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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

TIPTON
Loan #: 1828896
MIN: 100605750000283660
MERS Phone: 1-888-679-6377
PIN: N/A
VA/FHA Case #: 011-8864365-703

This Construction Conversion Agreement ("Agreement"), made this 12TH day of JULY, 2018 between JEFFERY SCOTT TIPTON, MARRIED MAN ("Borrower") and SHANNON TIPTON FKA SHANNON ELIZABETH WELDON, HIS WIFE, 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 15, 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 1176 AUTUMN DR, VINCENT, AL 35178-7652 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. * 5/18/18 # 20180518000172720
Model: 41SSP28764EH17
Length & Width: 76 X 28
Serial Number: RUS071673ALAB re-recorded
New/Used: New 8/24/18 # 20180824000305860
HUD Data Plate No.: NTA1766195 / NTA1766196

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 JULY 12, 2018 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$99,440.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

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 4.250%, from JULY 12, 2018. Borrower promises to make monthly payments of principal and interest of U.S. \$489.19, beginning on the 1ST day of SEPTEMBER, 2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on AUGUST 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.

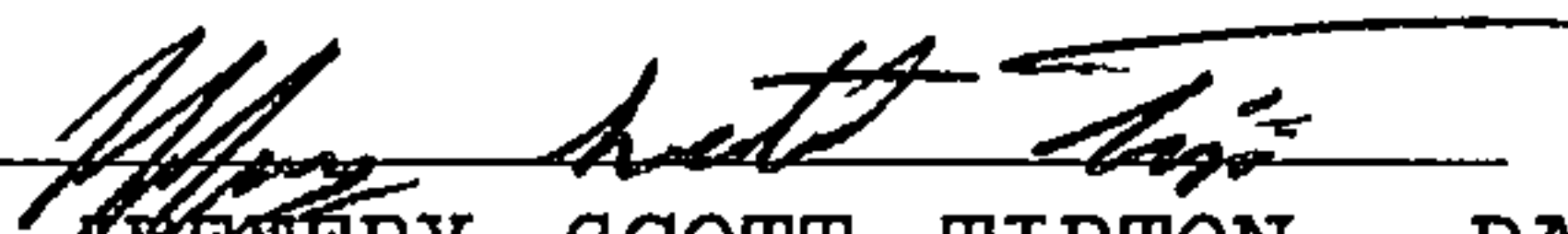
Borrower will make such payments at 3345 S. VAL VISTA DRIVE SUITE 300, GILBERT, AZ 85297 or at such other place as Lender may require.


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.

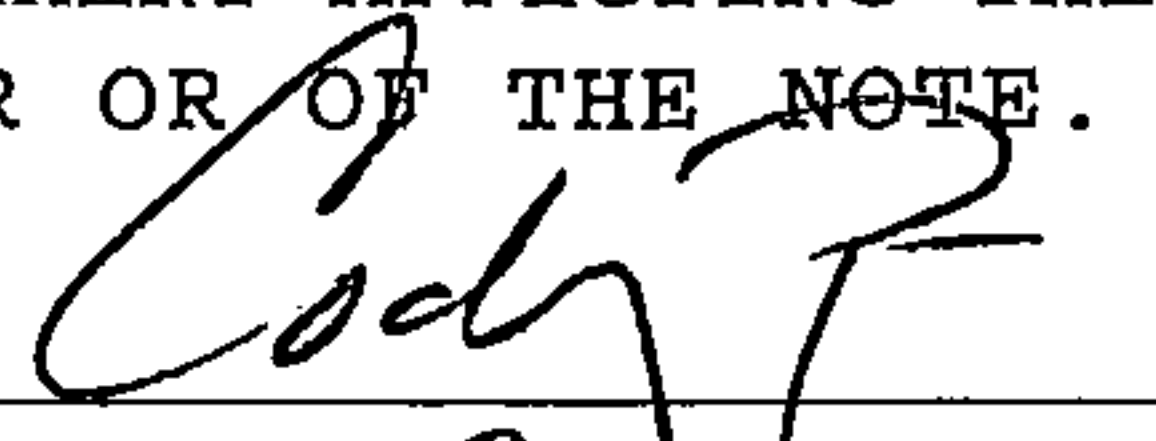
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of no less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails 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.

