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After Recording Return To:
SOUTHWEST STAGE FUNDING, LLC
DBA CASCADE FINANCIAL SERVICES
2701 E. INSIGHT WAY SUITE 150
CHANDLER, AZ 85286
(480) 539-5230

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LOAN REAMORTIZATION AGREEMENT

COLAFRANCESCO
Loan #: 2000259
MIN: 100605750001959623
MERS Phone: 1-888-679-6377
PIN: N/A
VA/FHA Case #: 22-22-6-0789178

This Loan Reamortization Agreement ("Agreement"), made this 3RD day of DECEMBER, 2021 between STEVE COLAFRANCESCO, AN 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 MARCH 25, 2021 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 * , 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 58504 HWY 25, LEEDS, AL 35094 the real property to be set forth as follows: SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

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 DECEMBER 3, 2021 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$348,000.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

* 4/1/2021

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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 **2.875%**, from **DECEMBER 3, 2021**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,467.20**, beginning on the **1ST** day of **FEBRUARY, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2051**, (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 **2701 E. INSIGHT WAY SUITE 150, CHANDLER, AZ 85286** 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.

Steve Colafrancesco 12/27/2021
- BORROWER - STEVE COLAFRANCESCO - DATE -

[Signature]
SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES-Lender

[Signature]
Mortgage Electronic Registration Systems, Inc.-Mortgagee

By: George Dover

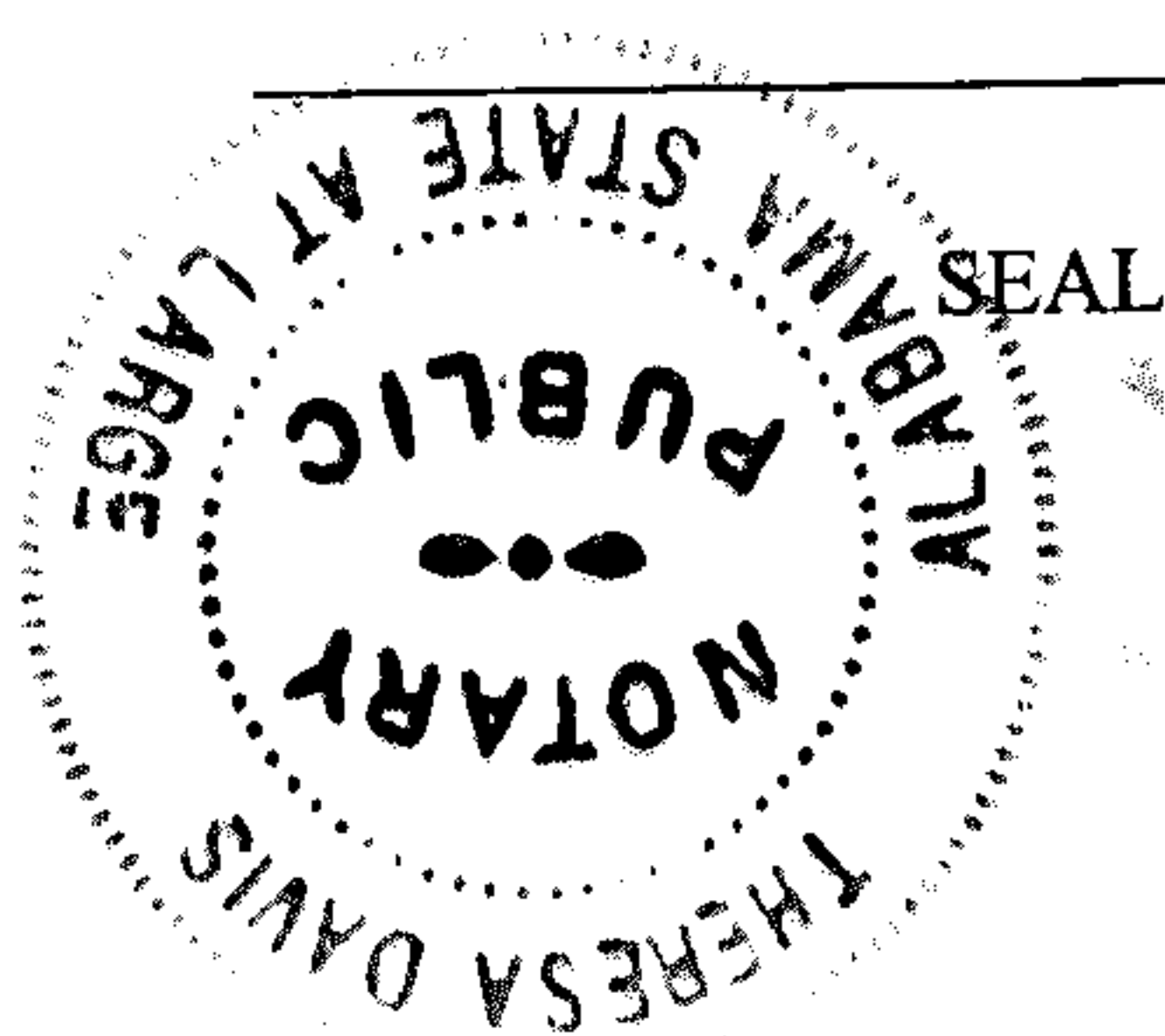
Assistant Secretary for MERS and
President
for Southwest Stage Funding,
LLC DBA Cascade Financial Service's

