

Have a Happy and Safe 4th of July!

BLUE RIDGE PROPERTIES

KITTY BURKE WITH LONG & FOSTER REAL ESTATE

See page 7



**Warm and Welcoming
Classic Brick Two Story
Sitting on Two Acres**



*Since 1990, the Valley's Original Gallery of
Real Estate, Building & Related Services*



FOR ADVERTISING INFORMATION: ROBIN C. HEIZER-FARRIS
P.O. BOX 183, FAIRFIELD, VA 24435 • FAX OR MESSAGE 540-463-9781
Email: robin@blueridgeproperties.com • www.blueridgeproperties.com

**FREE
JULY 2021**

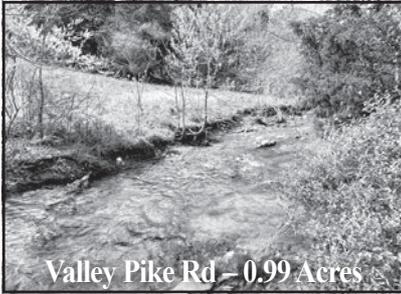
Your Real Estate Guide to Rockbridge, Augusta, Bath, Alleghany, Highland & Botetourt Counties
Lexington, Buena Vista, Staunton, Waynesboro, Stuarts Draft, Buchanan & Verona

Neither the advertiser nor Publisher will be responsible for misinformation, misprints, typographical errors, etc., herein contained.



James Wm. Moore Real Estate Co.

28 South Main Street
Lexington, Virginia 24450
www.jwmre.com
540-463-7080



Valley Pike Rd - 0.99 Acres

One acre residential building lot fronting on Mill Creek and state maintained Valley Pike with easy access and close proximity to Lexington, I-64, and I-81 in Rockbridge County, VA. Serene county setting minutes from town! **\$29,900**



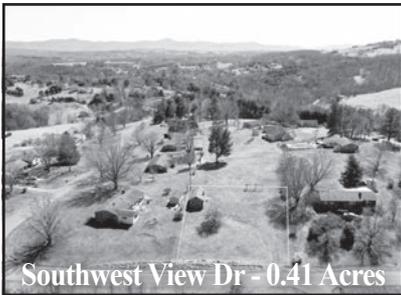
E Ridge Drive - 2.13 Acres

Wooded elevated building lot with seasonal views of House Mountain. Country living just minutes from Lexington. Features include a private road and underground utilities. **\$35,000**



Desmac Lane - 1.7 Acres

1.71-acre residential building lot with access to public water and sewer located minutes from downtown Lexington, I-64, and I-81 in Rockbridge County, VA. Elevated clearing surrounded by trees creates a private building site. **\$39,900**



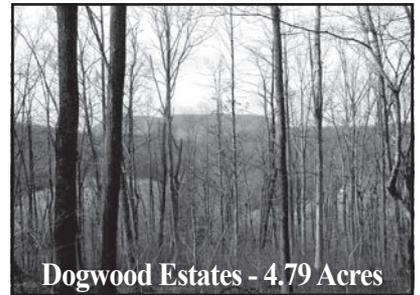
Southwest View Dr - 0.41 Acres

Elevated building lot located on a quiet residential street offers mountain and valley views. Conveniently located minutes from downtown historic Lexington in the Mount Vista subdivision, the property features an existing garage/workshop building and a gentle grade providing views of Rockbridge County in multiple directions. **\$39,900**



Forest Grove Rd - 5.9 Acres

Stagecoach Crossing Lot 12 - Nearly 6 acres of open field and forest conveniently located in the high quality Stagecoach Crossing neighborhood presents an exciting opportunity to site a hilltop custom home with long range mountain views and a gorgeous pastoral setting. Minutes from historic downtown Lexington, Virginia, the property features a small brook, fiber internet availability, and frontage on a state maintained road. **\$64,500**



Dogwood Estates - 4.79 Acres

Gently sloping lot with wonderful building site in magnificent, mature hardwoods. Nice seasonal views of House Mtn. Great location in exclusive Dogwood Estates neighborhood. **\$79,000**

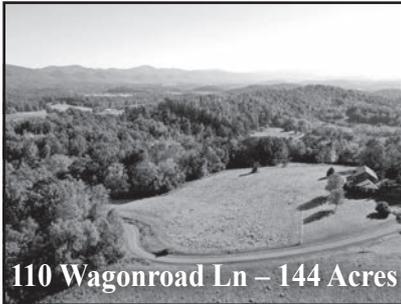
Will Moore, ALC | will.moore@jwmre.com | 540-460-4602





James Wm. Moore Real Estate Co.

