

Borrower	Brayden Myers	File No.	10310
Property Address	10310 N Highway Vv		
City	Columbia	County	Boone
Lender/Client	BPL Mortgage, LLC	State	MO
		Zip Code	65202

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StoneRidge Appraisals, LLC
1504 Glendale Court
Wardsville, MO 65101
573-645-5483

10/23/2025

BPL Mortgage, LLC
1801 S. Meyers Road Suite 400
Oakbrook Terrace, IL 60181

Re: Property: 10310 N Highway Vv
Columbia, MO 65202
Borrower: Brayden Myers
File No.: 10310

Opinion of Value: \$ 280,000
Effective Date: 10/21/2025

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

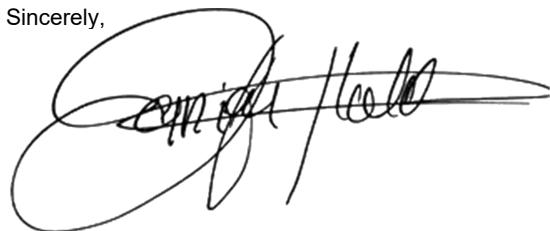
The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Jennifer Noblett
Certified Residential Appraiser
License or Certification #: 2018043215
State: MO Expires: 06/30/2026
stoneridgeappraisals@gmail.com

Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.								
Property Address 10310 N Highway Vv			City Columbia			State MO Zip Code 65202		
Borrower Brayden Myers			Owner of Public Record Brayden Myers			County Boone		
Legal Description PT SWPT NW SW (SUR 253-20)								
Assessor's Parcel # 06-904-36-00-009.01			Tax Year 2024			R.E. Taxes \$ 962		
Neighborhood Name Boone County			Map Reference 17860			Census Tract 0019.01		
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant			Special Assessments \$ 0			<input type="checkbox"/> PUD	HOA \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)								
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Investment								
Lender/Client BPL Mortgage, LLC			Address 1801 S. Meyers Road Suite 400, Oakbrook Terrace, IL 60181					
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Report data source(s) used, offering price(s), and date(s).			Interview with the borrower, search of the local MLS, Assessor.					

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, report the total dollar amount and describe the items to be paid.			

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit 40 %
Built-Up <input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit 1 %
Growth <input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	60	Low 0	Multi-Family 1 %
Neighborhood Boundaries	Subject is located in Boone County with Dripping Springs Rd to the north, W Akeman Bridge Rd to the south, Hwy 63 to the east, and N Route E to the west.			800	High 80	Commercial	2 %	
Akeman Bridge Rd to the south, Hwy 63 to the east, and N Route E to the west.				311	Pred. 34	Other	56 %	

Neighborhood Description The market area is considered suburban as it is in good proximity to shopping, schools, and employment centers. Subject is a quick access to Hwy 63. Homes in the area are primarily single family dwellings with a mix of stick built and manufactured properties on larger lots. Ongoing new construction is noted in the area. No adverse factors were noted in the area that would negatively affect the subject.

Market Conditions (including support for the above conclusions) Subject's market is stable. Adequate financing is available through local lenders at fixed and adjustable rate loans and interest rates of 6.00% - 8.50% on 15-30 year amortization. Interest buydowns are uncommon for the market.

Sales concessions are generally in the form of sellers paying a portion of the buyer's closing fees.

Dimensions 1.00 ac	Area 1.00 ac	Shape Irregular	View N;Res;Pstrl
Specific Zoning Classification No Zoning	Zoning Description No Zoning		
Zoning Compliance <input type="checkbox"/> Legal	<input type="checkbox"/> Legal Nonconforming (Grandfathered Use)	<input checked="" type="checkbox"/> No Zoning	<input type="checkbox"/> Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>	Water <input checked="" type="checkbox"/>	<input type="checkbox"/>	Street Asphalt <input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas <input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley None <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 29019C0155D	FEMA Map Date 03/17/2011			
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
A visual inspection indicated no adverse or unusual easements or encroachment although no legal documentation was provided to verify this.							
Typical road and utility easements are assumed.							

General Description		Foundation		Exterior Description		materials/condition		Interior	materials/condition	
Units <input checked="" type="checkbox"/> One	<input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab	<input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	LPV/New			
# of Stories 1		<input type="checkbox"/> Full Basement	<input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/New	Walls	Drywall/Avg/New			
Type <input checked="" type="checkbox"/> Det.	<input type="checkbox"/> Att.	<input type="checkbox"/> S-Det./End Unit	Basement Area 360 sq.ft.	Roof Surface	ArchShgl/New	Trim/Finish	Wood/New			
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed	<input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Alum/New	Bath Floor	LPV/New			
Design (Style) Ranch			<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type Vinyl/New	Bath Wainscot	Fiberglass/New			
Year Built 1948		Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	Yes/New	Car Storage	<input type="checkbox"/> None			
Effective Age (Yrs) 15		<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	Yes/New	<input checked="" type="checkbox"/> Driveway	# of Cars 4			
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA	<input type="checkbox"/> HWBB	Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete		
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Natural Gas	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Chain	<input checked="" type="checkbox"/> Garage	# of Cars 2			
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Porch Concrete	<input type="checkbox"/> Carport	# of Cars 0			
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other Obldng	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in		
Appliances <input checked="" type="checkbox"/> Refrigerator	<input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher	<input checked="" type="checkbox"/> Disposal	<input type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)				

Finished area above grade contains: 5 Rooms 3 Bedrooms 1.0 Bath(s) 1,209 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). See attached addenda.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-less than one year ago;Bathrooms-updated-less than one year ago;No functional obsolescence was observed in the floor plan. No externalities were noted in the subject neighborhood. Reduced effective age due to updating and overall condition of the improvements.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are 8 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 259,900 to \$ 799,900 .									
There are 31 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 62,000 to \$ 775,000 .									
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3	
Address	10310 N Highway Vv Columbia, MO 65202	520 W Botner Rd Columbia, MO 65202			150 E Hinton Rd Columbia, MO 65202			8708 N Cedar Ct Columbia, MO 65202	
Proximity to Subject		0.85 miles SW			1.44 miles S			3.95 miles W	
Sale Price	\$		\$ 299,000		\$ 299,900			\$ 264,500	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 227.20 sq.ft.		\$ 250.75 sq.ft.			\$ 218.41 sq.ft.		
Data Source(s)		FlexMLS #426512;DOM 11			FlexMLS #428473;DOM 3			FlexMLS #424153;DOM 29	
Verification Source(s)		Listing Agent			Listing Agent			Listing Agent	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth FHA;6000		ArmLth 0 Conv;2528		ArmLth 0 Conv;0			
Date of Sale/Time		s06/25;c04/25		0 s08/25;c07/25		s02/25;c01/25			
Location	N;Res;	N;Res;		N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	1.00 ac	2.60 ac	-15,000	2.00 ac		-27,500	20368 sf		-10,000
View	N;Res;Pstrl	N;Res;Pstrl		N;Res;Pstrl		N;Res;			0
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch			
Quality of Construction	Q4	Q3	-15,000	Q3		-10,000	Q4		
Actual Age	77	61	0 60		0 29				0
Condition	C3	C3		C4		+10,000	C4		0
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 3 1.0	5 3 2.0	-4,000	5 3 1.0			4 2 1.1		-2,000
Gross Living Area	1,209 sq.ft.	1,316 sq.ft.	-6,000	1,196 sq.ft.		0	1,211 sq.ft.		0
Basement & Finished Rooms Below Grade	360sf0sfm	884sf0sfm	0	1196sf515sfwo 1rr0br1.0ba1o		-7,725	0sf		+5,040
Functional Utility	Average	Average		Average			Average		
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA/CAC		
Energy Efficient Items	None	None		None			None		
Garage/Carport	2ga4dw	1ga1dw	+4,000	2ga2dw		0	2gd2dw		+2,000
Porch/Patio/Deck	Pt,Pt	Pr,Dk	0	CvPr,Dk,Pt		0	Pr,ScDk		-1,000
Appliances	Appl	Appl		Appl,Ts		-250	Appl		
Fireplace/Woodstove	None	None		None			Fireplace		-1,500
Lndscp/Outbldg/Pool	ObldngFncShd	MatureGrasses	+17,100	Fence		+17,100	SprinkSystem		+14,600
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -18,900		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -22,375		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 7,140			
Adjusted Sale Price of Comparables		Net Adj. 6.3 %		Net Adj. 7.5 %		Net Adj. 2.7 %			
		Gross Adj. 20.4 % \$ 280,100		Gross Adj. 25.5 % \$ 277,525		Gross Adj. 13.7 % \$ 271,640			

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Boone County Recorder and Local MLS

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Boone County Recorder and Local MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	04/16/2025			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	Public Record	Public Record	Public Record	Public Record
Effective Date of Data Source(s)	10/21/2025	10/21/2025	10/21/2025	10/21/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has transferred in the past 36 months and is noted above.

