

St. Landry Parish

Assessor

2026 Assessment Listing

Parcel#

0604233210CAQ

View on Map (<http://stlandrymapping.azurewebsites.net/?parcelid=0604233210CAQ>)**Primary Owner**

ALLEMAN, CHARLES LESS

Mailing Address

153 CHARDONNAY DR

OPELOUSAS LA 70570

Ward

WD-6-OUT

Type

REAL PROPERTY

Legal

1 LOT 100 (.367 AC) (100X160) VIDRINES ROYAL RIDGE ESTATES IN SEC 15 T-7S R-3E 1224481
(MH 2019 CALYTON HOME SERIAL # CS2024819TN-A/B)

Physical Address

153 CHARDONNAY DR

Parcel Items

Property Class	Assessed Value	Units	Homestead
11 MOBILE H.	12,190	1.00	7,500
39 RURAL SUBD LOT	1,570	1.00	0
TOTAL	13,760	2.00	7,500

Deeds

Deed#	Type	Date	Amount	Book	Page
1224480	DECLARATION OF IMMOBILIZATION	12/23/2021	0		
1224481	CASH SALE	12/23/2021	155,000		
1178070	CASH SALE	8/27/2018	240,000		

Locations

Subdivision	Block	Lot	Section	Township	Range	Tract
VIDRINE ROYAL EST 6-	0000	100				

PARISH

Millage	Mills	Taxpayer Tax	Homestead Tax
02 PARISH TAX OUT 33.62M	33.6200	210.46	252.14
24 RD D 11A SUB2	0.0000	0.00	0.00
42 FIRE DIST 3 16.75M	16.7500	104.86	125.62
50 BY PLAQ 12 DR 18.94M	18.9400	118.56	142.06
31 AC ST LANDRY HOSP 9.87M	9.8700	61.80	74.02
TOTALS	79.1800	495.68	593.84

Notes

S715

101065-A (K-5-340) 23426 BEAUGH DONATED 638101 (DON 27-100) ANNIE BEAUGH MAGEE SELLS HER UND INT IN 60.25 AC TO JOSEPH N BEAUGH ET ALS 739113 (F-32-529) JEAN E BEAUGH SELLS HER UND INT IN ITEM 1 TO GEORGE & NORMA BEAUGH 852749 (W-37-437) IRENE B MILLER SELLS HER UND INT IN ITEM 1 TO GEORGE & NORMA BEAUGH 852750 (W-37-439) JUDGT OF POSS OF JOSEPH NOLTON BEAUGH & DELLA DOMINGUE BEAUGH 888414 (D-39-765) BEAUGH 919880 (E-40-282) PLAT



St. Landry Parish Clerk of Court
P.O. Box 750
Opelousas, LA 70571

Phone (337) 942-5606

Charles Jagneaux
Clerk of Court
Parish of St. Landry

Instrument Number: 1224481

Book/Index: COB

Document Type: CASH SALE

Recording Date: 12/23/21 12:33:34 PM

Page Count: Scanned Page Count: 3 not including this page

Grantor 1: CMH HOMES INC

Grantee 1: ALLEMAN, CHARLES LEE

COB: 1224481

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SHOULD BE RETAINED WITH ANY COPIES.



Lolita Vidrine

Lolita Vidrine, Deputy Clerk

FILED BY: Bayou Title, Inc.
1200 Camellia Blvd., Ste. 104
Lafayette, LA 70508
(337)989-2225
LF0840-21

ACT OF CASH SALE

BE IT KNOWN, that on this 20th day of December, 2021, before me, the undersigned, a Notary Public, duly commissioned in the Parish and State listed below, and in the presence of the undersigned competent witnesses, personally came and appeared:

CMH HOMES, INC., (Tax ID# **XX-XXX5153**), a Tennessee Corporation, domiciled in the Parish of Lafayette, State of Louisiana, represented herein by **Chad Joubert**, its General Manager, pursuant to a resolution, attached hereto and made a part hereof, with a mailing address of 15095 HWY 90, Opelousas, LA 70570 ("Vendor"),

who, being by me first duly sworn, declared that Vendor does, by these presents grant, bargain, sell, convey, transfer, set over, assign, abandon and deliver, with all legal warranties and with full substitution and subrogation in and to all rights and actions of warranty which Vendor has or may have against all preceding owners and vendors, unto:

CHARLES LEE ALLEMAN, (SSN: **XXX-XX-9183**) AND **VICKIE MARIE ALLEMAN**, (SSN: **XXX-XX-1167**), husband and wife, both persons of the full age of majority and residents of St Landry Parish, State of Louisiana, with a mailing address of 153 Chardonnay Dr, Opelousas, LA 70570 ("Purchaser"),

here present and accepting, purchasing for Purchaser, Purchaser's successors, heirs and assigns, and acknowledging due delivery and possession thereof, all and singular the following described property, to-wit:

That certain parcel of ground, together with all improvements thereon, and all rights, ways, privileges, servitudes, appurtenances and advantages thereunto belonging and all appurtenances thereof, being known and designated as LOT 100 of VIDRINE'S ROYAL RIDGE ESTATES SUBDIVISION, a subdivision of the Parish of Saint Landry, Louisiana on that certain plat of survey prepared by Morgan Goudeau & Associates and attached to that act recorded under Entry No. 977520 and made part hereof by reference, and being described with reference thereto as having such dimensions, boundaries and measurements as are more fully shown on said plat of survey.

AND

One (1) 2019 Clayton Manufactured Home Model Number 37ISB28563BH19 Serial Numbers CS2024819TN-A and CS2024819TN-B.

FOR INFORMATIVE PURPOSES:

Being the same property acquired by Cash Sale filed August 27, 2018 under Entry No. 1178070.

MUNICIPAL ADDRESS: 153 CHARDONNAY DR, OPELOUSAS, LA 70570

To have and to hold the Property unto Purchaser, Purchaser's successors, heirs and assigns forever.

This sale is made and accepted for and in consideration of the price and sum of **One Hundred Fifty-Five Thousand And No/100 (\$155,000.00) DOLLARS** cash, which Purchaser has well and truly paid, in ready and current money, to Vendor, who hereby acknowledges the sufficiency and receipt thereof and grants full acquittance and discharge therefor.

The Property is sold subject to any and all applicable covenants, conditions, restrictions, servitudes, rights of way, outstanding mineral interests and other matters which may appear in the chain of title of title or elsewhere in the public records of Saint Landry Parish, Louisiana, including without limitation of the following:

1. Restrictions, Rights of way and/or servitudes filed October 5, 2006 under Entry No. 970763; filed February 16, 2007 under Entry No. 977520; filed January 28, 2009 under Entry No. 1012231; filed October 4, 2010 under Entry No. 1041921; filed January 13, 2017 under Entry No. 1152348.

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The reference to or enumeration of which shall not serve to interrupt or revive prescription thereon, recognize the validity thereof, or acknowledge, ratify or confirm same.

All ad valorem taxes due the Parish of Saint Landry up to and including the taxes due and payable in the year 2021 have been paid. The responsibility for the adjustment of any tax proration is assumed by Vendor and Purchaser. The responsibility for the application for a homestead exemption and/or the payment of taxes due in the year 2022 and all future years is assumed by Purchaser.

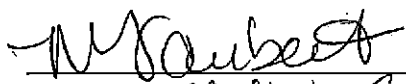
Vendor and Purchaser acknowledge that the Conveyance and Mortgage Certificates are open, undated and unsigned and relieve and release Bayou Title, Inc., its members, managers, officers, agents and employees and the undersigned Notary Public from any and all responsibility in connection therewith. Vendor and Purchaser waive the production of Mortgage, Conveyance and Tax Research Certificates and relieve and release Bayou Title, Inc., its members, managers, officers, agents and employees and the undersigned Notary Public from any and all responsibility in connection with the non-production of same.

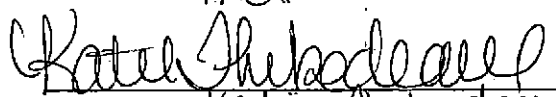
Vendor and Purchaser acknowledge that a current survey has not been produced in connection with this transaction and relieve and release Bayou Title, Inc., its members, managers, officers, agents and employees and the undersigned Notary Public from any and all responsibility for fence misalignments, servitudes, rights of way, encroachments, discrepancies in dimensions, rights of parties in possession and any and all other matters which might be disclosed on a current survey.

