

After Recording Return To:
SOUTHWEST STAGE FUNDING, LLC
DBA CASCADE FINANCIAL SERVICES
2290 E. YEAGER DRIVE, SUITE
250
CHANDLER, AZ 85286
(480) 539-5230

[Space Above This Line For Recording Data]

CONSTRUCTION CONVERSION AGREEMENT

ALLEN
Loan #: 25316264
MIN: 100605750005022204
MERS Phone: 1-888-679-6377
PIN: 16 7 36 4 003 030.000

This Construction Conversion Agreement ("Agreement"), made this 13TH day of MARCH, 2026 between KATHERINE ANN ALLEN, A SINGLE 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 MARCH 1, 2026 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 114 WILSON GLEN DR, WILSONVILLE, AL 35186 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: 42TRT28564AH26
Length & Width: 56 X 28
Serial Number: SA4088667AL-AB
New/Used: New
HUD Data Plate No.: NTA2369118 NTA2369119

* 3-4-2026
#202603040000162500

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 13, 2026 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$172,060.00, 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 7.750%, from MARCH 13, 2026. Borrower promises to make monthly payments of principal and interest of U.S. \$1,232.66, beginning on the 1ST day of JUNE, 2026, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on MAY 1, 2056, (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 2290 E. YEAGER DRIVE, SUITE 250, 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.

Katherine Anna Allen 3/14/26
- BORROWER - KATHERINE ANN ALLEN - DATE -

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]

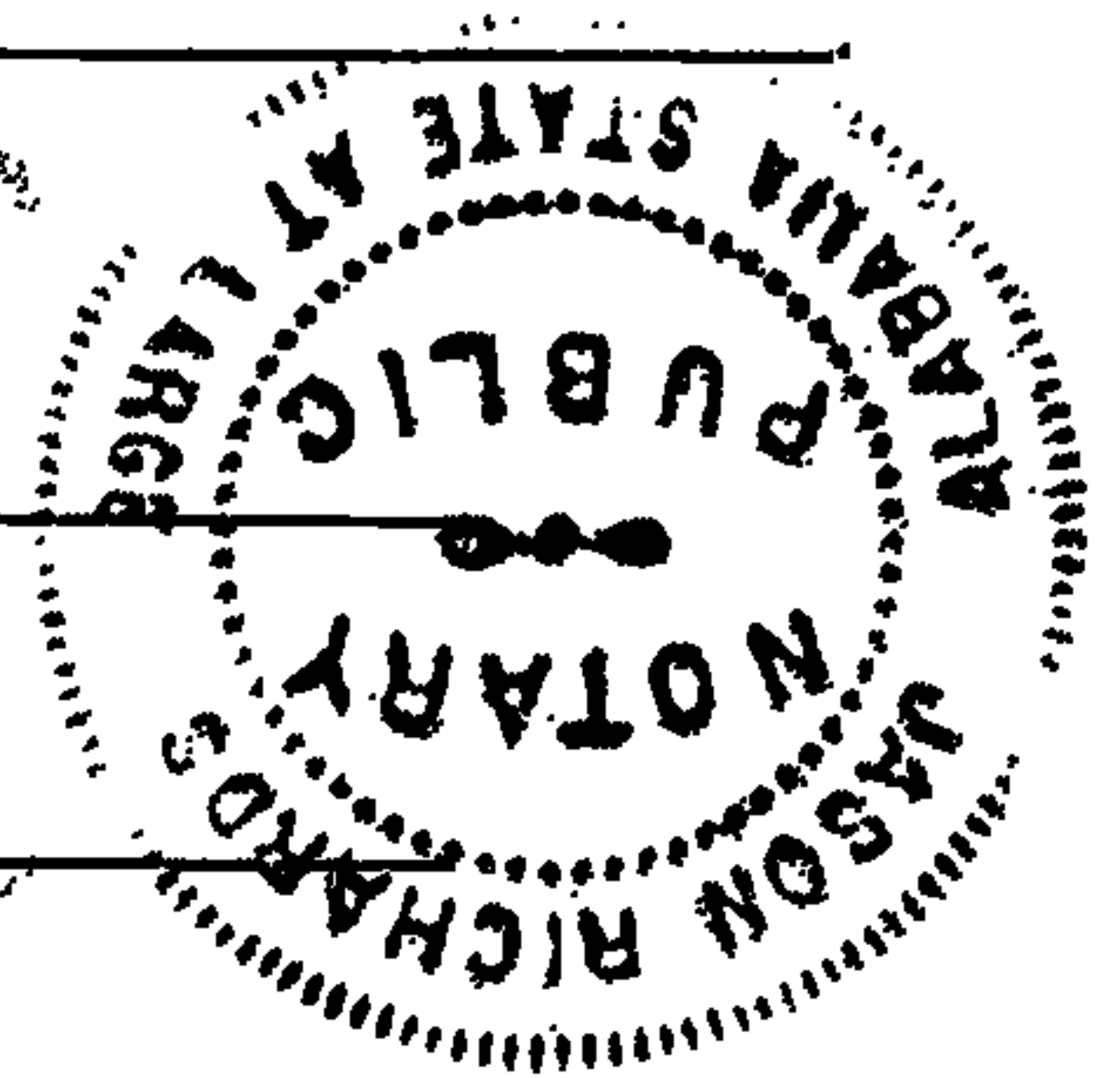
State of Alabama, Chilton County ss:

