

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

MACON
Loan #: 23154437
MIN: 100605750003414767
MERS Phone: 1-888-679-6377
PIN: N/A
VA/FHA Case #: 013-0266110-703

This Construction Conversion Agreement ("Agreement"), made this 24TH day of OCTOBER, 2023 between RICHARD MACON AND MICHELLE BRYANT, HUSBAND AND WIFE ("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 JUNE 23, 2023 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 43718 HIGHWAY 25, VINCENT, AL 35178 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 RUSSELLVILLE
Model: 41VIS32684AH24
Length & Width: 68 X 30
Serial Number: RUS084369AL-ABAC
New/Used: New
HUD Data Plate No.: NTA2195011 NTA2195012

★ 6-30-2023
#20230630000195570

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 OCTOBER 24, 2023 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$250,875.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

23154437

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 **6.875%**, from **OCTOBER 24, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,648.07**, beginning on the **1ST** day of **DECEMBER, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 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.

23154437

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.

Richard Macon 10/24/23
 - BORROWER - RICHARD MACON - DATE -

Michelle Bryant 10/24/23
 MICHELLE BRYANT- 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

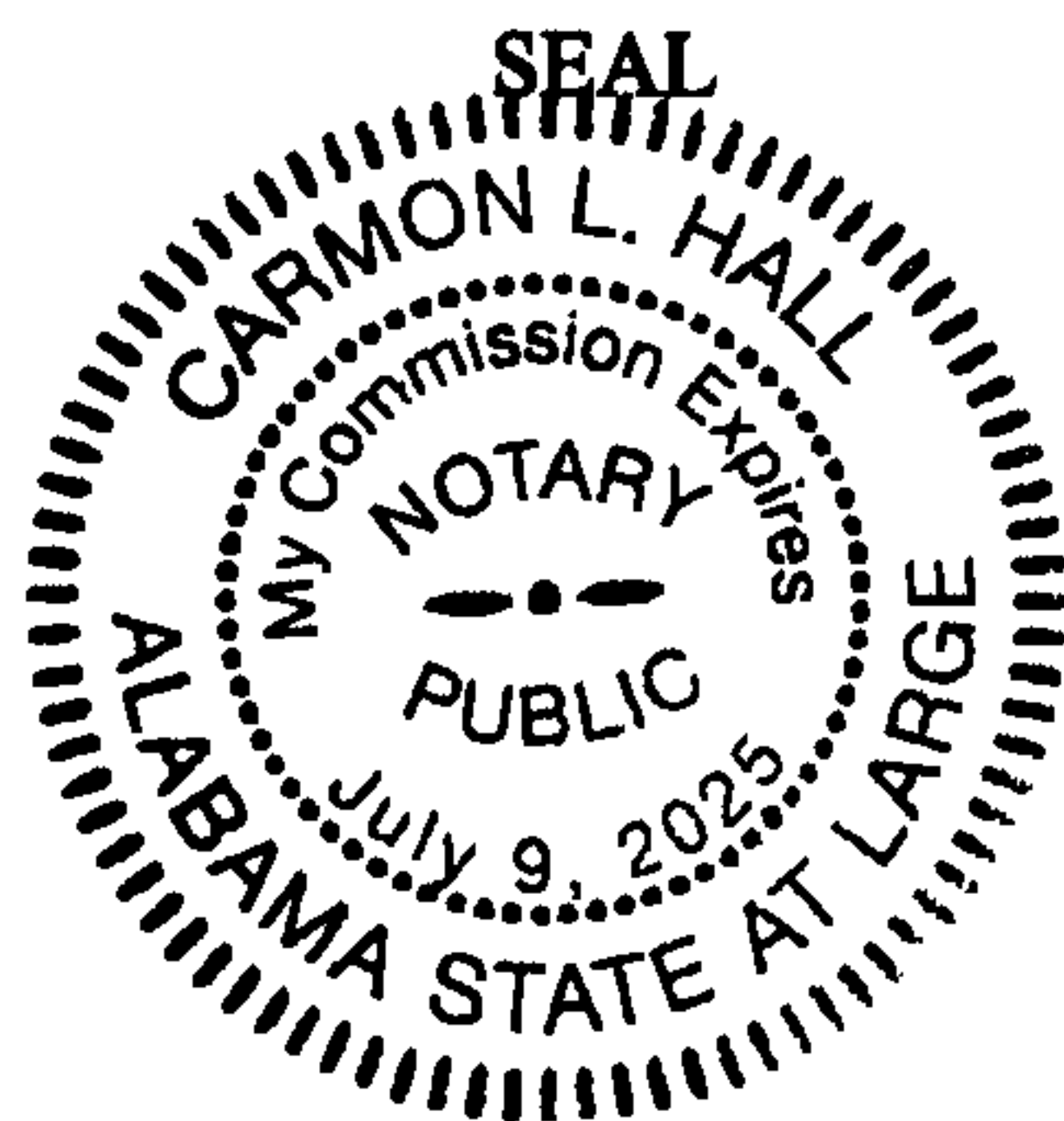
Assistant Secretary for MERS and
Director
 for Southwest Stage Funding,
 LLC DBA Cascade Financial Service's

