



**YOU ARE PROHIBITED FROM
ENTERING THE PROPERTY**

DO NOT ENTER

ONLINE AUCTION

Online Auction Close Date is Thursday February 26, 2026 starts closing at 5pm.

1402 Jade Rd, Columbia MO 65201

Preview dates for viewing: NONE, Sells 'As Is' with no viewing, do NOT enter the property.

Q&A Session on Thursday, February 19th 3-5pm at Missouri River Pub & Pool

INVESTORS ALERT!! PUBLIC ONLINE AUCTION!

Online Auction Closing Thursday, Feb. 26th at 5pm. Property sells 'as is' and will not be open to preview. The property has a 'life tenant' that is to be honored by the new Buyer. This property will be a possible long term hold due to the life tenant however the location and features are an ideal investment that's certain to yield a wonderful return. This 1,120 sq ft home with a full basement close to Interstate 70 and the Boone County line but is located in wonderful Callaway County with no planning/zoning. Features of this home include: built in 1983+/-, 45'x60' outbuilding, 30'x45' outbuilding, a wonderful private lake/pond, full basement, 11+/- private acres and much more! This property is being offered as an absolute auction to the highest and best bidder. Listing price is only a suggested sales price, current bid on the auction will be prevailing sales price. Max bids are private, & bidders are allowed to place max bid amounts instead of only bidding the current sales price. 3% Buyers Premium applies to the final purchase price. This property sells with no reserve and will sell to the highest qualifying bidder. Non-Refundable Downpayment of \$20,000 due at the close of the auction and closing within 30 days. Interested Buyers, if you do not have a letter for a cash purchase or proof of funds for cash, please secure it before bidding, down payment is non-refundable. No loans, cash only. Buyer to verify all measurements and online data.

This is a cash only sale and all Buyers must have proof of Funds Letter in order to bid on the real estate, cash only, no loans. If you have any questions please contact Suzanna at 573-592-1939. 3% Buyers Premium applies to the final purchase price. This property is being offered as an online auction to the highest and best bidder! Highest bid shall prevail. *Subject to Callaway County Court Approval. Standard Disclaimer: Any 'Listing Price' on the web or apps is only a suggested sales price; current bid on the auction will be prevailing sales price. All announcements the day of auction supersede printed/advertised material until the Final Fall of the Hammer which will be emailed to winning bidder.

Directions: From I-70 at the Millersburg exit, take State Road J South and make an immediate Right on Jade Road (the Southwest Outer Rd. in front of Freightliner) to the property on the Left WATCH FOR SIGNS!



Real Estate Purchase Terms: Buyer pays \$20,000.00 non-refundable down payment the day of auction, balance due at closing within 30 days. Real Estate sells "As Is, Where Is". Taxes will be prorated at closing. This is a cash only sale and all Buyers must have proof of Funds Letter in order to bid on the real estate, cash only, no loans. If you have any questions please contact Suzanna at 573-592-1939. 3% Buyers Premium applies to the final purchase price. This property is being offered as an online auction to the highest and best bidder! Highest bid shall prevail. *Subject to Callaway County Court Approval.

Standard Disclaimer: Any 'Listing Price' on the web or apps is only a suggested sales price; current bid on the auction will be prevailing sales price. All announcements the day of auction supersede printed/advertised material until the Final Fall of the Hammer which will be emailed to winning bidders.

WOLFE 
Auction Service
573-592-1939
www.WolfeAuctionRealty.com
Serving Central MO Since 1999

The Living Estate of Mary Fay Loyd
For Complete Terms, Listing, Catalog, & Bidding Visit
www.WolfeAuctionRealty.com
Need Help Bidding? Contact the Auction Team at 573-592-1939
No Computer? No Problem! Come to one of our preview days and we can help you bid!
Auctioneer - Suzanna Wolfe - 573-245-8774 cell

Property features

1402 Jade Rd., Columbia, MO 65201

County	Callaway	Tax ID	06-02.0-10.0-00-000-042.000
Type	Residential	Tax Year / Amount	2025 / \$1,586.63
Zoning	None	Cooling/Heat	Unknown
Year Built	1983 +/-	Areas Not Served By HVAC	Unknown
Bedrooms	Unknown	Exterior Finish	Siding/Unknown
Baths	Unknown	Roof Material/Age	Shingle / Unknown - More than 5 years
Lot Size	11 Acres +/-	Fireplace	Unknown
Sq Ft	1,120	Exterior Features	Lake/Pond - Other Conditions Unknown
Garage/#	No	Interior Features	Unknown
Garage Level	None		
School District	Fulton	Flooring	Unknown
Rent/Leased	\$0/No/Tenant	Porch	Yes / 10'x18'
Sewer	Unknown	Water / Sewer	Unknown
Basement	Yes	Foundation Features	Full Poured Concrete Basement
Basement Feat.	Walk Out	Basement Finished	Full to Partially Finished
Patio/Deck	Unknown	Home Remodeled/Updated	Unknown
Utility Provider	CE/C2WD	Disclosures	No / Sold 'As Is' / Public Online Auction

Note to all Buyers:

Buyers May Not Drive Or Walk On The Property - Buying Sight Unseen

Public - Q&A For Auction – 1402 Jade Rd, Columbia MO 65201

Q. What is the down payment required at the time the auction closes and property is won?

A. \$20,000.00 due within 24 Hours of auction closing. Payable as a cashier's check to Boyd & Boyd Inc. at 204 E 5th St, Fulton, MO 65251

Q. What loan types are accepted?

A. None, Cash Only

Q. How would the closing be handled?

A. Closing to be held at 12:00pm on Thursday March 26, 2026 at Boyd & Boyd Inc. located at 204 E 5th St, Fulton, MO 65251