The price of the sale is unknown as Missouri is a non-disclosure state. To the best of my knowledge, none of the comparable sales have transferred within the past 12 months.

Summary of Sales Comparison Approach See attached addenda

RECONCILIATION

Indicated Value by Sales Comparison Approach \$ 280,000

Indicated Value by: Sales Comparison Approach \$ 280,000 Cost Approach (if developed) \$ 284,553 Income Approach (if developed) \$

Most weight is given to the Sales Analysis which is most reflective of buyers and sellers in the market. Reasonable support is found in the Cost approach, but due to the age of the subject and subjectivity, could be an unreliable indicator to value. The Income Approach was not fully developed due to predominant owner occupancy of similar properties in the area.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. See attached addenda

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 280,000 , as of 10/21/2025 , which is the date of inspection and the effective date of this appraisal.

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See attached addenda

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) FlexMLS #379628 with .75 ac sold for \$29,500, FlexMLS #425669 with 1.84 ac sold for \$75,000, FlexMLS #405233 with 2.20 ac sold for \$35,000, FlexMLS #397271 with 3 ac sold for \$52,000, FlexMLS #408982 with 3.48 ac sold for \$60,000. Subject is 1 ac on an asphalt road.

COST APPROACH

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	45,000
Source of cost data	Marshall & Swift	DWELLING	1,209 Sq.Ft. @ \$	203.46 = \$ 245,983
Quality rating from cost service	Avg	Effective date of cost data	12/2024	360 Sq.Ft. @ \$ 26.05 = \$ 9,378
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		pr,pt		= \$ 4,000
Replacement cost were taken from The Residential Cost Handbook, published by Marshall & Swift and tempered by local sources. Physical depreciation based on modified age-life method 15/60 = 25%. No functional obsolescence was noted in the floor plan. No externalities were noted in the area. Driveway, fence, outbuilding, shed, and landscaping considered in site improvements. Remaining economic life estimated at 45 years.		Garage/Carpot	624 Sq.Ft. @ \$ 32.12	= \$ 20,043
Estimated Remaining Economic Life (HUD and VA only)	45 Years	Total Estimate of Cost-New		= \$ 279,404
		Less Physical	Functional	External
		Depreciation	69,851	= \$(69,851)
		Depreciated Cost of Improvements		= \$ 209,553
		"As-is" Value of Site Improvements		= \$ 30,000
		INDICATED VALUE BY COST APPROACH		= \$ 284,553

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	2,200	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
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Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDS (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)
Was the project created by the conversion of existing building(s) into a PUD?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, date of conversion.
Does the project contain any multi-dwelling units?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source
Are the units, common elements, and recreation facilities complete?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

251020-02
File # 10310

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

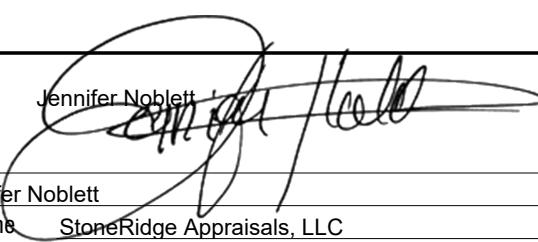
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisals Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Jennifer Noblett
Company Name StoneRidge Appraisals, LLC
Company Address 1504 Glendale Court
Wardsville, MO 65101
Telephone Number 573-645-5483
Email Address stoneridgeappraisals@gmail.com
Date of Signature and Report 10/23/2025
Effective Date of Appraisal 10/21/2025
State Certification # 2018043215
or State License # _____
or Other (describe) _____ State # _____
State MO
Expiration Date of Certification or License 06/30/2026

ADDRESS OF PROPERTY APPRAISED
10310 N Highway Vv
Columbia, MO 65202
APPRAISED VALUE OF SUBJECT PROPERTY \$ 280,000

LENDER/CLIENT
Name Fastapp Appraisal Management Company
Company Name BPL Mortgage, LLC
Company Address 1801 S. Meyers Road Suite 400, Oakbrook
Terrace, IL 60181
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from street
Date of Inspection _____
- Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report

251020-02
File # 10310

SALES COMPARISON APPROACH	FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6		
	Address	10310 N Highway Vv Columbia, MO 65202	11641 N Old Highway 63 Columbia, MO 65202	906 West Blvd N Columbia, MO 65203			
Proximity to Subject		1.13 miles N	7.66 miles S				
Sale Price	\$	\$ 437,500	\$ 190,000		\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 262.92 sq.ft.	\$ 115.57 sq.ft.	\$ sq.ft.			
Data Source(s)		FlexMLS #427725;DOM 67	FlexMLS #422942;DOM 154				
Verification Source(s)		Listing Agent	Listing Agent				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0	0	ArmLth Conv;0	0		
Date of Sale/Time		s07/25;c06/25		s05/25;c03/25		0	
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	1.00 ac	3.47 ac	-20,000	12950 sf		+20,000	
View	N;Res;Pstrl	N;Res;Pstrl		N;Res;	0		
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;1PlusStory	0		
Quality of Construction	Q4	Q3	-30,000	Q3		-6,000	
Actual Age	77	57		0 80		0	
Condition	C3	C3		C3			
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Gross Living Area	5 3 1.0	6 4 1.1	-2,000	5 3 2.0		-4,000	
Basement & Finished Rooms Below Grade	1,209 sq.ft.	1,664 sq.ft.	-25,500	1,644 sq.ft.		-24,400	sq.ft.
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga4dw	2ga4dw		1ga1dw		+4,000	
Porch/Patio/Deck	Pt,Pt	CvPr,Pt		0 Pr,Dk	0		
Appliances	Appl	Appl,Ts	-250	Appl			
Fireplace/Woodstove	None	2 Fireplaces	-3,000	None			
Lndscp/Outbldg/Pool	ObldngFncShd	Obldng,Fence		0 Fence		+17,100	
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -110,370	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,700	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables	Net Adj. 25.2 %		Net Adj. 3.5 %		Net Adj. %		
	Gross Adj. 25.2 % \$ 327,130		Gross Adj. 39.7 % \$ 196,700		Gross Adj. %		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).							
ITEM	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Date of Prior Sale/Transfer	04/16/2025						
Price of Prior Sale/Transfer	\$0						
Data Source(s)	Public Record	Public Record		Public Record			
Effective Date of Data Source(s)	10/21/2025	10/21/2025		10/21/2025			
Analysis of prior sale or transfer history of the subject property and comparable sales				The subject has transferred in the past 36 months and is noted above.			
The price of the sale is unknown as Missouri is a non-disclosure state. To the best of my knowledge, none of the comparable sales have transferred within the past 12 months.							
Analysis/Comments See attached addenda							

Subject Photo Page

Borrower	Brayden Myers				
Property Address	10310 N Highway Vv				
City	Columbia	County	Boone	State	MO
Lender/Client	BPL Mortgage, LLC			Zip Code	65202



Subject Front View

10310 N Highway Vv
Sales Price
Gross Living Area 1,209
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;Pstrl
Site 1.00 ac
Quality Q4
Age 77



Subject Rear View



Subject Street View

Subject Photo Page

Borrower	Brayden Myers				
Property Address	10310 N Highway Vv				
City	Columbia	County	Boone	State	MO
Lender/Client	BPL Mortgage, LLC			Zip Code	65202



Subject Side View

10310 N Highway Vv
Sales Price
Gross Living Area 1,209
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;Pstrl
Site 1.00 ac
Quality Q4
Age 77



Subject Side View



Subject Street View

Interior Photos

Borrower	Brayden Myers				
Property Address	10310 N Highway Vv				
City	Columbia	County	Boone	State	MO
Lender/Client	BPL Mortgage, LLC			Zip Code	65202



Living Room



Living Room/Alternate View



Kitchen



Kitchen/Alternate View



Bedroom #1



Bedroom #1/Alternate View

Interior Photos

Borrower	Brayden Myers				
Property Address	10310 N Highway Vv				
City	Columbia	County	Boone	State	MO
Lender/Client	BPL Mortgage, LLC			Zip Code	65202



