



BLANFORD, FREDERICK

Record and Return To: Fisery Lending Solutions P.O. BOX 2590 Chicago, IL 60690

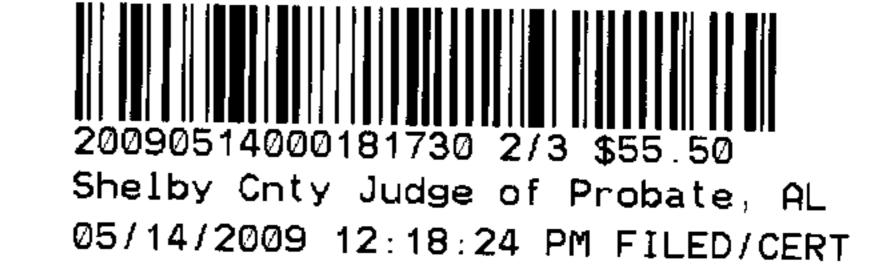
| Cross reference with | | recorded in Dec | |
|----------------------|---------------|-----------------|--|
| Book | , Page | , in the | |
| County, Ala | bama records. | | |

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RBC Bank"

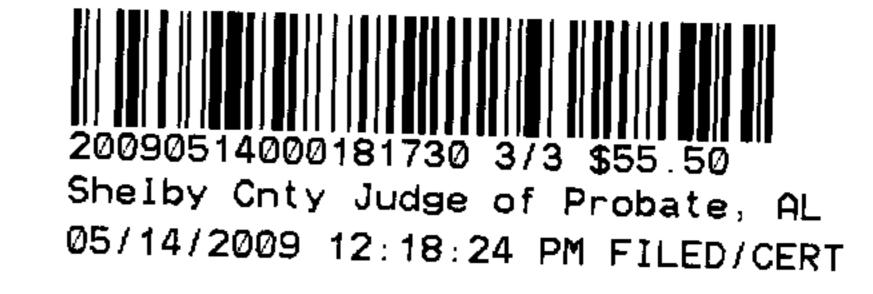
EquityLine Account Modification Agreement

| RBC | | | | |
|--|--|---|--|--|
| Date of Execution: March 30, | 2009 | Account Number: 810 | 8208547 | |
| other parties obligated under the ("EquityLine Agreement").] | I", "me", "my" and "mine" mean ean ean ean ean ean ean ean ean ean | | | |
| BORROWER(S): | | | | |
| Frederick C. Blandford Name | 5252 Valleybrook Trace Street | Birmingham City | AL State | 35244 7.in |
| Ivalite | Succi | City | State | Z-ip |
| Janice G. Blandford Name | 5252 Valleybrook Trace Street | Birmingham City | AL State | 35244 Zin |
| a. I am obligated to RBC I Birmingham, under my 3320017 dated May 8, (\$20,000.00) Dollars as June 6, 2001 in the amo (hereinafter collectively secured by a Open-End 25136, as affected by th Number 2001-26656 be Alabama (hereinafter collectively secured by a Open-End 25136, as affected by the Number 2001-26656 be Alabama (hereinafter collectively secured by a Open-End 25136, as affected by the Number 2001-26656 be Alabama (hereinafter collectively such that, excep shall be changed: and d. RBC Bank (USA) has a NOW THEREFORE, RBC B. I The EquityLine Agreem (choose one only): ANNUAL SIMPLI such that effective I EquityLine Agreem (choose one only): Wall Street Print determined according 5.10% and a daily percentage RequityLine Agreem INTEREST RATE MINIMUM PAYM modified such that EquityLine Agreem Draw Period: Monthly paymed Quarterly paymed Monthly paymed Monthly paymed | AENT: The monthly payment option effective March 30, 2009, and continent is paid in full my payment will be not of 1 ½% of outstanding balance on the of 5% of outstanding balance or the of interest-only or \$20.00, which | at and Disclosure bearing to of Twenty Thousand at y Line Credit Agreement 00/100 Dollars (\$25,000 ement"), which said Equiume 15, 1999as Instrume recorded on June 28, 200 to of the Judge Probate of ge") y, the Mortgage; of my EquityLine Agreement and EquityLine Agreement and EquityLine Agreement and Example Interest and Annual Percent and Annual Percent and an Annual Percent and an applicable to my Equity the provess of t | the account of 00/100 and Discloss 100) Dollars ityLine Agreed Instrument Shelby Comment or the Marked is applicable to plus 0.00% EST RATE ITAGE RATE INUAL visions of the NNUAL SINUAL visions of the NNUAL SINUAL site of the NNUAL SINUAL visions of the NNUAL SINUAL SI | number ure dated ement is 1999- ent unty, //ortgage not nodified to my //o to MPLE MPLE |
| A fixed monthly greater | | anding balance or \$100.0 | | |



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.

| \boxtimes CO | 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 ased: |
| | 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): Modifying the Interest Rate of the Promissory Note |
| 2. The Equ | ityLine 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 \$ |
| _ | ot a new extension of credit, and except as modified above, the EquityLine Agreement and |
| | se shall remain in full force and effect; and I understand that I continue to be bound by, and |
| • | d under the EquityLine Agreement and Mortgage, as modified herein, and I do reaffirm my ons thereunder. |
| This Mo | dification Agreement shall not release, or affect the liability of any person who signed the ine Agreement or Mortgage. |
| | IN WITNESS WHEREOF, Borrower has signed and sealed this EquityLine Account Modification Agreement. |
| Signed, | sealed and delivered in the presence of: |
| | |
| Cares. | ric Bleller Bland YSEAL) |
| | Unofficial Witness Frederick C. Blandford - Borrower |
| Lenn | Unofficial Witness Tanice G. Blandford - Borrower |
| 1 | Habama)COUNTY) |
| I, the undersign | led, a Notary Public in and for said County in said State, hereby certify that I leder ic C Banchord are |
| me, acknowled | whose name is signed to the foregoing instrument and who is known to ged before me on this day that, being informed of the contents of the conveyance, he/she +\ ey |
| executed the sa | me voluntarily and with full authority for and as his/her act. y hand and official seal this the day of the control of the co |
| Lewis - | ac Rules A so |
| NOTARY PUB | |
| My Commissio | n expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: June 5, 2011 BONDED THRU NOTARY PUBLIC UNDERWRITERS |
| AGREED TO: | |
| RBC BANK (U | JSA) |
| Ву: | JP. Pomme |
| Title: | "Post Woser |



J111B268

SCHEDULE A

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

LOT 8, ACCORDING TO THE SURVEY OF VALLEYBROOK, PHASE 2, AS RECORDED IN MAP BOOK 12 PAGE 12, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 5252 VALLEYBROOK TRCE

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PARCEL: 105210002002026