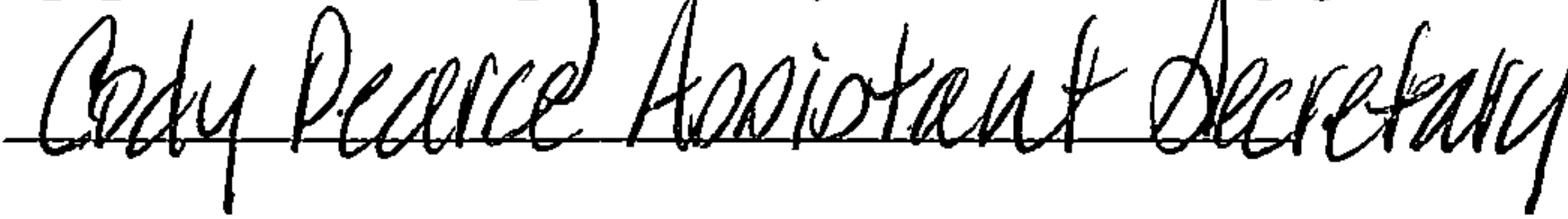
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound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


- BORROWER - JEFFERY SCOTT TIPTON - DATE - 7-18-2018


SHANNON TIPTON FKA SHANNON ELIZABETH WELDON THE SIGNATURE OF THE ABOVE SIGNER CONSTITUTES ONLY JOINDER IN THE PROVISIONS OF THIS CONSTRUCTION CONVERSION AGREEMENT AFFECTING THE SECURITY INSTRUMENT AS THE ABOVE SIGNER IS NOT A MAKER UNDER OR OF THE NOTE. - DATE -


SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES-Lender


Mortgage Electronic Registration Systems, Inc.-Mortgagee

By:  Assistant Secretary

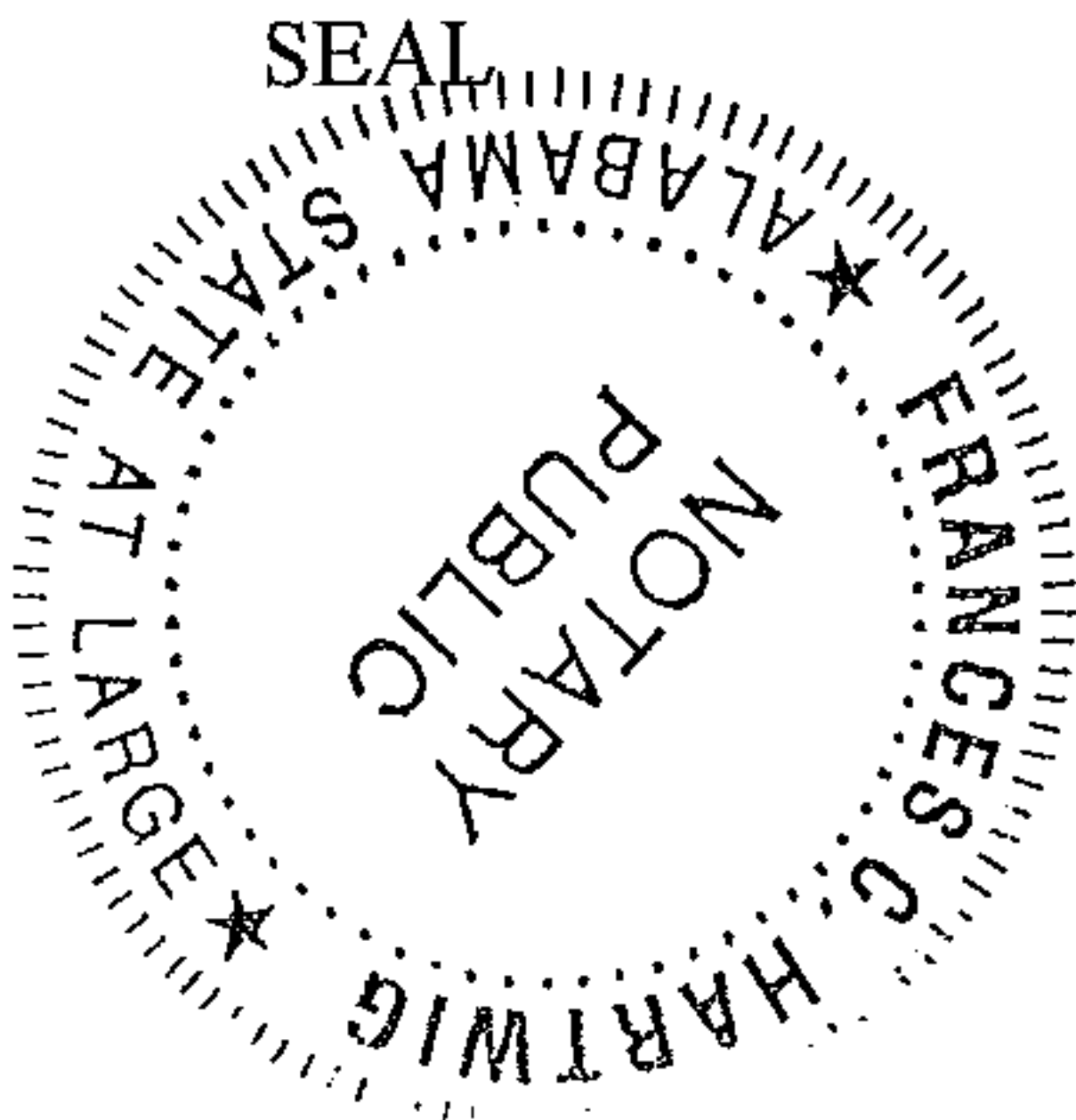
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1828896

