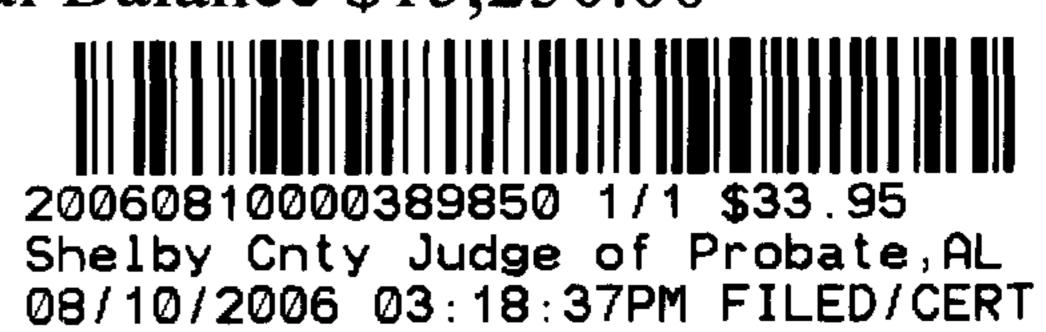
Principal Balance \$15,250.00



MORTGAGE MODIFICATION (For Mortgages Securing Heloc Agreements)

This Mortgage Modification Agreement is made and entered into this day by and between KOUREY GIBBS, AN <u>UNMARRIED MAN</u> ("Mortgagor") and Renasant Bank ("Mortgagee") and modifies that certain MORTGAGE AND SECURITY AGREEMENT dated 07/21/2005 and recorded in Real Property Book N/A at Page N/A or as Instrument # 20050725000370550 in the Office of the Judge of Probate for SHELBY County, Alabama (the "Security Instrument"). The Mortgager and Mortgagee agree as follows:

- Mortgagor and Mortgagee have renewed, modified, and amended Mortgagor's home equity line of credit through execution of the Home Equity Line of Credit Agreement – Fixed Rate of even date (the "HELOC Agreement").
- The Security Instrument is hereby amended to reflect a Maturity Date of 08/15/2013, in accordance with the HELOC Agreement.
- Mortgagor and Mortgagee agree that by its terms the Security Instrument secures the principal, interest and other charges due under the HELOC Agreement.
- Mortgagor hereby reaffirms, and agrees to comply with all warranties, covenants, agreements, and requirements of

the Security Instrument.	y with, all wallanties, coverialitis, agreements, and requirements or
5. Nothing in this Agreement shall be understood or Mortgagor's obligation to repay the underlying indebtedness as stat	construed to be a satisfaction or release in whole or in part of the ed in the HELOC Agreement.
In Witness Hereof, the Mortgagor has executed this Mortg	age Modification on the 18th day of July 2006.
MO	RIGAGOR: ()/////
	JREX ØIBBS
INDIVIDUAL ACI	NOWLEDGMENT
STATE OF ALABAMA	
COUNTY OF	
	in and for said County, in said State, hereby certify that KOUREY
GIBBS, whose name is signed to the foregoing conveyance and which informed of the contents of the conveyance, KOUREY GIBBS, exceptions of the conveyance of	ho is known to me, acknowledged before me on this day that, being equited the same voluntarily on the day the same bears date.
Given under my hand and official seal, this \(\frac{\beta^{\psi}}{\chi} \) day of	My dow.
JOY E. WHITE	ary Public
TOTAL PURSIC	commission expires: <u>Socoo</u>
	KNOWLEDGMENT
STATE OF ALABAMA COUNTY OF	
I, a Notary Publi	c in and for said County, in said State, hereby certify that,
/	wn to me, acknowledged before me on this day that, being informed
Given under my hand and official seal, this day of	f
$\overline{\mathbf{No1}}$	ary Public
	commission expires:
This Instrument Prepared By &	
Return Upon Recording to:	

Renasant Bank P.O. Box 709 Tupelo, MS 38802 Attn: Loan Operations Dept.