

After Recording Return To:
SOUTHWEST STAGE FUNDING, LLC
DBA CASCADE FINANCIAL SERVICES
3345 S. VAL VISTA DRIVE SUITE
300
GILBERT, AZ 85297
(480) 539-5230

[Space Above This Line For Recording Data]

CONSTRUCTION CONVERSION AGREEMENT

BOYD
Loan #: 1833186
MIN: 100605750000326352
MERS Phone: 1-888-679-6377
PIN: N/A
VA/FHA Case #: 011-8874911-703

This Construction Conversion Agreement ("Agreement"), made this 14TH day of AUGUST, 2018 between BRANDON WAYNE BOYD, UNMARRIED MAN ("Borrower") SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES ("Lender"), Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated MAY 31, 2018 and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded in Book or Liber X, at page(s) —, of the COUNTY Records of SHELBY, ALABAMA and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 588 WOODLAND ROAD, HARPERSVILLE, AL 35078 the real property to be set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

Manufacturer: SOUTHERN ENERGY HOMES, INC
Model: 44PAT28563EH17
Length & Width: 56 X 28
Serial Number: SOU011226AL-AB
New/Used: New
HUD Data Plate No.: NTA1758088 NTA1758089

* 6/13/18 #20180613000208840
re-recorded
* 7/31/18 #20180731000272600

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows, (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of AUGUST 14, 2018 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$117,783.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

1833186

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.750%, from AUGUST 14, 2018. Borrower promises to make monthly payments of principal and interest of U.S. \$614.41, beginning on the 1ST day of OCTOBER, 2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on SEPTEMBER 1, 2048, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower will make such payments at 3345 S. VAL VISTA DRIVE SUITE 300, GILBERT, AZ 85297 or at such other place as Lender may require.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.


If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of no less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- a. all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- b. all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

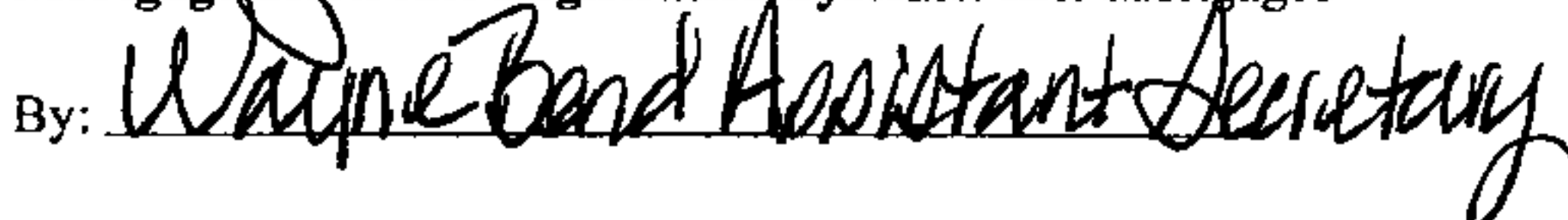
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.


- BORROWER - BRANDON WAYNE BOYD - DATE -


SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES-Lender


Mortgage Electronic Registration Systems, Inc.-Mortgagee

By:


Wayne Bond Assistant Secretary

20180910000324040 09/10/2018



20180910000324040 3/4 \$26.00
Shelby Cnty Judge of Probate, AL
09/10/2018 12:32:48 PM FILED/CERT

