

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 12-005543	<i>sw</i> Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX6475
Grantor Felecia S. Parker 6157 Braybourne Main Olive Branch, Mississippi 38654 870-3949171-NA	Grantee Regions Bank dba Regions Mortgage Regions Mortgage 7130 Goodlett Farms Parkway A4W Cordova, Tennessee 38016 800-748-9498 - N/A

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EXTENSION AND MODIFICATION AGREEMENT

6157 Braybourne Main, Olive Branch, MS

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INDEX: Lot 270, Section E, Braybourne Subdivision

EXTENSION AND MODIFICATION AGREEMENT

This Loan Extension and Modification Agreement, made this 31st day of July, 2012, between Felecia S. Parker, An Unmarried Woman (Borrower) 6157 Braybourne Main, Olive Branch, MS 38654 and Regions Bank d/b/a Regions Mortgage, (Lender), amends and supplements (1) Deed of Trust as a Modified Debt (the "Security Instrument") and (2) the Note secured by the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property" located at:

(See Exhibit A)

and recorded in Book 3,103, at Page 457 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of June 1, 2012, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") in U.S. \$152,890.89 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The initial interest rate in effect from the date of this Extension and Modification Agreement until June 1, 2042, is 4.375%, payable in monthly installments of

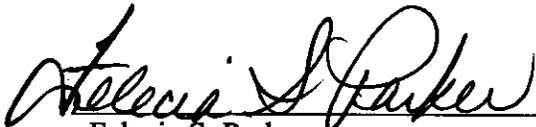
\$763.36 plus an additional amount for the monthly escrow payment, if applicable, commencing on the first day of July, 2012, and on the first day of each month thereafter.

3. If all or any part of the Property or any interest in it is sold or transferred without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the borrower.

4. The Borrower also will comply with all other covenants, agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this agreement.

WITNESS OUR SIGNATURE ON THE DATE SET FORTH HEREIN.

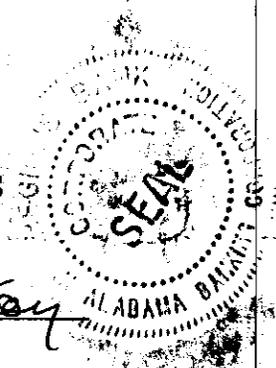


Felecia S. Parker

REGIONS BANK d/b/a REGIONS
MORTGAGE

By:  _____

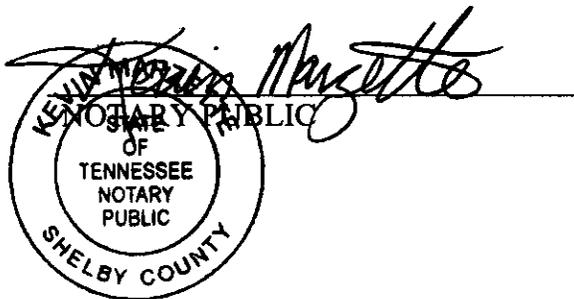
Its: Vice President _____



STATE OF ~~MISSISSIPPI~~ TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned Notary Public, in and for the State and County, hereby certify that Felecia S. Parker, An Unmarried Woman acknowledged before me on this day that being informed of the contents of this agreement, executed the same voluntarily on this date.

Given under my hand and notarial seal on this the 31st day of July, 2012.



MY COMMISSION EXPIRES:

10-7-2014

My Commission Expires October 7, 2014

STATE OF Tennessee
COUNTY OF shelby

Personally appeared before me, the undersigned Notary Public, in and for the State and County, hereby certify that Carolester McCoy, who is named as Vice President of Regions Bank d/b/a Regions Mortgage, acknowledged before me on this day that being informed of the contents of this agreement, with full authority executed the same voluntarily for and as the act for Regions Bank d/b/a Regions Mortgage, on this date.

Given under my hand and notarial seal on this the 3rd day of August, 2012.

Joyce A. Hunt
NOTARY PUBLIC

MY COMMISSION EXPIRES:

February 23, 2014



My Commission Expires February 23, 2014

Exhibit A

Lot 270, Section E, Braybourne Subdivision, Section 32, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 72, Page 6, in the Register's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.