

CONSENT AND SUBORDINATION AGREEMENT

This Consent and Subordination Agreement (this "Agreement") is made and entered into this _____ day of _____, 2026 by and between The Central Trust Bank d/b/a **Central Bank of Boone County**, ("CBBC") and **Central Missouri Community Action** ("CMCA") and **the City of Columbia, Missouri** ("Grantor"), a municipal corporation, whose address is P.O. Box 6015, Columbia, Missouri, 65205-6015. Collectively, CMCA and CBBC are referred to herein as "Grantee." CMCA's mailing address is 807 N Providence Rd, Ste B, Columbia, MO 65203. CBBC's mailing address is P.O. Box 678, Columbia, MO 65205

WHEREAS, Grantor is the holder of a certain promissory note in the original amount of \$999,999.00 dated September 17, 2024, and is the beneficiary of a certain Deed of Trust securing said promissory note, recorded in Book 5917, Page 49 of the Real Estate Records of Boone County, Missouri relating to property located at 608 N. Providence Rd, Columbia, Boone County, Missouri, and further described as follows:

Lot One (1) of Providence Landing Plat One (1) in the City of Columbia, Boone County, Missouri as shown by the plat thereof recorded at Book 58, Page 30 of the Real Estate Records of Boone County, Missouri.

WHEREAS, CBBC has requested Grantor to subordinate the above-described Deed of Trust in favor of Grantor recorded in Book 5917, Page 49 to the Deed of Trust in favor of CBBC recorded at Book 6075, Page 73 of the Real Estate Records of Boone County, Missouri in the principal amount not to exceed \$1,570,000.00.

WHEREAS, CMCA has requested Grantor to subordinate its Deed of Trust recorded in Book 5917, Page 49 to the Declaration of Condominium recorded at Book 6132, Page 53 of the Real Estate Records of Boone County, Missouri.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other valuable consideration, Grantor hereby subordinates its Deed of Trust recorded in Book 5917, Page 49 to

the lien of the CBBC Deed of Trust recorded at Book 6075, Page 73 of the Real Estate Records of Boone County, Missouri and to the lien of the CMCA Declaration of Condominium recorded at Book 6132, Page 53 of the Real Estate Records of Boone County, Missouri.

It is distinctly understood that this instrument is not to be held or construed as a payment of or a release of Grantor's lien upon any part of the real estate secured by Grantor's Deed of Trust recorded in Book 5917, Page 49, but is solely to subordinate said lien to the CBBC Deed of Trust and CMCA Declaration of Condominium as set out above.

CITY OF COLUMBIA, MISSOURI

By: _____
De'Carlton Seewood, City Manager

Date: _____

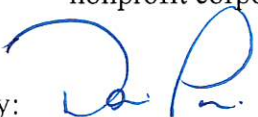
ATTEST:

Sheela Amin, City Clerk

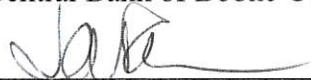
APPROVED AS TO FORM:

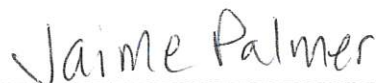
Nancy Thompson, City Counselor/bt

Central Missouri Community Action, a
nonprofit corporation

By:  _____
Darin Preis, Executive Director

Central Bank of Boone County

By:  _____
Signature

 _____
Printed Name

STATE OF MISSOURI)
) SS
COUNTY OF BOONE)

On this _____ day of _____, 2026, before me De'Carlon Seewood, City Manager, to me personally known, who, being by me duly sworn did say that he is the City Manager of the City of Columbia, State of Missouri and that said instrument was signed and sealed in behalf of said corporation by authority of its City Council, and said City Manager acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto affixed my hand and notarial seal at my office in the State and County aforesaid, on the day and year hereinabove first written.

Notary Public

My commission expires:

STATE OF MISSOURI)
) SS
COUNTY OF BOONE)

On this 2nd day of April, 2026, before me appeared Darin Preis, to me personally known, who, being by me duly sworn did say that he is the Executive Director of Central Missouri Community Action, a Missouri not for profit corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and said Darin Preis acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto affixed my hand and notarial seal at my office in the State and County aforesaid, on the day and year hereinabove first written.

Elissa Gail Hendren
Notary Public

My commission expires:



STATE OF MISSOURI)
) SS
COUNTY OF BOONE)

On this 7th day of April, 2026, before me appeared Jaime Palmer, to me personally known, who, being by me duly sworn did say that she/he is the vice President of Commercial Bank of Central Bank of Boone County, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto affixed my hand and notarial seal at my office in the State and County aforesaid, on the day and year hereinabove first written.

Elissa Gail Hendren
Notary Public

My commission expires:

