


This Instrument Prepared by:

Mark C. Nelson  
Attorney at Law  
2216 14<sup>th</sup> Street  
Tuscaloosa, AL 35401  
Telephone (205) 349-3449

  
20120808000291150 1/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
08/08/2012 10:34:20 AM FILED/CERT

STATE OF ALABAMA     §  
                                  § ss.  
SHELBY COUNTY       §

**HOMELINE CREDIT AGREEMENT DISCLOSURE STATEMENT;  
HOMELINE CREDIT AGREEMENT, HOME EQUITY LOAN,  
PROMISSORY NOTE, OPEN END HOME EQUITY LOAN  
AND REVOLVING CREDIT MORTGAGE  
(Open End, Future Advance, Due on Sale)  
MODIFICATION**

This Homeline Credit Agreement Disclosure Statement; Homeline Credit Agreement, Home Equity Loan, Promissory Note, Open End Home Equity Loan and Revolving Credit Mortgage (Open End, Future Advance, Due on Sale) Modification (collectively, the "Modification") is made effective as of the 10th day of July, 2012, by and among Melvin Lane Vines, III and wife, Jeronda D. Vines, (collectively, the "Mortgagor"), and Alabama Credit Union (the "Lender").

**W I T N E S S E T H:**

**WHEREAS**, Mortgagor executed and delivered to Lender an Homeline Credit Agreement Disclosure Statement and Homeline Credit Agreement and Home Equity Loan Advance Request and Promissory Note, in favor of the Lender on October 7, 2004 (the "Note"). The Note provides for a principal indebtedness to the Lender not to exceed the amount of Thirty-Three Thousand & No/100 (\$33,000.00) Dollars, plus interest, (the "Indebtedness"); and

**WHEREAS**, the Note is secured by a Revolving Credit Mortgage given by Mortgagor in favor of Lender in the principal amount of Thirty-Three Thousand & No/100 (\$33,000.00) Dollars, which is recorded at Instrument Number 20041014000567540, in the Probate Office of Shelby County, Alabama (the "Mortgage") securing the following described real property:

Lot 3-A, according to the Resurvey of Lots 1 - 3, Oakbrooke Estates, as recorded in Map Book 25, Page 46, in the Probate Office of Shelby County, Alabama

(the "Real Property"); and

**WHEREAS**, the Mortgagor has requested that the Lender decrease the Indebtedness and Mortgage to Ten Thousand & No/100 (\$10,000.00) Dollars, plus interest (the "New Indebtedness"); and

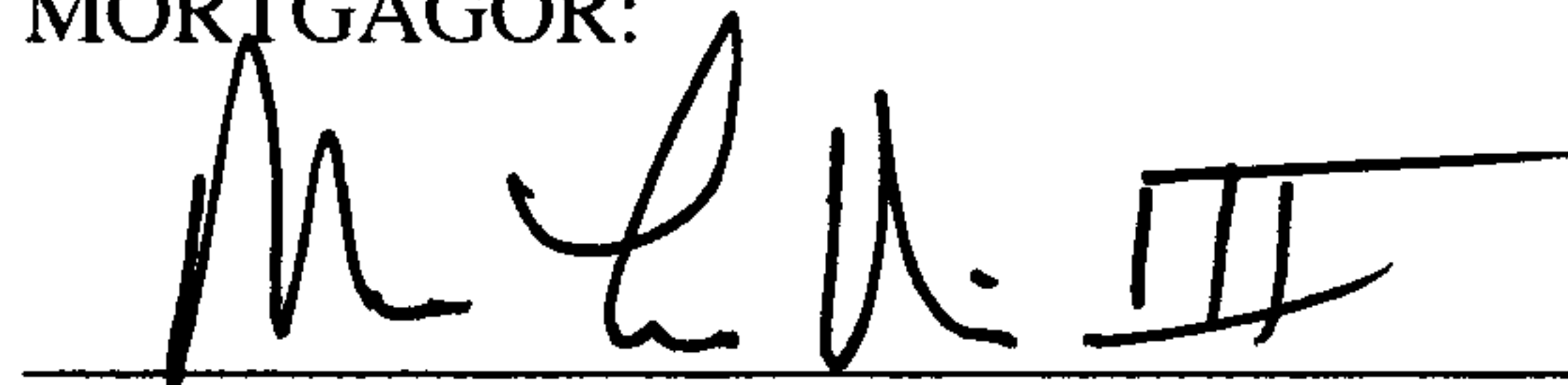
**WHEREAS**, the Lender has required, as a condition to approving the request for the New Indebtedness that the Mortgagor execute and deliver to Lender this Modification decreasing the Mortgage and Note indebtedness and modifying its terms; and

**NOW, THEREFORE**, for valuable consideration and the mutual covenants herein contained, the receipt and sufficiency of which are hereby acknowledged, the Mortgagor and the Lender, intending to be legally bound, agree that the Note and Mortgage is, effective as of the 10th day of July, 2012, hereby amended as follows:

1. The Indebtedness owed by Mortgagor to Lender under the Note, Mortgage and this Modification shall mean the New Indebtedness.
2. The New Indebtedness owed by Mortgagor to Lender shall be secured by the Mortgage and this Modification.
3. The Mortgage and this Modification shall secure the payment of all advances heretofore or from time to time hereafter made by the Lender to the Mortgagor under the Note and this Modification.
4. Except as specifically amended herein, the Note and Mortgage shall remain in full force and effect in accordance with its terms.

