

RELC RECEIVED



CHESSER, CHARLES JE Chicago, IL 60690

Record and Return To: Fisery Lending Solutions P.O. BOX 2590

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ity, Alabama records.		



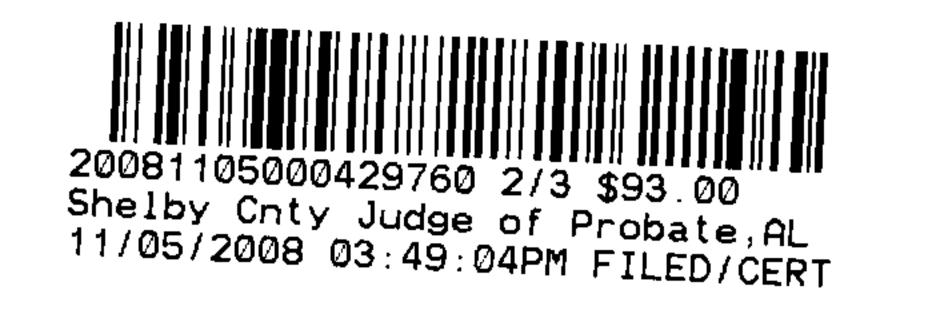
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RBC Bank"

EquityLine Account Modification Agreement

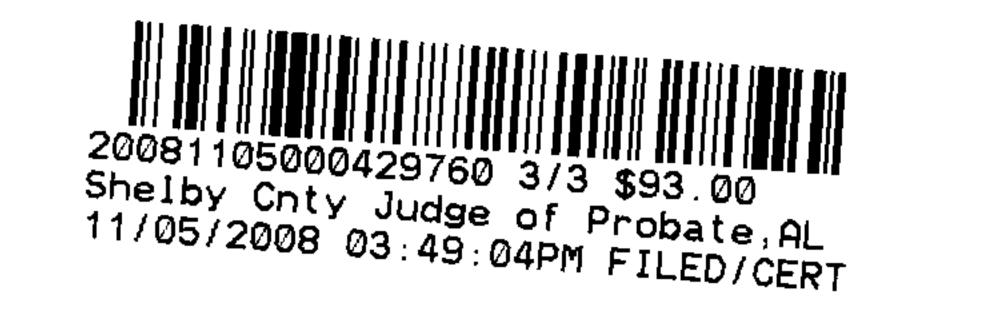
		MIOUITICATION	Agreement
Date of Execution:	September 29, 2008	Account Number: 81	08205979
[In this Agreement other parties obligation of the control of the	t, the word "I", "me", "my" and "mine" ated under the RBC Bank (USA) Equity ement").]	mean each and all of the undersignation of Credit Account Agreeme	gned Borrower(s) and ent and Disclosures
BORROWER(S):			
Charles Jeffrey C	Chesser 45 Hunters Trace	Pelham	AL 35124
Name	Street	City	State Zip
Rosemary S Ches	ser 45 Hunters Trace	Pelham	AL 35124
Name	Street	City	State Zip
Thousand a and Disclos (\$50,000) DE EquityLine 19, 1997 in Amendment 05295, all of "Mortgage" b. I want to met. I understand shall be chat. RBC Bank of the RBC Bank of the Agreen only):	odify my EquityLine Agreement and, it that, except as modified herein, no other need: and (USA) has agreed to the modification(s) ORE, RBC Bank (USA) and I agree as state Agreement shall be modified only at effective, the ANNUAL SIMment is changed from being based on the lil Street Prime Rate plus %. The ined according to this formula is % and a daily periodic rate of %.	reased the line amount to Fifty The dot on the "EquityLine Agreement pen-End Line of Credit Mortgage is 1997-05285; which mortgage is 002 in Official Records Instrumy, Alabama (hereinafter collective for necessary, the Mortgage; ner terms of my EquityLine Agreement for the below. Set forth below. The ANNUAL SIMPLE INTEREST PLE INTEREST RATE applicate wall Street Prime Rate plus current ANNUAL SIMPLE INTEREST which is an ANNUAL PERCORD	nousand and 00/100 nt") which said recorded February affected by that ent Number 2002- ely referred to as the ement or the Mortgage TEREST RATE ENTAGE RATE of
PERCI EquityI INTER MININ modifie Agreen Draw I Qua Mon Qua Mon Qua Mon Qua A fi	ENTAGE RATE% and a daily Line Agreement relating to a variable races. REST RATE is fixed. IUM PAYMENT: The monthly payment of such that effective, and continuent is paid in full my payment will be remod: Inthly payments of 1 ½% of outstanding arterly payments of 5% of outstanding outstanding of the standard of the second of the seco	periodic rate of%. The proate feature do not apply while the ent option applicable to my Equity uing each month thereafter until no (choose one only): g balance or \$20.00, whichever is palance or \$60.00, whichever is greater.	ovisions of the ANNUAL SIMPLE yLine Agreement is ny EquityLine greater. reater. 0, whichever is greater.

