

MC  
9/26/08 10:36:05  
BY 2,950 PG 383  
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 09-12-2008  
The parties and their addresses are:

**GRANTOR:** BUILDING DREAMS CONSTRUCTION, LLC, A MISSISSIPPI LIMITED LIABILITY COMPANY  
3326 GOODMAN RD E  
SOUTHAVEN, MS 38672

**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 08-20-2007  
and recorded on 08-23-2007. The  
Security Instrument was recorded in the records of DESOTO  
County, Mississippi at BOOK 2778 PAGE 203.  
The property  
is located in DESTOTO County at LOT 22 BAKERSFIELD SUBDIVISION, NESBIT, MS 38651

Described as:

INDEXING INSTRUCTIONS: LOT 22, SECTION A, BAKERSFIELD SUBD., SECTIONS 25 & 26, T2S, R7W, DESOTO  
COUNTY, MS

LOT 22, SECTION A, BAKERSFIELD SUBDIVISION, IN SECTION 25 & 26, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO  
COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 102, PAGE(S) 45, IN THE OFFICE OF THE  
CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

M&F  
510 Church Rd W  
SH

4

**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.) BUILDING DREAMS CONSTRUCTION, LLC

NOTE #488586011  
IN THE AMOUNT OF \$248,139.00  
MATURITY DATE 03-12-2009  
INTEREST RATE 6.25% FIXED

**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.

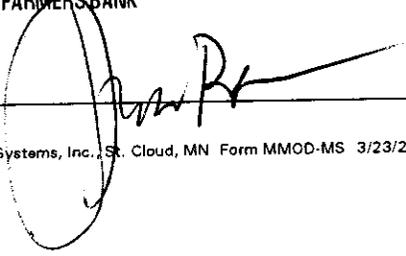
**SIGNATURES:** By signing below, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of the Modification.

**GRANTOR:** BUILDING DREAMS CONSTRUCTION, LLC

  
\_\_\_\_\_  
(Signature) WILLIAM E. SCHREINER, MEMBER (Date) 9.17.08

\_\_\_\_\_  
(Signature) (Date)

**LENDER:** MERCHANTS & FARMERS BANK

By   
\_\_\_\_\_  
DERICK BIGLANE

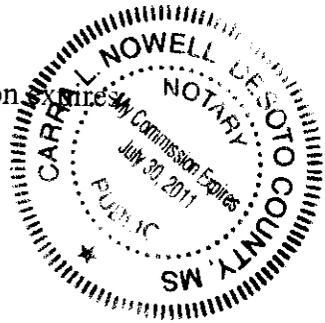
STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 17th day of September, 2008, within my jurisdiction, the within named William E. Schreiner, who acknowledged that he is a Member of Building Dreams Construction, LCC, a Mississippi limited liability company, and that for and on behalf of said limited liability company, and as its act and deed, he executed the above and foregoing instrument, after having been duly authorized so to do.

Cara L. Nowell  
Notary Public

My commission expires

\_\_\_\_\_



ACKNOWLEDGEMENT:

STATE OF Mississippi, COUNTY OF Desoto

Personally appeared before me, the undersigned authority in and for the said county and state, on this 23<sup>rd</sup> day of September, 2008, within my jurisdiction, the within named Derrick Biglane, who acknowledged that he is a vice president of Merchants & Farmers Bank, a Mississippi Banking Corporation, and that for and on behalf of the said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

My commission expires:



Vicky Gabor  
(Notary Public)