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me 4/18/11 9:40:32
DK T BK 3,293 PG 477
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RECORDATION REQUESTED BY:

Southern Bancorp Bank, Plaza Street Office, 425 Plaza, Helena-West Helena, AR 72390

WHEN RECORDED MAIL TO:

Southern Bancorp Bank, Plaza Street Office, 425 Plaza, Helena-West Helena, AR 72390

FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

Southern Bancorp Bank
425 Plaza
Helena-West Helena, AR 72390
(870) 816-1111

INDEXING INSTRUCTIONS: _____

MODIFICATION OF DEED OF TRUST



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THIS MODIFICATION OF DEED OF TRUST dated March 17, 2011, is made and executed between TOMMY L CALLAHAN and RAMONA G CALLAHAN, whose address is 2015 TALL TREES DR, HORN LAKE, MS 38637-4179 ("Grantor") and Southern Bancorp Bank, whose address is Plaza Street Office, 425 Plaza, Helena-West Helena, AR 72390 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated June 20, 2005 (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, N. A., recorded July 11, 2005 in Record Book 2,255, Page 585. Official Records of Desoto County, Mississippi. First Bank to the Delta, N. A. subsequently changed its name 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 208, Section E, Apple Creek North Subdivision, situated in Section 3, Township 2 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Pages 46-47, in the office of the Chancery Clerk of Desoto County, Mississippi.

*Southern Bancorp
6810 Crumpler * 200
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**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 70000000

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The Real Property or its address is commonly known as 2015 Tall Trees Drive, Horn Lake, MS 38637.

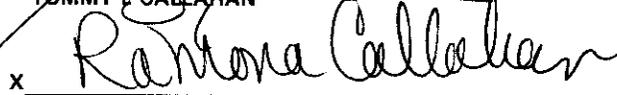
MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

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 May 17, 2011.

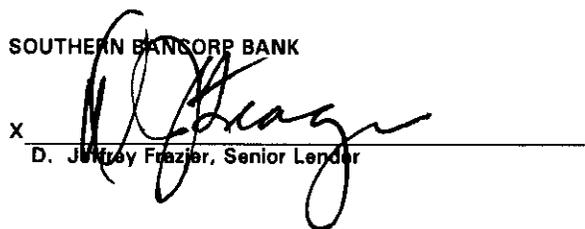
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender 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 MARCH 17, 2011.

GRANTOR:

x 
TOMMY L. CALLAHAN
x 
RAMONA G. CALLAHAN

LENDER:

SOUTHERN BANCORP BANK
x 
D. Jeffrey Frazier, Senior Lender

Southern Bancorp Bank
6810 Crumpler Blvd. Suite 200
Olive Branch, MS 38654

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 70000000

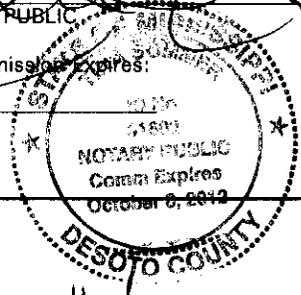
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Mississippi)
) SS
COUNTY OF Desoto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 8th day of April, 20 11, within my jurisdiction, the within named **TOMMY L CALLAHAN** and **RAMONA G CALLAHAN**, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

NOTARY PUBLIC
My Commission Expires:

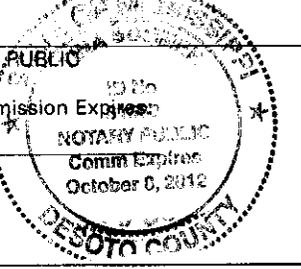


LENDER ACKNOWLEDGMENT

STATE OF Mississippi)
) SS
COUNTY OF Desoto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 8th day of April, 20 11, within my jurisdiction, the within named **D. Jeffrey Frazier**, who acknowledged that (he)(she) is **Senior Lender** 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.

NOTARY PUBLIC
My Commission Expires:



Southern Bancorp Bank
6810 Crumpler Blvd. Suite 200
Olive Branch, MS 38654