28 South Main Street
Lexington, Virginia 24450
www.jwmre.com
540-463-7080



110 Wagonroad Ln – 144 Acres

Magnificent 144-acre Shenandoah Valley retreat featuring beautifully rolling upland fields, wildlife abundant forests, and awe-inspiring Blue Ridge Mountain views. Handsome brick residence with custom features situated on ridge top with park-like setting and commanding views in all directions. Perfectly located just 6 miles northeast of historic Lexington in the Timber Ridge area of Rock-bridge County. **\$975,000**



515-517 S Main Street

Located on a prominent corner of Lexington's highly desirable historic residential district, the property features three income-producing apartment units with easy walkability to historic downtown. An exciting investment opportunity and chance to restore to a single-family home in the future, the property consists of two two-bedroom units on the main level and one one-bedroom unit on the lower level. Each unit has one full bath and its own laundry facilities. Total monthly rent for the property is currently \$2100. Rare opportunity! **\$325,000**



105 Memorial Lane

Expansive commercial building zoned B-1 (Business) offers highly flexible use, excellent parking, and convenient location just off of U.S. Rt. 60 between Lexington and Buena Vista at I-81 Exit 188 interchange. One level floor plan includes a large kitchen, massive assembly space with stage, two restrooms, and an oversized private office. Great visibility in high traffic area. **\$315,000**



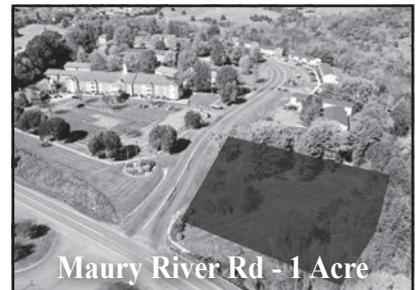
1480 Magnolia Avenue

Highly visible office property in excellent condition offers strong income stream and flexible future use potential. Located on a high traffic corner of downtown Buena Vista, Virginia, the property is well maintained and ideal for general office use. There is adequate off-street parking and land that could accommodate additional development. **\$249,900**



Forge Rd - 5 Acres

Irreplaceable business location located on Forge Rd between Buena Vista and Lexington a short distance from I-81 Exit 188A. High traffic intersection with existing traffic control signal provides maximum visibility. Food Lion & CVS anchor neighboring shopping center. Approved access & public utilities available. **\$595,000**



Maury River Rd - 1 Acre

Potential development site with excellent location just off of I-64 Exit 55 interchange with U.S. Rt. 11 in Lexington, VA. High traffic area in close proximity to multiple hotels, apartments, restaurants, and shopping in one of Lexington's most vibrant commercial corridors. Corner location on VA Rt. 39 and Willow Springs Rd. Exceptional value and visibility in an area with limited undeveloped property. **\$395,000**

Will Moore, ALC | will.moore@jwmre.com | 540-460-4602





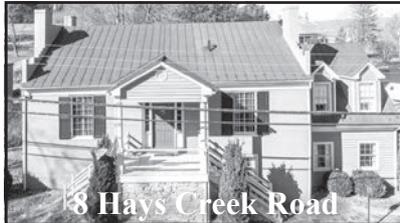
James Wm. Moore Real Estate Co.

