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INDEXING INSTRUCTIONS. NW 1/4 S2, T3S, R8W, DeSoto County, MS

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is May 2, 2011. The parties, their addresses and phone numbers are:

GRANTOR:

CHARLES G HILDEBRANT
379 Robertson Road South
Hernando, MS 38632
662-449-4493

JANET E HILDEBRANT
379 Robertson Road South
Hernando, MS 38632
662-449-4493

TRUSTEE:

CHRISTE` HARRIS LEACH
PO Box 71
Tupelo, MS 38802

LENDER:

FIRST FINANCIAL BANK
Organized and existing under the laws of Mississippi
700 North Robinson
Senatobia, MS 38668
Telephone: (662) 562-7290

1. BACKGROUND. Grantor and Lender entered into a security instrument dated May 12, 2006 and recorded on May 16, 2006 (Security Instrument). The Security Instrument was recorded in the records of Desoto County, Mississippi at Book 2472, Page 783 and covered the following described Property:

See attached Exhibit A

The property is located in Desoto County at 1590 Pine Tree Road, Hernando, Mississippi 38632.

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. 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. 2602671, dated May 2, 2011, from Grantor to Lender, with a loan amount of \$37,526.72 and maturing on May 5, 2016.

(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.

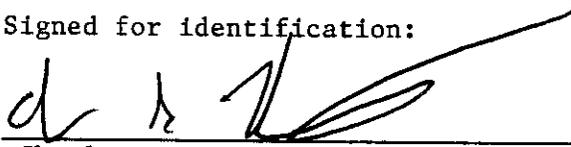
EXHIBIT 'A'

Description of a 3.0 Acre Lot in Part of the Northwest Quarter of Section 2; Township 3 South, Range 8 West, DeSoto County, Mississippi more particularly described as follows to-wit:

BEGINNING at the intersection of the center line of Pine Tree Road and the East line of the Northwest Quarter of Section 2, Township 3 South, Range 8 West; thence West 418.0 feet along the center of said road to a point in the West line of an existing 2.0 acre lot; thence North 40 feet to a point in the North right-of-way of said road and a point in the West line of said 2.0 acre lot, said point being the Point of Beginning of the following lot; thence North 2 deg. 27 min. East 240.0 feet along the West line of said 2.0 acre lot and the projection thereof to a point; thence North 88 deg. 00 min. West 550.0 feet to a point; thence South 2 deg. 27 min. West 240.0 feet to a point in the North right-of-way of said road; thence South 88 deg. 00 min. East 550. Feet to the Point of Beginning and containing 3.0 acres, more or less. All bearings are magnetic.

ALSO INCLUDED IN THIS CONVEYANCE IS ONE 1984 MANHATTAN 80' OVA 76' FLR x 14' 2 + 2 MOBILE HOME SERIAL NO. TWIMSCS14687.

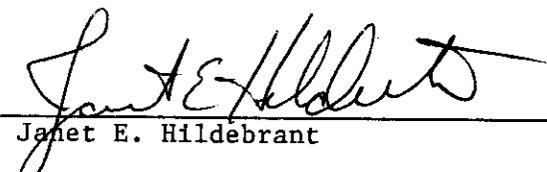
Signed for identification:



Charles G. Hildebrant

May 2, 2011

Date

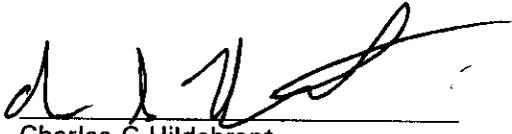


Janet E. Hildebrant

May 2, 2011

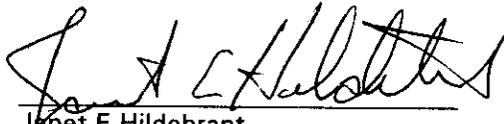
SIGNATURES. By signing, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of this Modification.

GRANTOR:



Charles G Hildebrant

Individually



Janet E Hildebrant

Individually

LENDER:

First Financial Bank



By David Mock 445262, Vice President

(Attest)

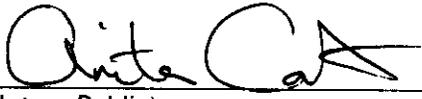
ACKNOWLEDGMENT.

(Individual)

State Mississippi OF Mississippi , County Tate OF Tate ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 2nd day of May, 2011, within my jurisdiction, the within named Charles G Hildebrant , and Janet E Hildebrant , who acknowledged that he/she/they executed the above and foregoing instrument.

My commission expires:


(Notary Public)



(Lender Acknowledgment)

State Mississippi OF Mississippi , County Tate OF Tate ss.

Personally appeared before me, the undersigned authority in and for the said county and state, on this 2nd day of May, 2011, within my jurisdiction, the within named David Mock 445262, who acknowledged that he/she/they is/are Vice President of First Financial Bank, 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:


(Notary Public)