Bedroom #2



Bedroom #2 Alternate View



Bedroom #3



Bedroom #3/Alternate View



Bath



Laundry

Interior Photos

Borrower	Brayden Myers						
Property Address	10310 N Highway Vv						
City	Columbia	County	Boone		State	MO	Zip Code 65202
Lender/Client	BPL Mortgage, LLC						



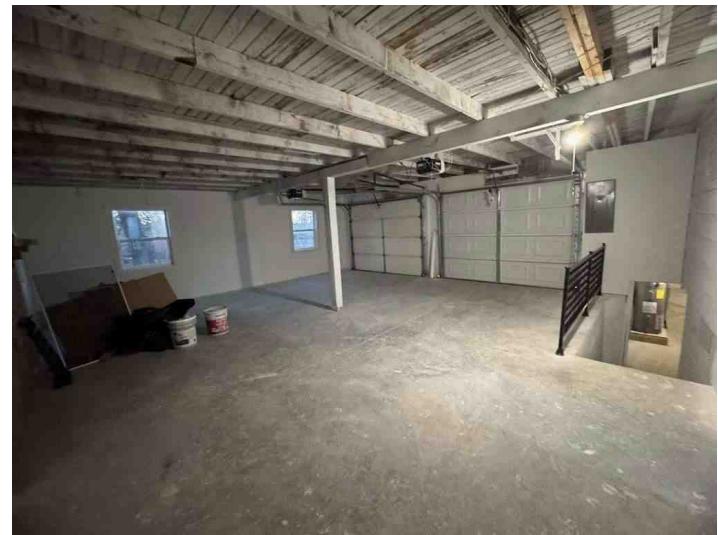
Laundry/Alternate View



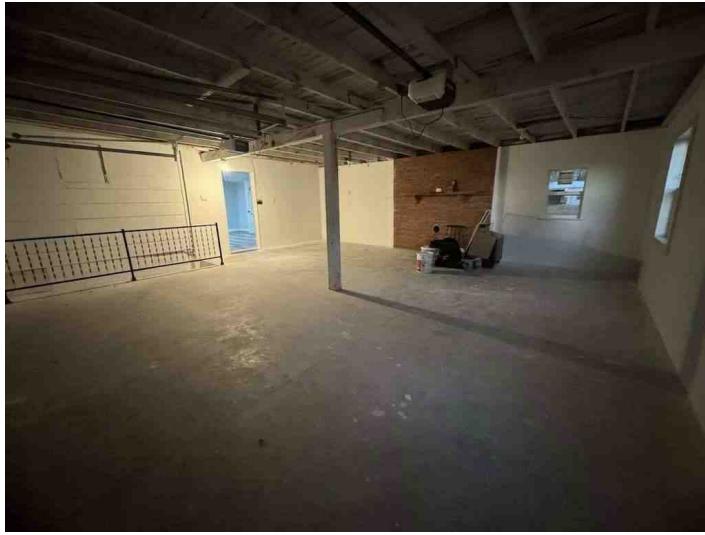
Family Room



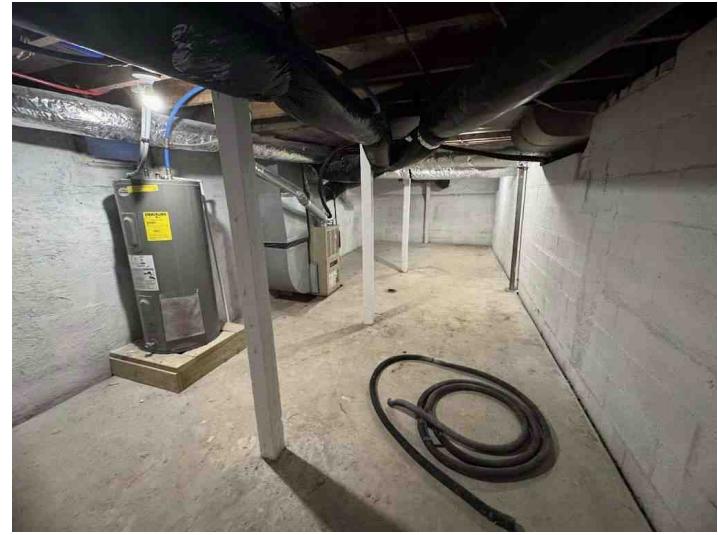
Family Room/Alternate View



2 Car Attached Garage



2 Car Attached Garage/Alternate View



Unfinished Basement

Interior Photos

Borrower	Brayden Myers					
Property Address	10310 N Highway Vv					
City	Columbia	County	Boone	State	MO	Zip Code
Lender/Client	BPL Mortgage, LLC					65202



Unfinished Basement/Alternate View



Utilities - 10/21/2025



Smoke and CO2 Detectors



Mechanicals



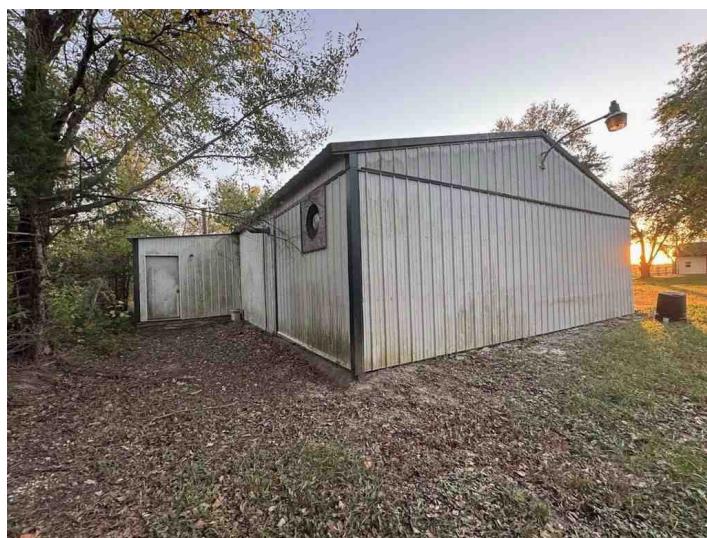
Crawl Space



Outbuilding Exterior Front

Interior Photos

Borrower	Brayden Myers					
Property Address	10310 N Highway Vv					
City	Columbia	County	Boone	State	MO	Zip Code 65202
Lender/Client	BPL Mortgage, LLC					



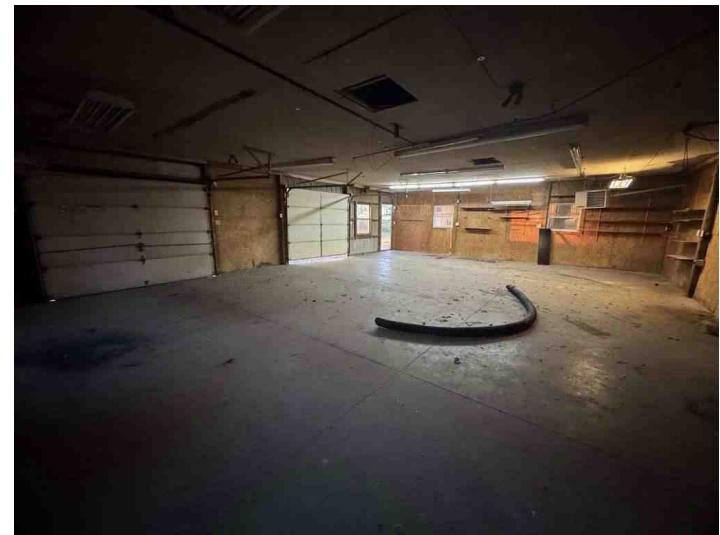
Outbuilding/Exterior Side/Rear



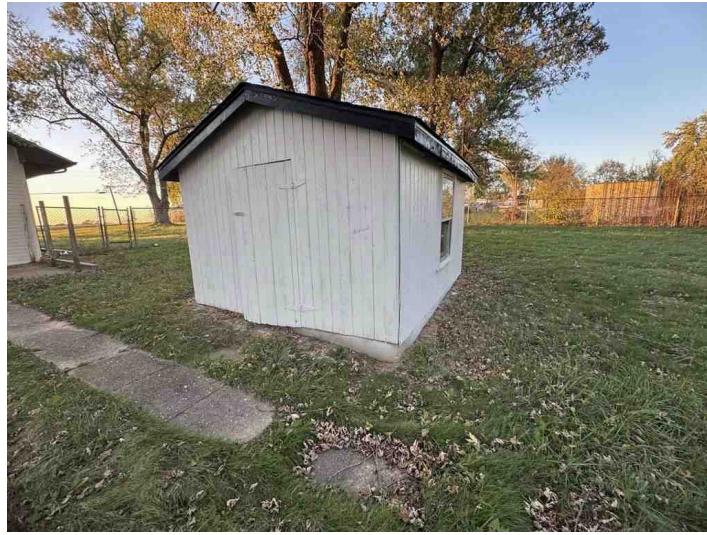
Outbuilding Carport



Outbuilding Interior



Outbuilding/Alternate Interior



Shed/Exterior Front/Side



Shed/Interior

Interior Photos

Borrower	Brayden Myers
Property Address	10310 N Highway Vv
City	Columbia
Lender/Client	BPL Mortgage, LLC