Q. May I have a loan contingency, an appraisal contingency, survey contingency or an inspection contingency?

A. No, the auction is not contingent on any of the above contingencies.

Q. What is the 3% Buyers Premium?

A. 3% of your winning bid amount will be added on for final price/cost and will be due payable at closing.

Q. Can I view the property prior to preview dates?

A. NONE, Sells 'As Is' with no viewing, do NOT enter the property. Q&A Session on Thursday, February 19th 3-5pm at Missouri River Pub & Pool

Q. How do I get registered to bid?

A. You will register to bid at: <https://auctionmidmo.com/>

Q. Do I need to be preapproved?

A. You must be a cash buyer with, proof of funds sent to Wolfe Auction & Realty, LLC before bidding.

Q. What is the extending bidding?

A. This auction offers soft close, extended bidding, on all items. If a bid has been placed within the last 3 minutes of the close it will extend for another 2 minutes allowing another bidder to bid again. The auction will not stop extending time until all bidders are done with the bid. If more bidders bid, there can be more than 2 minutes.

Q. What is a max bid?

A. It is the max you are willing and able to bid on the property. You can put in a max bid at any time, it is private and no one else will be able to see it.

Q. What is proof of fund?

A. It is a letter from your bank showing you have the funds available for the bid amount you are putting in.

Public - Q&A For Auction – 1402 Jade Rd, Columbia MO 65201

Q. Is there a Water Meter on the Property?

A. Yes, Boone County Water District #9.

Q. What does Life Tenant Mean?

A. The tenant shall have the right to reside on the property for the duration of their lifetime or until the property becomes vacant, without the obligation to pay rent or similar charges. The tenant is responsible for all property taxes, utilities, upkeep, and maintenance. Upon the tenant's death, any personal property shall become the possession of the heirs, who will be granted a reasonable period of time to remove such items from the property.

Life Estate (or life tenancy) is the ownership of immovable property for the duration of a person's life. In legal terms, it is an estate in real property that ends at death, when the property rights may revert to the original owner or to another person. The owner of a life estate is called a "life tenant".

(https://en.wikipedia.org/wiki/Life_estate).

Agent - Q&A For Auction – 1402 Jade Rd, Columbia MO 65201

Q. What will my Commission be?

A. 1% Transaction Broker- Wolfe Auction & Realty, LLC will do all the contracts and showings at previews.

Q. How do I get my Buyers Registered?

A. Email Wolfe Auction & Realty, LLC. Office at 573-592-1939, give your Buyers name, phone number and email address. Then email your Buyers proof of funds letter from their bank to suzanna@lovemidmo.com.

Q. Can offers be put in prior to the Auction?

A. Yes, the offer must reflect the same terms with no contingencies and \$20,000.00 non-refundable earnest money, closing date, time and Title Company will remain the same.

Q. Can I attend Q&A with our Buyer?

A. You are welcome to accompany your client, but it is not a requirement if you already have them registered. Open House Only (we answer all questions at that time, not via phone or email), No private showings. Buyer's Agent must register Buyer to the Wolfe office at Suzanna@LoveMidMo.com or 573-279-1235 for credit prior to the buyer registering on the online auction site (<http://www.wolfeauctionrealty.com/>) and/or the Buyer talks to our company, or the commission will NOT be honored. All bids to be entered at (by Buyer, NOT BUYERS AGENT) <http://www.wolfeauctionrealty.com>

Q. Is there a lockbox?

A. NO

Q. Can we get in prior to preview date?

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Office 573-592-1939

Real Estate Team – 573-310-3250 / Auction Team 573-310-3259

Real Estate Auction Pre-Authorization

Buyers Name: _____ Phone Number: _____

Buyers Address: _____

Address of Real Estate Auction: 1402 Jade Rd, Columbia MO 65201

Note to all bidders:

Please include a Proof of Funds Letter from your Financial Institutions showing the maximum amount for Approval. (Proof of Funds Letter may be: letter with address property for bidding, copy of bank statements, Copy of IRA funds, etc. Proof must have registered bidders name on it.)

