

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

**MANNING**  
Loan #: 24207886  
MIN: 100605750003945182  
MERS Phone: 1-888-679-6377  
PIN: N/A

This Construction Conversion Agreement ("Agreement"), made this 18TH day of MARCH, 2024 between CHRISTOPHER MANNING, AN UNMARRIED MAN, AND BREANNA CHAMPION, AN UNMARRIED WOMAN ("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 FEBRUARY 20, 2024 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 3947 WESTOVER RD, STERRETT, AL 35147 the real property to be set forth as follows:

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

Manufacturer: CAVALIER HOME BUILDERS, LLC BUCCANEER  
Model: 73AFH32764AH24  
Length & Width: 76 X 30  
Serial Number: CBC054559AL-ABAC  
New/Used: New  
HUD Data Plate No.: NTA2233922 NTA2233923

*X 3-5-2024*  
*#202403050000060010*

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 MARCH 18, 2024 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$232,400.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.

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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 **8.050%**, from **MARCH 18, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. \$**1,713.38**, beginning on the **1ST** day of **JUNE, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 1, 2054**, (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.

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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.

 3/21/24  
- BORROWER - CHRISTOPHER MANNING - DATE -

Breanna Champion 3/21/24  
- BORROWER - BREANNA CHAMPION - DATE -

m H  
SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES-Lender

m H  
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

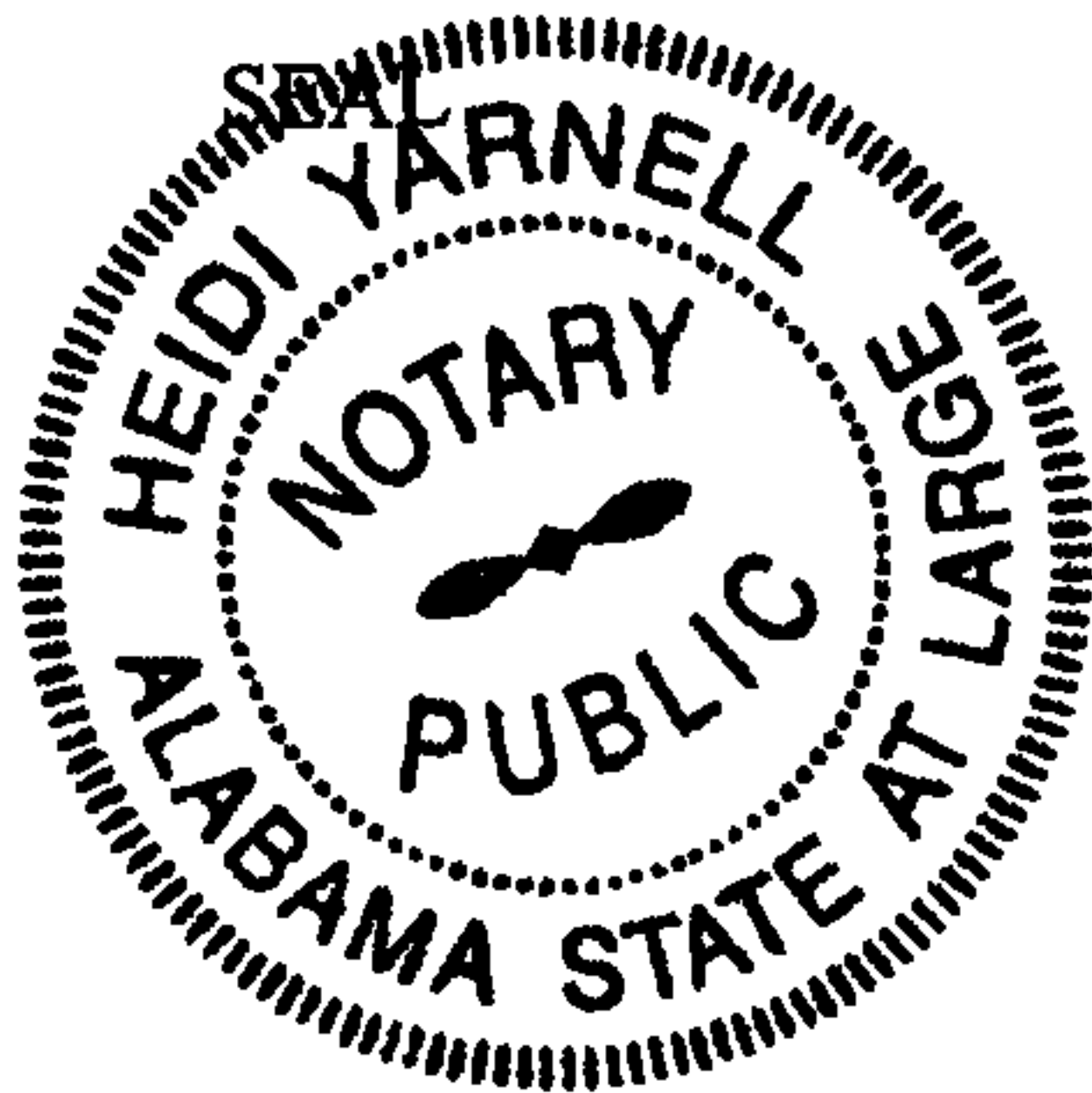
24207886

[Space Below This Line For Acknowledgments]

State of Alabama, Talladega County ss:

The foregoing Instrument was acknowledged before me this 3/21/24 by

Christopher Manning  
Breanna Champion



Heidi Yarnell  
Notary Public

2/22/25  
My Commission Expires

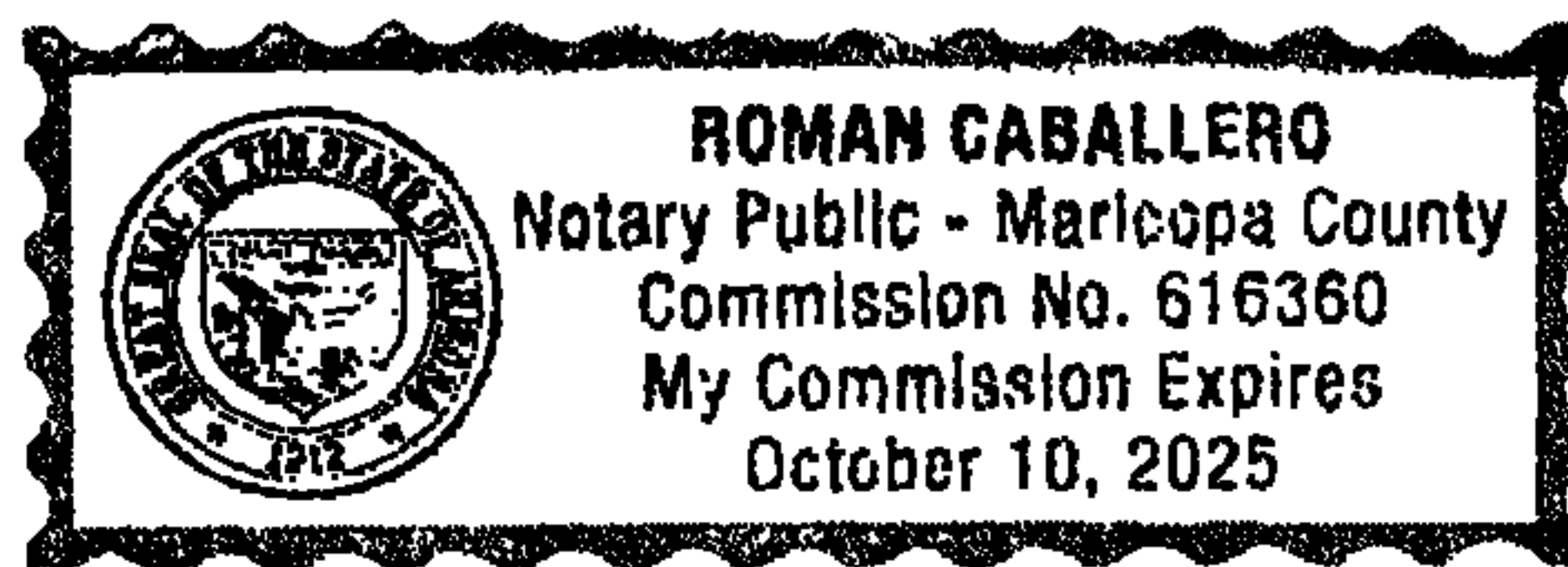
**Lender Acknowledgment**

State of Arizona, Maricopa County ss:

The foregoing Instrument was acknowledged before me this March 21<sup>st</sup> 2024 by

Martha Herrera Title Director

SEAL

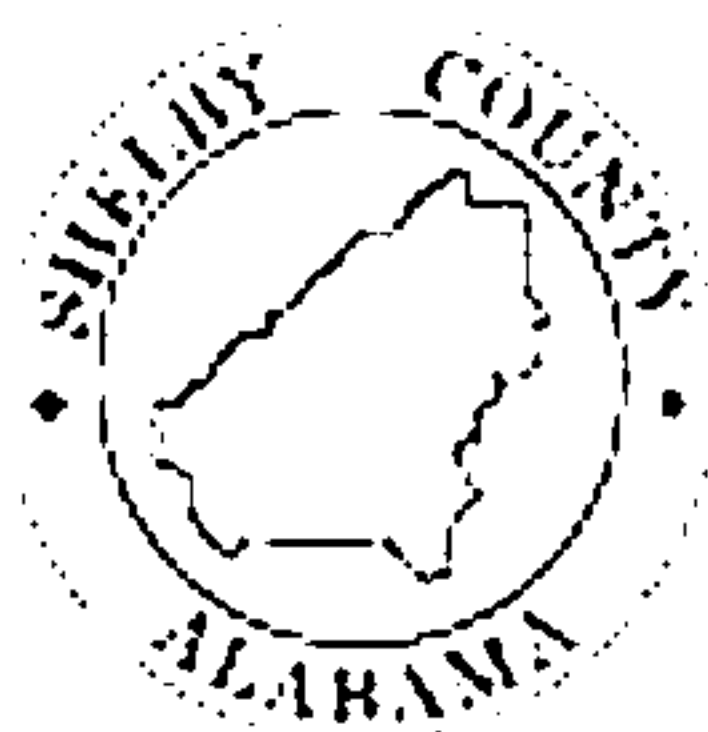


[Signature]  
Notary Public

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

**Exhibit "A"**  
**Property Description**

**Lot 3B of resubdivision of Lot 3 of Champion Family Subdivision, as recorded in Map Book 57,  
Page 35, Probate Office, Shelby County, Alabama.**



**Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
04/05/2024 08:02:14 AM  
\$40.00 BRITTANI  
20240405000095430**

*Allie S. Bayl*