Shed/Interior/Alternate View

Comparable Photo Page

Borrower	Brayden Myers				
Property Address	10310 N Highway Vv				
City	Columbia	County	Boone	State	MO
Lender/Client	BPL Mortgage, LLC			Zip Code	65202



Comparable 1

520 W Botner Rd
Prox. to Subject 0.85 miles SW
Sale Price 299,000
Gross Living Area 1,316
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;Pstrl
Site 2.60 ac
Quality Q3
Age 61



Comparable 2

150 E Hinton Rd
Prox. to Subject 1.44 miles S
Sale Price 299,900
Gross Living Area 1,196
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;Pstrl
Site 2.00 ac
Quality Q3
Age 60



Comparable 3

8708 N Cedar Ct
Prox. to Subject 3.95 miles W
Sale Price 264,500
Gross Living Area 1,211
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 1.1
Location N;Res;
View N;Res;
Site 20368 sf
Quality Q4
Age 29

Comparable Photo Page

Borrower	Brayden Myers
Property Address	10310 N Highway Vv
City	Columbia
Lender/Client	BPL Mortgage, LLC



Comparable 4

11641 N Old Highway 63
Prox. to Subject 1.13 miles N
Sale Price 437,500
Gross Living Area 1,664
Total Rooms 6
Total Bedrooms 4
Total Bathrooms 1.1
Location N;Res;
View N;Res;Pstrl
Site 3.47 ac
Quality Q3
Age 57



Comparable 5

906 West Blvd N
Prox. to Subject 7.66 miles S
Sale Price 190,000
Gross Living Area 1,644
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 12950 sf
Quality Q3
Age 80

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

SINGLE FAMILY COMPARABLE RENT SCHEDULE

251020-02

File # 10310

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1			COMPARABLE NO. 2			COMPARABLE NO. 3		
Address	10310 N Highway Vv Columbia, MO 65202	201 W Highway 124 Sturgeon, MO 65284			11781 N Old Highway 63 Columbia, MO 65202			2400 Sunflower St Columbia, MO 65202		
Proximity to Subject		4.07 miles N			1.24 miles N			6.80 miles SW		
Date Lease Begins	Month to Month	Month to Month			Month to Month			Month to Month		
Monthly Rental	If Currently Rented: \$ 2,200	\$ 2,200			\$ 1,800			\$ 1,800		
Less: Utilities Furniture	\$ 0 0	\$ 0 0			\$ 0 0			\$ 0 0		
Adjusted Monthly Rent	\$ 2,200	\$ 2,200			\$ 1,800			\$ 1,800		
Data Source	Inspection 10/21/2025	Appraiser Database/Public 10/21/2025			Appraiser Database/Public 10/21/2025			Appraiser Database/Public 10/21/2025		
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.		DESCRIPTION	+(-)\$ Adjust.		DESCRIPTION	+(-)\$ Adjust.	
Rent Concessions		2200 0		0	1800 0		0	1800 0		0
Location/View	N;Res; N;Res;Pstrl	N;Res; N;Res;			N;Res; N;Res;			N;Res; N;Res;		
Design and Appeal	DT1;Ranch Q4	DT1;Ranch Q4			DT1;Ranch Q4			DT2;2 Story Q3		0
Age/Condition	77 C3	55 C3		0	60 C3		0	38 C3		0
Above Grade Room Count	Total Bdrms Baths 5 3 1.0	Total Bdrms Baths 6 4 1.1		-15	Total Bdrms Baths 4 2 2.0		-25	Total Bdrms Baths 5 3 2.1		-40
Gross Living Area	1,209 Sq. Ft.	1,176 Sq. Ft.		0	962 Sq. Ft.		0	1,864 Sq. Ft.		0
Other (e.g., basement, etc.)	360sf0sfm	1176sf400sfwo 1rr1br0ba0o		-75	962sf780sfwo 1rr2br1ba0o		-75	0		+25
Other:	2ga4dw ObldgShedFnc	1ga1dw MatureGrasses		+50 +100	Off Street Mature Grasses		+150 +100	2ga2dw Fence		0 +95
Net Adj. (total)		X + □ - : \$		60	X + □ - : \$		125	X + □ - : \$		80
Indicated Monthly Market Rent			\$ 2,260			\$ 1,925			\$ 1,880	

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.) Comparable rents range from

\$1,880 to \$2,260. Opinion of market rent is derived from the comparison of rental properties in the subject's market area of similar design and functionality. Due to limited comparable data for rentals in this area with this site size and detached garage, the appraiser had to expand the search. In addition, there is limited public data for rentals in this area as they are often rented directly from the owner and not publicly listed. The appraiser concentrated on areas of Moniteau county as well as the surrounding areas.

Final Reconciliation of Market Rent: Market rents indicated the appraiser's opinion of market rent for the subject to be \$2,200.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF	<u>10/21/2025</u>	TO BE \$	<u>2,200</u>
Appraiser(s) SIGNATURE	Review Appraiser SIGNATURE		
NAME <u>Jennifer Noblett</u>	(If applicable) NAME		
Certified Residential Appraiser			
Date Property Inspected <u>10/21/2025</u>	Report Signed <u>10/23/2025</u>	Date Property Inspected	Report Signed
License or Certification # <u>2018043215</u>	State <u>MO</u>	License or Certification #	State
Expiration Date of License or Certification <u>06/30/2026</u>		Expiration Date of License or Certification	
		Review Appraiser <input type="checkbox"/> Did <input type="checkbox"/> Did Not	Inspect Subject Property

Rental Photo Page

Borrower	Brayden Myers		
Property Address	10310 N Highway Vv		
City	Columbia	County	Boone
Lender/Client	BPL Mortgage, LLC	State	MO
		Zip Code	65202



Rental 1

201 W Highway 124
 Proximity to Subject 4.07 miles N
 Adj. Monthly Rent 2,200
 Gross Living Area 1,176
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 1.1
 Location N;Res;
 View N;Res;
 Condition C3
 Age/Year Built 55



Rental 2

11781 N Old Highway 63
 Proximity to Subject 1.24 miles N
 Adj. Monthly Rent 1,800
 Gross Living Area 962
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Condition C3
 Age/Year Built 60