[Space Below This Line For Acknowledgments]

State of Alabama, Calhoun County ss:

The foregoing Instrument was acknowledged before me this 18 July 2018 by
Jeffery Scott Tipton & wife Sharon Tipton Formerly
Sharon Elizabeth Weldon



Frances C. Hartwig
Notary Public

7-12-2021
My Commission Expires

Lender Acknowledgment

State of Arizona, Maricopa County ss:

The foregoing Instrument was acknowledged before me this July 26, 2018 by
Cody Pearce Title President



Lori Shumway
Notary Public

Document Prepared By:

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

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Exhibit "A"

Lot 2 of the survey of the Tipton Family Subdivision recorded in Map Book 48, Page 80 and lying in and being part of the Northeast Quarter of the Northwest Quarter of Section 10, Township 19 South, Range 2 East, Shelby County, Alabama, and being more particularly described as follows:

Commence at the Southwest corner of the Northeast Quarter of the Northwest Quarter of said Section 10; thence S 88°27'E for a distance of 434.59' to a point marked with a capped pin, also known as the point of beginning; thence continue S 88°27' E for a distance of 361.52' to a point marked with a capped pin; thence N 01°33'E for a distance of 361.50' to a point marked with a capped pin; thence N 88°27' W for a distance of 361.52' to a point marked with a capped pin; thence S 01°33' W for a distance of 361.50' to the point of beginning.

Also, a 60' Easement:

Commence at the Southwest corner of the Northeast Quarter of the Northwest Quarter of said Section 10, thence S 88°27'E for a distance of 434.59' to a point marked with a capped pin; thence continue S 88°27'E for a distance of 361.52' to a point marked with a capped pin; thence N 01°33'E for a distance of 361.50' to a point marked with a capped pin; thence N 88°27' W for a distance of 190.35' to a point also known as the point of beginning of said 60' Easement; thence N 09°49' W for a distance of 339.00' to a point marked with a ½" rebar lying on the South right of way of Autumn Drive; thence N 65°42' W along said South right of way for a distance of 71.80' to a point marked with a capped pin; thence S 09°49' E for a distance of 367.32' to a point on the North line of Lot 2, map Book 48, Page 80; thence S 88°27' E for a distance of 60.53' to the point of beginning.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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\$31.00 DEBBIE
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Allen S. Bayl