

This instrument prepared by and return to:
Shea Sisk Wellford, Esq.
Martin, Tate, Morrow & Marston, P.C.
6410 Poplar Ave., Suite 1000
Memphis, TN 38119-4843
(901) 522-9000

CROSS INDEX TO:
Deed of Trust Book 2428, Page 341
Deed of Trust Book 2428, Page 345
Deed of Trust Book 2485, Page 231
Deed of Trust Book 2591, Page 302
Deed of Trust Book 2939, Page 107
Deed of Trust Book 2945, Page 479
Deed of Trust Book 2944, Page 66

SECOND MODIFICATION AND EXTENSION AGREEMENT

THIS MODIFICATION AND EXTENSION AGREEMENT (the "Agreement") is made and entered into as of the 31st day of October, 2008, by and between CHAMBERLAIN AND MCCREERY INC., a Tennessee corporation (the "Borrower"), COMMERCIAL BANK AND TRUST COMPANY ("Lender") and DOGWOOD PROPERTIES, LLC, a Tennessee limited liability company ("Dogwood") and is joined herein by PHILIP C. CHAMBERLAIN, II and JON E. MCCREERY (the "Guarantors").

RECITALS:

A. Lender is the owner and holder of the following certain promissory notes and related deeds of trust and loan documents:

1. That certain Promissory Note originally dated March 9, 2006, from Borrower to Lender in the original principal amount of One Million Three Hundred Thousand Dollars and No/100 (\$1,300,000.00), as modified by Modification Agreement dated October 16, 2006, increasing the principal indebtedness to \$1,412,000.00. The Modification Agreement was recorded in Book 2591, Page 302, of the Office of the Chancery Clerk of DeSoto County, Mississippi. Said note was renewed and/or modified by (a) renewal note dated March 1, 2007, extending the maturity to September 1, 2007, (b) renewal note dated September 1, 2007, extending the maturity date to March 1, 2008, (c) renewal note dated March 1, 2008, extending the maturity date to September 1, 2008, (d) release of Lot 106 in connection with transfer of title of Lot 106 to Dogwood Properties, LLC and execution of a Deed of Trust by Dogwood Properties, LLC recorded at Book 2945, Page 479 in the Office of the Chancery Court of DeSoto County, Mississippi, and (e) a Modification and Extension Agreement dated July 30, 2008 extending the maturity date to October 1, 2008 that was recorded in Book 2939, Page 107 of the Office of the Chancery Court of DeSoto County, Mississippi (as modified, extended and renewed, the "Williams Brooke Construction Note"). The Williams Brooke Construction Note is secured by that certain Deed of Trust of record at Book 2428, Page 345, in said Chancery Office (Lots 2, 13, 103 and 104 Williams Brooke Subdivision, as more particularly described in said Deed of Trust).

2. That certain Promissory Note originally dated March 9, 2006, from Borrower to Lender in the original principal amount of Four Hundred Eighty-Four Thousand Dollars and No/100 (\$484,000.00), as renewed and/or modified by (a) renewal note dated March 1, 2007, extending the maturity date to September 1, 2007, (b) renewal note dated September 1, 2007, extending the maturity date to March 1, 2008, reflecting the paydown of the principal balance to Three Hundred Eighty Seven Thousand Two Hundred and No/100 Dollars (\$387,200.00) and related releases of Lot 107 and Lot 15, (c) renewal note dated March 1, 2008, extending the

Murphy DeZonia Fd

maturity date to September 1, 2008, and (d) a Modification and Extension Agreement dated July 30, 2008 extending the maturity date to October 1, 2008 that was recorded in Book 2939, Page 107 of the Office of the Chancery Court of DeSoto County, Mississippi (as modified, extended and renewed, the "Williams Brooke Multiple Lot Note"). The Williams Brooke Lot Note is secured by that certain Deed of Trust of record at Book 2428, Page 341, in said Chancery Clerk's Office (Lots 16, 17, 21, 64, 65, 66, 67 and 105 Williams Brooke Subdivision, as more particularly described in said Deed of Trust).

