

10/31/11 11:20:49  
DK T BK 3,359 PG 460  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**RECORDATION REQUESTED BY:**  
REGIONS BANK, 201 MILAN PARKWAY, BIRMINGHAM, AL 35211

**WHEN RECORDED MAIL TO:**  
Regions Bank, Collateral Management, PO Box 12926, Birmingham, AL 35202

FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

SHANNON CHARLESTON  
REGIONS BANK  
201 MILAN PARKWAY  
BIRMINGHAM, AL 35211  
NA

INDEXING INSTRUCTIONS: Sec. 33, T-1-S, R-8-W, Desoto Co., MS



**MODIFICATION OF DEED OF TRUST**



\*DOC4750453733000000070001600650000000\*

2011212160959260

**THIS MODIFICATION OF DEED OF TRUST** dated October 18, 2011, is made and executed between CYNTHIA MARIE MCCUNE, A/K/A CYNTHIA CRAWFORD MCCUNE, whose address is 4250 RED OAKS DR, HORN LAKE, MS 38637; MICHAEL ALLEN MCCUNE, A/K/A MICHAEL MCCUNE, WIFE AND HUSBAND, whose address is 4250 RED OAKS DR, HORN LAKE, MS 38637 ("Grantor") and REGIONS BANK, whose address is 201 MILAN PARKWAY, BIRMINGHAM, AL 35211 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated November 19, 1999 (the "Deed of Trust") which has been recorded in DESOTO County, State of Mississippi, as follows:

In regard to that certain promissory note dated 11-19-1999, in the original principal sum of \$64,343.50 (the Original Note), and to secure the payment of the Original Note, Grantor made, executed and delivered that certain Deed of Trust or Mortgage of even date therewith and in the same principal sum as the Original Note, which deed of trust or mortgage is recorded in Book or Instrument number 1168, at Page (if applicable) 162 of the public records of DESOTO County, MS.

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

SEE EXHIBIT "A"

The Real Property or its address is commonly known as 6995 DUNBARTON DR, HORN LAKE, MS 38637.

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

**Extend Maturity Date to 10/18/2016.**

**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 OCTOBER 18, 2011.**

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MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 00000007000160065

GRANTOR:

X Cynthia Marie McCune  
CYNTHIA MARIE MCCUNE

X Michael Allen McCune  
MICHAEL ALLEN MCCUNE

LENDER:

REGIONS BANK

X A.J. Colton  
Authorized Officer  
A.J. Colton

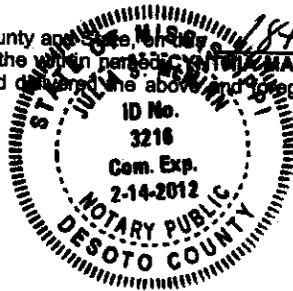
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ms )  
COUNTY OF Desoto ) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 08 day of Oct, 20 11, within my jurisdiction, the within named CYNTHIA MARIE MCCUNE and MICHAEL ALLEN MCCUNE, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Julia S. McMin  
NOTARY PUBLIC

My Commission Expires:  
2/14/12



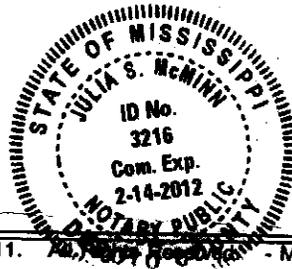
LENDER ACKNOWLEDGMENT

STATE OF Ms )  
COUNTY OF Desoto ) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 18 day of Oct, 20 11, within my jurisdiction, the within named A.J. Colton, who acknowledged that (he)(she) is VP of Banker of REGIONS BANK and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do.

Julia S. McMin  
NOTARY PUBLIC

My Commission Expires:  
2/14/12



82011102100159

**EXHIBIT "A"**

Lot 1768, Section E, DESOTO VILLAGE SUBDIVISION, in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 12, Pages 22-25, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This is the same property conveyed to CYNTHIA CRAWFORD MCCUNE by deed recorded under Book 264, Page 796 in said Clerk's Office.

DeSoto County tax assessor parcel ID number: 1 08 8 33 04 0 01768 00.

MCCUNE6995DUNBARTON

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