

GRANTOR:
Forum Investments, LLC

Loan# 70000087

LENDER:
First Bank of the Delta, N. A.

EXTENSION AND MODIFICATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

THIS AGREEMENT made and entered into by and between **FIRST BANK OF THE DELTA, N. A.**, an Arkansas Corporation (hereinafter referred to as "**Lender**") and **Forum Investments, LLC**, hereinafter referred to as "**Grantor**", whether one or more.

BACKGROUND OF LOAN. On the 9th day of January, 2007, **Grantor** executed a promissory note (hereinafter referred to as "**note**") in favor of **Lender**, evidence an indebtedness owed to Lender in the original sum of \$300,000 the repayment of which is secured by a Deed of Trust/Mortgage from **Grantor** in favor of **Lender**, dated the 9th day of January, 2007 and filed for record the 10th day of January, 2007 in the office of the Recorder of Desoto County, Mississippi, in Mortgagee Record Book 2,641 at Page 401, and covering the following described real property situated in Desoto County, Mississippi, to wit:

Lots 33, 34, 35, 36, 37 and 39, Magnolia Glen Subdivision, situated in Section 18, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 101, Page 4, in the office of the Chancery Clerk of Desoto County, Mississippi.

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EXTENSION AND MODIFICATION. The parties hereby mutually agree as follows: The **note maturity** is hereby extended to the 13th day of May, 2009, and shall be due and payable as follows:

Principal and interest will be due monthly with payments of \$3,255.79 beginning June 13, 2008, based on the variable Wall Street Journal Prime Rate +.50%. All unpaid principal and interest will be due on maturity date of May 13, 2009.

CONTINUATION OF ALL OTHER TERMS AND CONDITIONS. The Deed of Trust/Mortgage is hereby extended and modified so that it continues as security for the **note** in accordance with their respective terms and provisions, as herein extended and modified. All other terms and conditions contained in the said Deed of Trust/Mortgage and **note**, not specifically referred to and modified herein, continue in full force and effect.

NO OBLIGATION FOR FURTHER EXTENSIONS. Grantor acknowledges that **Lender** is under no obligation to grant any additional or future extensions, renewals, or forbearance upon maturity of this indebtedness.

IN WITNESS WHEREOF, the parties have executed this Agreement this 29th day of May, 2008.

(LENDER)
First Bank of the Delta, N. A.
BY John H. Cunningham
John H. Cunningham
Sr. Vice President

(GRANTOR)
Forum Investments, LLC
BY: Charles F. Roberts, III
Charles F. Roberts, III, Member and Manager
of Forum Investments, LLC

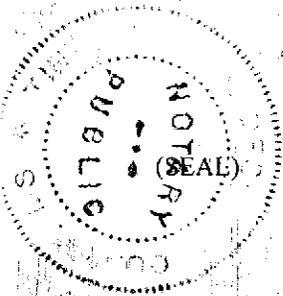
BY: Charles F. Roberts, III
Charles F. Roberts, III, Individually

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI
COUNTY OF DESOTO

BE IT REMEMBERED that on this day appeared in person before the undersigned, a notary public within and for the county and state aforesaid, duly commissioned, qualified and acting John H. Cunningham to me well known to be the Senior Vice President of First Bank of the Delta, N. A., an Arkansas corporation, and stated that he/she as such officer, being authorized to do so by a resolution of the Board of Directors of said corporation, had executed the foregoing instrument for the uses, purposes, considerations and in the capacities therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal as such notary public this 29th day of July, 2008.



[Signature]
Notary Public
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES OCT 7, 2008
BONDED THRU STEGALL NOTARY SERVICE

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 29th day of July, 2008, the within named **CHARLES F. ROBERTS III** who acknowledged to me that he is **MEMBER/MANAGER** of **FORUM INVESTMENTS, LLC.**, a Mississippi Limited Liability Company, and that for and on behalf of said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation to do so.



[Signature]
Notary Public
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES OCT 7, 2008
BONDED THRU STEGALL NOTARY SERVICE

This instrument was prepared by
First Bank of the Delta, N. A.
P. O. Box 2507
Helena-West Helena, AR 72390