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[Space Below This Line For Acknowledgments]

State of Alabama, Shelby County ss:

The foregoing Instrument was acknowledged before me this 24th October 2023 by
Richard Macon and Michelle Bryant



Carmon L Hall
Notary Public

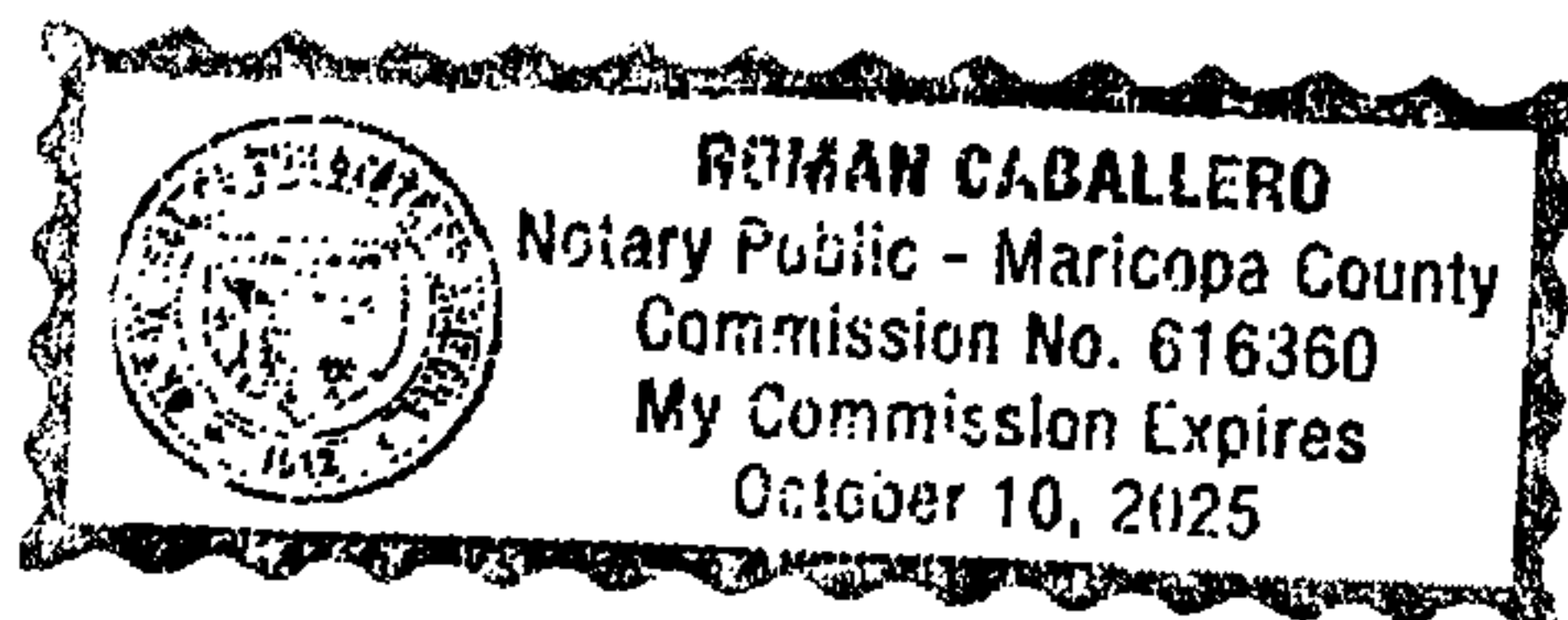
7/9/25
My Commission Expires

Lender Acknowledgment

State of Arizona, Maricopa County ss:

The foregoing Instrument was acknowledged before me this October 25th 2023 by
Martha Herrera Title Director

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

A parcel in the Northwest Quarter of the Northwest Quarter of Section 11, Township 19 South, Range 2 East in Shelby County, Alabama and being more particularly described as follows: commence at the Southeast corner of said Quarter-Quarter section and run North 00 degrees 04 minutes 10 seconds West for 686.96 feet to an existing 3/8" rebar at the point of beginning. Thence South 89 degrees 55 minutes 05 seconds West for 576.66 feet to an existing 3/8" rebar on the East right of way of Highway 25 (80' right of way), thence North 00 degrees 42 minutes 21 seconds East along said East right of way for 239.99 feet to an existing 3/8" rebar, thence (leaving right of way) run North 89 degrees 55 minutes 00 seconds East 573.42 feet to an existing 3/8" rebar, thence South 00 degrees 04 minutes 00 seconds East for 239.98 feet to the point of beginning. Situated in Shelby County, Alabama.

RM *HB*



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/03/2023 08:20:46 AM
\$411.35 BRITTANI
20231103000323560

Allie S. Bayl