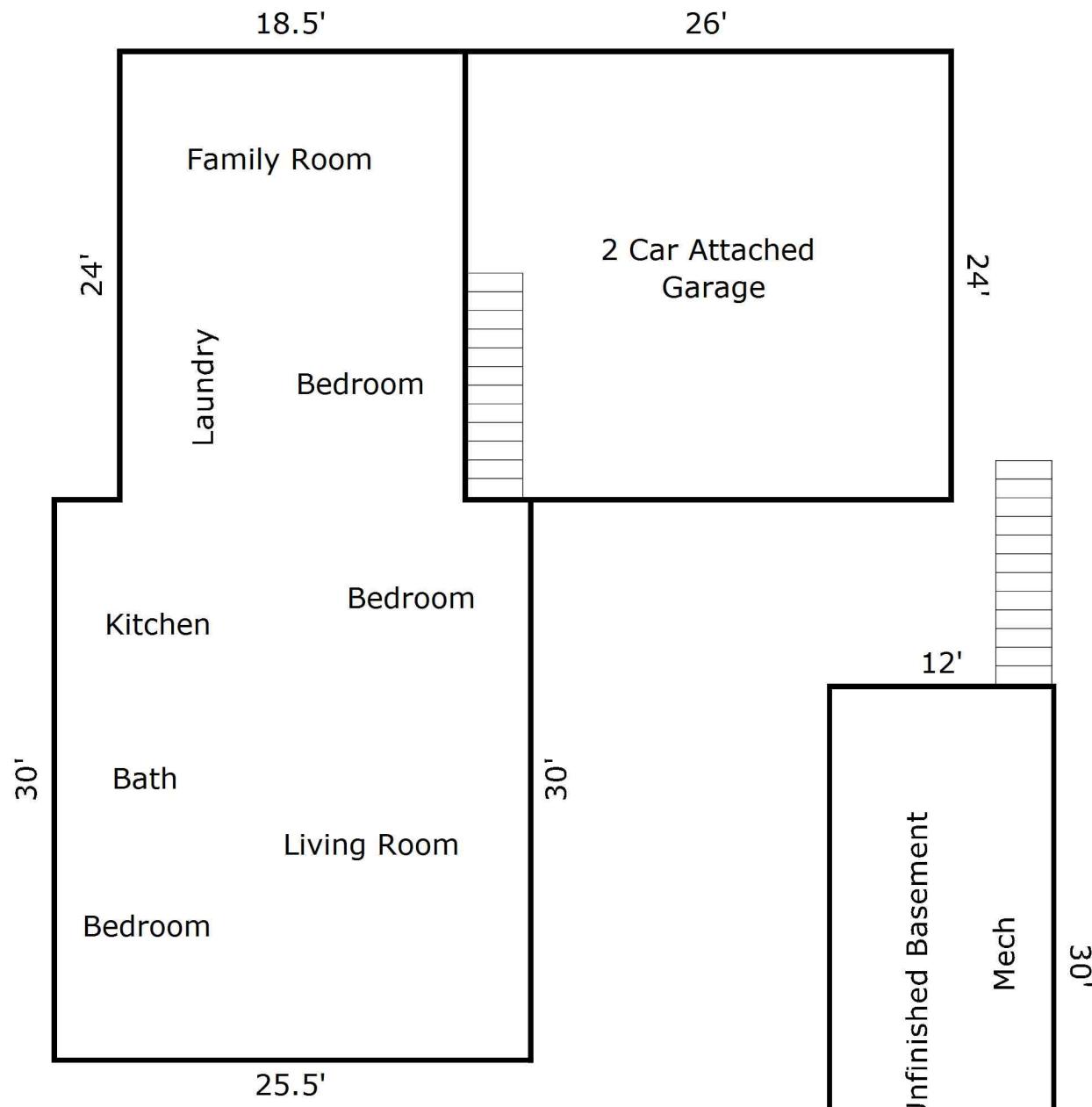


Rental 3

2400 Sunflower St
 Proximity to Subject 6.80 miles SW
 Adj. Monthly Rent 1,800
 Gross Living Area 1,864
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Condition C3
 Age/Year Built 38

Building Sketch (Page - 1)

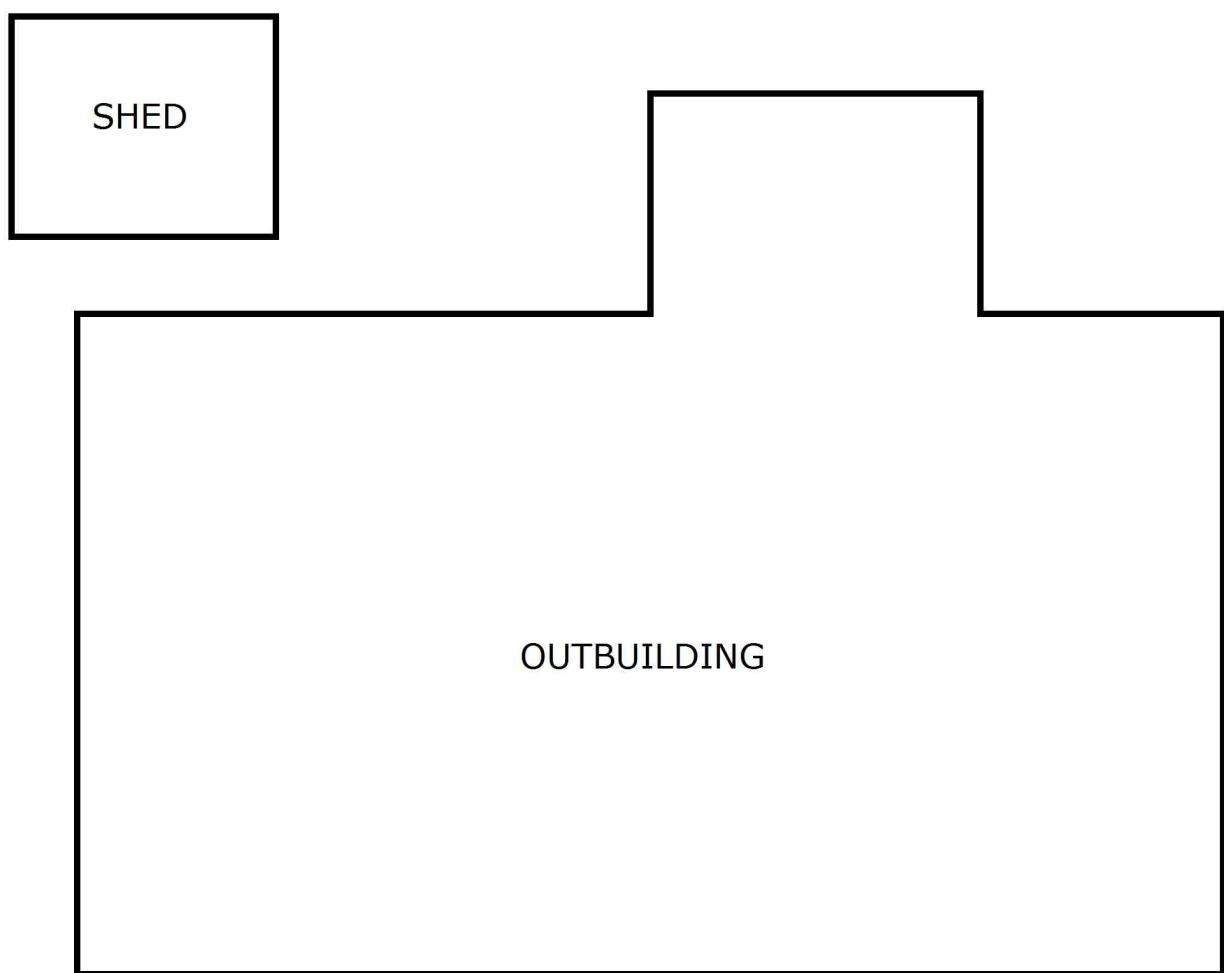
Borrower	Brayden Myers					
Property Address	10310 N Highway Vv					
City	Columbia	County	Boone	State	MO	Zip Code
Lender/Client	BPL Mortgage, LLC					65202



TOTAL Sketch by a la mode		Area Calculations Summary	
Living Area		Calculation Details	
Main Level	1209 Sq ft	$18.5 \times 24 = 444$	
		$30 \times 25.5 = 765$	
Total Living Area (Rounded):	1209 Sq ft		
Non-living Area			
2 Car Attached Garage	624 Sq ft	$24 \times 26 = 624$	
Unfinished Basement	360 Sq ft		$30 \times 12 = 360$

Building Sketch (Page - 2)

Borrower	Brayden Myers
Property Address	10310 N Highway Vv
City	Columbia
Lender/Client	BPL Mortgage, LLC



TOTAL Sketch by a la mode

Area Calculations Summary

Supplemental Addendum

File No. 10310

Borrower	Brayden Myers						
Property Address	10310 N Highway Vv						
City	Columbia	County	Boone	State	MO	Zip Code	65202
Lender/Client	BPL Mortgage, LLC						

This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgagee Letter 2009-28.

On 10/21/2025 all utilities, mechanicals (including heating system) and subject appliances were turned on and operating. Subject appliances are considered real property. Smoke detectors and CO2 detectors were in place and operating at the time of the inspection.

Improvements

The subject has been completely remodeled and updated, both interior and exterior. Subject floor plan now includes 3 bedrooms and one bathroom. Subject has new drywall, flooring, cabinetry, solids surface countertops, windows, doors, roof, siding, HVAC, water heater, etc. The subject has updated electrical and plumbing. Subject has an outbuilding with concrete floors and electric and a small shed that is affixed to a concrete foundation as well as a chain fenced rear yard.

ANSI Standard Z765-2021

Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished area, openings in floors not associated with stairs, or openings in floor exceeding the area of associated stairs. The appraiser personally measured subject and deems sketch to be accurate. Measurement complies with the ANSI standard.

