8888002445-1

STATE OF ALABAMA
COUNTY OF SHELBY

Principal Balance $147,250.00

20060823000413600 1/1 $12.00
Shelby Cnty Judge of Probate,AL
08/23/2006 03:33:33PM FILED/CERT

MORTGAGE MODIFICATION
(For Mortgages Securing Heloc Agreements)

This Mortgage Modification Agreement is made and entered into this day by and between MAXWELL D CARTER AND KRISTA CARTER, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP ("Mortgagor") and Renasant Bank ("Mortgagee") and modifies that certain ACCOMODATION MORTGAGE AND SECURITY AGREEMENT dated 11/04/2005 and recorded in Real Property Book N/A at Page N/A or as Instrument # 20051129000615650 (complete appropriate blank as applicable) 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 07/15/2013, 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 28th day of June, 2006.

MORTGAGOR:

MAXWELL D CARTER

KRISTA CARTER

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 MAXWELL D CARTER, 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, MAXWELL D CARTER, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 28th day of June, 2006

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

Joy E White
Notary Public
My commission expires: 08-06-07

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 KRISTA CARTER, 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, KRISTA CARTER, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 28th day of June 2006

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

Joy E White
Notary Public
My commission expires: 08-06-07

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