11=01 AM CERTIFIED

August 20, 2000

Note Number: 5014861

MODIFICATION TO SECURITY DEED

WHEREAS, the undersigned "Borrower" heretofore became indebted to Century South Bank of Northeast Georgia, NA (Hereinafter "Holder") under the terms of a certain Deed recorded in **Deed Book 1999, Pages 46731, Shelby County, Alabama** Records, including all prior modifications applicable thereto, and,

WHEREAS, Borrower, pursuant to the prior written consent of Holder, as evidenced by a written authorization or commitment from Holder, desires to modify certain terms of said Deed as set forth hereinbelow, and

WHEREAS, Holder is willing to accept such modification terms,

NOW THEREFORE, the Deed, including all prior modifications thereto, is hereby modified as follows:

A promissory note of even date in the principal amount of \$115,975.49 which has a final maturity date of November 20, 2000.

Borrower affirms all terms and conditions of the Deed, and all prior modifications, except as otherwise modified herein.

WITNESS the hand and seal of the undersigned this 20th day of August, 2000.

Wirness Cingy L. Wilson, AVP

James L. Stewart

Carol T. Stewart

lease mail to:

Century South Bank of Northeast Georgia, NA

P. O. Box 2342 Loan Operations Gainesville, Georgia 30503-2342