

10/14/10 11:17:23
DK T BK 3,227 PG 662
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RECORDATION REQUESTED BY:

Southern Bancorp Bank, Southaven Office, 5699 Getwell Road, Bldg. G-3, Southaven, MS 38672

WHEN RECORDED MAIL TO:

Southern Bancorp Bank, Southaven Office, 5699 Getwell Road, Bldg. G-3, Southaven, MS 38672

FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

Tina C. Sommer, Lending Assistant
Southern Bancorp Bank
5699 Getwell Road, Bldg. G-3
Southaven, MS 38672
(662) 772-5101

INDEXING INSTRUCTIONS: _____

MODIFICATION OF DEED OF TRUST



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THIS MODIFICATION OF DEED OF TRUST dated September 18, 2010, is made and executed between **PETER U VRANKEN**, whose address is 250 RIVER BIRCH TRAI, SOUTHAVEN, MS 38671-0000 and **TRACY F VRANKEN**, whose address is 250 RIVER BIRCH TRAIL, SOUTHAVEN, MS 38671-0000 ("Grantor") and Southern Bancorp Bank, whose address is Southaven Office, 5699 Getwell Road, Bldg. G-3, Southaven, MS 38672 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 18, 2007 (the "Deed of Trust") which has been recorded in DeSoto County, State of Mississippi, as follows:

A Deed of Trust showing the Lender Name of First Bank of the Delta, National Association recorded September 19, 2007 in Record Book 2,791 Page 710, in the Office of the Chancery Clerk of DeSoto County, Mississippi. First Bank of the Delta subsequently changed to Southern Bancorp Bank, N.A., and was purchased by Southern Bancorp Bank.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DeSoto County, State of Mississippi:

Lot 82, Section C, Morrow Crest North Subdivision, in Section 35, Township 2 South, Range 8 West, DeSoto County,

Southern Bancorp
5699 Getwell Ste 3
Southaven 38672

**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 70000112

Page 2

Mississippi, as per plat thereof recorded in Plat ^{Book} 87, Page 1, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The Real Property or its address is commonly known as Hernando, MS 38632.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

The maturity date of the Deed of Trust and the Note that is referenced in the original Deed of Trust described above is changed to September 18, 2015.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 18, 2010.

GRANTOR:

x Peter U. Vranken
PETER U VRANKEN

x Tracy F. Vranken
TRACY F VRANKEN

LENDER:

SOUTHERN BANCORP BANK

x John H. Cunningham
John H. Cunningham, Senior Vice President

Southern Bancorp
5699 Getwell Rd Ste 3
Southaven MS 38672

**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 70000112

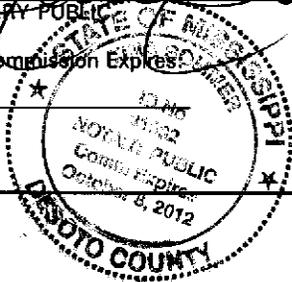
Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Mississippi)
) SS
COUNTY OF De Soto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 12/14 day of September, 2010, within my jurisdiction, the within named **PETER U VRANKEN and TRACY F VRANKEN**, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

[Signature]
NOTARY PUBLIC
My Commission Expires: _____

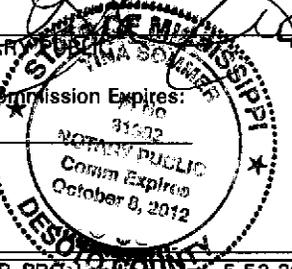


LENDER ACKNOWLEDGMENT

STATE OF Mississippi)
) SS
COUNTY OF De Soto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 12/14 day of September, 2010, within my jurisdiction, the within named **John H. Cunningham**, who acknowledged that (he)(she) is **Senior Vice President of Southern Bancorp Bank** and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do.

[Signature]
NOTARY PUBLIC
My Commission Expires: _____



*Southern Bancorp
5699 Getwell Ste 3
Southaven MS 38672*