

STATE OF ALABAMA)
SHELBY COUNTY)

MODIFICATION OF MORTGAGE

This Modification of Mortgage is made this 2nd day of July, 2002 by and between Brandon Wayne Boggan, a married man (Boggan) and Central State Bank (Bank).

WHEREAS, Boggan did heretofore give Bank a mortgage dated April 30, 2001 which is recorded in Instrument number 2001-18707, Probate Office of Shelby County, Alabama (the Mortgage); and,

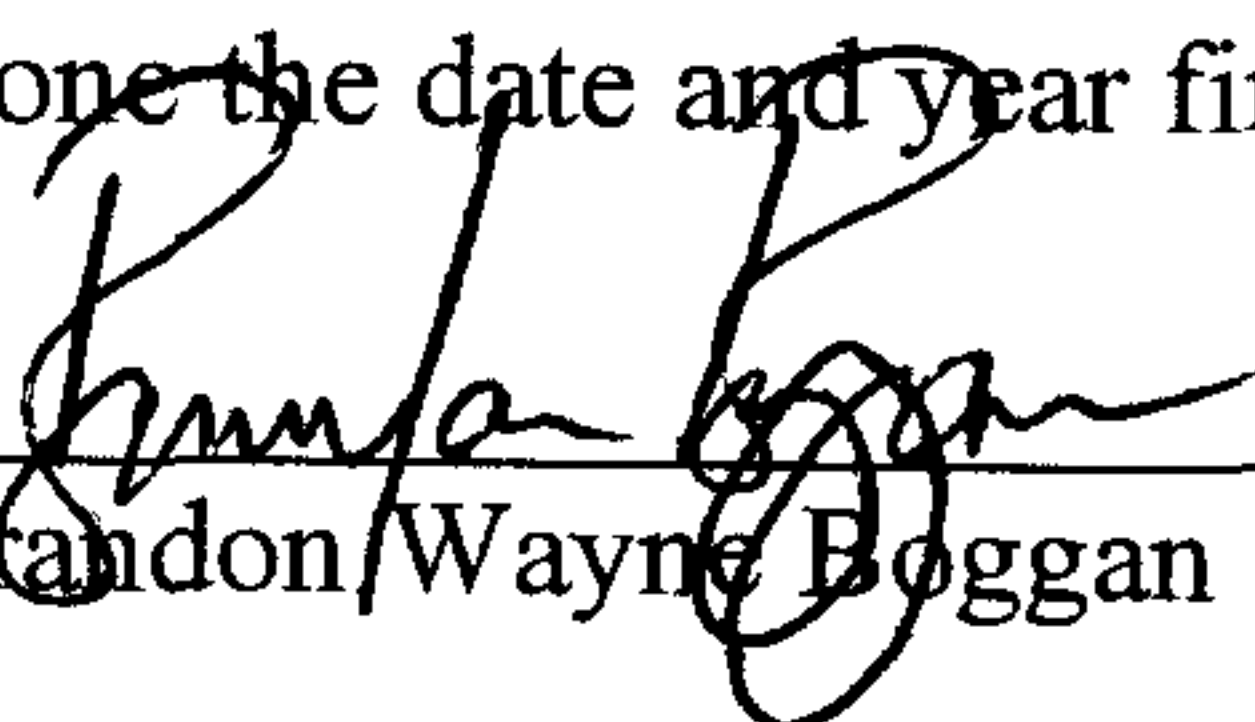
WHEREAS, Bank has released a portion of the property described in the Mortgage which Boggan has conveyed and Bank and Boggan desire to encumber additional real property that Boggan is receiving in exchange for the property Boggan has conveyed.

NOW, THEREFORE, in consideration of the premises and the aforementioned release, Boggan does hereby grant, bargain, sell and convey to Bank that certain real property located in Shelby County, Alabama which is more particularly described on Exhibit A, attached hereto and incorporated by reference herein as additional collateral for and subject to all of the provisions contained in the Mortgage and the note secured by the Mortgage.

