

2/15/11 9:21:52  
DK W BK 652 PG 112  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

2/24/11 10:11:01  
DK T BK 3-276 PG 601  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

\*Being re-recorded to correct the cover page

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### RECORDING COVER SHEET

Prepared by:  
IberiaBank Mortgage Company  
6253 Goodman Road  
Olive Branch, MS 38654  
662-895-2008

Return to:  
\* First National Title, LLC,  
6880 Cobblestone Blvd., Ste. 2,  
Southaven, MS 38672  
662-892-6536

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

~~XXXXXXXXXXXX~~

#### LOAN MODIFICATION AGREEMENT

TRUSTOR: HONG P CHURCH  
2151 CRESENT LANE  
SOUTHAVEN, MS 38672  
PHONE: 901-351-4664 / None

LENDER: IBERIABANK MORTGAGE COMPANY, MERS, INC.  
6253 GOODMAN ROAD  
OLIVE BRANCH, MS 38654  
PHONE: 662-895-2006

#### INDEXING INSTRUCTIONS:

LOT 6, SECTION A, ANSLEY PARK SUBDIVISION, IN SECTION 21, TOWNSHIP  
1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT  
THEREOF RECORDED IN PLAT BOOK 74, PAGES 26-27, IN THE OFFICE OF THE  
CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

FILE #: S17875

Recording Requested by		
IberiaBank Mortgage Company		
6253 Goodman Road		
Olive Branch, MS 38654		
AND WHEN RECORDED MAIL TO:		DK T BK 3,276 PG 602
IberiaBank Mortgage Company		
6253 Goodman Road Ste. C		
Olive Branch, MS 38654		
Loan Number: 229151697		Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

Lenders Loan Number: 10091041  
 MIN: 100140900000774364      MERS Phone: 1-888-679-6377

This Loan Modification Agreement (the "Agreement"), made this 1<sup>st</sup> day of February, 2011, between Hong P. Church (the "Borrowers") and IberiaBank Mortgage Company, **Mortgage Electronic Registration Systems, Inc.** (Mortgagee) amends and supplements the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated December 14, 2010 **and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors, P.O Box 2026, Flint, Michigan 48501 – 2026** and recorded in Book 3259, at pages (s) 156, of the County of DeSoto, State of Mississippi, ("the Security Instrument), and covering the real property specifically describe as follows:

See Attached Exhibit "A"

This property is more commonly known as: **2151 Crescent Lane, Southaven, MS 38672**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

**Maturity date to the 1<sup>st</sup> of January 2041**

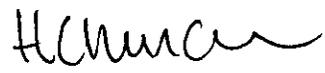
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Revision Date 11/10

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and **IberiaBank Mortgage Company** shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

**IberiaBank Mortgage Company**

  
Rachel Farabee, Underwriter

  
\_\_\_\_\_  
Hong P. Church

**Mortgage Electronic Registration Systems, Inc.**

  
\_\_\_\_\_  
Sharon Farris, Vice President

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

\_\_\_\_\_ [Space Below This Line For State Specific Acknowledgments] \_\_\_\_\_

STATE OF MISSISSIPPI )  
 )  
COUNTY OF DESOTO ) SS.

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared **Hong P. Church**, or proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 1<sup>st</sup> day of February, 2011.



Rebecca L. Romedy  
Notary Public

STATE OF MISSISSIPPI )  
 )  
COUNTY OF DESOTO ) SS.

On this 1<sup>st</sup> day of February, 2011, before me, Rebecca Romedy, Notary Public, personally appeared Rachel Farabee, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Rebecca Romedy  
Notary Public

Commission Expires:

\_\_\_\_\_



STATE OF MISSISSIPPI

)  
)  
)

DK T BK 3,276 PG 605

COUNTY OF DESOTO

SS.

On this 1<sup>st</sup> day of February, 2011, before me, **Rebecca Rometry**, Notary Public, personally appeared Sharon Farris, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that **she** executed the same in his authorized capacity, and that by **her** signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

*Rebecca Rometry*  
Notary Public

Commission Expires:

(SEAL)



**Exhibit "A"**

Lot 6, Section A, ANSLEY PARK SUBDIVISION, in Section 21, Township 1 South,  
Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 74,  
Pages 26-27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

**Parcel #: 1075-2102.0-00006.00**

**File #: S17875**