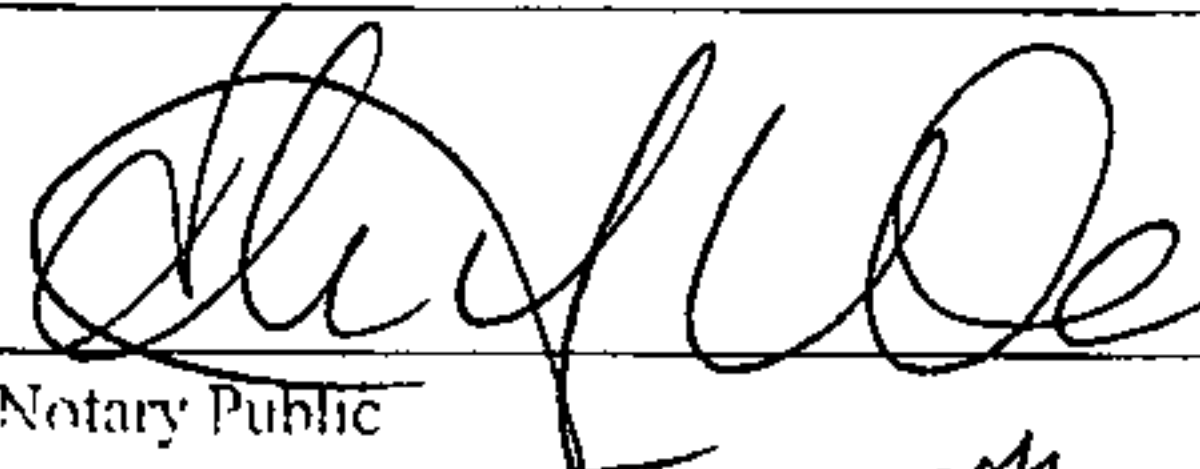
/4

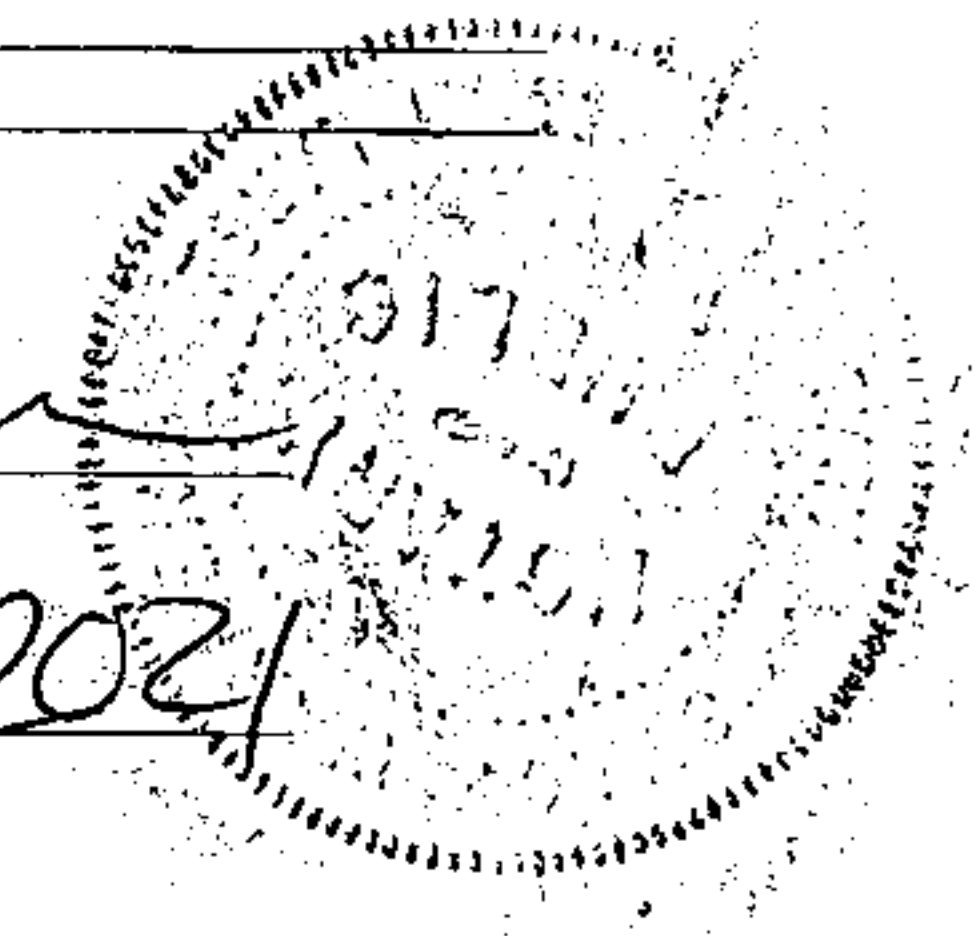
1833186

[Space Below This Line For Acknowledgments]

State of Alabama, Talladega County ss:
The foregoing Instrument was acknowledged before me this 15th August 2018 by
Brandon Wayne Boyd