2000259

[Space Below This Line For Acknowledgments]

State of Alabama, Tuscaloosa County ss:

The foregoing Instrument was acknowledged before me this December 27th 2021 by
Steve Colafrenesco



Theresa Davis
Notary Public

5-15-22
My Commission Expires

THERESA DAVIS
Notary Public
Alabama State at Large

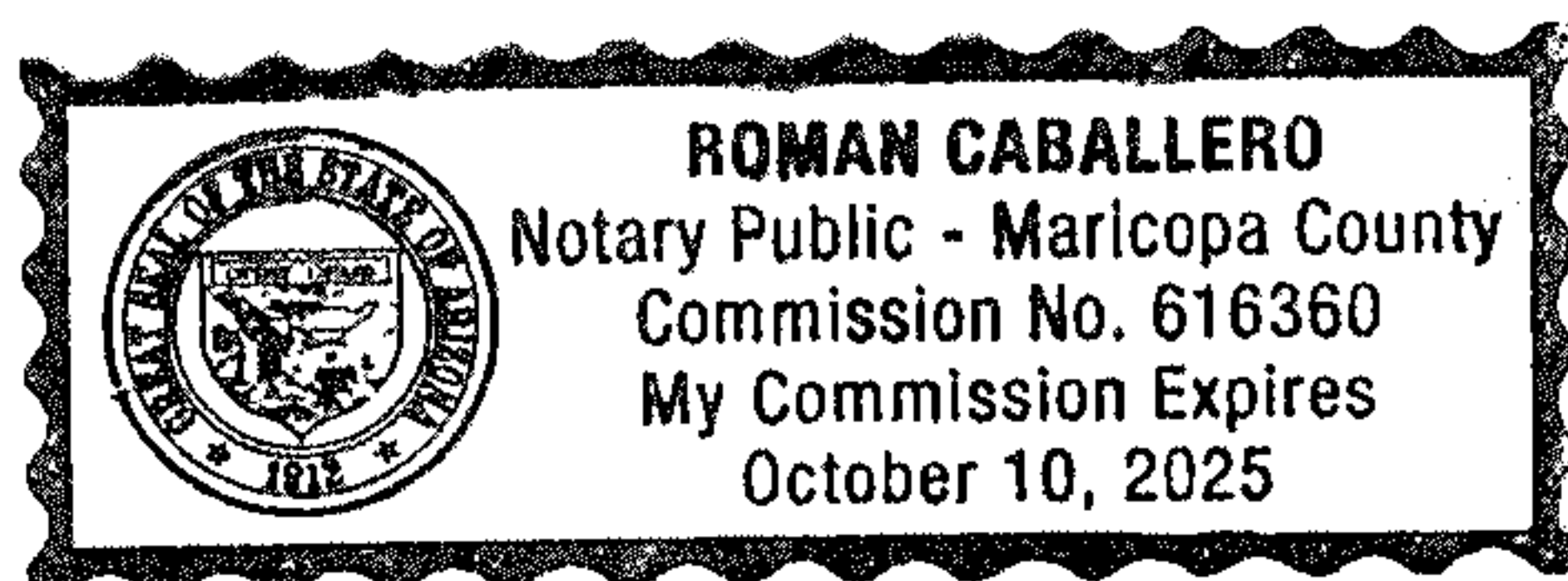
Lender Acknowledgment

State of Arizona, Maricopa County ss:

The foregoing Instrument was acknowledged before me this December 29, 2021 by

George Dover Title President

SEAL



[Signature]
Notary Public

Document Prepared By:

Roman Caballero

Cascade Financial Services
2701 E Ryan Rd, Suite 150
Chandler, AZ 85286

EXHIBIT "A"
Property Description

PROPERTY DESCRIPTION:

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER AND THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 17 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON BAR FOUND AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 33, TOWNSHIP 17 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA; THENCE N 00°29'39" E FOR A DISTANCE OF 388.77 FEET TO A CAPPED 1/2 INCH REBAR SET IN THE EAST RIGHT-OF-WAY LINE OF ALABAMA HIGHWAY 25; THENCE N 30°57'00" E ALONG SAID EAST RIGHT-OF-WAY LINE FOR A DISTANCE OF 802.46 FEET TO A CAPPED 1/2 INCH REBAR SET; LEAVING