

Prepared by: LaToya Jackson

Midland Mortgage Co.  
999 NW Grand Blvd, Suite 100  
Oklahoma City, OK 73118-6116  
(405) 426 - 1000

When Recorded Return To: MOD 1  
First American Title Company *MPG*  
P.O. Box 27670  
Santa Ana, CA 92799 *2773058*  
Attn: Loss Mitigation Title Services

**EXTENSION AND MODIFICATION AGREEMENT**

This Loan Extension and Modification Agreement, made this 10<sup>th</sup> day of March, 2006 between BARBARA STEVENSON and Midfirst Bank and Mortgage Electronics Registration Systems, Inc, as mortgagee of record solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026 (hereinafter referred to as "Mortgagee") amends and supplements (1) Deed of Trust as a Modified Debt (the "Security Instrument") and (2) the Note secured by the Security Instrument and defined therein as the "Property" located at:

\* ORIGINAL 85,406.00

~~Lot 236, Phase 2, Section E, Kingston West Subdivision, situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Page 21, in the office of the Chancery Clerk of DeSoto County, Mississippi~~  
Parcel #1088281700023600

*See attached*

4149 PENWELL DR, HORN LAKE, MS 38637-1283

And recorded in Book 1210, at Page 268 in the Office of the Chancery Clerk of DESOTO County, Mississippi.

In consideration of thee 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 "Modified Principal Balance") in U.S. \$88,758.60 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 Modified Principal Balance, plus interest, to the order of the Lender. The interest rate will be 8.375% as of February 01, 2006. Monthly installments of principal and interest of \$674.63 and escrow payment of \$154.63, for a total payment of \$829.26 will commence on the first day of March, 2006, and continue on the same day of each month

thereafter until interest and principal is paid in full on February 01, 2036 (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 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.

Barbara Stevenson  
BARBARA STEVENSON

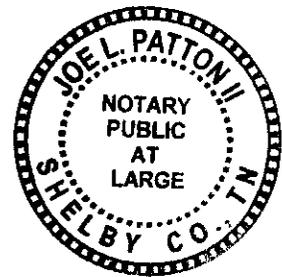
STATE OF ~~MISSISSIPPI~~ **TEENNESSEE**  
COUNTY OF ~~DESOTO~~ **SHELBY**

Personally appeared before me, JOE L. PATTON, II, the undersigned Notary Public, in and for the State and County, hereby certify that BARBARA STEVENSON 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 10<sup>th</sup> day of MARCH, 20 06.

Joe L. Patton, II  
NOTARY PUBLIC

MY COMMISSION EXPIRES: MY COMMISSION EXPIRES MARCH 28, 2006



MIDFIRST BANK

BY:

Kevin Osuna  
Kevin Osuna  
Its Vice President



STATE OF OKLAHOMA  
COUNTY OF Oklahoma

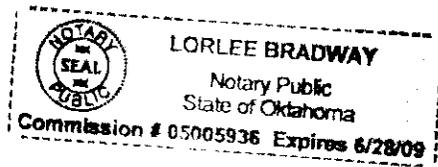
Personally appeared before me, Lorlee Bradway, the undersigned Notary Public, in and for the State and County, hereby certify that Kevin Osuna, whose named as Vice President of Midfirst Bank, acknowledged before me on this day that being informed of the contents of this agreement, with full authority 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 16<sup>th</sup> day of March, 2009

Lorlee Bradway

NOTARY PUBLIC

MY COMMISSION EXPIRES: 6/28/09



Mortgage Electronic Registration Systems, Inc

BY:

Kevin Osuna  
Kevin Osuna  
Its Vice President

STATE OF OKLAHOMA

COUNTY OF Oklahoma

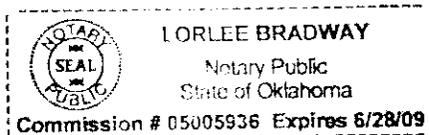
Personally appeared before me, Lorlee Bradley, the undersigned Notary Public, in and for the State and County, hereby certify that Kevin Osuna, whose named as Vice President of Mortgage Electronic Registration Systems, Inc, acknowledged before me on this day that being informed of the contents of this agreement, with full authority executed the same voluntarily for and as the act for Mortgage Electronic Registration Systems, Inc on this date.

Given under my hand and notarial seal on this the 16<sup>th</sup> day of March, 2006

Lorlee Bradley

NOTARY PUBLIC

MY COMMISSION EXPIRES: 6/28/09



LOT 236, SECTION E, PHASE 2, KINGSTON WEST, SITUATED IN SECTION 28, TOWNSHIP  
1 SOUTH RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF  
RECORDED IN PLAT BOOK 60, PAGE30, IN THE OFFICE OF THE CHANCERY CLERK OF  
DESOTO COUNTY, MISSISSIPPI.