SEAL


Notary Public
June 28th 2021
My Commission Expires

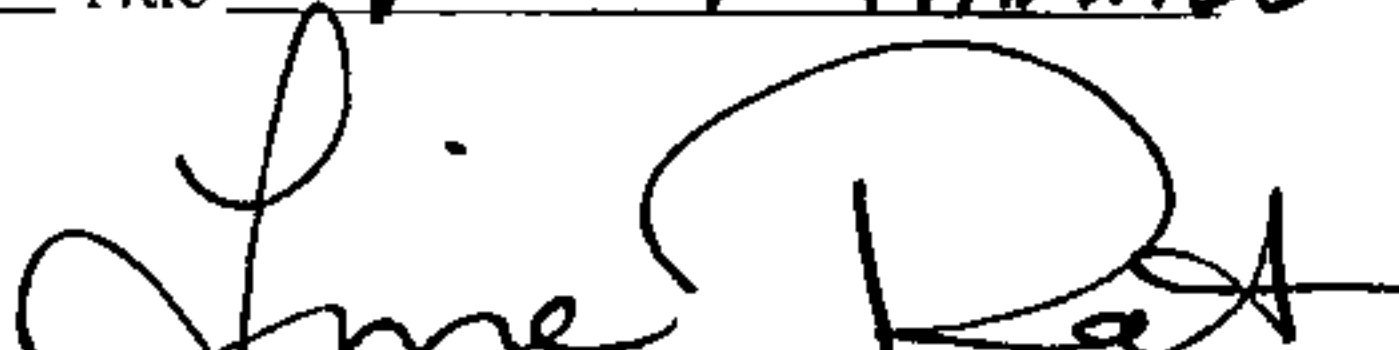


Lender Acknowledgment

State of Arizona, Maricopa County ss:
The foregoing Instrument was acknowledged before me this August 17, 2018 by
Wayne Bend Title VP of finance

SEAL




Notary Public

Document Prepared By:

Lori Shumway
Cascade Financial Services
3345 S. Val Vista Drive, Suite 300
Gilbert, AZ 85297

EXHIBIT "A" LEGAL DESCRIPTION

File No.: 1420418

A parcel of land situated in the South $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 1, Township 20 South, Range 2 East, Shelby County, Alabama and being more described as follows:

Commence at a $\frac{3}{4}$ " rebar at the NE corner of the South $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 1, Township 20 South, Range 2 East, Shelby County, Alabama; thence run along the North line of the South $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of said Section 1, S $89^{\circ}12'45''$ W a distance of 950.92' to a capped rebar stamped "Landmark" set at the POINT OF BEGINNING of the described parcel; thence continue along said North line, S $89^{\circ}12'45''$ W a distance of 105.66' to a capped rebar stamped "Landmark" set; thence leaving said North line, S $02^{\circ}01'45''$ W a distance of 341.18' to a capped rebar stamped "Landmark" set; thence N $88^{\circ}54'27''$ E a distance of 280.42' to a capped rebar stamped "Landmark" set; thence N $25^{\circ}45'26''$ W a distance of 374.26' to the Point of Beginning.

A 30' wide ingress/egress & utilities easement situated in the North $\frac{1}{2}$ of the South $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 1, Township 20 South, Range 2 East, Shelby County, Alabama and being more described as follows:

Commence at a $\frac{3}{4}$ " rebar found at the SE corner of the N $\frac{1}{2}$ of the S $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 1, Township 20 South, Range 2 East, Shelby County, Alabama; thence run along the South line of the N $\frac{1}{2}$ of the S $\frac{1}{2}$ of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 1, Township 20 South, Range 2 East, Shelby County, Alabama, S $88^{\circ}54'27''$ W a distance of 250.00' to the Point of Beginning of the described easement; thence continue along said South line, S $88^{\circ}54'27''$ W a distance of 822.91' to a "R&G PC" capped rebar found; thence continue along said South line, S $88^{\circ}47'36''$ W a distance of 50.75' to a "SWH" capped rebar found; thence leaving said South line, N $02^{\circ}08'09''$ E a distance of 30.15'; thence N $88^{\circ}54'27''$ E a distance of 871.97'; thence S $01^{\circ}05'33''$ E a distance of 30.00' to a point on said South line, being the Point of Beginning.

According to the survey by Christopher P. Delucia, Alabama Reg. No. 30342 dated May 21, 2018.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/10/2018 12:32:48 PM
\$26.00 CHERRY
20180910000324040

Allen S. Bayl