THUS DONE AND PASSED in my office in Saint Landry Parish, Louisiana, on the day, month and year herein above first written, in the presence of the undersigned competent witnesses, who hereunto sign their names with Vendor and Purchaser and me, Notary Public, after due reading of the whole.

WITNESSES:

VENDOR(S):


Print Name: Melissa Gaubert


Print Name: Kate Thebaudaux


CMH HOMES, INC.

BY: 
CHAD JOUBERT
AUTHORIZED AGENT

PURCHASER(S):


CHARLES LEE ALLEMAN


VICKIE MARIE ALLEMAN


Notary Public

Title Ins. Prod.: Bayou Title, Inc.
Address: 1200 Camellia Blvd., Ste. 104, Lafayette, LA 70508
Prod. Lic. No.: 257049
Title Ins. Underwriter: WFG National Title Insurance Company
Title Opinion By: Louis R. LaBruyere, IV LA Bar Roll No.: 23175



LOUIS R. LaBRUYERE, IV
BAR ROLL #23175
STATE OF LOUISIANA
PARISH OF ST. LANDRY
My Commission Expires Upon Death



**CMH HOMES, INC.
WRITTEN CORPORATE CONSENT**

Be it known that Larry Carter, Assistant Secretary of CMH Homes, Inc., having been duly authorized and empowered by the Board of Directors does hereby designate that Chad Joubert, General Manager of CMH Homes, Inc. DBA Clayton Homes #1093 is authorized and empowered to sign documents related to transactions of the certain real estate located at 153 Chardonnay Drive, Opelousas, LA 70570. General Manager is not authorized to enter into any Guarantee Agreement or any other contract that would require CMH Homes Inc. to assume responsibility for any loan balances or payments owed by a consumer if they default on their home loan with their lender.

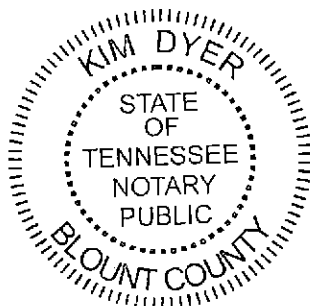
I hereby certify that I am the duly qualified Assistant Secretary of the aforesaid Corporation and that I am authorized to make the aforementioned designation.

Dated this 15th day of December 2021.

STATE OF TENNESSEE
COUNTY OF BLOUNT

The 15th day of December 2021 personally came before me, Kim Dyer, a Notary Public for the said County and Larry Carter who, being by me duly sworn, says that he is Assistant Secretary of CMH Homes, Inc., a corporation, and that said writing was signed and sealed by him on behalf of said corporation by its authority duly given.

Witness my hand and official seal, this the 15th day of December 2021.



Notary Public

My commission expires: 9/23/24

RECORDED ORIGINAL
ST. LANDRY PARISH CLERK OF COURT

2901093LA31

COB: 1224481; Page: 3; Filed: 12/23/2021 12:33:34PM [Islandry: LV]



St. Landry Parish Clerk of Court
P.O. Box 750
Opelousas, LA 70571

Phone (337) 942-5606

Charles Jagneaux
Clerk of Court
Parish of St. Landry

Instrument Number: 1224480

Book/Index: COB

Document Type: IMMOBILIZATION

Recording Date: 12/23/21 12:31:38 PM

Page Count: Scanned Page Count: 3 not including this page

Grantor 1: CMH HOMES INC

Grantee 1: DECLARATION OF IMMOBILIZATION

COB: 1224480

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Lolita Vidrine

Lolita Vidrine, Deputy Clerk

ACT OF IMMOBILIZATION

BY

CMH HOMES, INC.