**IN WITNESS WHEREOF**, the parties hereto have executed this Modification as of the 14 day of July, 2012.

MORTGAGOR:



Melvin Lane Vines, III



Jeronda D. Vines

LENDER:

Alabama Credit Union

By: 

BENSON Bolling

Its VP, Lending

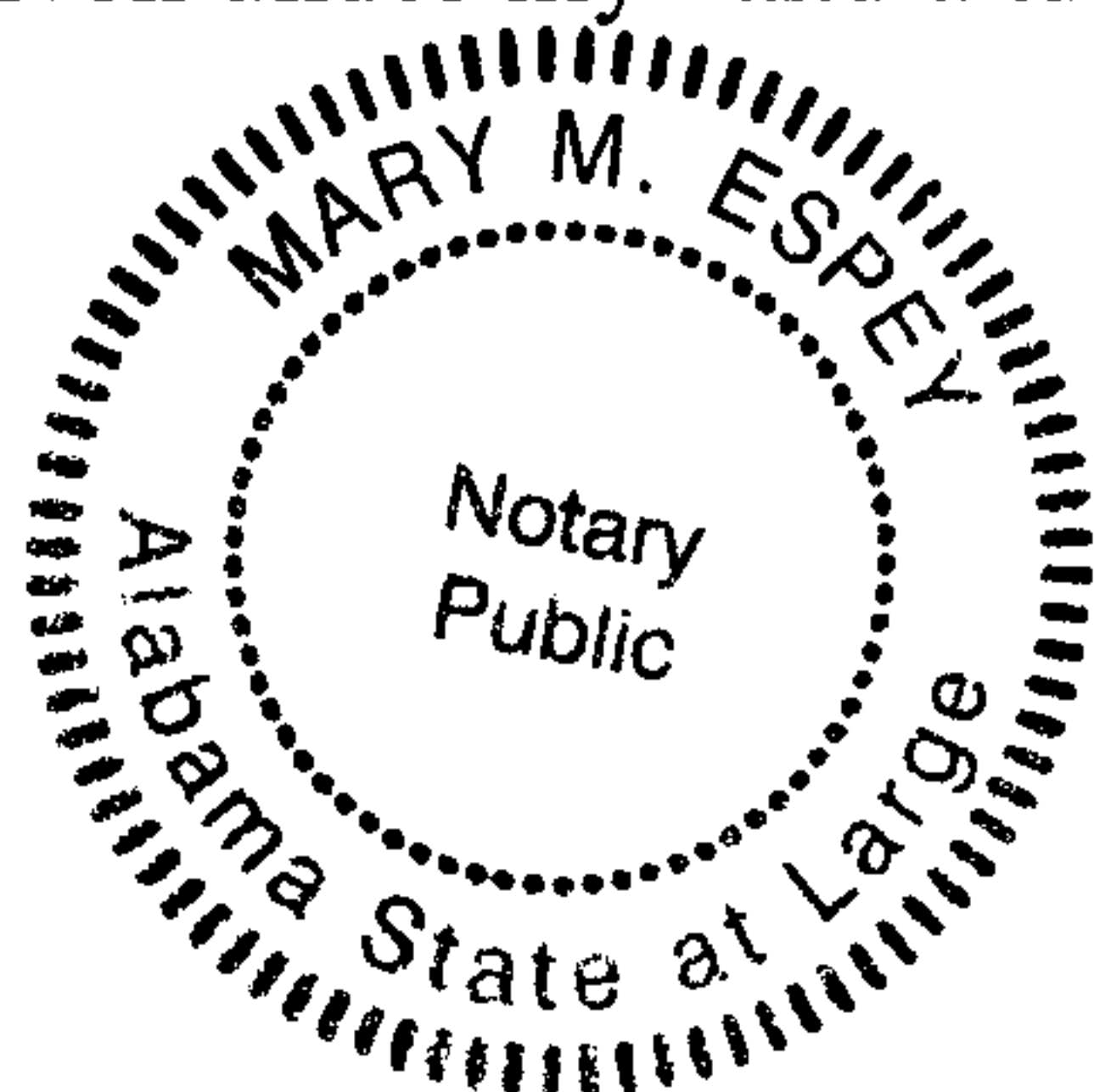


20120808000291150 3/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
08/08/2012 10:34:20 AM FILED/CERT

STATE OF ALABAMA                   §  
   §    SS.  
TUSCALOOSA COUNTY           §

I, the undersigned authority, a notary public for the State of Alabama at large, hereby certify that Melvin Lane Vines, III and Jeronda D. Vines, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the foregoing instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on this the 10<sup>th</sup> day of July, 2012.



Mary M. Espey  
Notary Public  
My Commission Expires: 10-1-12

STATE OF ALABAMA                   §  
   §    SS.  
TUSCALOOSA COUNTY           §

I, the undersigned authority, a notary public for the State of Alabama at large, hereby certify that Benson Bellamy, whose name as VP Lending of Alabama Credit Union, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of that bank on the day the same bears date.

Given under my hand and official seal on this the 16 day of July, 2012.

[Signature]  
Notary Public  
My Commission Expires MY COMMISSION EXPIRES JULY 12, 2015