3. That certain Promissory Note originally dated May 23, 2006, from Borrower to Lender in the original principal amount of Six Hundred Twelve Thousand Dollars and No/100 (\$612,000.00), as renewed and/or modified by (a) renewal note dated June 1, 2007, extending the maturity date to December 1, 2007, (b) renewal note dated December 1, 2007, extending the maturity date to June 1, 2008, and reflecting the paydown of the principal balance to Four Hundred Four Thousand and No/100 Dollars (\$404,000.00) and the related release of Lot 48, (c) release of Lot 52 in connection with the transfer of title of Lot 52 to Dogwood Properties, LLC and execution by Dogwood Properties, LLC of a Deed of Trust recorded at Book 2944, Page 66 of the Office of the Chancery Court of DeSoto County, Mississippi, and (d) a Modification and Extension Agreement dated July 30, 2008 extending the maturity date to October 1, 2008 that was recorded in Book 2939, Page 107 of the Office of the Chancery Court of DeSoto County, Mississippi (as modified, extended and renewed, the "Cherry Tree Park Construction Note"). The Cherry Tree Park Construction Note is secured by that certain Deed of Trust of record in Book 2485, Page 231, in said Chancery Clerk's Office (Lots 1, 2, 5, 46, 47 and 51 Cherry Tree Park South Subdivision, as more particularly described in said Deed of Trust).

4. That certain Promissory Note originally dated May 23, 2006, from Borrower to Lender in the original principal amount of Two Hundred Twenty Thousand Dollars and No/100 (\$220,000.00), as renewed and/or modified by (a) renewal note dated June 1, 2007, extending the maturity date to December 1, 2007 (b) renewal note dated December 1, 2007, extending the maturity date to June 1, 2008 and (c) a Modification and Extension Agreement extending the maturity date to October 1, 2008 that was recorded in Book 2939, Page 107 of the Office of the Chancery Court of DeSoto County, Mississippi (as modified, extended and renewed, the "Cherry Tree Park Multiple Lot Note"). The Cherry Tree Park Lot Note is secured by the Deed of Trust of record in Book 2485, Page 231, in said Chancery Clerk's Office (Lots 1, 2, 5, 46, 47 and 51 Cherry Tree Park South Subdivision, as more particularly described in said Deed of Trust).

5. That certain Promissory Note dated July 30, 2008 from Borrower to Lender in the original principal amount of Thirty Thousand Dollars and No/100 (\$30,000.00) (the "Plover Property Note") executed in connection with that certain Modification and Extension Agreement dated July 30, 2008 and that was recorded in Book 2939, Page 107 of the Office of the Chancery Court of DeSoto County, Mississippi. The Plover Property Note is secured by that certain Third Party Pledge Agreement dated July 30, 2008 (the "Third Party Pledge") and executed by Dogwood and that certain Deed of Trust of record at Instrument No. 08106911 in the Register's Office of Shelby County, Tennessee (Lot 393, Section J, Cedarwood Subdivision as more particularly described in said Deed of Trust and **EXHIBIT A**).

The Williams Brooke Construction Note, the Williams Brooke Multiple Lot Note, the Cherry Tree Park Construction Note, the Cherry Tree Park Multiple Lot Note and the Plover Property Note are hereby each and collectively referred to as the "Notes." All references herein to "Deed of Trust" or "Deeds of Trust" shall mean each and collectively the Deeds of Trust set forth in the Recitals above, as they may be modified from time to time.

B. The Notes matured October 1, 2008.

C. Borrower failed to pay the principal and interest due under the Notes on October 1, 2008 and is in default under the terms of the Notes.

D. Borrower has requested and Lender has agreed to certain modifications and extensions to the Notes.

E. Lender and Borrower agree that all modifications made herein shall apply to all other documents securing or evidencing the Notes, including each respective Deed of Trust and the Third Party Pledge (collectively, the "Documents").

NOW, THEREFORE, in consideration of the premises as set forth herein, the mutual covenants and agreements hereinafter set out, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Incorporation of Recitals. The Recitals set forth above are incorporated herein by reference as if set forth fully herein.

