

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

[Space Above This Line For Recording Data]

CONSTRUCTION CONVERSION AGREEMENT

WEST
Loan #: 2294213
MIN: 100605750002883715
MERS Phone: 1-888-679-6377
PIN: N/A
VA/FHA Case #: 013-0118671-703

This Construction Conversion Agreement ("Agreement"), made this 21ST day of NOVEMBER, 2022 between BRANDON SCOTT WEST, MARRIED 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 OCTOBER 14, 2022 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 806 HUGHES RD, COLUMBIANA, AL 35051 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 DBA: TRUMH ALABAMA
Model: 42TRU28684RH22
Length & Width: 68 X 28
Serial Number: SA4082387AL-AB
New/Used: New
HUD Data Plate No.: NTA2044558 NTA2044559

X 10-17-2022
#20221017000391280

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 NOVEMBER 21, 2022 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$173,695.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

2294213

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 **7.250%**, from **NOVEMBER 21, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,184.91**, beginning on the **1ST** day of **FEBRUARY, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2053**, (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.

2294213

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.

Brandon Scott West 11/28/22
- BORROWER - BRANDON SCOTT WEST - DATE -

Kristen West 11/28/22
KRISTEN WEST- DATE -

THE SIGNATURE OF THE ABOVE CONSTITUTES ONLY JOINDER IN THE PROVISIONS OF THIS CONSTRUCTION CONVERSION AGREEMENT AFFECTING THE SECURITY INSTRUMENT AS THE UNDERSIGNED IS NOT A MAKER UNDER OR OF THE NOTE.

mh
SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES-Lender

mh

Mortgage Electronic Registration Systems, Inc.-Mortgagee

By: Martha Herrera

Assistant Secretary for MERS and
Director of Post Closing
for Southwest Stage Funding,
LLC DBA Cascade Financial Services

