

7/20/07 11:41:14
BK 2,758 PG 171
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEN RECORDED MAIL TO:

REGIONS BANK
DOWNTOWN MADISON
158 MADISON ST.
MEMPHIS, TN 38103

SEND TAX NOTICES TO:

REGIONS BANK
DOWNTOWN MADISON
158 MADISON ST.
MEMPHIS, TN 38103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

NOTE TO CHANCERY CLERK: _____



MODIFICATION OF DEED OF TRUST



DOC47500040505797850001000000

THIS MODIFICATION OF DEED OF TRUST dated June 14, 2007, is made and executed between SHIRLEY ANN THOMAS, whose address is 7255 COUNTRY OAK DR, SOUTHAVEN, MS 38671 ("Grantor") and REGIONS BANK, whose address is DOWNTOWN MADISON, 158 MADISON ST., MEMPHIS, TN 38103 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 7, 2007 (the "Deed of Trust") which has been recorded in DeSoto County, State of Mississippi, as follows:

FILED ON 08/07/2006, BOOK 3, 534, PAGE 454.

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 7255 COUNTRY OAK DRIVE, SOUTHAVEN, MS 38671.

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

EXTENDING MATURITY DATE 06/07/2007 TO 06/14/2008.

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 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 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 JUNE 14, 2007.

GRANTOR

X 
SHIRLEY A THOMAS

LENDER:

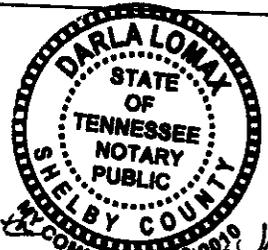
REGIONS BANK

X 
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Tennessee)
)
COUNTY OF Shelby) SS
)



Personally appeared before me, the undersigned authority in and for the said County and State, on this 26 day of June, 20 07, within my jurisdiction, the within named SHIRLEY A THOMAS, who acknowledged that he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Darla Lomax
NOTARY PUBLIC

My Commission Expires:
3-31-2010

LENDER ACKNOWLEDGMENT

STATE OF Tennessee)
)
COUNTY OF Shelby) SS
)



Personally appeared before me, the undersigned authority in and for the said County and State, on this 26th day of June, 20 07, within my jurisdiction, the within named Lydia Tate, Officer of the Bank a Tennessee corporation, and acknowledged that for and on behalf of the said corporation, and as its act and deed, he or she signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned after first having been duly authorized by said corporation so to do.

Darla Lomax
NOTARY PUBLIC

My Commission Expires:
3-31-2010

EXHIBIT "A"

ALL THAT TRACT OR PARCEL OF LAND, LYING AND BEING IN THE CITY OF SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 10, FIRST REVISION, COUNTRY OAKS ESTATES SUBDIVISION, SECTION 28, TOWNSHIP 1 SOUTH, RANGE 7 WEST, IN DESOTO COUNTY, MISSISSIPPI AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 21, PAGE 28-3, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION.

INDEXING INSTRUCTIONS: LOT 10, FIRST REVISION, COUNTRY OAKS ESTATES SUBDIVISION, SECTION 28, TOWNSHIP 1 SOUTH, RANGE 7 WEST, PB 21, PG 28, DESOTO CO., MS.

BEING THE PROPERTY CONVEYED IN WARRANTY DEEDS FROM M.C. CAMPBELL TO SHIRLEY ANN THOMAS, DATED 10/25/1994; RECORDED 10/25/1994, IN DEED BOOK 277, PAGE 537, IN THE CLERK OF CHANCERY COURT FOR DESOTO COUNTY, MISSISSIPPI.