UNITED STATES OF AMERICA

STATE OF LOUISIANA

PARISH OF SAINT LANDRY

BE IT KNOWN, that on this 20th day of December in the year of Our Lord Two Thousand and Twenty-One (2021);

BEFORE ME, a Notary Public, duly commissioned and qualified, in and for the State of Louisiana, therein residing and in the presence of the witnesses hereinafter and undersigned:

PERSONALLY CAME AND APPEARED:

CMH HOMES, INC., (Tax ID# XX-XXX5153), a Tennessee Corporation, domiciled in the Parish of Lafayette, State of Louisiana, authorized to do business in Louisiana, represented herein by its duly authorized General Manager, Chad Joubert, pursuant to that resolution, attached hereto and made a part hereof, with a mailing address of 15095 HWY 90, Opelousas, LA 70570, as shown on Exhibit "A" attached hereto and made a part hereof, upon which appearer owns one certain mobile home, to wit:

One (1) 2019 Clayton Manufactured Home Model Number 37ISB28563BH19 Serial Numbers CS2024819TN-A and CS2024819TN-B.

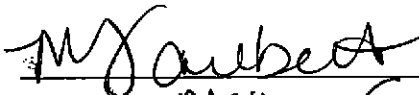
Attached thereto and made a part thereof; and other appurtenances generally all of which appearer is the owners.

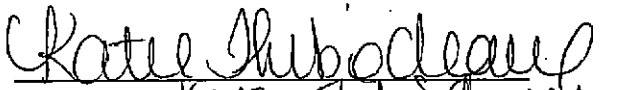
AND SAID APPEARER further declared unto me, Notary, that such real estate, mobile home and other items are to be considered and dealt with as a whole, and are to be considered as part and parcel of the real estate described on Exhibit "A" attached hereto.

AND SAID APPEARER further declared that this declaration is made for the purpose and to the end that the same may be filed in the Clerk of Court for the Parish of Saint Landry, State of Louisiana, in the manner set forth in R.S. 9:1149.1, et seq.

THUS DONE AND SIGNED in Saint Landry, State of Louisiana, on the day, month and year herein first above written, in the presence of the undersigned competent witnesses, of lawful age and domiciled in the state and parish aforesaid, who hereunto sign their names with said appearer and me, Notary, after a reading of the whole.

WITNESSES:


Name Printed: Melissa Gaubert


Name Printed: Katie Thibodeaux

CMH HOMES, INC.

BY:


CHAD JOUBERT
AUTHORIZED AGENT


NOTARY PUBLIC

PRINT NAME: _____

BAR ROLL/NOTARY ID NO.: _____

MY COMMISSION EXPIRES: At Death



LOUIS R. LaBRUYERE, IV
BAR ROLL #23175
STATE OF LOUISIANA
PARISH OF ST. LANDRY
My Commission Expires Upon Death

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EXHIBIT "A"

That certain parcel of ground, together with all improvements thereon, and all rights, ways, privileges, servitudes, appurtenances and advantages thereunto belonging and all appurtenances thereof, being known and designated as LOT 100 of VIDRINE'S ROYAL RIDGE ESTATES SUBDIVISION, a subdivision of the Parish of Saint Landry, Louisiana on that certain plat of survey prepared by Morgan Goudeau & Associates and attached to that act recorded under Entry No. 977520 and made part hereof by reference, and being described with reference thereto as having such dimensions, boundaries and measurements as are more fully shown on said plat of survey.

AND

One (1) 2019 Clayton Manufactured Home Model Number 37ISB28563BH19 Serial Numbers CS2024819TN-A and CS2024819TN-B.

FOR INFORMATIVE PURPOSES:

Being the same property acquired by Cash Sale filed August 27, 2018 under Entry No. 1178070.

MUNICIPAL ADDRESS: 153 CHARDONNAY DR, OPELOUSAS, LA 70570



**CMH HOMES, INC.
WRITTEN CORPORATE CONSENT**

Be it known that Larry Carter, Assistant Secretary of CMH Homes, Inc., having been duly authorized and empowered by the Board of Directors does hereby designate that Chad Joubert, General Manager of CMH Homes, Inc. DBA Clayton Homes #1093 is authorized and empowered to sign documents related to transactions of the certain real estate located at 153 Chardonnay Drive, Opelousas, LA 70570. General Manager is not authorized to enter into any Guarantee Agreement or any other contract that would require CMH Homes Inc. to assume responsibility for any loan balances or payments owed by a consumer if they default on their home loan with their lender.