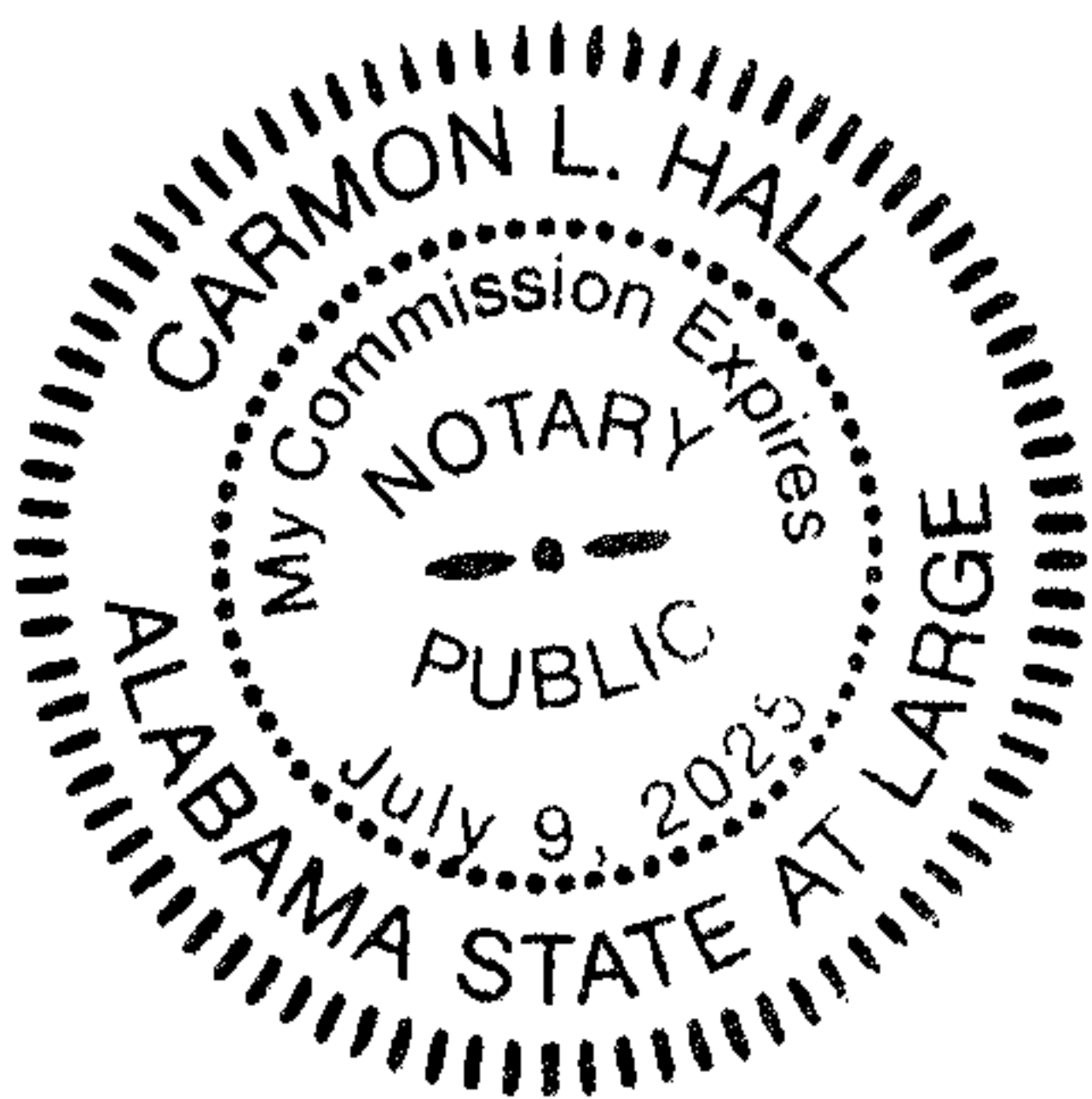
2294213

[Space Below This Line For Acknowledgments]

State of Alabama, Shelby County ss:

The foregoing Instrument was acknowledged before me this Nov. 28, 2022 by
Brandon Scott West
Kristen West

SEAL



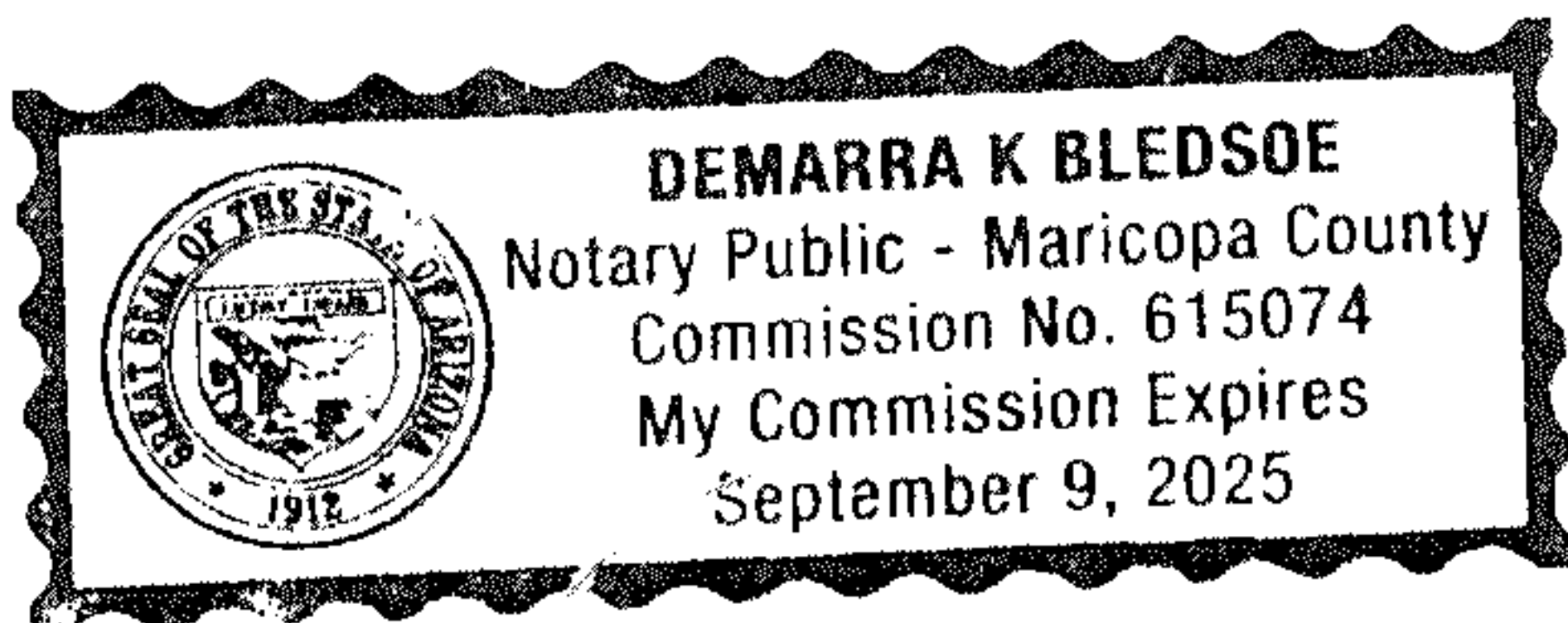
Carmon L Hall
Notary Public
7-9-25
My Commission Expires

Lender Acknowledgment

State of Arizona, Maricopa County ss:

The foregoing Instrument was acknowledged before me this November 30, 2022 by
Martha Herrera Title Director of Post Closing

SEAL



De [Signature]
Notary Public

Document Prepared By:
DeMarra Bledsoe
Cascade Financial Services
2701 E Ryan Rd, Suite 150
Chandler, AZ 85286

EXHIBIT "A"

Lot 5, according to the Survey of Pine Tree Estates as recorded in Map Book 30, Page 13 in the Probate Office of Shelby County, Alabama.

Brandon Scott West
Brandon Scott West

Kristen West
Kristen West



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/13/2022 02:53:24 PM
\$36.00 BRITTANI
20221213000450270

Allie S. Boyd