STATE OF ALABAMA
COUNTY OF Shelby

Principal Balance $15,250.00

20060810000389850 1/1 $33.95
Shelby Cnty Judge of Probate, AL
08/10/2006 03:18:37PM FILED/CERT

MORTGAGE MODIFICATION
(For Mortgages Securing Heloc Agreements)

This Mortgage Modification Agreement is made and entered into this day by and between KOUREY GIBBS, AN UNMARRIED MAN ("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 Mortgagor and Mortgagee agree as follows:

1. 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").

2. The Security Instrument is hereby amended to reflect a Maturity Date of 08/15/2013, in accordance with the HELOC Agreement.

3. Mortgagor and Mortgagee agree that by its terms the Security Instrument secures the principal, interest and other charges due under the HELOC Agreement.

4. Mortgagor hereby reaffirms, and agrees to comply with, all warranties, covenants, agreements, and requirements of 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 Mortgagor's obligation to repay the underlying indebtedness as stated in the HELOC Agreement.

In Witness Hereof, the Mortgagor has executed this Mortgage Modification on the 18th day of July 2006.

MORTGAGOR:

KOUREY GIBBS

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA
COUNTY OF

I, Joy E. White, a Notary Public in and for said County, in said State, hereby certify that KOUREY GIBBS, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, KOUREY GIBBS, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 18th day of July 2006.

JOY E. WHITE
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 8-6-2007

Notary Public
My commission expires: 08-06-07

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA
COUNTY OF

I, _____, a Notary Public in and for said County, in said State, hereby certify that _____, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, _____, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this _____ day of _____.

Notary Public
My commission expires:_____

This Instrument Prepared By &
Return Upon Recording to:
Renasant Bank
P.O. Box 709
Tupelo, MS 38802
Attn: Loan Operations Dept.

Revised 5-16-06