

This Instrument Prepared By: ROSE M HILL  
BANK OF AMERICA, N.A.  
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**HOME EQUITY LINE OF CREDIT SHORT FORM MORTGAGE  
RECORDED PURSUANT TO FLORIDA STATUTE § 695.02**

**THIS AGREEMENT SECURES AN OPEN-END, REVOLVING  
HOME EQUITY LINE OF CREDIT AND FUTURE ADVANCES.**

This a refinance by the original mortgagor of the property described herein.  
The existing Security Instrument was recorded on , in Book  
Page in the original amount of \$100,000.00.  
For documentary stamp tax and nonrecurring intangibles tax purposes under Sections 201.09 and 199.145(4),  
Florida Statutes, the increase in the principal balance is \$30,000.00.

**DEFINITIONS**

"Master Form" means that certain Master Form Mortgage recorded in the Office of the Clerk of the Circuit Court  
on 11-27-2019 , in Book 27142 , at Page(s) 1369-1383 , Instrument No.  
2019510607 for land situated in the  
COUNTY of HILLSBOROUGH  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

- (A) "Security Instrument" means this document, which is dated July 1, 2025 , together  
with all Riders to this document.  
(B) "Borrower" is RITA M MAYNARD-BLYDEN

the party or parties who have signed this Security Instrument. Borrower is the Mortgagor under this Security  
Instrument.

RITA M MAYNARD-BLYDEN/995250381055070

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(C) "**Lender**" is Bank of America, N.A. Lender is a National Banking Association organized and existing under the laws of the United States of America. Lender's address is 100 North Tryon Street, Charlotte, North Carolina 28255. Lender is the Mortgagee under this Security Instrument.

(D) "**Agreement**" means the Home Equity Line of Credit Agreement signed by the Borrowers.

(E) "**Account**" means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement.

(F) "**Credit Limit**" means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$130,000.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, finance charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

(G) "**Account Balance**" means the total unpaid principal of the Account, plus earned but unpaid finance charges, outstanding fees, charges, and costs.

(H) "**Maturity Date**" is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on the Account, as defined in the Agreement and this Security Instrument, is due on July 1, 2055.

(I) "**Property**" means the Property that is described below under the heading "Transfer of Rights in the Property."

(J) "**Secured Debt**" means:

- (1) All amounts due under the Account, including principal, interest, finance charges, and other fees, charges, and costs incurred under the terms of this Security Instrument and all extensions, modifications, substitutions or renewals thereof.
- (2) Any advances made and expenses incurred by Lender under the terms of this Security Instrument.

(K) "**Riders**" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- ☐ 1-4 Family  
☐ Second Home  
☐ Other(s)

- ☐ Condominium Rider  
☐ Planned Unit Development Rider

- ☐ Escrow Rider  
☐ Mortgage Insurance Rider

(L) "**Applicable Law**" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(M) "**Community Association Dues, Fees, and Assessments**" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(N) "**Electronic Funds Transfer**" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

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(O) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Agreement and/or this Security Instrument.

(Q) "Approved Prior Loan" means a lien which is and which lender acknowledges and agrees will continue to have priority over the lien created by this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Credit Agreement; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Credit Agreement. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the

COUNTY of HILLSBOROUGH  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]  
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

which currently has the address of 7041 SILVERMILL DR

[Street]

TAMPA  
[City]

FLORIDA  
[State]

33635  
[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ADVANCES. During the Draw Period described in the Agreement, the Borrower may repeatedly take and repay any advances that Lender makes to Borrower under the terms of the Agreement and this Security Instrument, subject to the terms that the Agreement and this Security Instrument impose. The Agreement and this Security Instrument will remain in full force and effect notwithstanding that the Account Balance under the Agreement may occasionally be reduced to an amount of equal to or less than zero.

