYN P JONES

Signed, acknowledged and delivered in the presence of:

x Melissa Kubeek  
Witness

x Angela McKen  
Witness

LENDER:

REGIONS BANK

x Julia McKinn  
Authorized Signer

Signed, acknowledged and delivered in the presence of:

x Melissa Kubeek  
Witness

x Angela McKen  
Witness

MODIFICATION OF MORTGAGE (Continued)

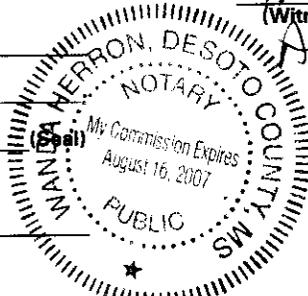
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ms )
COUNTY OF Desoto ) SS

PERSONALLY appeared before me and made oath that he or she saw the within-named Grantor(s) sign, seal, and, as his or her act and deed, deliver the within-written Modification for the uses and purposes therein mentioned, and that he or she with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 22nd day of Sept. A.D. 20 05 Wanda Herron Notary Public

Melissa Krebeck (Witness) Angela McKinney



My Commission expires: 08-16-07

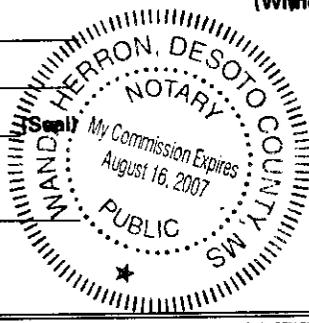
LENDER ACKNOWLEDGMENT

STATE OF Ms )
COUNTY OF Desoto ) SS

PERSONALLY appeared before me and made oath that he or she saw the within-named authorized agent for the Lender, sign, seal, and, as his or her act and deed, deliver the within-written Modification for the uses and purposes therein mentioned, and that he or she with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 22nd day of Sept. A.D. 20 05 Wanda Herron Notary Public

Julia McQueen (Witness)



My Commission expires: 08-16-07

LOT 18, COUNTRY OAKS ESTATES SUBDIVISION, LOCATED IN SECTION 28,  
TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER  
PLAT THEREOF RECORDED IN PLAT BOOK 20, PAGES 1-4, IN THE OFFICE OF  
THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.