SAID EAST RIGHT-OF-WAY LINE THENCE S 58°48'25" E FOR A DISTANCE OF 210.00 FEET TO A CAPPED 1/8 INCH REBAR SET THENCE N 31°12'55" E FOR A DISTANCE OF 210.00 FEET TO A CAPPED 1/2 INCH REBAR SET; THENCE N 58°47'05" W FOR A DISTANCE OF 210.00 FEET TO A CAPPED 1/2 INCH REBAR SET; ON THE EAST LINE OF ALABAMA HIGHWAY 25; THENCE N 31°31'41" E ALONG SAID EAST RIGHT-OF-WAY LINE FOR A DISTANCE OF 175.38 FEET TO A CAPPED 1/2 INCH REBAR SET; LEAVING SAID EAST RIGHT-OF-WAY LINE THENCE S 39°17'18" E FOR A DISTANCE OF 630.19 FEET TO A RAILROAD RAIL FOUND ON THE WEST RIGHT-OF-WAY LINE OF CENTRAL OF GEORGIA RAILROAD THENCE S 48°41'20" W ALONG SAID WEST RIGHT-OF-WAY LINE FOR A DISTANCE OF 996.00 FEET TO A CAPPED 1/2 INCH REBAR SET; THENCE CONTINUE ALONG SAID WEST RIGHT-OF-WAY LINE ALONG A CURVE TO THE LEFT, HAVING A RADIUS OF 995.85 FEET, A CHORD BEARING OF S 39°06'36" W, AND A CHORD DISTANCE OF 335.88 FEET TO A CAPPED 1/2 INCH REBAR SET THENCE S 89°48'18" W FOR A DISTANCE OF 56.84 FEET BACK TO THE POINT OF BEGINNING.

BEARINGS ARE BASED ON GPS GRID AL WEST ZONE 0102.

THIS PROPERTY IS SUBJECT TO RIGHT-OF-WAY EASEMENTS OF ALABAMA POWER COMPANY.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/26/2022 03:15:00 PM
\$31.00 BRITTANI
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Allen S. Bayl