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Any amounts that Lender advances to Borrower in excess of the Credit Limit will be secured by the terms of this Security Instrument unless applicable law prohibits the same. Lender shall not be obligated to increase the Credit Limit formally or to make additional Advances in excess of the Credit Limit stated in the Agreement even though the Credit Limit has been exceeded one or more times. The Draw Period may or may not be followed by a Repayment Period, as described in the Agreement, during which additional Advances are not available. During both the Draw Period and the Repayment Period the Lender may, at its option, make Advances from the Account to pay fees, charges, or credit insurance premiums due under the Agreement or this Security Instrument, or make other Advances as allowed by this Security Instrument.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

#### **INCORPORATION OF MASTER FORM PROVISIONS**

Section 1 through and including Section 25 of the Master Form are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument. Notwithstanding the foregoing, the provisions of Sections 3 and 10 of the Master Form shall not apply unless otherwise agreed in a separate writing. Further, notwithstanding the foregoing, the text of Section 6 of the Master Form is revised to read as follows: Occupancy. Unless Lender has approved this Loan to be secured by a second home or investment property, Borrower covenants the Property is occupied as Borrower's principal residence.

**ANY ADVANCE THAT LENDER MAKES AT ANY TIME WITHIN 20 YEARS FROM THE DATE OF THIS MORTGAGE, UP TO THE MAXIMUM PRINCIPAL AMOUNT STATED IN THIS MORTGAGE, WILL BE SECURED BY THIS MORTGAGE TO THE SAME EXTENT AS IF THE ADVANCE WERE MADE ON THE DATE OF THE EXECUTION OF THIS MORTGAGE.**

**MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

*Rita M. Maynard-Blyden* (Seal)  
RITA M MAYNARD-BLYDEN -Borrower  
7041 SILVERMILL DR, TAMPA, FLORIDA  
33635-9696

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower



\_\_\_\_\_[Space Below This Line For Acknowledgment]\_\_\_\_\_

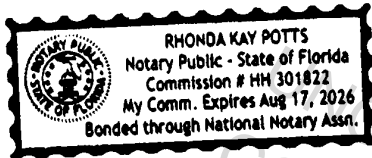
STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization,  
this 1st day of July, 2025 by RITA M MAYNARD-BLYDEN

who is personally known to me or who has produced \_\_\_\_\_  
as identification.

Drivers license  
(Type of Identification)



(Seal)

Rhonda Kay Potts  
Signature

Rhonda Kay Potts  
Name of Notary

notary public  
Title

HH301822  
Serial Number, if any

**RITA M MAYNARD-BLYDEN/995250381055070**

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FLHESI2.BOA 12/18/23



**SCHEDULE "A"**

THE FOLLOWING DESCRIBED LAND SITUATE IN HILLSBOROUGH COUNTY, FLORIDA,  
TO WIT:

LOT 28, BLOCK 1, BAYPORT WEST PHASE 2, ACCORDING TO THE PLAT THEREOF  
RECORDED IN PLAT BOOK 57, PAGE 45, PUBLIC RECORDS OF HILLSBOROUGH  
COUNTY, FLORIDA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR  
MINERAL RIGHTS OF RECORD, IF ANY.

BEING PREVIOUSLY CONVEYED BY QUITCLAIM DEED FROM RITA MAE MAYNARD-  
BLYDEN, AN UNMARRIED WOMAN TO RITA MAE MAYNARD-BLYDEN, A LIFE ESTATE,  
WITH FULL POWER AND AUTHORITY TO SELL, CONVEY, MORTGAGE, LEASE OR  
OTHERWISE MANAGE AND DISPOSE OF; REMAINDER, IF ANY, TO ELIZABETH JENEEN  
MAYNARD, DATED 05/04/2023, AND RECORDED ON 06/15/2023 AT DOCUMENT  
REFERENCE 2023262767 IN HILLSBOROUGH COUNTY, FLORIDA.

**PARCEL ID(S):** U-28-28-17-0B3-000001-00028.0

**FOR INFORMATIONAL PURPOSES ONLY, THE PROPERTY ADDRESS IS:**  
7041 SILVERMILL DR  
TAMPA, FL 33635