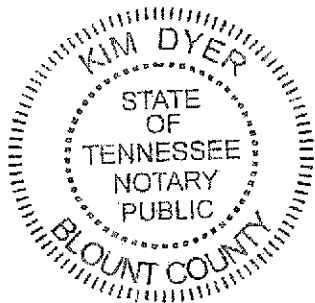
I hereby certify that I am the duly qualified Assistant Secretary of the aforesaid Corporation and that I am authorized to make the aforementioned designation.

Dated this 15th day of December 2021.

STATE OF TENNESSEE
COUNTY OF BLOUNT

The 15th day of December 2021 personally came before me, Kim Dyer, a Notary Public for the said County and Larry Carter who, being by me duly sworn, says that he is Assistant Secretary of CMH Homes, Inc., a corporation, and that said writing was signed and sealed by him on behalf of said corporation by its authority duly given.

Witness my hand and official seal, this the 15th day of December 2021.


Notary Public

My commission expires: 9/23/24

2901093LA31

RECORDED ORIGINAL
ST. LANDRY PARISH CLERK OF COURT

COB: 1224480; Page: 3; Filed: 12/23/2021 12:31:38PM [Islandry: LV]



St. Landry Parish Clerk of Court
P.O. Box 750
Opelousas, LA 70571

Phone (337) 942-5606

Charles Jagneaux
Clerk of Court
Parish of St. Landry

Instrument Number: 1224482

Book/Index: MOB

Document Type: MORTGAGE

Recording Date: 12/23/21 12:35:30 PM

Page Count: Scanned Page Count: 18 not including this page

Grantor 1: ALLEMAN, CHARLES LEE

Grantee 1: MORTGAGE FINANCIAL SERVICES LLC

MOB: 1224482

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Lolita Vidrine

Lolita Vidrine, Deputy Clerk

MORTGAGE

After Recording Return To:
Mortgage Financial Services, LLC
2001 Lakeside Parkway
Flower Mound, TX 75028

This instrument was prepared by:
Shanks & Associates, PC
15810 Park Ten Place, Suite 205
Houston, TX 77084
866-237-3662

(Space Above This Line For Recording Data)

MIN: 100610946211113190
SIS Telephone #: (888) 679-MERS

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated December 20, 2021, together with all Riders to this document.

(B) "Borrower" is Charles Lee Alleman and Vickie Marie Alleman, a married couple. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is Mortgage Financial Services, LLC organized and existing under the laws of Louisiana. Lender's address is 10922 Coursey Blvd. Bldg. B, Baton Rouge, LOUISIANA 70816.

(E) "Note" means the promissory note signed by Borrower and dated December 20, 2021. The Note states that Borrower owes Lender ONE HUNDRED TWENTY-FOUR THOUSAND AND NO/100 Dollars (U.S. \$124,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than January 1, 2052.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.



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(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. All Riders to this Security Instrument are deemed to be a part of this Security Instrument as if fully incorporated herein. The following Riders are to be executed by Borrower (check box as applicable):

- | | | |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input checked="" type="checkbox"/> Other(s) (specify) LA Title Insurance Identification Rider, Manufactured Home Rider | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the Parish of Saint Landry:

See Attached Exhibit "A"

Municipal Number: 0604233210CR



which currently has the address of **153 Chardonnay Dr.**
Opelousas, LOUISIANA 70570

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and hypothecate the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment



THUS DONE, AND PASSED, on this 28 day of October, 2021, in the presence of the undersigned Notary Public, and in the presence of the undersigned competent witnesses, who hereinto sign their names, along with Borrower, after being duly sworn and after reading of the whole.

WITNESS(ES) (as to all signatures)

Katie Thibodeaux
Print Name: Katie Thibodeaux -Witness

Annette Lancel
Print Name: Annette Lancel -Witness

BORROWER(S)

Charles Lee Alleman (Seal)
Charles Lee Alleman -Borrower

Vickie Marie Alleman (Seal)
Vickie Marie Alleman -Borrower

[Signature] (Print Name)
Notary Public Identification Number:
qualified in Saint Landry Parish, Louisiana

Loan originator (Organization): Mortgage Financial Services, LLC; NMLS #: 43021
Loan originator (Individual): Amanda Yantis; NMLS #: 1897925



LOUIS R. LABRUYERE, IV
BAR ROLL #23175
STATE OF LOUISIANA
PARISH OF ST. LANDRY
My Commission Expires Upon Death



