

WHEREAS, the Agreement and Security Instrument were originally executed by borrower and owner respectively, in favor of _____ ("Original Creditor"), and all right title and interest in and to the Agreement and Security Instrument were assigned by the Original Creditor to SunTrust Bank (or its predecessor in interest) by virtue of that certain Assignment recorded in the Recording State and County in Book _____, Page _____ or as Instrument Number _____;

AND

(Choose only one option)

WHEREAS, Borrower has requested an increase in the amount of the credit limit of the Agreement and Security Instrument and Bank has agreed to increase the credit limit, on the terms and conditions set forth herein; and

WHEREAS, Borrower has requested a decrease in the amount of the credit limit of the Agreement and Security Instrument and Bank has agreed to decrease the credit limit, on the terms and conditions set forth herein.

NOW THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), the parties mutual covenants and other good and valuable consideration, the receipt of which being here by acknowledged, the parties agree as follows:

1. Borrower acknowledges that the agreement and Security Instrument are due and payable in full without defense, adjustment or offset.

2. In order to evidence an increase or decrease in the credit line as contained in the Agreement, as contemplated hereby, the Agreement and Security Instrument are hereby amended to provide for an increase or decrease in the credit limit in the amount of \$7,300.00, which results in a new credit of \$22,700.00.

3. The Maximum Lien clause contained in the Security Instrument is hereby amended to reflect that the maximum principal amount that may be secured by the lien of the Security Instrument is increased or decreased to \$_____.

4. The Security Instrument and Agreement shall each remain in full force and effect in accordance with their terms, except as may be herein modified, and the Security Instrument shall continue to secure the payment of indebtedness incurred under the Agreement, as same may be amended, modified, renewed, or substituted for from time to time in the future, in the same manner and upon the same conditions. Any future modification may not necessitate the further modification of the Security Instrument; however; Bank shall not be obligated to agree to any extensions or further modifications in the future.

5. This is the complete agreement of the parties and may only be modified in writing, signed by both parties. The term Borrower shall include the plural, where the context requires.

IN WITNESS WHEREOF, the Authorized Agent(s) has hereunto set their hand and seal this 13TH day of APRIL, 2012.

SunTrust Bank

Thomas Butler
Witness: THOMAS BUTLER

By: Kathleen Frazier
KATHLEEN FRAZIER
As Its: VICE PRESIDENT

Kim Cahill
Witness: KIM CAHILL

By: Kimberly Demola
KIMBERLY DEMOLA
As Its: ASSISTANT VICE PRESIDENT



STATE OF FLORIDA)
CITY/COUNTY OF ORANGE)

PROBATE/ACKNOWLEDGEMENT

On this 13TH day of APRIL, 2012, before me, the undersigned Notary Public, personally appeared KATHLEEN FRAZIER and known to me to be the VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

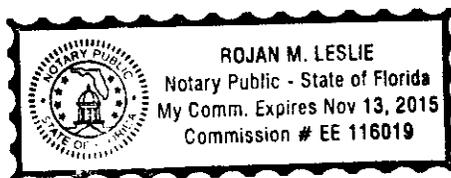
By: Rojan M. Leslie
ROJAN M. LESLIE

Residing at 7455 Chancellor Drive
Orlando, Florida 32809

Notary Public in and for the County of Orange

My commission expires: _____

STATE OF FLORIDA)
CITY OR COUNTY OF ORANGE)



On this 13TH day of APRIL, 2012, before me, the undersigned Notary Public, personally appeared KIMBERLY DEMOLA and known to me to be the ASSISTANT VICE PRESIDENT, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and the seal affixed is the corporate seal of said Lender.

By: Rojan M. Leslie
ROJAN M. LESLIE

Residing at 7455 Chancellor Drive
Orlando, Florida 32809

Notary Public in and for the County of Orange

My commission expires: _____

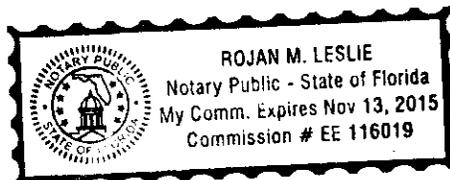


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 3073072300009800

Land Situated in the County of DeSoto in the State of MS

LOT 98, SECTION 'B', GROVE PARK SUBDIVISION, LOCATED IN SECTION 7, TOWNSHIP 3 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 85, PAGES 32-33 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Commonly known as: 625 Bending Oak N , Hernando, MS 38632



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