2. Acknowledgment of Debt. It is hereby acknowledged that the outstanding principal balance due under the Notes as of October 1, 2008 is as follows:

A. Williams Brooke Construction Note: \$646,178.59;

B. Williams Brooke Lot Note: \$387,199.98;

C. Cherry Tree Park Construction Note: \$193,060.00;

D. Cherry Tree Park Lot Note: \$220,000.00; and

E. Plover Property Note: \$30,000.00.

3. Reinstatement; Extension of Maturity Date; Real Property Taxes. Lender hereby acknowledges that the Borrower is no longer in default except with respect to the payment of certain real property taxes and that the Notes are reinstated. The maturity dates as set forth in the Notes are hereby extended to April 1, 2009. All references to "Maturity Date" in the Notes, Deeds of Trust and Documents shall hereafter be April 1, 2009. The parties acknowledge that real property taxes are due and owing on certain of the properties pledged as collateral. Lender agrees that it will forbear from declaring a default based upon the non-payment of said taxes until the earlier of (i) April 1, 2009 or (ii) receipt of notice that a taxing authority is enforcing its lien or taking any action with regard to the non-payment of said taxes. Upon the occurrence of either 3(i) or 3(ii), Lender may assert any and all of its rights under the Notes, Deeds of Trust and other Documents with respect to the failure to pay said taxes.

4. Modification of Interest Rate. The rate of interest payable on the outstanding indebtedness under the Notes from July 1, 2008 to April 1, 2009 shall be two percent (2%) per annum, contingent upon payment being made on October 31, 2008 as specified in paragraph 5. If the payment is not made on October 31, 2008 as specified in paragraph 5, then the interest rate payable on the outstanding indebtedness from July 1, 2008 to October 31, 2008 shall not be modified and the rate of interest payable on the outstanding indebtedness under the Notes after October 31, 2008 shall be the maximum rate allowed by law. After maturity or upon any default, interest payable under the Notes after shall be the maximum rate allowed by law.

5. Payment of Interest. Borrower shall pay the accrued interest under the notes from July 1, 2008 through September 30, 2008, which totals \$ 7,442.86 (the "Past Due Interest"), by certified check on or before 12:00 p.m. Central Standard Time on October 31, 2008, which is an absolute condition precedent to Lender's modification of the applicable interest rate for the July 1, 2008 to October 31, 2008 period. Borrower shall pay the accrued interest under the Notes from October 1, 2008 to October 31, 2008 on or before November 15, 2008. Borrower shall pay the accrued interest under the Notes from November 1, 2008 through April 1, 2009 in monthly installments beginning on December 1, 2008 and on the 1st day of each month thereafter to and including April 1, 2009. Failure to pay the Past Due Interest or otherwise pay interest as set forth in this paragraph shall be a default under the Notes.

6. Additional Collateral. Additional Collateral. Dogwood shall provide Lender with additional collateral to secure the Notes by executing Deeds of Trust and all other necessary documents to provide Lender with a security interest (limited to the following amounts where an amount is indicated) in the following properties:

Property	Mortgage Holder	Amount
1687 Magnolia Farms Cordova, TN 38016	Renasant Bank	\$25,000.00
1544 Beringer Memphis, TN 38018	M&F Bank	\$30,000.00
436 Griffin Memphis, TN 38018	Paragon Bank	\$10,000.00
4657 Dylan Valley Bartlett, TN 38135	Bancorp South	\$40,000.00
4723 Dylan Valley Bartlett, TN 38135	Bank Plus	\$35,000.00
4731 Ravencrest Bartlett, TN 38135	Bank Plus	\$40,000.00

9426 Afton Grove
Cordova, TN 38016

Region Bank

\$20,000.00

Dogwood represents and warrants to Lender that the properties described above are encumbered only by the first mortgage of the banks set forth above.

7. Lender's Commitments. Lender had committed to loan certain amounts exceeding the amount outstanding under certain of the Notes, including but not limited to, the loans for construction on Lots 13, 103 and 104 that are part of the Williams Brooke Construction Note. The parties acknowledge and agree as a result of Borrower's default, Lender has no obligation to providing any additional funds to Borrower under any of the Notes, including but not limited to the Williams Brooke Construction Note. The parties agree that Lender is not obligated to provide Borrower any further funds under any of the Notes and nothing in this Agreement shall require Lender to provide Borrower any funds under the Notes, notwithstanding anything contained in the commitment letters, Notes, Deeds of Trust or other Documents to the contrary.