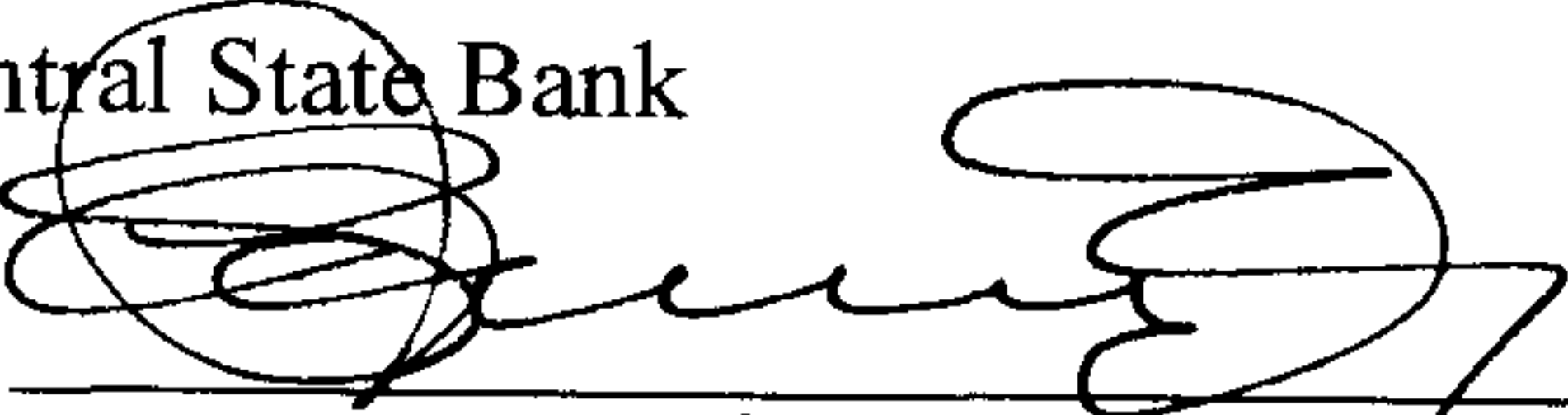
To Have and to Hold unto Central State Bank, it's successors and assigns, subject to the provisions of the Mortgage.

The property conveyed herein is not the homestead of Boggan or his spouse.

Done the date and year first above written.



Brandon Wayne Boggan

Central State Bank

By: _____
Its: SENIOR VICE PRESIDENT

Acknowledgments appear on the next page

✓
James Burford

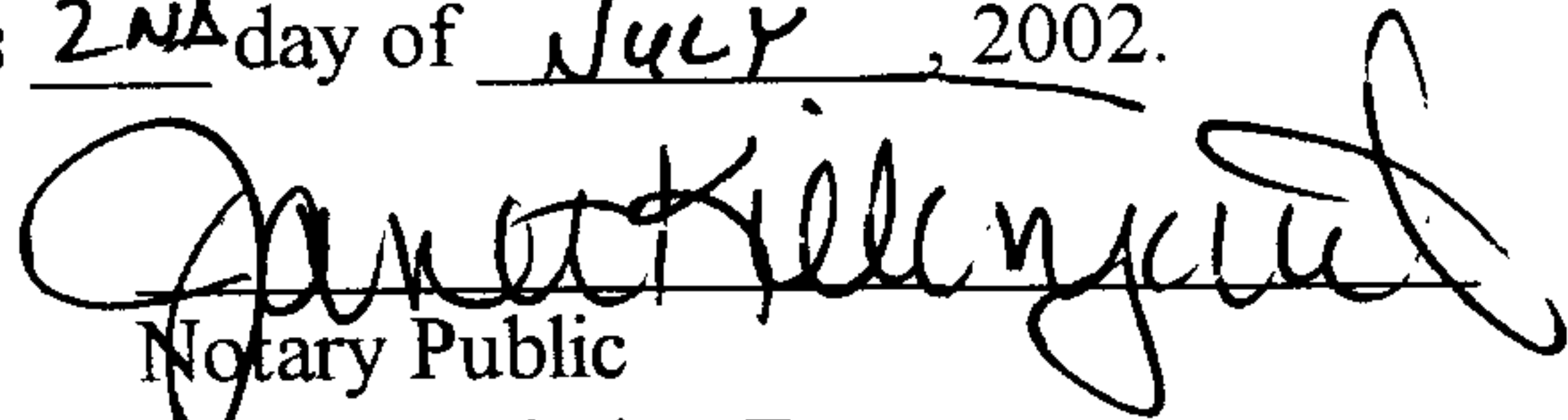
STATE OF ALABAMA)