MIN: 100610946211113190

(Attach to Security Instrument)

**MANUFACTURED HOUSING UNIT RIDER TO THE
MORTGAGE / DEED OF TRUST / TRUST INDENTURE**

(MANUFACTURED HOUSING UNIT TO BECOME AFFIXED)

This Rider is made this **20th day of December, 2021**, and is incorporated into and shall be deemed to amend and supplement the Mortgage / Deed of Trust / Trust Indenture (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **Mortgage Financial Services, LLC** (the "Note Holder") on the same date (the "Note") and covering the property described in the Security Instrument and located at:

**153 Chardonnay Dr.
Opelousas, LOUISIANA 70570
(Property Address)**

Together with the Manufactured Housing Unit described as follows:

Make: **CMH Manufacturing, Inc.**
Model: **37ISB28563BH19**
Year: **2019**
Serial Number(s): **CS2024819TNAB,**
Width & Length: **X**
HUD Label: **TEN891814 & TEN891815**

MODIFICATIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower(s) further covenant and agree as follows, for themselves, their heirs and assigns and Note Holder: **Mortgage Financial Services, LLC**

**A. Property: 153 Chardonnay Dr.
Opelousas, LOUISIANA 70570**

MANUFACTURED HOUSING UNIT RIDER TO THE MORTGAGE/DEED OF TRUST/TRUST INDENTURE

Page 1 of 2

IDS, Inc. - 33447




MOB: 1224482; Page: 15; Filed: 12/23/2021 12:35:30PM [standby: LV]

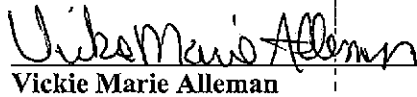
Property, as the term is defined herein, shall also encompass the Manufactured Housing Unit described above, affixed to the real property legally described herein.

B. Additional Covenants of Borrower(s):

- (a) Borrower(s) covenant and agree that they will comply with all State and local laws and regulations regarding the affixation of the Manufactured Housing Unit to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and accompanying documentation necessary to classify the Manufactured Housing Unit as real property under State and local law.
- (b) That the Manufactured Housing Unit described above shall be, at all times, and for all purposes, permanently affixed to and part of the real property legally described herein and shall not be removed from said property.
- (c) Borrower(s) covenants that affixing the Manufactured Housing Unit to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes.

By signing this, Borrower(s) agree to all of the above.

 (Seal)
Charles Lee Alleman -Borrower

 (Seal)
Vickie Marie Alleman -Borrower



TITLE INSURANCE IDENTIFICATION RIDER

This Title Insurance Identification Rider is made this **20th day of December, 2021**, and is incorporated into and shall be deemed to amend and supplement the Mortgage ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to **Mortgage Financial Services, LLC** ("Lender") of the same date, and covering the property described in the Security Instrument and located at:

153 Chardonnay Dr.
Opelousas, LOUISIANA 70570

Title Insurance Producer: **Bayou Title, Inc.,**
1200 Camellia Blvd. Ste 104
Lafayette, LA 70508
337-989-2225

License Number: 257849

Title Insurance Underwriter: WFB

Attorney: Louis R. LaBerge
Bar Number: 2375

By signing below, Borrower acknowledges receipt of the information contained in this Title Insurance Information Rider.

Charles Lee Alleman (Seal)
Charles Lee Alleman -Borrower
Ang Oliver -Witness

Vickie Marie Alleman (Seal)
Vickie Marie Alleman -Borrower
Harriet Faldon -Witness



EXHIBIT A
LEGAL DESCRIPTION

APPEARANCE OF MORTGAGOR

CHARLES LEE ALLEMAN, (SSN: XXX-XX-9183) AND VICKIE MARIE ALLEMAN, (SSN: XXX-XX-1167), husband and wife, both persons of the full age of majority and residents of St Landry Parish, State of Louisiana, with a mailing address of 153 Chardonnay Dr, Opelousas, LA 70570 ("Purchaser"),

DESCRIPTION OF PROPERTY

That certain parcel of ground, together with all improvements thereon, and all rights, ways, privileges, servitudes, appurtenances and advantages thereunto belonging and all appurtenances thereof, being known and designated as LOT 100 of VIDRINE'S ROYAL RIDGE ESTATES SUBDIVISION, a subdivision of the Parish of Saint Landry, Louisiana on that certain plat of survey prepared by Morgan Goudeau & Associates and attached to that act recorded under Entry No. 977520 and made part hereof by reference, and being described with reference thereto as having such dimensions, boundaries and measurements as are more fully shown on said plat of survey.