8. Cure Provision. Notwithstanding anything contained in the commitment letters, Notes, Deeds of Trust or other Documents to the contrary, in the event of any default by Borrower in the payment of any sums due under the terms of any of the Documents, or the performance of any of the terms or conditions contained in any of the Documents, Lender shall, prior to any acceleration of any of the indebtedness evidenced by or secured by said Documents, give written notice to Borrower of default. Such notice shall specify: (a) the default; (b) the action required to cure such default; and (c) a date, not less than fifteen (15) days from the date the notice is given to Borrower, by when the default must be cured to avoid acceleration. Any such notice shall be sent to Borrower via certified mail, return receipt requested at the following address, or such other address as Borrower may designate by written notice to Lender:

Chamberlain and McCreery, Inc.
Attention: Philip C. Chamberlain, Vice-President
8195 New Dexter Road, Suite 110
Cordova, TN 38016

With a copy to:
J. Michael Murphy, Attorney
6389 Quail Hollow Road, Suite 102
Memphis, TN 38120

9. Releases: Dogwood has pledged certain properties as additional collateral to Lender pursuant to paragraph 6 above and an amount is reflected therein as Lender's security interest for each particular property. In the event Dogwood (i) makes a payment of principal in addition to any principal amount then due, (ii) specifies that the additional principal payment is being made for the release of Lender's lien for the particular property, and (iii) makes the payment in the full amount of Lender's lien for that particular piece of property, then Lender

agrees to release the property for which the additional principal payment was made from the lien of the deed of trust given by Borrower as additional collateral. Lender may apply the additional principal payment to any indebtedness of Borrower or Dogwood as it determines in its sole discretion. If the aggregate total principal indebtedness owed to Lender under the Notes as shown in paragraph 2 above (the "Aggregate Indebtedness") is reduced by fifty percent (50%), then the amount required to obtain releases of the properties pledged as additional collateral shall thereafter be reduced by the percentage by which Borrower reduces the Aggregate Indebtedness below fifty percent (50%).

10. Miscellaneous Provisions.
- A. Any provision in the Notes, Deeds of Trust and Documents which are inconsistent with the provisions of this Agreement are hereby modified and amended to conform herewith, and as so modified and amended, each and all of such provisions are hereby ratified, approved and confirmed in all respects.
 - B. In all other respects, the Notes, Deeds of Trust and Documents remain unchanged and are hereby ratified by the parties.
 - C. Nothing herein shall be deemed to be a novation, or a release or discharge of the Borrower, any security for the Notes, Deeds of Trust, Documents or any other guaranty or pledge of all or any part of the obligations evidenced by the Notes, Documents and/or secured by the Deeds of Trust.
 - D. A breach of this Agreement shall be considered a default under the Notes. Borrower hereby acknowledges and agrees that any further default by Borrower under any obligation of Borrower to Lender, including without limitation, as set forth in the Notes, Deeds of Trust, Documents or any other agreement between Borrower and Lender or document signed by Borrower, shall entitle Lender to pursue all rights and remedies of Lender under this Agreement, the Notes, the Deeds of Trust, the Documents and any other documents or agreements to which Borrower is a party, at law or in equity.
 - E. Each Deed of Trust is hereby modified to include the following provision: "The sale of any property at public outcry pursuant to the terms of a Deed of Trust may be done in part or parcels, or any portion thereof or in whole. The Trustee under the Deed of Trust may postpone sale of all or any portion of the property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement or subsequently noticed sale, and without further notice make such sale at the time fixed by the last postponement, or may, in its discretion, give a new notice of sale."
 - F. The payment and performance of certain of the undertakings and obligations of Borrower have heretofore been irrevocably and unconditionally guaranteed by Jon E. McCreery and Philip C. Chamberlain II pursuant to separate agreements of guaranty (each a "Guaranty") for the use and benefit of Bank. To that end, Jon E. McCreery and Philip C. Chamberlain, II join in the execution of this Agreement

to acknowledge, consent to and agree to the terms and conditions herein and do further hereby ratify and confirm their respective undertakings to guarantee the payment and performance of the undertakings and obligations of Borrower, and do hereby acknowledge and agree that each Guaranty shall continue in full force and effect in accordance with all of its terms, provisions, undertakings, and obligations. Dogwood has executed a Third Party Pledge Agreement and acknowledges and agrees that the Third Party Pledge shall continue in full force and effect in accordance with its terms. This Agreement does not discharge any of the obligors, sureties, pledgors, endorsers or guarantors of the Notes and all rights of the Lender against any or all of the same are hereby expressly reserved.

