## FIRST AMENDMENT TO LOAN AGREEMENT

THIS **FIRST AMENDMENT TO LOAN AGREEMENT** (the "Amendment") is made on this the <u>10th</u> day of <u>December</u>, 2025 by and between the BOARD OF MAYOR AND ALDERMEN OF THE CITY OF VICKSBURG, a political subdivision of the State of Mississippi ("City"), and TRUSTMARK BANK, ("Trustmark").

## WITNESSETH:

WHEREAS, the City entered into a Loan Agreement on November 3, 2025, with Trustmark National Bank for the City to borrow the sum of Two Million Dollars (\$2,000,000.00) at the interest rate of 4.43% per annum Trustmark National Bank for the purpose of paying the current expenses of the City in anticipation of taxes to be collected.

WHEREAS, Trustmark National Bank is now Trustmark Bank; therefore, the Agreement is hereby amended to change Trustmark National Bank to Trustmark Bank to comply with the name change.

NOW THEREFORE, in consideration of the foregoing and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows

- a. That the Agreement is hereby amended to change Trustmark National Bank to Trustmark Bank in accordance with the bank's name change.
- b. All other provisions in the Agreement not herein revised shall remain in full force and effect.

IN WITNESS WHEREOF, the undersigned parties have caused this Amendment to be duly executed effective as of the date first written above.

BOARD OF MAYOR AND ALDERMEN OF THE OF VICKSBURG, a political subdivision of the State of Mississippi

BY:

Willis Thompson, Mayor

By:

Printed Name: Tyler McNeal

Title: President