28 South Main Street
Lexington, Virginia 24450
www.jwmre.com
540-463-7080



307 Overhill Drive

Completely renovated, 5 bedroom, 4 bath home on 1.6 acres. Living room with built ins and fireplace, spacious dining room, upgraded kitchen with granite countertops, gas range and large walk-in pantry. First floor master suite hosts walk in closet and master bath. Bedrooms on second floor take in the character of the roof lines and exposed chimneys. Lower, walk-out basement offers family room, bedroom/gym space, full bath, utility room and workshop. In-ground pool, screened in porch, back porch and garage. **\$775,000**



8 Hays Creek Road

Welcome to The Lucas House, established in 1785 and completely renovated. This historic home is located in the heart of the community of Brownsburg. Fantastic living spaces with beautiful hardwood floors, original fireplaces and lovely finish work. English basement hosts kitchen, DR, den, BR and full bath. Main living level is home to LR, parlor, library and guest room. Additional guest room and sitting room on third floor. Original log cabin at rear is great for storage. **\$465,000**



Maury Cliffs Lot

Beautiful, elevated lot located at the top of the desirable Maury Cliffs subdivision. Level lot offers wonderful mountain views and a view of VMI in the distance. Lot has several newly planted trees and is ready for you to build your dream home! Maury Cliffs is located just minutes away from the historic Lexington, VA. **\$69,000**



UNDER CONTRACT!
63 Pathfinder Drive

Fantastic 3 bedroom, 1.5-bath home with formal dining room, which has a beautiful gas fireplace, wood floors and is open to updated kitchen. Kitchen has updated appliances and great pantry. Bedrooms and renovated full bath are located on upper level, including a half bath off master. Walk out partially finished basement offers family room with built in bookshelves, utility room and huge storage room. Swimming pool, with wide pool deck, lighting and mountain views! **\$235,900**



UNDER CONTRACT!
304 Summit Street

ADORABLE 3-bedroom, 2.5-bathroom home in the City of Lexington! First floor hosts an eat-in kitchen, open to the main living room with built in bookshelves, a formal dining room, utility area, half bath and a master suite. Second floor has two guest rooms and a full bathroom. This home is conveniently located to downtown, has mountain views and a great backyard! Enjoy the large back deck overlooking the mature landscaping and raised garden beds. **\$269,000**



UNDER CONTRACT!
40 Dalewood Drive

Idyllic setting with fantastic views of the mountains on this lovely 1.45 acre property. Two story home with 3 bedrooms and 2.5 bathrooms has been wonderfully maintained. Formal living room with built ins and gas fireplace, formal dining room, open kitchen and family room. Second floor hosts large master suite with attached office and spacious master bathroom, two guest rooms and a full bathroom. Back deck. **\$347,000**



UNDER CONTRACT!
519 S Main Street

Amazing location, amazing house! Located in the heart of downtown Lexington, this 3 BR, 3 BA home is ready for you to move in. Wonderful living room with fireplace and wood floors, spacious dining room with wood floors and updated kitchen with stainless appliances. First floor office with plenty of built-ins and natural light. Master bedroom has walk in closet, sitting area and sink. Newly finished third floor makes for the perfect family room, spacious and connects to half bath. **\$469,000**



UNDER CONTRACT!
523 S Main Street

Located in a lovely established traditional neighborhood only a few blocks from picturesque downtown Lexington. This duplex, c. 1937, sits on a beautiful corner lot at South Main St. and Sellers Ave. Currently a rental property with two units, this income producing investment property generates peak interest. Each unit has 3 bedrooms, a living room, dining room and eat-in kitchen. Beautiful Heart pine wood floors, original woodwork and charm! **\$469,000**



UNDER CONTRACT!
6 Junkin Place

Beautiful home in the Providence Hill neighborhood! This gorgeous property offers 5 bedrooms and 3.5 bathrooms. First floor hosts living room with fireplace and built-in bookshelves, formal dining and stunning remodeled kitchen. Master suite with remodeled bathroom, 3 guest rooms and full bath located on the second floor. Basement level includes a large family room, additional bedroom and full bathroom. Storage space in the walk-up attic or in large storage room. **\$564,000**

Kara F. Braddick, GRI, CRS, ABR, e-PRO
540-460-0484 · kara@karabraddick.com





James Wm. Moore Real Estate Co.

