

LS 2/19/13 12:20:55  
LS DK T BK 3, 588 PG 330  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

RECORDATION REQUESTED BY: Trustmark National Bank, Hernando Main Office, 2510 Highway 51 South, Hernando, MS 38632, Tel. (662) 429-5251

WHEN RECORDED MAIL TO: Trustmark National Bank, Attn: Loan Operations, P. O. Box 1182, Jackson, MS 39205, Tel. (601) 208-6636

SEND TAX NOTICES TO: Roscoe E. Higdon and Jewell E. Higdon, 7955 Hunters Bend Cove, Olive Branch, MS 38654, Tel. (662) 895-2576

This Modification of Deed of Trust prepared by: Brenylle Farmer, Vice President, Trustmark National Bank, 2510 Highway 51 South, Hernando, MS 38632, (662) 349-0295

INDEXING INSTRUCTIONS: Lot 95, Section H, Hunters Run Subdivision, Section 20 and 21, Township 1 South, Range 6 West, DeSoto County, MS.

FOR RECORDER'S USE ONLY

### MODIFICATION OF DEED OF TRUST

GRANTOR: Roscoe E. Higdon, 7955 Hunters Bend Cove, Olive Branch, MS 38654, Tel. (662) 895-2576; and Jewell E. Higdon, 7955 Hunters Bend Cove, Olive Branch, MS 38654, Tel. (662) 895-2576

LENDER / BENEFICIARY: Trustmark National Bank, 248 E. Capitol Street, PO Box 291, Jackson, MS, 39205, Tel. (800) 243-2524

THIS MODIFICATION OF DEED OF TRUST dated February 1, 2013, is made and executed between Roscoe E. Higdon and wife, Jewell E. Higdon ("Grantor") and Trustmark National Bank.

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 27, 2003 (the "Deed of Trust") which has been recorded in DeSoto County, State of Mississippi, as follows:

Recorded February 12, 2003 in the Office of the Chancery Clerk in Book 1656 at Page 729.

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

THE LAND DESCRIBED BELOW SITUATED IN THE CITY OF OLIVE BRANCH, COUNTY OF DESOTO, STATE OF MISSISSIPPI:

LOT 95, SECTION H, HUNTERS RUN SUBDIVISION IN PART OF SECTION 20 AND 21, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK 33, PAGES 3-4, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

The Real Property or its address is commonly known as 7955 Hunters Bend Cove, Olive Branch, MS 38654.

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

The maturity date of the Credit Agreement and the above described Deed of Trust will be extended to February 1, 2023.

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 OF DEED OF TRUST  
(Continued)**

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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 FEBRUARY 1, 2013.**

**GRANTOR:**

X Roscoe E. Higdon  
Roscoe E. Higdon

X Jewell E. Higdon  
Jewell E. Higdon

**LENDER:**

**TRUSTMARK NATIONAL BANK**

X Brenna L. Darnier  
Authorized Officer

**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Mississippi )  
 ) SS  
COUNTY OF DeSoto )

Personally appeared before me, the undersigned authority in and for the said County and State, on this 1st day of February, 20 13, within my jurisdiction, the within named **Roscoe E. Higdon and Jewell E. Higdon**, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Samdee W. Daniels  
NOTARY PUBLIC

My Commission Expires:  
6/29/15



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

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**LENDER ACKNOWLEDGMENT**

STATE OF Mississippi )  
 )  
 ) SS  
COUNTY OF DeSoto )

Personally appeared before me, the undersigned authority in and for the said County and State, on this 1st day of February, 2013, within my jurisdiction, the within named Brenyille Farmer, who acknowledged that (he)(she) is Vice president of Trustmark National Bank and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do.

Sandee W. Daniels  
NOTARY PUBLIC

My Commission Expires:  
6/29/15