*Please email this form and the Proof of Funds to: Suzanna@LoveMidMo.com

To register please go to: <https://auctionmidmo.com/>

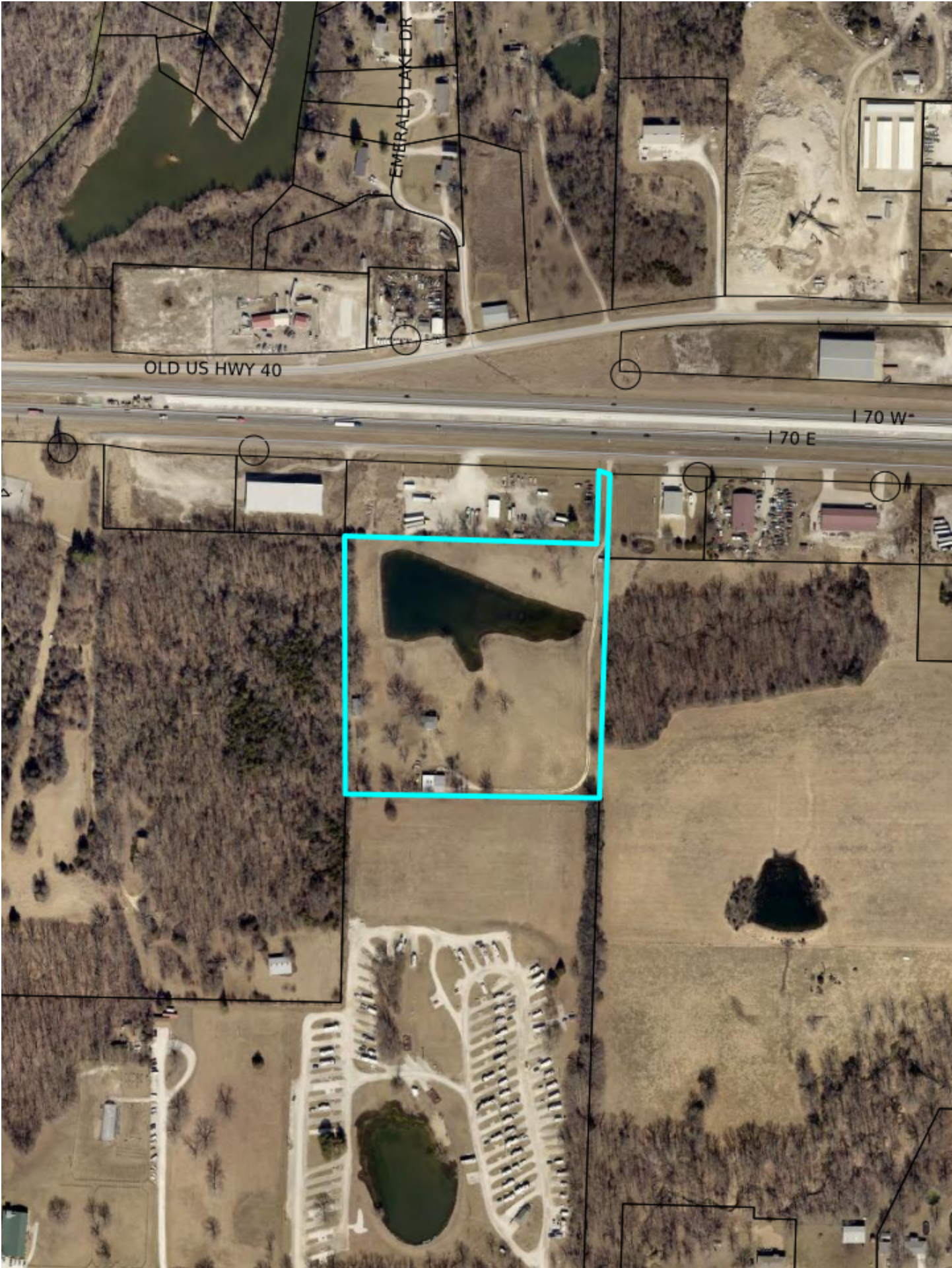
Additional Notes:

The approval or proof of funds letter is simply stating Buyer has the ability to purchase up to the amount stated in the approval. Approval will ONLY be given up to the amount of the letter for bidding; it will not be approved for any amount over the letter/proof of funds. For example: Buyer's pre-approval letter for a CONVENTIONAL loan (only) or proof of funds state \$175,000 then the Buyer will be approved for \$175,000.00, then the buyer bids \$176,000.00 it will not be an accepted bid and will be removed from the auction. OR Buyers pre-approval letter for a CONVENTIONAL loan (only) or proof of funds state \$200,000.00 then the buyer will be approved to \$200,000.00 (and of course is not required to spend that amount but will have limitless bidding power up to \$200,000.00. The Buyer is not 'required' to bid to the full approval amount. There is not a 'buy it now' price.

Real Estate properties are listed at the end of the auction listing; please have the bidder read the terms and conditions as well as the pre-cursor lots that will explain the auction method/details of bidding.

If you're a real estate agent and you or your Buyer is interested: Buyer's Agent (if applicable) must register their Buyer at the Wolfe Auction & Realty, LLC office by sending this form to Suzanna@LoveMidMo.com prior to the Buyer registering on the online auction site (<https://auctionmidmo.com/>) or speaking with a representative of Wolfe Auction & Realty, LLC or the commission agreement will not be honored. Buyer's Agent to verify all information. The Buyer will register and bid on their own accord, that is not the responsibility of the Agent nor of the auction company.