Scope of Work

This report is prepared to the extent the Uniform Standards of Professional Appraisal Practice are met, Financial Institutions Reform Recovery Enforcement Act is complied with, and client reporting requirements are satisfied. The scope of work consisted of an inspection of the subject property, a search of public records for recent sales in the subject and in competing locations, and a search for transactions and legal limitations which effect the subject property. Information was gathered and verified with the Owner, Boone County Assessor's Office and Recorder's Office, Columbia MLS data system, company files and area REALTORS and brokers. The appraiser performed an interior and exterior inspection. It is assumed all information given to the appraiser was accurate and was verified by the appraiser to the extent applicable. The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the definition of market value. The appraiser must, at a minimum: 1) perform a complete visual inspection of the subject 2) inspect the neighborhood, 3) inspect each of the comparable sales from at least the street, 4) research, verify, and analyze data from reliable public and/or private sources, and 5) report his or her analysis, opinions, and conclusions in this appraisal report.

Conditions of Appraisal

No personal property was included in the value conclusion. The purpose of the appraisal is to formulate an opinion of market value of the subject property, as defined in the 2024-2025 USPAP publication, on behalf of the referenced client as the intended user of this report. For clarification this is an Appraisal Report.

Reasonable Exposure Time

Exposure time was concluded to be equal to the Marketing time reported on page 1 of the report and is supported by the MC market addendum. Often, in a stable market period exposure time can be quite similar to marketing time, although they are rarely the same. We consider seasonal changes, as well as more influential events that may affect real estate marketability at any time. Based on our reporting within 1 to 4 months.

Additional Certification

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

Highest and Best Use

The Fifth Edition of The Dictionary of Real Estate Appraisal by the Appraisal Institute defines highest and best use as: The reasonably probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially feasible and that results in the highest value. The subject property meets these tests and it is the opinion of the appraiser that the highest and best use of the subject property as improved is Single Family Residential.

Comments on rebuilding

If destroyed, the improvements may be rebuilt to their current state.

Present Land Use - Other = Vacant Land

The subject's improvements are typical for the area.

Subject value is approximately 10% less than one-unit housing predominant value in the neighborhood. The subject is not an under improvement for the area, however, is inferior to similar properties in terms of quality, condition, GLA, and site with no adverse effect on marketability.

Zoning Classification

The subject is located in unincorporated Boone County. There is no zoning in the unincorporated areas of Boone County. The subject use is compatible with the predominant use of the area with no adverse affect on value being measured on area sales in the absence of zoning restrictions.

Sale Comparison Comments

Each sale is a home typical of surrounding housing and comparable to the subject in quality and appeal. These sales are the best and most recent (12 months) published sales available of homes similar to the subject. Comparable sales closing longer than 6 months ago were utilized in the appraisal report due to limited comparable data. The appraiser searched all active, pending, and sold properties in the defined market area that have sold within the last 12 months. In these suburban areas, comparables located more than a mile from the subject are common and do not require locational adjustments. Site adjustments are made for location, site size, and utility based on research of the comparable areas the last 5 years. This includes Sale #3 with smaller site size and negative adjustment. This adjustment was deemed valid based on the previously mentioned research.

Age adjustments reflect estimated incurable physical depreciation differences found to be typical of this market. Quality adjustments reflect functionality and overall quality of construction as compared to the subject. Condition adjustments reflect different degrees of updating and overall condition as compared to the subject. The subject has been completely renovated and upgrade, both interior and exterior, with minimal deferred maintenance and physical deterioration due to normal wear and tear and was deemed C3 condition rating. The subject is deemed a Q4 quality rating, therefore the appraiser has included Sale #3 to bracket the subject's quality rating. Appraiser has correlated age and condition as matched paired by recent sales in the subject's market area. For this reason, there is no adjustment for Sale #3, C4, condition rating.

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Appraiser has correlated age and condition as matched paired by recent sales in the subject's market area. A \$4,000 per full bathroom and \$2,000 per half bathroom adjustment is supported via match pair analysis. Basement adjustments are for quality as well as quantity of basement finished area and utility of basement level bathrooms. The appraiser compared home sale prices in the subject price range of the last year with 3 vs 2 bedrooms and does not note an impact on sales price, therefore, no adjust has been made for 3 vs 2 bedrooms. All other adjustments are for common amenity differences found to be typical of this market.

The subject is appraised for its market value. Net ratios of Sale #4 and gross ratios of Sales #2, #4, #5 are slightly elevated due to quality, condition, GLA, and outbuilding. All other net and gross ratios are well within suggested guidelines.

The appraiser acknowledges the inclusion of Sales #4 and #5 that vary from the subject in GLA by more than 25%. Sales #4 and #5 are quite similar functionally to the subject. Despite the variation in size, the comparables included were the best available for representing the subject's functional utility.

The appraiser acknowledges the inclusion of Sale #3 that varies from the subject in age by more than 30%. This market area absorbed slowly over many years. As location is the most significant element of comparison, and as this market is characterized by this wide range in age, the inclusion of Sale #3 is appropriate. The appraiser acknowledges the inclusion of Sales #4 and #5 where indicated value vary from the subject by more than 15%. This was unavoidable due to limited comparable data. The appraiser acknowledges the inclusion of Sale #5 where largest adjustment exceeds 25% of comparable sale price. This was unavoidable due to limited comparable data.

Most weight has been given the Sales #1 - #3 in final reconciliation as they are most overall similar to the subject. Additional consideration was given to sale dates as well as proximity to the subject. The appraiser concentrated on comparable sales that were similar to the subject's age and style that were either completely updated or partially updated. However, due to limited comparable data, the appraiser expanded the search radius and criteria for bracketing purposes. This included Sales #4 and #5. Sale #4 was deemed a valid comparable to bracket the subject's outbuilding/shed/fence. Additional consideration was given to proximity to the subject, sale date, schools, site, age, GLA, and condition. Sale #5 was deemed a valid comparable to bracket the subject's age and site value. Additional consideration was given to the sale date, condition, GLA, and unfinished basement. Comparables #1 - #3 were deemed valid comparables with consideration of sale date, proximity to the subject, site, quality, age, condition, and GLA.

Rental Comps

Rentals #1 - #2 were deemed valid comparables as they are similar in age, quality, GLA, and condition with full renovations. Additional consideration was given to proximity to the subject and surrounding neighborhoods. Rental #3 was deemed a valid comparable as it is also an older home that has been fully renovated, has an attached garage, and has a fenced rear yard. The appraiser was unable to locate a rental comp with an outbuilding and shed. The appraiser had to expand the search as there are limited comparable rental information as it is not uncommon for single family rental properties to be listed directly by owner instead of publicly listed or through a management company.

10/23/2025

1. Please revise the checkbox for the assignment type to 'Other- Investment' transaction.

Checkbox and assignment type has been updated.

2. The 'Site' adjustment made for comp #3 goes in the wrong direction; please revise.

Please refer to the above statement, "Site adjustments are made for location, site size, and utility based on research of the comparable areas the last 5 years. This includes Sale #3 with smaller site size and negative adjustment. This adjustment was deemed valid based on the previously mentioned research."

3. Photos indicate the subject has a 'crawl space'; however, the crawl space box is not marked in the Improvements section; please revise.

Correct boxes have been checked.

4. The subject 'Design (Style)' noted in the 1007 form does not match with the Improvements section; please revise.

This has been updated on both forms.

Supplemental Addendum

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Borrower	Brayden Myers				
Property Address	10310 N Highway VV				
City	Columbia	County	Boone	State	MO
Lender/Client	BPL Mortgage, LLC	Zip Code	65202		



Bill Summary



Bill 2024 R 6466 Paid Y 11/22/2024 Status Account Number 6-904-36-00-009.01

[Go Back](#)

Name
GIBBS JAMES R & CAROL S IRISH
10310 N HIGHWAY VV
COLUMBIA MO 65202-9452

Current
GIBBS JAMES R & CAROL S IRISH
1619 SPRING MOUNTAIN DR
COLUMBIA MO 65201

Tax	\$962.13
Fixed Costs	\$0.00
Penalty	\$0.00
Fees	\$0.00
Total Bill	\$962.13
Payments	\$962.13
Refunded	\$0.00
Total Due	\$0.00

Real Estate

Entity	Rate	Amount
STATE	0.0300	\$4.21
BOONE COUNTY	0.2334	\$32.77
HARRISBURG R8	5.3405	\$749.86
BOONE CNTY FIRE	0.8926	\$125.33
COL BC LIBRARY	0.3058	\$42.94
COMMON ROAD	0.0500	\$7.02
TOTAL TAX	6.8523	\$962.13

BILL REQUESTED BY

Check #1635 GIBBS JAMES R



BILL PAID BY

Parcel	Address	Legal	Acres	Sectn	Town	Range	Appraised	Residential	Agricultural	Vacant Farm	Commercial	Assessed
6-904-36-00-009.01	10310 N HWY VV	PT SWPT NW SW (SUR 253-20)	1.00	36	50	13	\$73,900.00	\$14,041.00	\$0.00	\$0.00	\$0.00	\$14,041.00

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Borrower	Brayden Myers						
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Lender/Client	BPL Mortgage, LLC						

Residential Lease Agreement

This lease agreement is between Vickie Carver, Gary Heard and Garrin Heard (hereafter referred to collectively as "Tenant") and Next Level Acquisitions LLC, a state of Kansas Limited Liability Company (hereafter referred to as Landlord) for the premises located at 10310 N Highway VV Columbia, MO 65202 (hereafter referred to as "Dwelling").

