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DESOTO COUNTY, MS
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This document was prepared by Community Bank, NA, 475 E Commerce St, Hernando, Mississippi 38632

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is February 4, 2009. The parties and their addresses are:

GRANTOR:

JENNIFER BOWLAN
5495 Plum Tree Cv
Southaven, MS 38671-9377

SHAWN HELLUMS
8810 Cypress Cv
Southaven, MS 38671-2720

TRUSTEE:

RICHARD EXLEY
6465 North Quail Hollow
Memphis, TN 38120

LENDER:

COMMUNITY BANK, N.A.
Organized and existing under the laws of the United States of America
6465 N Quail Hollow
Suite 100
Memphis, TN 38120

1. BACKGROUND. Grantor and Lender entered into a security instrument dated 05/15/2001 and recorded on 05/21/2001 (Security Instrument). The Security Instrument was recorded in the records of DeSoto County, Mississippi at Book 1329, Page 699.

2. INDEXING INSTRUCTIONS. Section 33, T3S, R6W

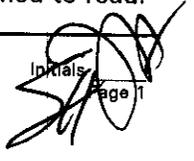
3. MODIFICATION. For value received, Grantor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Maximum Obligation Limit. The maximum obligation provision of the Security Instrument is modified to read:

Jennifer Bowlan
Mississippi Real Estate Modification
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Initials
Page 1


(1) **Maximum Obligation Limit.** The total principal amount secured by this Security Instrument at any one time will not exceed \$15,519.05. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

B. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) **Secured Debts.** The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) **Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 6487573, dated February 4, 2009, from Grantor to Lender, with a loan amount of \$15,519.05 and maturing on February 11, 2013.

(b) **All Debts.** All present and future debts from Grantor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) **Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

4. WARRANTY OF TITLE. Grantor warrants that Grantor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to irrevocably grant, bargain and sell the Property in trust to Trustee, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

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

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

GRANTOR:


Jennifer Bowlan

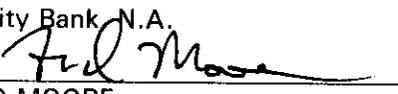
Individually


Shawn Hellums

Individually

LENDER:

Community Bank N.A.

By 

FORD MOORE

ACKNOWLEDGMENT.

(Individual)

State Mississippi OF Desoto County OF Desoto ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4th day of Feb., 2009, within my jurisdiction, the within named Jennifer Bowlan, and Shawn Hellums, who acknowledged that he/she/they executed the above and foregoing instrument.

My commission expires:

Stephanie Eldridge
(Notary Public)



(Lender Acknowledgment)

State Mississippi OF Desoto County OF Desoto ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 4th day of Feb., 2009, within my jurisdiction, the within named FORD MOORE, who acknowledged that he/she/they is/are 1st Vice President of Community Bank, N.A., a corporation, and that for and on behalf of the said corporation, and as its act and deed he/she/they executed the above and foregoing instrument, after first having been duly authorized so to do.

My commission expires:

Stephanie Eldridge
(Notary Public)



Initials
[Signature]