AND

One (1) 2019 Clayton Manufactured Home Model Number 37ISB28563BH19 Serial Numbers CS2024819TN-A and CS2024819TN-B.

FOR INFORMATIVE PURPOSES:

Being the same property acquired by Cash Sale filed August 27, 2018 under Entry No. 1178070.

MUNICIPAL ADDRESS: 153 CHARDONNAY DR, OPELOUSAS, LA 70570

THIS ACT IS FURTHER MADE, EXECUTED AND ACCEPTED SUBJECT TO THE FOLLOWING:

1. Restrictions, Rights of way and/or servitudes filed October 5, 2006 under Entry No. 970763; filed February 16, 2007 under Entry No. 977520; filed January 28, 2009 under Entry No. 1012231; filed October 4, 2010 under Entry No. 1041921; filed January 13, 2017 under Entry No. 1152348.

Title Ins. Prod.:	Bayou Title, Inc.	
Address:	1200 Camellia Blvd., Ste. 104, Lafayette, LA 70508	
Prod. Lic. No.:	257049	
Title Ins. Underwriter:	WFG National Title Insurance Company	
Title Opinion By:	Louis R. LaBruyere, IV	LA Bar Roll No.: 23175

RECORDED ORIGINAL
ST. LANDRY PARISH CLERK OF COURT



St. Landry Parish Clerk of Court
P.O. Box 750
Opelousas, LA 70571

Phone (337) 942-5606

Charles Jagneaux
Clerk of Court
Parish of St. Landry

Instrument Number: 1240689

Book/Index: MOB

Document Type: NOTICE OF REPOSSESSION

Recording Date: 03/10/2023 11:20 AM CST

Page Count: Pre-Scan Page Count: 1 not including this page

Grantor 1: VEAL, TEONTA

Grantee 1: NOTICE OF REPOSSESSION

MOB: 1240689

THIS PAGE IS RECORDED AS PART OF YOUR DOCUMENT AND
SHOULD BE RETAINED WITH ANY COPIES.



Iris Badeaux

Iris Badeaux, Deputy Clerk

NOTICE OF REPOSSESSION

The undersigned secured party, namely First Guaranty Bank, represented herein by Bayou Recovery Service LLC, its duly authorizes undersigned agent, herby files this **Notice of Repossession** with the Recorder of Mortgages in accordance with the provisions of La. R. S. 6:966.1 as follows:

NAME OF DEBTOR(S): TEONTA VEAL
APRIL VEAL

DEBTOR'S LAST KNOWN ADDRESS (RECOVERY ADDRESS): 1575 RIDEAU RD PALMETTO LA 71358

DEBTOR(S) DATE OF BIRTH: redacted

DESCRIPTION OF COLLATERAL REPOSSESSED 2010 Mitsubishi Lancer
VIN #: JA32U1FU4AU001769

DATE & TIME OF TAKING POSSESSION OF COLLATERAL: 03/06/2023 @ 11:15 AM

NAME OF REPOSSESSION AGENCY: Bayou Recovery Service LLC

NAME OF REPOSSESSION AGENT: Jeff Sommers

REPOSSESSION AGENT'S LICENSE #: 18-51

The undersigned secured creditor further certifies that this Notice of Repossession has been filed with other appropriated officials as required by law.

Signed this day of 03/06/2023

NAME OF SECURED CREDITOR First Guaranty Bank

SIGNATURE OF AGENT QR8

PRINTED NAME OF AGENT Jeff Sommers

ADDRESS OF SECURED CREDITOR 9026 Jefferson Hwy. Suite 200
Baton Rouge, LA 70809

TELEPHONE NUMBER OF SECURED CREDITOR (225) 343-9535

RECORDED ORIGINAL
ST. LANDRY PARISH CLERK OF COURT