- G. The terms of this Agreement shall be binding upon and inure to the benefit of the parties hereto, their successors, transferees and assigns.
- H. This Agreement may be executed in multiple or separate counterparts, each of which shall constitute an original, and together all of such counterparts shall constitute a single binding instrument. Signature pages may be detached from multiple separate counterparts and attached to a single counterpart so that all signature pages are physically attached to the same document. . Separate counterpart agreements may be filed in different jurisdictions.
- I. This Agreement contains the entire agreement of the parties hereto with respect to the subject matter hereof.

[SIGNATURES ON FOLLOWING PAGES]

**COUNTERPART SIGNATURE PAGE TO
SECOND MODIFICATION AND EXTENSION AGREEMENT
BETWEEN
CHAMBERLAIN AND MCCREERY, INC., as Borrower
And
COMMERCIAL BANK AND TRUST COMPANY, as Lender
And
DOGWOOD PROPERTIES, LLC
DATED AS OF OCTOBER 31st, 2008**

IN WITNESS WHEREOF, the undersigned have caused the execution of this Second Modification and Extension Agreement by its duly authorized officers as of the date first set forth above.

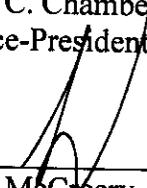
BORROWER:

CHAMBERLAIN AND MCCREERY, INC.
a Tennessee corporation

By:


Philip C. Chamberlain, II
Its Vice-President

By:


Jon E. McCreery
Its President

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, the undersigned Notary Public in the state and county aforesaid, personally appeared PHILIP C. CHAMBERLAIN, II, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged himself to be the VICE PRESIDENT OF CHAMBERLAIN AND MCCREERY, INC., a Tennessee corporation, the within named bargainer, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such Vice President.

WITNESS my hand and official seal at office this 5th day of November, 2008.

NOTARY PUBLIC



My Commission Expires
1-10-12

My commission expires: 1/10/12

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, the undersigned Notary Public in- the state and county aforesaid, personally appeared JON E. MCCREERY with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged himself to be the PRESIDENT OF CHAMBERLAIN AND MCCREERY, INC., a Tennessee corporation, the within named bargainer, and that he as such President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such President.

WITNESS my hand and official seal at office this 5th day of November, 2008.

NOTARY PUBLIC



My Commission Expires
1-10-12

My commission expires: 1/10/12

COUNTERPART SIGNATURE PAGE TO
SECOND MODIFICATION AND EXTENSION AGREEMENT
BETWEEN
CHAMBERLAIN AND MCCREERY, INC., as Borrower
And
COMMERCIAL BANK AND TRUST COMPANY, as Lender
And
DOGWOOD PROPERTIES, LLC
DATED AS OF OCTOBER 31st, 2008

IN WITNESS WHEREOF, the undersigned has caused the execution of this Second Modification and Extension Agreement by its duly authorized officer as of the date first set forth above.

LENDER:

COMMERCIAL BANK AND TRUST COMPANY

By: Lynda S. Smith
Name: Lynda S. Smith
Its: Senior Vice President

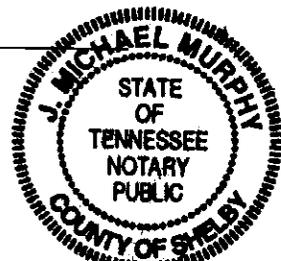
STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned, a Notary Public within and for said State and County, duly commissioned and qualified, Lynda S. Smith, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged him/herself to be the Sr. Vice-President of COMMERCIAL BANK AND TRUST COMPANY, the within named bargainer, and that he as such Sr. Vice-President being authorized so to do, executed the foregoing instrument, for the purposes therein contained by signing the name of the corporation by him/herself as such officer.