**Thank you,
The Suzanna Wolfe Team**

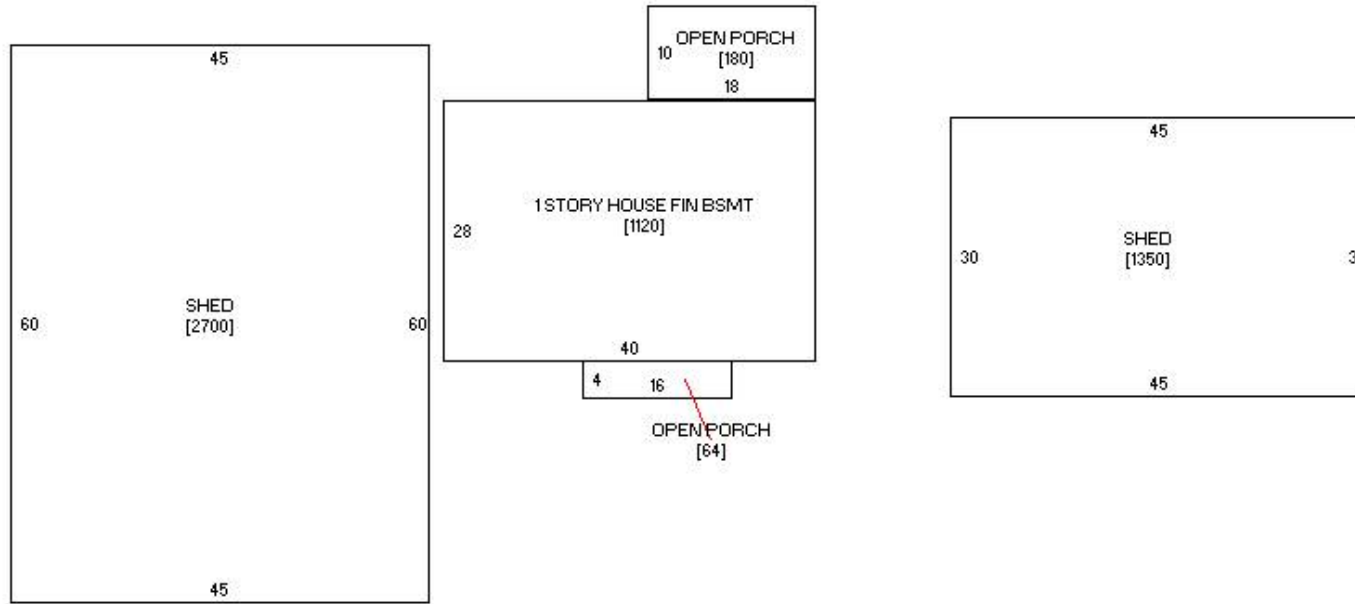


Bldg / Addn	Description	Units		Year					
	101 — Single-Family / Owner Occupied								
P:14579	1 Story Frame	1,120							
#1	Bsmt Fin - Standard Finish (Avg)	1,120 SF							
	Base Heat: Oil Gravity								
#1	Porch: 1S Frame Open	180 SF							
#2	Porch: 1S Frame Open	64 SF							
	Plumbing	3							

	Count	Ag Building Description	Units		Year							
1 of 2	1	Shed 927-Shed	0' x 0'	2,700 SF	1978							
2 of 2	1	Shed 927-Shed	0' x 0'	1,350 SF	1979							

Missouri Market Valuation	Value Type	Agricultural	Residential	Commercial / Other	Exempt	Total Value
	Land	\$0	\$19,000	\$0	\$0	\$19,000
	Building	\$0	\$103,810	\$0	\$0	\$103,810
	Totals	\$0	\$122,810	\$0	\$0	\$122,810

Missouri Assessed Values	Value Type	Agricultural	Residential	Commercial / Other	Exempt	Total Value
	Land	\$0	\$3,610	\$0	\$0	\$3,610
	Building	\$0	\$19,724	\$0	\$0	\$19,724
	Percent	12%	19%	32%	100%	
	Totals	\$0	\$23,334	\$0	\$0	\$23,334



Property Information		
Parcel Number 06-02.0-10.0-00-000-042.000	Mailing Name & Address LOYD, MARY FAY, C/O GEORGE LOYD 1402 JADE ROAD COLUMBIA, MO, 65201-0000	Owner Name & Address LOYD, MARY FAY
Tax Year 2025 <input type="checkbox"/>		
Alternate Parcel number	Assessed Value 23,334	Acreage 11.0000
Land Use -	Lot Size	Township CALLAWAY COUNTY
Property Class RURLIMP - RURAL IMPROVED	Tax Code F5 - 1-F-MF	Tax Status Taxable
Total Tax \$1,427.08	<input type="button" value="Pay Taxes"/> Net Taxable Value 23,334	Tax Rate 6.1158
Site Address 1402 JADE RD COLUMBIA, MO 65201		
Legal Description SE NE SW Section/Township/Range 10 / 48 / 11		

2025 Billing		
Tax Billed		\$1,427.08
Penalty Billed		\$0.00
Cost Billed		\$0.00
Total Billed		\$1,427.08
Amount Paid		\$0.00
Total Unpaid		\$1,427.08

Tax Due Amounts	
If paid in...	Amount due for ALL years is...
December 2025	\$1,427.08
January 2026	\$1,586.63
February 2026	\$1,617.73
March 2026	\$1,660.02
April 2026	\$1,691.14
May 2026	\$1,722.24
June 2026	\$1,753.35
July 2026	\$1,784.46
August 2026	\$1,815.57
September 2026	\$1,846.68
October 2026	\$1,846.68
November 2026	\$1,846.68
December 2026	\$1,846.68

*Tax Due amounts are for all unpaid years.
See Payment History section for year-by-year details.*

Payment History				
Tax Year	Total Due	Total Paid	Amount Unpaid	Date Paid
2025	\$1,427.08	\$0.00	\$1,427.08	
2024	\$1,427.05	\$1,427.05	\$0.00	12/6/2024
2023	\$1,419.14	\$1,419.14	\$0.00	1/4/2024
2022	\$1,390.54	\$1,390.54	\$0.00	11/30/2022
2021	\$1,388.89	\$1,388.89	\$0.00	12/20/2021
2020	\$1,406.46	\$1,406.46	\$0.00	11/30/2020
2019	\$1,363.32	\$1,363.32	\$0.00	11/26/2019
2018	\$1,406.33	\$1,406.33	\$0.00	12/3/2018
2017	\$1,256.35	\$1,256.35	\$0.00	11/20/2017
2016	\$944.62	\$944.62	\$0.00	11/16/2016

Show 3 More (3)

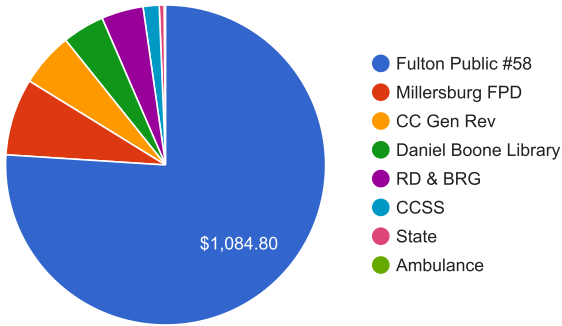
Assessments			
Final Value	Land	Building	Total
Agriculture	0	0	0
Commercial	0	0	0
Residential	3,610	19,724	23,334
Total	3,610	19,724	23,334

