

11/16/07 11:24:34
BK 2,819 PG 267
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Return To: MERCHANTS & FARMERS BANK
P. O. BOX 520
KOSCIUSKO, MS 39090

This document was prepared by: MERCHANTS & FARMERS BANK
P. O. BOX 520
KOSCIUSKO, MS 39090
(662) 342-0182

(name, address, phone number)

_____ State of Mississippi _____ Space Above This Line For Recording Data _____

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 10-25-2007
_____ . The parties and their addresses are:

GRANTOR: WELDON GRANGER, INDIVIDUALLY
10000 MEMORIAL DRIVE STE 888
HOUSTON, TX 77024

TRUSTEE: L. SCOTT PICKLE
P.O. BOX 520
KOSCIUSKO, MS 39090

LENDER: MERCHANTS & FARMERS BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF MISSISSIPPI
P. O. BOX 520
KOSCIUSKO, MS 39090

BACKGROUND. Grantor and Lender entered into a Security Instrument dated 10-25-2006
_____ and recorded on 11-10-2006 _____. The
Security Instrument was recorded in the records of DESOTO
_____ County, Mississippi at BOOK 2,804 PAGE 95
_____. The property
is located in DESOTO _____ County at MS _____
Described as: SEE ATTACHED EXHIBIT "A" AND "B"

prepare

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MODIFICATION. For value received, Grantor and Lender agree to modify the original Security Instrument. Grantor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.) WELDEON GRANGER

NOTE #1813835
IN THE AMOUNT OF \$70,629.00
MATURITY DATE 11/09/2008
INTEREST ACCRUES AT A VARIABLE RATE

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ _____ which is a \$ _____ increase decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Grantor also warrants that such same property is unencumbered, except for encumbrances of record.

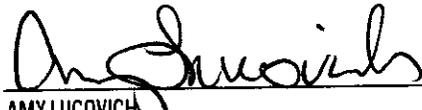
CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of the Modification.

GRANTOR:

(Signature) WELDON GRANGER	(Date) 11/9/07	(Signature)	(Date)
(Signature)	(Date)	(Signature)	(Date)
(Signature)	(Date)	(Signature)	(Date)

LENDER: MERCHANTS & FARMERS BANK

By 
AMY LUCOVICH

ACKNOWLEDGMENT:

(Individual) STATE OF MISSISSIPPI, COUNTY OF Desoto } ss.
Personally appeared before me, the undersigned authority in and for the said
county and state, on this 9th day of Nov. 2007,
within my jurisdiction, the within named WELDON GRANGER, INDIVIDUALLY

who acknowledged that he/she/they executed the above and foregoing instrument.
My commission expires:



Vicky Gabor
(Notary Public)

ACKNOWLEDGMENT:

(Lender) STATE OF MISSISSIPPI, COUNTY OF Desoto } ss.
Personally appeared before me, the undersigned authority in and for the said
county and state, on this 9th day of Nov. 2007,
within my jurisdiction, the within named AMY LUCOVICH

who acknowledged that he/she/they is/are loan officer
for M & T Bank

My commission expires:



Vicky Gabor
(Notary Public)