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This document was prepared by Community Bank, North Mississippi, 6464 N. Quail Hollow, Ste 100, Memphis, Tennessee 38120, (901) 309-3753

Return To: Loan Administration, Community Bank, North MS, 475 East Commerce Street, Hernando, MS 38632

INDEXING INSTRUCTIONS. Section 10, Township 2 South, Range 6 West, Plat Book 99, Pages 17-19

Lot 26, Phase 11, Section B, Wesson Heights S/D,
4783 Wesson Heights Dr, Olive Branch, Desoto Co, MS 38654

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is June 8, 2010. The parties, their addresses and phone numbers are:

GRANTOR:

WILLIAM T PARKER JR
5335 County Line Rd
Coldwater, MS 38618

TRUSTEE:

THOMAS J. KING
P.O. Box 270
Amory, MS 38821

LENDER:

COMMUNITY BANK, NORTH MISSISSIPPI
Organized and existing under the laws of Mississippi
P. O. Box 270
Amory, MS 38821
Telephone: 662-256-8461

1. BACKGROUND. Grantor and Lender entered into a security instrument dated 05/01/2009 and recorded on 05/21/2009 (Security Instrument). The Security Instrument was recorded in the

records of Desoto County, Mississippi at Book 3,034; Page 14 and covered the following described Property:

Lot 26, Phase II, Section "B", Wesson Heights, located in Section 10, Township 2 South, Range 6 West, Desoto County, Mississippi, as recorded in Plat Book 99, Pages 17-19, in the Office of the Chancery Clerk of Desoto County, Mississippi.

The property is located in Desoto County at 4783 Wesson Heights Drive, Olive Branch, Mississippi 38654.

2. 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:

(1) **Maximum Obligation Limit.** The total principal amount secured by this Security Instrument at any one time will not exceed \$196,593.00. 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. 6620496, dated June 8, 2010, from Grantor to Lender, with a loan amount of \$196,593.00 and maturing on June 10, 2011.

(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. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

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

3. **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.

4. **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.

5. **ADDITIONAL TERMS.** No Longer Line of Credit

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:
William T Parker JR
~~William T Parker JR~~
Individually

LENDER:
Community Bank, North Mississippi
By *[Signature]*

ACKNOWLEDGMENT.

(Individual)

State OF Mississippi, County OF Desoto ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 8th day of June, 2010, within my jurisdiction, the within named William T Parker JR, who acknowledged that he/she/they executed the above and foregoing instrument.

My commission expires:
5-15-14

Leigh Anne Young
(Notary Public)



(Lender Acknowledgment)

State OF Mississippi, County OF Osoto ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 8th day of June, 2010, within my jurisdiction, the within named, who acknowledged that he/she/they is/are President, Osoto County of Community Bank, North Mississippi, 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:

5-15-14

Leigh Anne Young
(Notary Public)