Owner Information

Name	Tax Bill	Address
C/O GEORGE LOYD LOYD, MARY FAY	Y	1402 JADE ROAD COLUMBIA, MO, 65201-0000
LOYD, MARY FAY	N	

Taxing Bodies

District	Tax Rate	Extension
Fulton Public #58	4.649000	\$1,084.80
Millersburg FPD	0.475300	\$110.91
CC Gen Rev	0.334300	\$78.01
Daniel Boone Library	0.260000	\$60.67
RD & BRG	0.258800	\$60.39
CCSS	0.099200	\$23.15
State	0.030000	\$7.00
Ambulance	0.009200	\$2.15
TOTAL	6.115800	\$1,427.08



No Tax Credits

Disclaimer

Payments made today will not generate an immediate tax receipt. Transactions are processed on the next business day and are physically mailed to the address on file.

Boyd & Boyd, Inc.

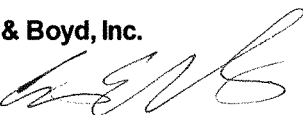
Commitment Number: 260102S

SCHEDULE A

1. Commitment Date: January 27, 2026 at 08:00 AM
2. Policy (or Policies) to be issued: Amount
 - (a) Owner's Policy (ALTA Own. Policy (2021))
Proposed Insured:
 - (b) Loan Policy (ALTA Loan Policy (2021))
Proposed Insured:
3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by
Mary Fay Loyd
Subject to a Life Estate interest in favor of George Milton Loyd as reserved in the Quit Claim Deed recorded in Book 346
at page 30, Records of Callaway County, Missouri.
4. The land referred to in the Commitment is described as follows:
The Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of Section Ten (10),
Township Forty-eight (48), Range Eleven (11), in Callaway County, Missouri.

Boyd & Boyd, Inc.

By:



Boyd & Boyd, Inc.



Boyd & Boyd, Inc.

Commitment Number: 260102S

**SCHEDULE B - SECTION I
REQUIREMENTS**

The following requirements must be met:

- a. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- b. Pay us the premiums, fees and charges for the policy.
- c. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
- d. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
- e. Any recorded instrument should include the following after the legal description for access purposes:
Also including all of Grantor's right, title and interest in and to a Driveway Easement, as more particularly described in Book 360 at page 932, Records of Callaway County, Missouri.
- f. This is an Informational Commitment

This information commitment is not an abstract or opinion of title, nor is it a commitment to insure title. This commitment is furnished for reference purposes only and should not be relied upon for title purposes when acquiring or conveying an interest in the Land. It may not be relied upon as a commitment to insure title to the Land identified herein. If title insurance coverage is desired, application should be made for a title insurance commitment in a specified amount and identifying the proposed insured.

The actual value of the estate or interest to be insured must be disclosed to the Company, and subject to approval by the Company, entered as the amount of the Policy to be issued. It is agreed that, as between the Company, the applicant for this commitment and every person relying on this commitment, the amount of the requested policy will be assumed to be \$300.00 and the total liability of the Company on account of this commitment shall not exceed that amount, until such time as the actual amount of the policy to be issued shall have been agreed upon and entered as aforesaid and the Company's applicable insurance premium charges for same shall have been paid.

Boyd & Boyd, Inc.

Commitment Number: 260102S

**SCHEDULE B - SECTION II
EXCEPTIONS**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Rights or claims of parties in possession not shown by the public records.
2. Easements or claims of easements, not shown by the public records.
3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land
4. Any lien or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Taxes or special assessments which are not shown as existing liens by the public records.
6. All Assessments for Taxes for the year of 2025 and all subsequent years.
The amount of the 2025 taxes, before interest and penalties, is \$1,427.08.
The parcel number is: 06-02.0-10.0-00-000-042.000.
For a payoff amount, including interest and penalties, call the Callaway County Collector's Office at (573) 642-0747.
7. Driveway Easement, as shown recorded in Book 360 at page 932, Records of Callaway County, Missouri.
8. Life Estate interest in favor of George Milton Loyd as reserved in the Quit Claim Deed recorded in Book 346 at page 30, Records of Callaway County, Missouri
9. MO Healthnet Certificate of TEFRA Lien, as shown recorded in Book 518 at page 407, Records of Callaway County, Missouri.
10. Callaway County Probate Court Case 24CW-PR00047, Records of Callaway County, Missouri.
Said case contains an Order To Sell Real Property referencing the property described in Schedule "A" of this commitment.
11. Callaway County Circuit Court Case 24CW-CV01159, Records of Callaway County, Missouri.
Said case contains a Consent Judgment in favor of Eldercare of Mid-Missouri VII, Inc. d/b/a SoneBridge Villa Marie in the amount of \$27,944.00.
12. Callaway County CC Partition Case 25CW-CV00453 dated April 17, 2025 and styled "Estate of Mary Loyd V. George M. Loyd etal."
Said case is currently pending and may be reduced to a judgment.
13. For Informational Purposes:
Beneficiary Deed dated October 20, 2016 and recorded October 25, 2016 at 09:50:00 A.M. from Mary Fay Loyd, a single person to Millersburg Fire Protection District, as shown recorded in Book M462 at page 160, Records of Callaway County, Missouri.