WITNESS my hand and official seal at office this 31st day of October, 2008.

J. Michael Murphy
NOTARY PUBLIC

My commission expires: 1/10/12

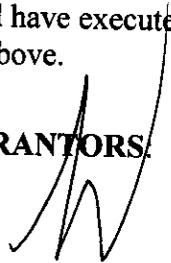


My Commission Expires
1-10-12

**COUNTERPART SIGNATURE PAGE TO
SECOND MODIFICATION AND EXTENSION AGREEMENT
BETWEEN
CHAMBERLAIN AND MCCREERY, INC., as Borrower
And
COMMERCIAL BANK AND TRUST COMPANY, as Lender
And
DOGWOOD PROPERTIES, LLC
DATED AS OF OCTOBER 31st, 2008**

IN WITNESS WHEREOF, the undersigned have executed this Second Modification and Extension Agreement as of the date first set forth above.

GUARANTORS:



Jon E. McCreery



Philip C. Chamberlain, II

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned, a Notary Public within and for said State and County, duly commissioned and qualified, JON E. MCCREERY, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, to be the person described in and who executed the foregoing instrument and who acknowledged the execution of the same to be his full act and deed.

WITNESS my hand and official seal at office this 5th day of November, 2008.

NOTARY PUBLIC



My Commission Expires
1-10-12

My commission expires: 4/10/12

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned, a Notary Public within and for said State and County, duly commissioned and qualified, PHILIP C. CHAMBERLAIN, II, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, to be the person described in and who executed the foregoing instrument and who acknowledged the execution of the same to be his full act and deed.

WITNESS my hand and official seal at office this 5th day of November, 2008.

NOTARY PUBLIC



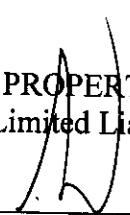
My Commission Expires
1-10-12

My commission expires: 4/10/12

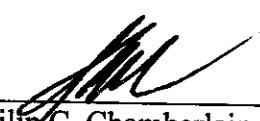
**COUNTERPART SIGNATURE PAGE TO
SECOND MODIFICATION AND EXTENSION AGREEMENT
BETWEEN
CHAMBERLAIN AND MCCREERY, INC., as Borrower
And
COMMERCIAL BANK AND TRUST COMPANY, as Lender
And
DOGWOOD PROPERTIES, LLC
DATED AS OF OCTOBER ~~21~~²³, 2008**

IN WITNESS WHEREOF, the undersigned has caused the execution of this Second Modification and Extension Agreement by its duly authorized officer and members as of the date first set forth above.

DOGWOOD PROPERTIES, LLC
a Tennessee Limited Liability Company

By: 

Jon E. McCreery
Chief Manager and Member

By: 

Philip C. Chamberlain
Member

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned, a Notary Public, JON E. MCCREERY, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledges himself to be the CHIEF MANAGER and MEMBER of DOGWOOD PROPERTIES, LLC, the within named bargainor, a limited liability company, and that he is Chief Manager and Member, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the limited liability company by himself as such Chief Manager and Member.

WITNESS my hand and official seal at office this 5th day of November, 2008.

NOTARY PUBLIC



My commission expires: 7/10/12

STATE OF TENNESSEE
COUNTY OF SHELBY

My Commission Expires
1-10-12

Personally appeared before me, the undersigned, a Notary Public, PHILIP C. CHAMBERLAIN, II, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledges himself to be a MEMBER of DOGWOOD PROPERTIES, LLC, the within named bargainor, a limited liability company, and that he is a Member, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the limited liability company by himself as such Member.

WITNESS my hand and official seal at office this 5th day of November, 2008.

NOTARY PUBLIC



My commission expires: 7/10/12

My Commission Expires
1-10-12

EXHIBIT "A"

Lot 393, Section J, CEDARWOOD SUBDIVISION, as shown on plat of record in Plat Book 54, Page 48, in the Register's Office of Shelby County, Tennessee, reference to which plat is hereby made for a more particular description of said property.

PROPERTY ADDRESS: 5351 Plover Drive
Memphis, TN 38127

