

53 9/24/12 12:21:06
DK T BK 3,507 PG 486
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEN RECORDED MAIL TO: First Tennessee Bank National Association, P.O. Box 1986, Memphis, TN 38101, Tel. (901) 523-4444

SEND TAX NOTICES TO: Ricky W. Hoing, Stacey D. Hoing and Yun Sim Hoing, 4182 W. Oak Grove Road, Hernando, MS 38632, Tel. (901) 282-8081

This Modification of Deed of Trust prepared by: Business Lending Center, First Tennessee Bank National Association, 300 Court Ave., 3rd Floor, Memphis, TN 38103, (800) 971-7346

INDEXING INSTRUCTIONS: Lot 4, Sec A, Bar E Ranchettes, Sec 17, T3S, R8W, Desoto Co, MS, PB 81, PG 49

Lot 5, Sec A, Bar E Ranchettes, Sec 17, T3S, R8W, Desoto Co, MS, PB 81, PG 49
9.6 acres in the SW ¼ of Sec 9, T3S, R9W, Desoto Co, MS .

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

GRANTOR: Ricky W. Hoing, 4182 W. Oak Grove Road, Hernando, MS 38632, Tel. (901) 282-8081; Stacey D. Hoing, 4182 W. Oak Grove Road, Hernando, MS 38632, Tel. (901) 282-8081; and Yun Sim Hoing, 4182 W. Oak Grove Road, Hernando, MS 38632, Tel. (901) 282-8081

LENDER / BENEFICIARY: First Tennessee Bank National Association, P.O. Box 1986, Memphis, TN, 38101, Tel. (901) 523-4444

THIS MODIFICATION OF DEED OF TRUST dated August 30, 2012, is made and executed between Ricky W. Hoing and Stacey D. Hoing, whose address is 4182 W. Oak Grove Road, Hernando, MS 38632 and Yun Sim Hoing, whose address is 4182 W. Oak Road, Hernando, MS 38632 ("Grantor") and First Tennessee Bank National Association.

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 13, 2007 (the "Deed of Trust") which has been recorded in DeSoto County, State of Mississippi, as follows:

WHEREAS, to secure an indebtedness evidenced by a Note dated as of July 13, 2007, in the original principal amount of TWO HUNDRED NINETY TWO THOUSAND AND 00/100 Dollars (\$292,000.00) executed by Grantor to Lender and all renewals, extensions, amendments, and modifications thereof, Grantor executed to Trustee a Deed of Trust dated July 13, 2007 and filed of record on July 17, 2007 in Book 2755, Page 458, Register's Office for Desoto County, Mississippi.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 4182 W. Oak Grove Rd.; Lot 5 Section A, Bar E Ranchettes Subdivison; 9.6 acres Section 9 Township 3 South Range 9 West, Hernando, MS 38632.

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

WHEREAS, Borrower has this day executed to Lender a modification agreement which amends, modifies, extends and/or renews the Note and which extends the maturity date to September 13, 2022 (the "Modified Note"); and the parties hereto desire to amend the Deed of Trust to provide that the Deed of Trust shall secure the Modified Note and all extensions, renewals, amendments, and modifications thereof

Ownership of properties are as follows:

Ricky W. Hoing and Stacey Hoing own property located at 4182 Oak Grove Road, Hernando, MS 38632

Yun Sim Hoing and Ricky W. Hoing own property located at Lot 5 Section A Bar E Ranchettes, Hernando, MS 38632

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**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 30044794

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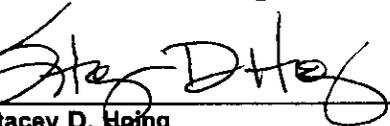
Ricky W. Hoing and Stacey Hoing own property located at 9.6 acres in the Southwest 1/4 of Section 9 Township 3 South Range 9 West, Hernando, MS 38632

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 AUGUST 30, 2012.

GRANTOR:

x 
Ricky W. Hoing

x 
Stacey D. Hoing

x 
Yun Sim Hoing


LENDER:

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

x 
Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 30044794

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ms)
) SS
COUNTY OF Desoto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 31 day of August, 20 12, within my jurisdiction, the within named **Ricky W. Hoing; Stacey D. Hoing; and Yun Sim Hoing**, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Ashley M. Puckett
NOTARY PUBLIC

My Commission Expires:
8/31/2014



LENDER ACKNOWLEDGMENT

STATE OF Ms)
) SS
COUNTY OF Desoto)

Personally appeared before me, the undersigned authority in and for the said County and State, on this 31 day of August, 20 12, within my jurisdiction, the within named Greg Crouah, who acknowledged that (he)(she) is Community President of First Tennessee Bank National Association and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do.

Ashley M. Puckett
NOTARY PUBLIC

My Commission Expires:
8/31/2014



Exhibit "A"

The West half of the East half of the Southeast Quarter of the Southwest Quarter of Section 9, Township 3, Range 9 West, less and except the right of way for State Highway No. 304, on the South side of said lands being 9.6 acres, more or less, as shown on the survey of Ronald R. Williams dated as of May 5, 1976. Surveyed by Robert G. Jones dated November 20, 2000 is as follows: Beginning at the Southeast corner of the Southwest Quarter of Section 9, Township 3 South, Range 9 West; thence North 89° 23' 54" West a distance of 334.68 feet to a point in the centerline of State Road 304 (Highway 304); thence North 00° 41' 23" West 50.00 feet to a point; thence North 89° 23' 55" West a distance of 332.50 feet to a point; thence North 00° 11' 47" West a distance of 1267.98 feet to a point; thence North 89° 32' 50" East a distance of 321.50 feet to a point; thence South 00° 41' 23" East a distance of 1274.09 feet to the point of beginning and containing 415,589.4773 square feet or 9.5406 acres, more or less, and subject to all rights of way, easements of record and subdivision regulations in effect for DeSoto County, Mississippi.

Lot 4, Section A, Bar E Ranchettes Subdivision, in Section 17, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81 Page 49, in the office of the Chancery Clerk of DeSoto county, Mississippi.

Lot 5, Section A, Bar E Ranchettes Subdivision, in Section 17, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81 Page 49, in the office of the Chancery Clerk of DeSoto county, Mississippi.

Signed by borrowers:

Ph Wayne Hoij
Stanley Hoij
Yuen Sam Hoij