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(LOYD260102S.PFD260102S/5)

CALLAWAY COUNTY TAX STATEMENT

2025 REAL ESTATE TAX STATEMENT

SARAH GLADMAN, Collector
10 EAST 5TH ST.
FULTON, MO 65251

Ph 573-642-0747

Tax Code: F5

Tax Rate: 6.1158

Parcel No: 06-02.0-10.0-00-000-042.000

PROPERTY DESCRIPTION	ITEMIZATION OF TAX
Parcel No. 06-02.0-10.0-00-000-042.000	
LOYD, MARY FAY C/O GEORGE LOYD 1402 JADE ROAD COLUMBIA, MO 65201-0000	Ambulance \$2.15 CCSS \$23.15 CC Gen Rev \$78.01 Daniel Boone Library \$60.67 Millersburg FPD \$110.91 RD & BRG \$60.39 Fulton Public #58 \$1,084.80 State \$7.00
Legal Description	
Sec: 10 Block/Twp: 48 Lot/Rng: 11 SE NE SW	
Acres: 11.0000	
Ag Value 0	
Res Value 23,334	
Com Value 0	
Total Assessed Value 23,334	
VALUATION	
23,334 RESI	
0 AGRI	
0 COMM	
23,334 TOTAL	
6.1158 TAX RATE	
1,427.08 Full Tax	
0.00 Sr. Credit	
1,427.08 Total Tax	
	TOTAL BASE TAX 1,427.08 INTEREST / PENALTY DUE 159.55 FEES 0.00 AMOUNT PAID 0.00 TOTAL DUE 1,586.63
	Total Amount Due: 1,586.63
	If you owe more than one year tax, you must pay oldest tax first.
	TAXES DUE ON OR BEFORE DECEMBER 31

Non clearance of check payment will void receipt.

QUESTIONS REGARDING PAYMENT CONTACT COLLECTOR (573) 642-0747

For payments made after December 31, see chart below for current year. Call for total due on prior years.

RETURN BOTTOM PORTION. KEEP TOP PORTION.
RECEIPT WILL BE RETURNED UPON PAYMENT

2025 REAL ESTATE TAX STATEMENT

Parcel No: 06-02.0-10.0-00-000-042.000

Tax Rate: 6.1158

Owner / LOYD, MARY FAY
Location: 1402 JADE RD

Sec: 10 Block/Twp: 48 Lot/Rng: 11
SE NE SW

Book: Page:

LOYD, MARY FAY C/O GEORGE LOYD
1402 JADE ROAD
COLUMBIA, MO 65201-0000



Tax Code: F5

LATE PAYMENTS	
2025 TAXES PAID 2026	
January	1,586.63
February	1,617.73
March	1,660.02
April	1,691.14
May	1,722.24
June	1,753.35
July	1,784.46
August	1,815.57
Sept	1,846.68
October	1,846.68
November	1,846.68
December	1,846.68

Total Amount Due: 1,586.63

Make checks payable to:
SARAH GLADMAN, Collector
10 EAST 5TH ST.
FULTON, MO 65251

Filed for record on _____, 1998 at _____ o'clock _____ M. in Callaway County, MO
Document No. _____ recorded in Book _____ Page _____, Recorder of Deeds.

QUIT CLAIM DEED

THIS INDENTURE, Made on the 30th day of **November**, One Thousand Nine Hundred and Ninety-Seven, by and between **GEORGE MILTON LOYD**, a **single person**

of Boone County, State of Missouri, Party of the First Part, and

MARY FAY LOYD

(Grantee's mailing address is:)

5253 REI MADIE LANE
FULTON MO 65251

of Boone County, State of Missouri, Party of the Second Part;

WITNESSETH, That the said Party of the First part in consideration of the sum of ten dollars and other valuable considerations paid by the said Party of the Second Part, the receipt of which is hereby acknowledged, does by these presents Remise, Release and forever Quit Claim, unto the said Party of the Second Part, the following-described real estate situated in the County of Callaway, in the State of Missouri, to-wit:

The Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of Section Ten (10), Township Forty-eight (48), Range Eleven (11), being in all Ten (10) acres, more or less, in Callaway County, Missouri.

Reserving, however, to Grantor a life estate in and to the above described property for and during his natural lifetime and in accordance with **MARITAL SETTLEMENT AND SEPARATION AGREEMENT**, dated November 6, 1998, by and between Grantor and Grantee and as approved by the Circuit Court of Callaway County, Missouri in Dissolution Case No. CV598-884DR.

Subject to taxes for 1998 and thereafter.

TO HAVE AND TO HOLD the same together with all the rights, immunities, privileges and appurtenances thereto belonging unto the said Party of the Second Party, and to her heirs and assigns forever; so that neither the said Party of the First Part, nor his heirs, nor any other person or persons for him or in his name -- or behalf, shall or will hereafter claim or demand any right or title to the aforesaid premises or any part thereof but they and every one of them shall, by these presents, be excluded and forever barred.

IN WITNESS WHEREOF, the said Party of the First part has hereunto set his hand on the day and year first above-written.

George Milton Loyd
GEORGE MILTON LOYD

STATE OF MISSOURI

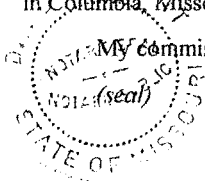
} SS. On this 30th day of November, 1998,

COUNTY OF BOONE

before me personally appeared GEORGE MILTON LOYD, a single person, to me known to be the person described in and who executed the forgoing instrument, and acknowledged that he executed the same as his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in Columbia, Missouri, the day and year first above written.