28 South Main Street
Lexington, Virginia 24450
www.jwmre.com
540-463-7080



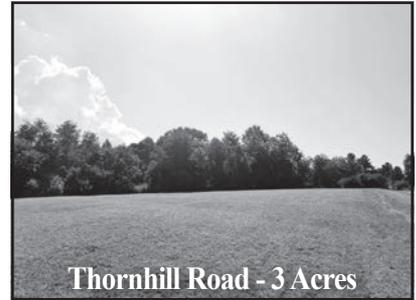
Heritage Drive - 0.50 Acres

Great building lot overlooking the Lexington Golf & Country Club and the Blue Ridge Mountains! Lot owners in the "The Greens" have exclusive use of their own 3+ acre private common area along beautiful stream fed lake. Public water and sewer, and fiber optic telephone. Protective covenants. **\$84,000**



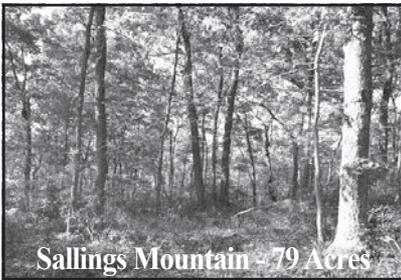
Mooreland Blvd - 10 Acres

Located just 3 miles from downtown Lexington in a private forested setting with mature trees and level hilltop building site. Situated near the end of the road, this property perfectly blends seclusion with a supremely convenient location. **\$94,500**



Thornhill Road - 3 Acres

Premium home site located just outside of Lexington's city limits offers exceptional convenience, privacy, and views. Accessed directly off of Thornhill Rd., property is minutes from the Lexington Golf and Country Club, historic downtown Lexington, W&L and VMI. Public water available. **\$96,000**



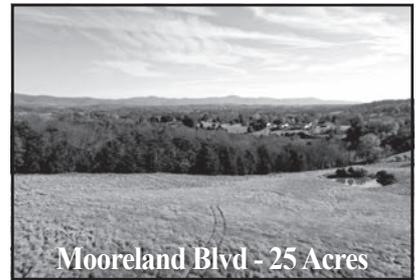
Sallings Mountain - 79 Acres

Almost 80 acres of prime recreational mountain land with exciting elevation change and mature hardwoods on Miller Mountain in Rockbridge County. Property fronts on state maintained hard-surfaced road with entrance in place. Dense oak trees produce abundant food source for deer, turkey, and black bear. **\$99,900**



Bayberry Lane - 3 Acres

Over 3 acres of prime unimproved land located seconds from historic Lexington, Virginia. Hilltop building site provides sweeping views, an ideal wooded/open mix, and public water and sewer. This is a rare opportunity to own a large, private lot with exceptional convenience. **\$150,000**



Mooreland Blvd - 25 Acres

Nearly 26 acres with sweeping long-range mountain views comprised of 3 parcels in the Mount Vista subdivision. Located just 3 miles from downtown Lexington, property has multiple high quality building sites, shop building, small pond, and 3 access points to Mooreland Blvd. Excellent residential development opportunity! **\$199,500**

Hops Hill - 97 Acres Gently rolling upland pastures provide sensational views of the Blue Ridge Mountains and Falling Spring area of Rockbridge County. Located on a quiet country road in one of Virginia's most scenic farming valleys, this premier property includes a level hilltop building site, productive crop field, and nice wooded area. Existing well in place. **\$495,000**

Will Moore, ALC | will.moore@jwmre.com | 540-460-4602



Calling All Horse Lovers



1403 RIDGE ROAD, RAPHINE. Calling all horse lovers! Move-in ready, once you lay your eyes on this beautiful home situated on 10 acres with excellent mountain views that you will love to wake up to every morning, you will be saying Home is where you will want to be. Spacious living space including 5 bedrooms, 2 bathrooms, additional bonus rooms and a master suite with all the amenities, along with a detached 2 car garage. There is a fire pit on the stone patio and a large deck for outdoor enjoyment. If you love to entertain, this home is for you! The horse stable has 4 stalls, wash rack, tack room, feed room, and incredible mountain views. There is an outdoor grass riding ring. The pastures have run-in sheds and an automatic waterier. Conveniently located between Lexington and Staunton with easy access to Interstate 81. **\$599,000**



Wes Sparks 540-836-5179

 Wesley.Sparks@longandfooster.com 



Classic Brick Two Story



Classic brick beauty sitting on 2 acres, perfectly situated on a private lot with spectacular views. 4 bedrooms | 3.5 baths | 2,652 SF. Modern white kitchen, spacious dining and living rooms, home office, an adorable potting shed with large utility sink, brand new back deck, and generous wrap-around porch. From the recently refinished hardwood floors to the billowing natural light to the stately mature trees lining the driveway, there is an air of warmth and welcome, making you feel right at home!