STARB COUNTY)

CORPORATION ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that WILLIAM W. MURPHY, whose name as SENIOR VICE PRESIDENT of Central State Bank, a corporation is signed to the foregoing instrument, and who is known to me, acknowledged before me this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and official seal this 2nd day of July, 2002.



Notary Public

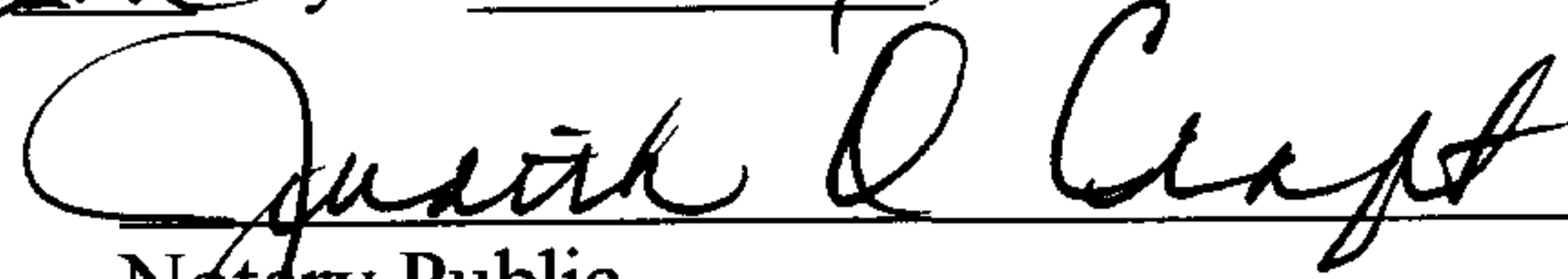
My Commission Exp.

MY COMMISSION EXPIRES OCTOBER 29, 2002

STATE OF ALABAMA)
_____ COUNTY)

I, the undersigned, a Notary Public for the State of Alabama at Large do hereby certify that Brandon Wayne Boggan, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me this day that, being informed of the contents of said conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2nd day of July, 2002.



Notary Public

My Commission Exp.