My commission expires: 22 SEPT 2001



David L. Knight
DAVID L. KNIGHT, Notary Public

STATE OF MISSOURI }
COUNTY OF CALLAWAY } SS

I, RECORDER OF SAID COUNT AND STATE, DO HEREBY CERTIFY THAT THIS INSTRUMENT WAS FILED AT _____ O'CLOCK _____ MIN. _____ M. ON _____

November 10 19 98

AND IS RECORDED IN BOOK 596 ON PAGE 230
WITNESS MY HAND AND SEAL OF OFFICE.

Kenneth Dillon RECORDER

BY Judy Wilmurth D.R.
Judy Wilmurth



Recording Date/Time: 10/25/2016 at 09:50:00 AM

Instr #: 201606734

Book: M462 Page: 160

Type: BD

Pages: 2

Fee: \$27.00 S 20160005334



Christine Kleindienst
Recorder of Deeds

MARY LOYD

BENEFICIARY DEED

This deed, made this 20th day of October, 2016, wherein GRANTOR/OWNER: Mary Fay Loyd, a single person, without consideration does by these presents GRANT AND ASSIGN, CONVEY AND CONFIRM unto GRANTEE BENEFICIARY: Millersburg Fire Protection District, a fire protection district established by a decree of the Circuit Court of Callaway County, Missouri, in Case No: CV585-167, 4285 State Road J, Fulton, Missouri 65251, the real estate, situated in the County of Callaway, State of Missouri, and described as follows:

The Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of Section Ten (10), Township Forty-eight (48), Range Eleven (11), being in all Ten (10) acres, more or less, in Callaway County, Missouri.

Subject, however, to a life estate vested in George Milton Loyd, pursuant to the dissolution decree in the Circuit Court of Callaway County, Missouri, Case No. CV598-884DR, as reserved in quit claim deed recorded at Book 346, Page 30.

To have and to hold the same together with all rights and appurtenances to the same belonging unto the said Grantee Beneficiary, Grantee Beneficiary's heirs and assigns forever.

THIS BENEFICIARY DEED is executed pursuant to Section 461.025 RSMo. This deed is not to take effect until the death of the Owner. This deed is subject to revocation and change in the manner provided by law.

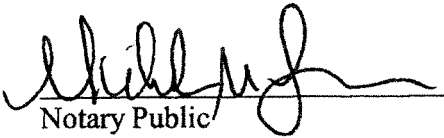
IN WITNESS WHEREOF, Grantor executes this beneficiary deed on the day and year first above written.

Mary Fay Loyd

STATE OF MISSOURI)
) SS.
COUNTY OF CALLAWAY)

On this 20th day of October, 2016, before me personally appeared Mary Fay Loyd, a single person, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that Grantor executed the same as Grantor's free act and deed, and the said Grantor further declared Grantor to be single and unmarried.

In Testimony Whereof, I have hereunto set my hand and affixed my official seal at my office in Fulton, Missouri, the day and year first above written.


Notary Public

MICHELLE M. LUNA
Notary Public - Notary Seal
STATE OF MISSOURI
Callaway County
Commission # 12382568
My Commission Expires: 04-01-2020

Recorded in Callaway County, Missouri



Recording Date/Time: 02/24/2025 at 10:36:46 AM

Book: 518 Page: 407

Instr #: 202500928
Pages: 2
Fee: \$27.00 S 20250000792



Christine Kleindienet
Recorder of Deeds

MISSOURI DEPARTMENT OF SOCIAL SERVICES



MISSOURI DEPARTMENT OF SOCIAL SERVICES
MO HEALTHNET DIVISION
MO HEALTHNET CERTIFICATE OF TEFRA LIEN

GRANTOR: MARY FAY LOYD, A SINGLE PERSON

GRANTEE: MO HEALTHNET DIVISION
PO BOX 6500
JEFFERSON CITY, MO 65102

FEBRUARY 5, 2025

STATE OF MISSOURI
COUNTY OF CALLAWAY

WHEREAS Mary Fay Loyd is justly indebted to the Missouri Department of Social Services , MO HealthNet Division to the extent that the Department has paid for medical assistance under the MO HealthNet Program; and

WHEREAS, MO HealthNet Participant may hereafter become indebted to the Department to the extent the Department pays future benefits for MO HealthNet participant.

NOW THEREFORE, in order to secure the repayment of said indebtedness, the state of Missouri under authority of Section 208.215.13, RSMo (2016) does hereby give notice of its lien for the full dollar value of medical assistance paid and to be paid, on the following described real estate situated in Callaway County, Missouri to wit:

THE SOUTHEAST QUARTER (SE ¼) OF THE NORTHEAST QUARTER (NE ¼) OF THE SOUTHWEST QUARTER (SW ¼) OF SECTION TEN (10), TOWNSHIP FORTY-EIGHT (48),

RANGE ELEVEN (11), BEING IN ALL TEN (10) ACRES, MORE OR LESS, IN CALLAWAY COUNTY, MISSOURI.

SUBJECT, HOWEVER, TO A LIFE ESTATE VESTED IN GEORGE MILTON LOYD, PURSUANT TO THE DISSOLUTION DECREE IN THE CIRCUIT COURT OF CALLAWAY COUNTY, MISSOURI, CASE NO. CV598-884DR, AS RESERVED IN QUIT CLAIM DEED RECORDED AT BOOK 346, PAGE 30.

Notice of this lien will be recorded in the county in which the real property of Mary Fay Loyd is located. The dollar value of this lien as it may exist from time to time may be obtained by writing to: MO HealthNet Division, Third Party Liability Unit, P.O. Box 6500, Jefferson City, MO 65102-6500.