1. In consideration of the mutual covenants contained herein and other valuable consideration received, and with the intent to be legally bound, Landlord and Tenant agree as follows:

PREMISES. Landlord hereby leases to Tenant and Tenant hereby leases from Landlord the Dwelling 10310 N Highway VV Columbia, MO 65202

2. TERM. The term of this lease shall be for 12 months commencing on November 1, 2025, and continuing through November 30 2026. At the expiration of this term, if the Tenant continues in occupancy of the Dwelling with Landlord consent, said occupancy shall continue with a month-to-month tenancy under the same terms and conditions as expressed herein

3. RENT 12 equal payments in the amount of \$2,200 per month payable in advance beginning November 01, 2025 and the first day of each month thereafter during the term of this lease.

4. LATE FEES. Rent is due on the first day of the month. If Tenant fails to pay any instalment of rent by 5:00 p.m. on the 5th day of the month a \$100.00 late fee shall be assessed and due as additional rent for the month in which the rent was not timely paid.

5. PAYMENT Payment shall be in the form of an acceptable electronic payment such as Zelle or Venmo. Landlord shall apply payments made by the Tenant to any amounts due the landlord in the following order, unpaid deposit, late charge, past due rent, current rent. NO CASH PAYMENTS.

6. SECURITY DEPOSIT. Upon execution of this lease, Landlord acknowledges receipt of \$1500 from Tenant, as a security deposit, and \$250 as a pet fee(non-refundable). When the lease agreement is terminated and possession of said Dwelling returned to Landlord, the Tenant shall provide Landlord with a new and complete postal address. The Dwelling will be inspected and the deposit returned within a reasonable time in accordance with the applicable state statutes, less any monies owed the Landlord by the Tenant, which may include but not limited to: property damages, cleaning, carpet cleaning by professional cleaner, service calls, late charges, utilities, painting of walls, lawn maintenance and unpaid rent. \$75.00 shall be deducted for every key not returned and \$100.00 for every garage door opener not returned. If monies owed exceed the amount of retained deposit, a bill will be generated and mailed to Tenant at the last known address and Tenant shall pay said bill immediately. If Tenant violates any provision contained within this lease, or prematurely terminates this lease without just cause authorized by operation of law, said security deposit will be forfeited. Said forfeiture shall be in addition to other remedies available to Landlord for Tenant's violation of the terms of this lease agreement.

7. INVENTORY OF PREMISES Within five (5) days of the initial date of occupancy or upon delivery of possession, the landlord, or such landlord's designated representative, and the tenant shall jointly inventory the premises. A written record detailing the condition of the premises and any furnishings or appliances provided shall be completed. Duplicate copies of the record shall be signed by the landlord and the tenant as an indication the inventory was completed. The tenant shall be given a copy of the inventory. Any damages not noted in said inventory shall be determined as non-existing damage at the time Tenant took possession of the property

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8. USE. The Dwelling shall be used solely as a private residence by Tenant and their minor children. Co-occupants of the dwelling are not permitted without re-qualification of household income, and of each co occupant. Any occupants other than the named tenants is a violation of this agreement and can result in an eviction of all Tenants. Other persons shall be deemed an "occupant" if such person stays in the dwelling for more than fourteen days during any thirty-day period. Tenant agrees to comply with all present and future laws, ordinances, codes and regulations of any public authority relating to the use of the Dwelling. Tenant shall not make or permit any noisy or offensive use of the Dwelling or allow any nuisance or use thereof which might interfere with the enjoyment of other neighbors. Tenant will not permit any hazardous act or use of the Dwelling which might increase the cost of fire insurance or cause the cancellation of such insurance. Tenant shall not make or permit any waste upon the Dwelling. Tenant shall not permit any lien or encumbrance to be placed on the Dwelling. Subletting or assignment of this lease is not permitted. Tenant shall reimburse Landlord for any fines or fees assessed against landlord as owner of the property arising out of Tenants actions or failure to act that results in a violation of this paragraph.

9. UTILITIES. Tenant shall cause the utilities: electric, gas, water, sewer and trash to be placed in the name of Tenant for services the first business day following the execution of this lease and shall be responsible for the payment of said expenses. Landlord shall not be liable for the interruption or failure of any utility or service if due to any cause beyond Landlord's control. Tenant shall keep all utilities on, in Tenants name and timely paid during the duration of this agreement.

10. ALTERATIONS. Tenant shall not paint or deface the Dwelling or make any alterations, additions, improvements without on each occasion obtaining prior written consent of the Landlord. Tenant shall not contract with any third party for services or material that could be the basis for placement of a lien on the real property. Tenant agrees to indemnify Landlord for any such liens so filed arising from acts of Tenant while Tenant occupied the property. Unless otherwise agreed in writing, all alterations, additions and improvements shall become the property of Landlord and shall remain on the Dwelling at the expiration or termination of this Lease; provided, however, that Landlord, at his option, may require Tenant to remove any such alterations, additions or improvements and restore the Dwelling to its former condition.

11. ACCESS. Landlord and its agents may enter with a pass key the dwelling at all reasonable times and upon reasonable notice to Tenant to conduct inspections, make necessary or desired repairs or improvements, or to show the same to prospective tenants, buyers or lenders. Landlord may also enter the Dwelling without notice to Tenant in case of a hazard involving possible loss of life or property damage. When tenant or Landlord has given written notice of intent to terminate the lease, Landlord may show the dwelling at reasonable times to prospective tenants. Tenant shall not re-key or replace the locks to the premises without obtaining landlord permission and providing to Landlord at Tenant's expense, new keys to the premises.

12. MAINTENANCE AND CONDITION. Tenant acknowledges tenant has examined the Dwelling and furnishings and personal property and that they are clean, and in good and habitable condition. Tenant shall keep the dwelling and furnishings and personal property in a clean and sanitary condition and in as good order and repair as they were at the commencement of this lease, ordinary wear and tear excepted. Tenant shall use all fixtures, appliances, and facilities in a reasonable manner. Tenant shall dispose of all garbage in designated disposal facilities. Tenant will pay for all damage to the dwelling and repairs required due to the misuse or negligence of Tenant or Tenant's guests, or animals on said premises with Tenant's acquiescence. Tenant agrees to promptly give notice to Landlord of any required repairs or unsafe conditions not assessed to Tenant under an option to purchase said property and Landlord will be afforded reasonable time to repair or remedy said defect. Tenant shall maintain the yard and exterior of the dwelling, keeping the grass mowed, edged, watered and fertilized sufficient to maintain the life of the grass. Tenant shall reimburse Landlord for any housing code violations assessed against Landlord for violations of the obligations under this paragraph.

13. LOSS OR DAMAGE. Landlord will not be liable for any loss, damage or theft of any personal

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property of Tenant or Tenants guests kept or stored in or about the Dwelling. Tenant acknowledges that it is Tenant's responsibility to insure their own possessions and the property for liability of third party claims.

14. INDEMNIFICATION. Landlord will not be liable for any loss or damage of any personal property or injury or death to Tenant or any person occurring on or about the Dwelling. Tenant agrees to indemnify and hold Landlord harmless from all claims, expenses, damages and liabilities of whatever nature, including attorney's fees, relating to the foregoing.