Kitty Burke 540-784-8113



Kitty.burke@LNF.com





Charity Cox

540.294.5682

charitybucky@aol.com
www.homesweethome4u.net



LONG & FOSTER REAL ESTATE

16 Gosnell Crossing, Suite 200 • Staunton, VA 24401



726 Ladd Road – Fishersville

- STAYCATION HERE!!!
- Luxurious chalet on almost 2 acres!
- 3960 sq ft, 4 bedrooms, 4.5 baths, full basement!
- Sauna, private in-ground pool, 2 garages

ONLY \$550,000



VIRGINIA MOUNTAIN MORTGAGE

A DIVISION OF
BANK OF BOTETOURT

NMLS#476841

**Let us help
build your future.**

**Come talk with
me about our**

- **Construction Loans**
- **Lot and Land Loans**
- **Home Improvement Loans**
- **Home Equity Loans**

Sharon M. Cooper
Rockbridge Region
Mortgage Loan Originator
NMLS#447853



540-458-3715

www.vamtnmortgage.com



**MEMBER
FDIC**

FRESH

Entering our 40th Year!

12187 SAM SNEAD HWY, WARM SPRINGS, VIRGINIA



Estates & Country Properties, Inc.

www.freshstates.com

(540) 839-3101

ALLEGHANY, HIGHLAND, BATH &
ROCKBRIDGE COUNTIES

Larry W. Fresh, Broker

Washington & Lee Class of 1980

(540) 997-5219 • fresh@cfw.com



• Residential • Farms
• Commercial

Terry Kershner

(540) 839-5191 • kersh@tds.net

Harold Higgins, Jr.

(540) 962-8065 • higgins@ntelos.net

Jim Garcia

(540) 691-5812 • standardp@aol.com

Barry Calvert

(540) 969-9606 • bgcalvert@ntelos.net

Tanner Seay

(540) 968-3921 dtseay94@gmail.com

Tenney Mudge

(540) 464-5032 office 540-460-6309 cell/text
properties@rockbridge.net



311 NORTH RIDGE DRIVE Constructed in 1992, this is the newest unit in the Northridge community and is located in a quiet, wooded setting away from the golf course. This beautiful, light-filled home brings the outdoors inside with large windows, 6 skylights, and a lovely new four-season sunroom, where you can enjoy the forest from the comfort of your favorite chair. With 1557 square feet of living space on two levels, this three-bedroom, 2 & 1/2 bath home comes completely furnished and ready for your enjoyment. **\$339,000**



8847 SAM SNEAD HWY HOT SPRINGS Landmark Victorian Home adjoining the Homestead Old Course! Circa 1882, this stately home has been thoroughly and meticulously updated. With almost 4500 sq ft of living space, it is well positioned on 2.28 park like acres with manicured lawn buffer. The 3 story home has 5 large BRs, 4 fully renovated bath and beautiful kitchen. Expansive center hallway, multiple sitting areas, bonus features and all the perks that make Victorian homes so popular, including 2nd story decking to take full advantage of the beautiful neighborhood and mountain views! There is a 2 car garage, two BR efficiency apartment and all fully served by public utilities. Newer roof, updated electrical, heating systems and more! **Priced to sell at \$810,000!**



8883 SAM SNEAD HIGHWAY CIRCA 1899, the Hot Springs Victorian Inn has over 6000 sq ft of living space! Nestled among mature trees, this historic Victorian has 11' Ceilings, well-appointed rooms and updated amenities on three fantastic levels. With 7 bedrooms and 5.5 baths, there is plenty of space to continue the business, create a family retreat or indulge yourself. Includes a separate Honeymoon Cottage and can be sold furnished. Relax on the Period wrap around porches overlooking your 2.84 acres in a gorgeous setting. **\$898,900!**



