



## **Lender and Community Agreement**

For and in consideration of Southwest Stage Funding, LLC d/b/a Cascade Financial Services (or, in Delaware, Oregon, Pennsylvania, and Washington, Cascade Land Home Financing) (“Cascade”) providing home-only financing for new tenants purchasing homes located in communities owned by:

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and its affiliates (collectively, “Community” and, together with Cascade, the “Parties”), the owners and management of the Community (“Community Management”) and Cascade agree to the following in the event of a Cascade borrower’s default in his or her rental obligations to the Community:

1. Community Management will not require the home to be removed from the Community as long as Cascade honors the obligations called for in this Agreement.
2. A purchaser of a home that Cascade has repossessed because of a default under a tenant’s loan documents with Cascade will be required to meet all qualifications in effect by Community Management and will not be permitted to occupy the home until being approved by the Community Management; provided, however, that Community Management will apply in good faith the same standards to approve the purchaser for tenancy as it uses for other tenants of the Community. A purchaser of a repossessed home will be given rental rates and leasing incentives equal to other customers purchasing homes from Community Management, or from local dealers.
3. In the event Cascade decides to sell a repossessed home at a wholesale price as determined by Cascade in its sole discretion, Cascade will give Community Management first right of refusal to purchase the home at that wholesale price.
4. Community Management will maintain the lawn and lot space of any home Cascade repossesses to Community standards and bill Cascade for the labor and other reasonable cost of doing so, including mowing the lawn as frequently as necessary to maintain community standards.
5. In the event a Borrower becomes 30 days delinquent on site lease payments or is otherwise in ongoing violation of a Community rule which, if continued, will



result in eviction, Community Management will attempt to notify Cascade of the default.

- 6. Community will waive lot rent for one year following Cascade's repossession of a home unless the Community approves the tenancy of a purchaser of a repossessed home sooner.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the date first written above.

**Cascade Financial Services**

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Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

By: \_\_\_\_\_  
Printed or Typed Name

By: \_\_\_\_\_  
Printed or Typed Name

Its: \_\_\_\_\_  
Title

Its: \_\_\_\_\_  
Title