15. DRUGS AND CRIMINAL ACTIVITY Tenant, any member of the Tenant's household, or a guest or other person under the Tenant's control, shall not engage in criminal activity, including drug-related criminal activity, on or near premises. "Drug related criminal activity means the illegal possession, manufacture, sale, distribution, use, or possession with intent to manufacture, sell, distribute, use, of a controlled substance (as defined In Section 102 of the Controlled Substances Act, U.S.C. 802. Tenant, any member of the Tenant's house, or a guest or, other person under the Tenant's control, shall not engage in any act intended to facilitate criminal activity, including drug-related criminal activity on or near premises.

Tenants household or guest or other person under the Tenant's control shall not engage in acts of violence or threats of violence, including, but not limited to, the unlawful discharge of firearms, on or near the premises. **VIOLETION OF THIS SECTION'S PROVISIONS SHALL BE A MATERIAL VIOLATION AND BREACH OF THIS ESCROW AGREEMENT AND SHALL CONSTITUTE GOOD CAUSE FOR TERMINATION OF THIS AGREEMENT.** A single violation of any of the provisions of this section shall be deemed a serious violation and a material noncompliance with the agreement. It is understood and agreed that a single violation shall be a good cause for termination of this lease agreement. Unless otherwise provide by law, proof of violation shall not require criminal conviction, but shall be by a preponderance of the evidence.

16. NOTICES. All notices and communications under this Lease shall be in writing and shall be deemed to be properly given when personally delivered or tacked on the premises to Tenant at the address of the dwelling or to Landlord at Next Level Acquisitions LLC, 2210 Live Oak Ln., Columbia MO 65202, or to such other address as Landlord may specify in writing to the Tenant.

CONTACT INFORMATION OF THE PARTIES:

Landlord Phone Number: Brayden Myers, 316-616-5063

Email: Brayden@nextlevelacq.com

Tenant Phone Number: Vickie Carver, 573-801-7251

Email vikkirgary@gmail.com

17. DEFAULT. Tenant will be in default of this Lease upon the occurrence of any one of the following events:

- (a) failure to pay any installment of rent or any other amount hereunder on the date the same is due;
- (b) failure to perform or comply with any other agreement, term or condition of this lease;
- (c) abandonment of the Dwelling;
- (d) any misrepresentation or omission of Tenant or any guarantor made to Landlord in connection with this Lease; or
- (e) assignment for the benefit of creditors by, appointment of a receiver for, or any filing of a petition under any bankruptcy or debtor's relief law by or against Tenant or any guarantor.

18. REMEDIES OF LANDLORD. Upon any default by Tenant, Landlord may, at its option, terminate this Lease and/or commence eviction proceedings in accordance with the laws of the state of Missouri. Tenant agrees to pay all costs and expenses incurred by Landlord by reason of Tenant's default including, without limitation, loss of rents, costs of regaining possession and re-renting the Premises, storage fees, damage repair, re-painting and cleaning costs. The rights and remedies in this Lease are cumulative, not exclusive, and are in addition to any other rights and remedies available to Landlord at

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law or equity.

19. NO WAIVER. The failure of Landlord to require strict performance by Tenant of any provision of this Lease is not a waiver for the future of any breach of the same or any other provision herein. Landlord's acceptance of rent is not a waiver of any breach by Tenant.

20. FIXTURES The following fixtures are included in this lease:

21. OTHER AGREEMENTS

22. ENTIRE AGREEMENT. This Lease contains the entire agreement and understanding between the parties regarding the Premises and is subject to no agreements, conditions or representations that are not set forth herein. This Lease may only be amended in writing and signed by both Landlord and Tenant.

23. INVALID PROVISIONS. If any provision of this Lease shall be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

24. JURISDICTION & VENUE. The parties agree that the District Court setting in Boone County, Missouri, shall be the court of jurisdiction and venue of any judicial dispute concerning the terms of this lease. This lease shall be construed under the laws of the state of Missouri.

25. PARTIES BOUND. This Lease shall be binding upon and shall inure to the benefit of the parties and their respective heirs, legal representatives, successors and assigns.

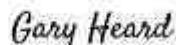


Signature: _____
Next Level Acquisitions LLC



Signature: _____

Vickie Carver, Tenant



Signature: _____

Gary Heard, Tenant

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Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107016-01

Renewal of: NAX40PL107016-00

1. Named Insured: Jennifer T Noblett

2. Address: 1504 Glendale Court
Wardsville, MO 65101

3. Policy Period: From: December 19, 2024 To: December 19, 2025
12:01 A.M. Standard Time at the address of the Named Insured as stated in Item 2. Above.

4. Limit of Liability:
Damages Limit of Liability 4A. \$ 1,000,000 Policy Aggregate
Claim Expenses Limit of Liability 4B. \$ 1,000,000 4C. \$ 1,000,000
4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):
Each Claim Aggregate
5A. \$500 5B. \$1,000

6. Policy Premium: \$ 515

7. Retroactive Date: December 19, 2018

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: December 18, 2024

By:

Isaac Peck

Authorized Representative

Market Conditions Addendum to the Appraisal Report

251020-02

File No. 10310

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address	10310 N Highway Vv			City	Columbia	State	MO	ZIP Code	65202
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Borrower Brayden Myers

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)		19	8	4	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)		3.17	2.67	1.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings		0	0	7	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)		0	0	5.3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price		310,500	326,950	294,950	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market		6	29	7	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price		0	0	415,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market		0	0	119	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price		99.31	100	100	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

THE LOCAL TREND IN SELLER CONCESSIONS APPEARS TO BE 2% - 5% WHICH CURRENTLY FALLS WITHIN TYPICAL AND ACCEPTABLE FNMA AND FHA GUIDELINES. THERE DOES NOT APPEAR TO BE ANY CURRENT ADVERSE TRENDS THAT WOULD REQUIRE ANY ADJUSTMENTS TO CURRENT CONDITIONS.

MARKET RESEARCH & ANALYSIS

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

THERE IS AN ACCEPTABLE % OF FORECLOSURES IN THE SUBJECT'S MARKET. THE SUBJECT MARKET AREA HAS NOT HAD AN UNACCEPTABLE LEVEL OF FORECLOSURES.

Cite data sources for above information. Data Source: Public Records, Boone County Assessor's Office, Local MLS; Columbia Area Board of Realtors.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

THE APPRAISER HAS REVIEWED THE ABOVE CONCLUSIONS AND SALES, LISTINGS, EXPIRED AND WITHDRAWN LISTINGS.

THERE APPEARS TO BE AN ADEQUATE SUPPLY OF SALES IN THE MARKET AREA. THE COMPS USED APPEAR TO BE A GOOD REPRESENTATION OF THE SUBJECT'S MARKET AREA.

Due to the size of the community, there is limited data for accurate statistical reporting. The appraiser has expanded the market search to include as many reasonable choices of sales and active listings in the defined neighborhood and market area. The data conclusions above are not considered reliable due to the limited data available, however, it is completed in this manner to comply with the guidelines of the 1004MC form. The tightening of lending requirements has had an impact on the number of sales. Search criteria; all active, pending, and sold properties in the defined market area that have sold within the last 12 months.

If the subject is a unit in a condominium or cooperative project , complete the following:		Project Name:		
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining <input type="checkbox"/> Stable <input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining <input type="checkbox"/> Stable <input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

CONDOS/CO-OP PROJECTS

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name	Jennifer Noblett
Company Name	StoneRidge Appraisals, LLC
Company Address	1504 Glendale Court, Wardsville, MO 65101
State License/Certification #	2018043215
Email Address	stoneridgeappraisals@gmail.com
Supervisory Appraiser Name	
Company Name	
Company Address	
State License/Certification #	
Email Address	

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED:

10310 N Highway Vv, Columbia, MO 65202

APPRAISER:

Signature: _____
Name: Jennifer Noblett
Title: Certified Residential Appraiser
State Certification #: 2018043215
or State License #: _____
State: MO Expiration Date of Certification or License: 06/30/2026
Date Signed: 10/23/2025

SUPERVISORY or CO-APPRAYER (if applicable):

Signature: _____
Name: _____
Title: _____
State Certification #: _____
or State License #: _____
State: _____ Expiration Date of Certification or License: _____
Date Signed: _____
 Did Did Not Inspect Property

Location Map

Borrower	Brayden Myers						
Property Address	10310 N Highway Vv						
City	Columbia	County	Boone		State	MO	Zip Code 65202
Lender/Client	BPL Mortgage, LLC						



Location Map

Borrower	Brayden Myers				
Property Address	10310 N Highway Vv				
City	Columbia	County	Boone		
Lender/Client	BPL Mortgage, LLC	State	MO	Zip Code	65202