538 LAUREL GAP TRAIL WILLIAMSVILLE Contemporary, custom built home (2007) on 15 acres, adjoining the National Forest with 360 degree viewshed! Very private location with elevated views, close to the Bullpasture River Gorge in Highland County. On a pinnacle, this home has many of the features so many desire that accentuate the 4 season views through the large glass front with vaulted ceiling and stone fireplace. 3 BRs and 2.5 baths in the main living area, as well as a one bedrooms, full bath efficiency apartment with deck over the attached 2 car garage. Enjoy the many fishing and hiking opportunities in a serene and stunning area. **\$439,000**



515 RAPPS MILL LANE LEXINGTON Looking for privacy? Look no more! This secluded low maintenance, move-in ready cottage on over 45 acres of wooded serenity awaits. Ultra privacy but just 16 miles from Lexington and 45 minutes from Roanoke. Open floor plan that is well designed for comfortable living. Attractive kitchen, great room and dining area that opens to a large deck and hot tub. Large bedroom with sitting area and storage upstairs. Other features include a full bath and laundry. Cell service and Internet available. Mixed hardwood forest with mature trees, walking trails, abundant wildlife and wildflowers. An exciting property for a full time home, getaway, recreational or hunting paradise. **\$310,000**



314 INDIAN HILL ROAD MILLBORO COWPASTURE RIVER! Over 1493' feet on the Cowpasture and large tributary. Beautiful river bottom in private setting, with swimming hole and great fishing! Dwelling is a modest 1979 ranch style home with three bedrooms, two full baths and full basement. Includes newer 40x26' garage for auto and farm equipment storage. Hard to find mid-sized tract on the water! **\$329,900**



1525 DUG BANK ROAD MONTEREY Homestead situated on 150 acres in one of Highlands' most beautiful valleys! Rising from Dug Bank Rd to the top of Monterey Mtn, enjoy fantastic views with 90+ acres of fenced, well-watered grazing land, maple trees, a pond, spring stream and upland woods. Stargaze from the deck of the ranch house built in 1983 with 4 BRs and 2 BAs over a full basement with garage doors. Southern exposure overlooking the mtn ranges, including your own character silo and Pre-European Settlement Oak dating from the 1600s. Take the gentle rise to a middle tier with an even more expansive view and gentle topography for perhaps a secondary homestead. Recreation and healthy living opportunities abound. **A change of lifestyle for \$579,900**



108 4 WHEEL DRIVE MOUNTAIN GROVE! Custom built home on 1.64 acres, being one of the last homes on the approach to Lake Moomaw! National Forest, Gathright Wildlife Management area and multiple recreation possibilities abound! Fishing, hiking and biking are close by to this 8 room, two full bath home with cathedral ceiling living room with fireplace. Open room concept, beautiful landscaping and comfortable screen porch. Over 2100 square feet of living space, 24x20 outbuilding/garage and deeded access to National Forest. **\$249,900**



306.11 ACRES IN MOUNTAIN GROVE! The Bonner Tract is a landmark property in Western Bath. The acreage is a combination of bottomland with long fertile frontage along Little Back Creek to game-rich woods rising to the top of Little Mountain with full National Forest frontage. Divided by Mountain Valley Road (Route 39), this property is under Conservation easement allowing one division. Serene setting in quaint idyllic community. Close to Lake Moomaw and eastern WVA attraction. **\$899,900!**

Please visit us at www.freshstates.com for a complete inventory list of Bath, Highland, Rockbridge and Alleghany Counties as well as contact information for our outstanding and experienced agents in these select areas.

FRESH Estates & Country Properties, Inc.

Visit our second office location at
245 West Main Street Covington, Virginia



150 JACKSONS FLAT COVINGTON This 3 bedroom 2.5 bath property offers incredible breathtaking panoramic views from the open deck and screened in porch. Enjoy the convenience of single floor living, and the open concept of this 2356 sq ft property situated on a 12+ acre secluded lot in the Jacksons Flat area of Alleghany County. This move-in ready property features: Large master bedroom with dedicated bath and walk-in closet, custom built sunroom, Large utility room, detached 2 car garage with stair access to large storage area, Garden shed and storage shed. **\$350,000**