My Commission Expires June 28, 2005

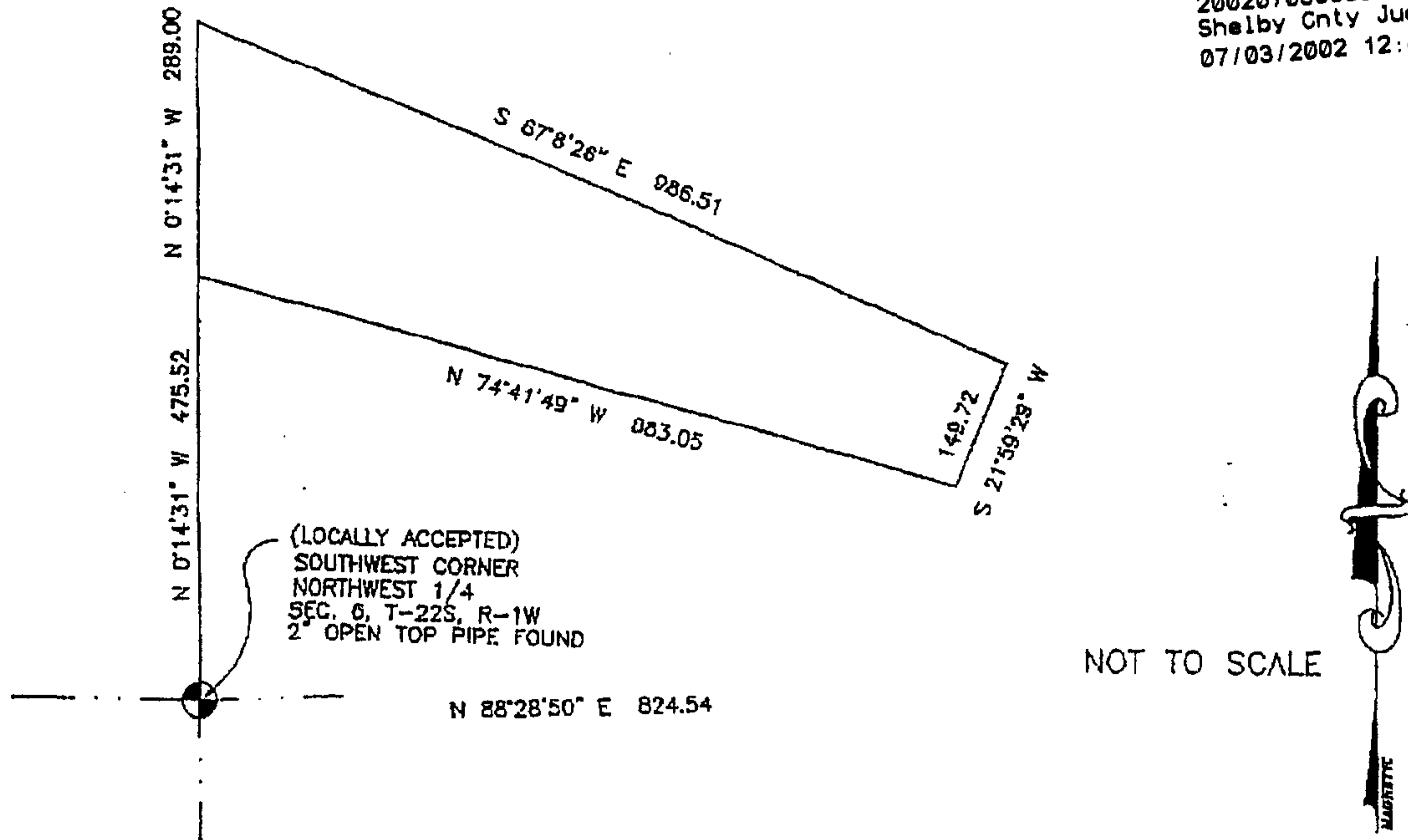
needs to be added

EXHIBIT A

SWAP BOGGAN/CENTRAL STATE

MODIFICATION OF MORTGAGES

20020703000311320 Pg 3/3 21.00
Shelby Cnty Judge of Probate, AL
07/03/2002 12:42:00 FILED/CERTIFIED



LEGAL DESCRIPTION

A Parcel of land situated in NW 1/4 of Section 6, Township 22 South, Range 1 West, Shelby County, Alabama, and being more particularly described as follows:

Commence at the SW Corner of the NW 1/4 of above said Section, Township and Range; thence N00°14'31"W along the Section line, a distance of 475.52' to the POINT OF BEGINNING; thence continue along the last described course, a distance of 289.00'; thence S67°08'26"E, a distance of 986.51'; thence S21°59'29"W, a distance of 149.72'; thence N74°41'49"W, a distance of 883.05' to the POINT OF BEGINNING.

Said Parcel containing 4.5 acres, more or less.

END OF DESCRIPTION.