Other (describe) Entire balance will be due in full at maturity on September 29, 2009



NOTE: If my EquityLine Agreement was dated on or after November 7, 1989, I will refer to the disclosure of important terms about my EquityLine of Credit Account which was provided to me at the time of my application for the EquityLine of Credit Account.

	LLATERAL SECURITY: Substitution of Collateral: The following collateral described in my EquityLine Agreement and Mortgage shall be released by appropriate release instrument to be executed by the parties hereto (this statement does NOT of itself constitute a release of such collateral):
rele	The following collateral shall be taken in substitution for the above-described collateral being eased:
	The appropriate parties shall execute a new Mortgage giving RBC Bank (USA) a security interest in such substituted collateral. (NOTE: A Mortgage must be executed in addition to this Modification Agreement.)
	Additional Collateral: The following collateral will be added as additional collateral:
	The appropriate parties shall execute a new Mortgage giving RBC Bank (USA) a security interest in such substituted collateral. (NOTE: A Mortgage must be executed in addition to this Modification Agreement.)
	Other (Describe): The Mortgage is amended to reflect the extension of the Maturity Date of the EquityLine Agreement to September 29, 2009
amount Agreem	uityLine Agreement and the Mortgage shall be modified only as marked (X) below: XIMUM CREDIT LIMIT: Effective on the above date of execution, the maximum principal, including present and future advances, which may at any time be secured by my EquityLine ent and Mortgage is reduced from \$ to \$
Mortga obligate obligati	not a new extension of credit, and except as modified above, the EquityLine Agreement and ge shall remain in full force and effect; and I understand that I continue to be bound by, and ed under the EquityLine Agreement and Mortgage, as modified herein, and I do reaffirm my ons thereunder. I do not release, or affect the liability of any person who signed the
	IN WITNESS WHEREOF, Borrower has signed and sealed this EquityLine Account Modification Agreement.
Mo	Sealed and delivered in the presence of: Unofficial Witness Unofficial Witness Charles Jeffrey Chesser - Borrower Unofficial Witness Rosemary S Chesser - Borrower
TATE OF J	Habama) COUNTY)
Chesser and R ne, acknowled	ned, a Notary Public in and for said County in said State, hereby certify that <u>Charles Jeffrey</u> osemary S Chesser, whose name is signed to the foregoing instrument and who is known to dged before me on this day that, being informed of the contents of the conveyance, he/she ame voluntarily and with full authority for and as his/her act. The present the conveyance of the conveyance of the conveyance, he/she are voluntarily and with full authority for and as his/her act. The present the conveyance of the convey
NOTARY PU My Commissi	and decrease a gardinaria del contraction of the second to the second second to the second se
AGREED TO	•
RBC BANK ((VSA)



12493131

SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO WIT:

LOT 45, ACCORDING TO THE SURVEY OF HUNTER'S GLEN, AS RECORDED IN MAP BOOK 6 PAGE 49, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 45 HUNTERS TRACE

PARCEL: 14-4-18-3-001-034-000

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