The MO HealthNet participant has been provided notice of the intention to impose a lien and the procedures for appeal.

The lien shall be due and payable upon the sale, transfer or lease of said property, or upon the death of the MO HealthNet participant, and shall otherwise be enforceable in accordance with the limitations of 42 U.S.C. 1396p as the same may be amended.

by *Kenneth Edwards*
Kenneth Edwards
Estate Recovery Supervisor
Third Party Liability

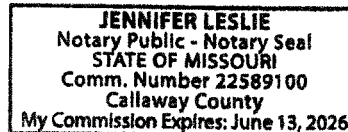
Department of Social Services
MO HealthNet Division
P.O. Box 6500
Jefferson City, MO 65109-6500
(573) 751-2005

State of Missouri
County of Callaway

On this 5 day of February in the year 2025 before me, Jennifer Leslie, a Notary Public in and for said state, personally appeared Kenneth Edwards, known to me to be the person who executed the within TEFRA LIEN and acknowledged to me that he executed the same for the purposes therein stated.

Jennifer Leslie
Jennifer Leslie
Notary Public
State of Missouri

June 13, 2026
Commission Expiration Date of Notary Public





10

1360

1412

1402

IN THE CIRCUIT COURT OF CALLAWAY COUNTY
STATE OF MISSOURI

ELDERCARE OF MID-MISSOURI VII, INC., d/b/a StoneBridge Villa Marie)

Plaintiff,)

vs.)

MARY FAY LOYD, an incapacitated and disabled adult, by and through her Guardian-Conservator, Karen Digh-Allen,)

Defendant.)

Cause No. 24CW-CV01159

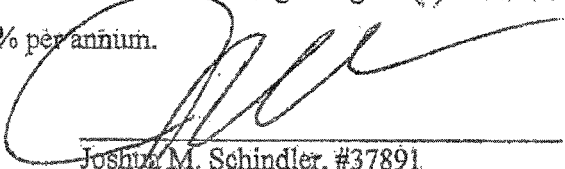
Division No. 13

FILED
MAR 21 2025
MEGAN MORSE
CIRCUIT CLERK
CALLAWAY COUNTY MISSOURI
FILED
MAR 21 2025
MEGAN MORSE
CIRCUIT CLERK
CALLAWAY COUNTY MISSOURI

CONSENT JUDGMENT

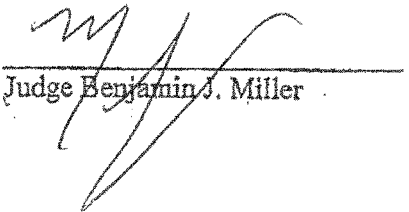
Plaintiff Eldercare of Mid-Missouri VII, Inc., d/b/a StoneBridge Villa Marie, appears by counsel. Defendant Mary Fay Loyd, by and through her Guardian-Conservator Karen Digh-Allen, Callaway County Public Administrator, appears by counsel. Defendant consents with Plaintiff to the entry of a judgment in favor of Plaintiff and against Defendant.


Wherefore, it is Ordered, Adjudged and Decreed that Plaintiff have and recover from Defendant in the amount of Twenty-Seven Thousand Nine Hundred Forty-Four and 00/100 Dollars (\$27,944.00), plus post-judgment interest to accrue beginning six (6) months after entry of the judgment at the statutory rate of 9% per annum.



Joshua M. Schindler, #37891
The Schindler Law Firm
7710 Carondelet Ave., Suite 333
St. Louis, MO 63105
(314) 862-1411
josh@schindlerlawfirm.com
Attorney for Plaintiff Eldercare of Mid-Missouri VII, Inc

SO ORDERED:


Judge Benjamin J. Miller


Karen Digh-Allen
Guardian and Conservator of Defendant
Public Administrator of Callaway County
10 East 5th Street, G9
Fulton, MO 65251
(573) 642-0720

IN THE CIRCUIT COURT OF CALLAWAY COUNTY, MISSOURI
PROBATE DIVISION

IN THE MATTER OF

MARY LOYD,

Respondent

)
)
) Estate No. 24CW-PR00047
)
)
)

ORDER TO SELL REAL PROPERTY

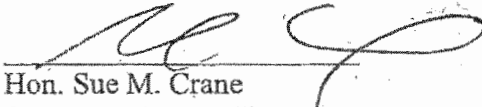
On this ^{November} 25 Day of ~~December~~, 2025, after setting a date and time and giving notice to all interested parties, the Court considers the Conservator's petition to sell real property best-described as follows:

The Southeast Quarter (SE ¼) of the Northeast Quarter (NE ¼) of the Southwest Quarter (SW ¼) of Section Ten (10), Township Forty-eight (48), Range Eleven (11), being in all Ten (10) acres, more or less, in Callaway County, Missouri.

Subject, however, to a life estate vested in George Milton Lloyd, pursuant to the dissolution decree in the Circuit Court of Callaway County, Missouri, Case No. CV598-884DR, as reserved in quit claim deed recorded at Book 346, Page 30.

The court, being fully-advised on the premises, and on satisfactory proofs, finds notice on said hearing has afforded all interest parties the opportunity to be heard on this matter and concludes the sale of said real property is in the best interests of the Estate.

IT IS THEREFORE ORDERED, ADJUDGED, AND DECREED that the fiduciary is hereby ordered to sell the real property described in this Order above at private sale for cash for no less than three-quarters of the value offered in the previously-filed Inventory and Appraisalment on such terms as the court may approve and said fiduciary shall file a full report of such proceedings as required by law within ten days after making the sale.


Hon. Sue M. Crane
Callaway County Circuit Court -
Probate Division