

me 2/27/08 10:13:50  
BK 2,861 PG 263  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**WHEN RECORDED MAIL TO:**



Record and Return To:  
Fiserv Lending Solutions  
P.O. BOX 2590  
Chicago, IL 60690

REIM, WILLIAM

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**This Modification of Deed of Trust prepared by:**

Jennifer Wilkinson  
Regions Bank  
P.O. BOX 830721  
BIRMINGHAM, AL 35283  
(800) 896-6513

20080091430000

NOTE TO CHANCERY CLERK:



529907090043849

**MODIFICATION OF DEED OF TRUST**



\*DOC475020000005299070900443849000000\*

**THIS MODIFICATION OF DEED OF TRUST** dated February 1, 2008, is made and executed between WILLIAM A RIEM, whose address is 6982 HOLLY SPRINGS RD, HERNANDO, MS 38632; MARY L RIEM, whose address is 6982 HOLLY SPRINGS RD, HERNANDO, MS 38632; husband and wife ("Grantor") and Regions Bank, whose address is P.O. Box 830721, Birmingham, AL 35283 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated August 20, 2003 (the "Deed of Trust") which has been recorded in DESOTO County, State of Mississippi, as follows:

**RECORDED ON 09-05-2003 IN CLERK OF CHANCERY COURTS OFFICE DESOTO,MS BOOK 1817 PAGE 646.**

**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 6982 HOLLY SPRINGS RD, HERNANDO, MS 38632.

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

**The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$100,000 to \$120,000.**

**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 FEBRUARY 1, 2008.**

**GRANTOR:**

x William A Riem  
WILLIAM A RIEM

x Mary L Riem  
MARY L RIEM

**LENDER:**

REGIONS BANK  
[Signature]  
Authorized Officer



## **SCHEDULE "A"**

**THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF DESOTO AND STATE OF MISSISSIPPI, DESCRIBED AS FOLLOWS:**

**3.05 ACRES, MORE OR LESS, BEING SITUATED IN THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 3 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, (KNOWN AS LOT 1), MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**COMMENCING AT THE NORTHWEST CORNER OF SECTION 29, TOWNSHIP 3 SOUTH, RANGE 6 WEST; THENCE SOUTH 00 DEGREES 21 MINUTES, 37 SECONDS EAST ALONG THE WEST LINE OF SECTION 29, A DISTANCE OF 88.56 FEET TO A POINT ON THE NORTH RIGHT OF WAY OF A PAVED PUBLIC ROAD KNOWN AS HOLLY SPRINGS ROAD; THENCE NORTH 76 DEGREES 34 MINUTES 42 SECONDS EAST ALONG SAID RIGHT OF WAY A DISTANCE OF 468.29 FEET TO THE POINT OF BEGINNING OF THE LOT HEREIN DESCRIBED; THENCE CONTINUE NORTH 76 DEGREES 34 MINUTES 42 SECONDS EAST ALONG SAID RIGHT OF WAY A DISTANCE OF 191.23 FEET THENCE NORTH 00 DEGREES 46 MINUTES 38 SECONDS WEST 147.00 FEET THENCE NORTH 05 DEGREES 28 MINUTES 42 SECONDS WEST 380.12 FEET THENCE WEST 283.69 FEET; THENCE SOUTH 13 DEGREES 25 MINUTES 18 SECONDS EAST 537.53 FEET TO THE POINT OF BEGINNING, AND BEING THE SAME PROPERTY CONVEYED TO THE GRANTORS HEREIN BY WARRANTY DEED OF RECORD IN BOOK 189, PAGE 282, CHANCERY CLERK'S OFFICE, DESOTO COUNTY, MISSISSIPPI.**

**KNOWN: 6982 HOLLY SPRINGS RD**

**PARCEL: 3-06-9-29-00-0-00005-00**

**INDEXING INSTRUCTIONS: LOT 1, THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 3 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI.**