The foregoing Instrument was acknowledged before me this 3/14/26 by Katherine Ann Allen

SEAL

[Signature]
Notary Public

11-17-26
My Commission Expires



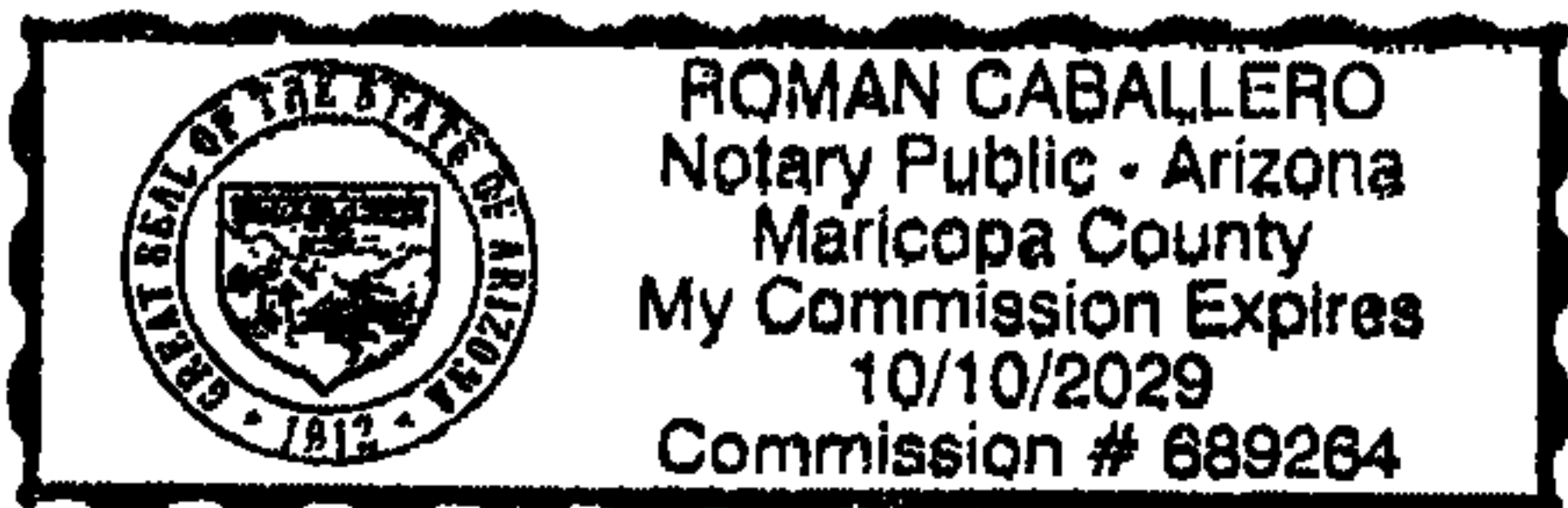
Lender Acknowledgment

State of Arizona, Maricopa County ss:

The foregoing Instrument was acknowledged before me this March 18 2026 by Martha Herrera Title Director

SEAL

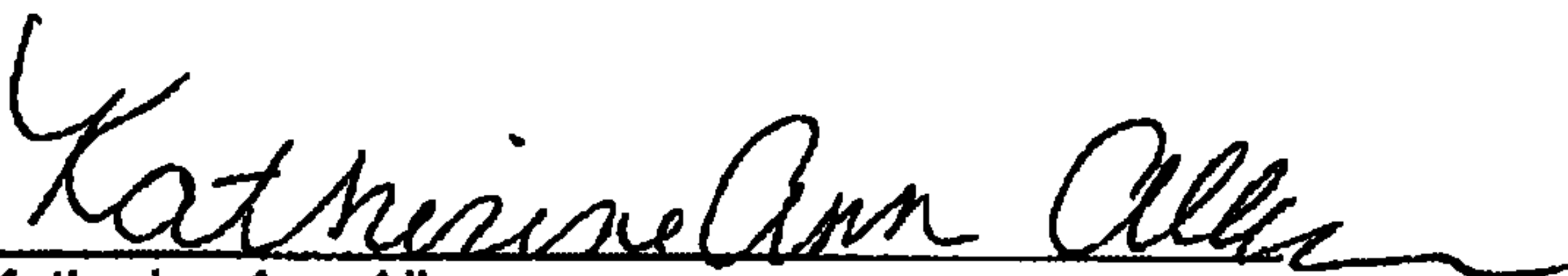
[Signature]
Notary Public



Document Prepared By:
Roman Caballero
Cascade Financial Services
2290 E Yeager Drive Suite 250
Chandler AZ 85286

EXHIBIT "A"

Lot 44, according to the Survey of Wilson's Glen, 1st Sector, as recorded in Map Book 27, Page 47, in the Probate Office of Shelby County, Alabama


Katherine Ann Allen



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
04/06/2026 08:00:38 AM
\$32.00 JOANN
20260406000098730

Allen S. Bayl