SOLD

160 CYRUS ROAD WARM SPRINGS! Only minutes from Warm & Hot Springs, this immaculate log home is tucked away on 4.87 acres with views to the West! Close to Hidden Valley for hiking/fishing this home has an open concept floor plan with 3 bed-rooms, two full baths and full unfinished basement. Outstanding carpentry including hickory floors and cabinetry. Enjoy the serenity off of the front porch, or a meal/ beverage on the rear deck off the beautiful family room with exceptional woodwork and glass front wood stove. Quality construction, PSA water and many nice touches throughout **\$289,900**



SOLD

9152 SAM SNEAD HIGHWAY HOT SPRINGS Taste-fully remodeled Circa 1900 Cottage on over 2 acres! Located conveniently between Warm & Hot Springs, this lovely home has a hidden drive and large lot that affords more privacy and views than most. With over 1300 square feet of living space, there are three bedrooms, including a large master downstairs, two full baths, living room, dining room and completely remodeled kitchen and laundry with new appliances. Oil forced water heat, partial basement and two very nice outbuildings. Relax and enjoy your new home off the well situated deck! A rare find for **\$179,900**



SOLD

TBD DISTANT LANE MONTEREY 210 exciting acres in Highland near Mill Gap! Mostly wooded with some open acreage (30 +/-), the ultimate secluded property, reached by deeded easement and rising to the top of Back Creek Mountain at elevations over 3800 feet. Expansive views of the valley, trails, small spring streams and even old orchard trees. Improved by a 16x16' storage building, gravity spring and installed two bedroom conventional septic system. Perfect location for hunting/hiking and the weekend retreat.



23333 Mountain Valley Road! 1890's character home situated on 1.10 acres and fronting Jordan's Run! Approximately 2175 square feet of living space in this two story frame farmhouse with traits from yesteryear. Two beautiful fireplaces, one in the living room, the other in a downstairs family room/potential bedroom. Recently remodeled kitchen, crown molding and chair rails. New well with excellent water quality and over 20 gpm!. Outstanding yard fronting Route 39 with mature trees, shrubs, and flowers! **\$179,900**



SOLD

3120 RIVER ROAD. Immaculate home on 19.27 acres bordering National Forest! Ideal home or recreation base for hiking, fishing, and biking! Features 3 bedrooms, 2 full baths, open concept with full array of appliances, central air/heat pump. There is a newly installed outdoor wood furnace and a large Trex deck to relax and enjoy the countryside. **An absolute must see at 149,900!**

FRESH ESTATES PARTIAL LAND LISTINGS

NATIONAL FOREST! 1.84 acre site adjoining the National Forest with road frontage on Route 614 near Burnsville. Wooded, small wet weather creek and level cabin site. **\$25,000**

4.63 ACRES with deeded National Forest access is a highlight of this wooded tract in the Mill Creek Valley. This wooded acreage has a new 300' well, has been previously approved for a conventional three **SOLD** septic system and is within easy walking distance to the National Forest. Very nice topography and nice views to the south. **\$39,900**

11.27 ACRES LOCATED ON PEACEFUL VALLEY ROAD near Williamsville! Fantastic camp location within minutes of the Bullpasture River Gorge, Coursey Springs State Trout Hatchery, Highland Wildlife Management area and George Washington National Forest. Shared entrance easement, electricity, small storage building and possible elevated views. Highly sought after inexpensive parcel, well below tax assessed value. **\$39,900**

3167 INDIAN DRAFT ROAD 20.94 acres fronting Route 678 near Millboro Springs. Mostly wooded, there is an old campsite with a conventional 2 bedroom septic system! Possible year around small **UNDER CONTRACT** and elevated ridges. There are at least three building sites on this tract with decent views of the surrounding area. Very good location at a hard to find size and price. **\$89,900!**

23.70 ACRES ON MILL CREEK! Long road and creek frontage on this wooded parcel in the Mill Creek Valley. Protected by a Conservation Easement, this tract allows one home with auxiliary buildings and **SOLD** division. Fish for trout in your own backyard, or hike to the National Forest on a deeded 10' walking easement. Beautiful location and wonderful potential home or camp site. **\$99,900**

TBD DISTANT LANE 210 exciting acres in Highland near Mill Gap! Mostly wooded with some open acreage (30 +/-), the ultimate secluded property, reached by deeded easement and rising to the top of Back Creek Mountain at elevations over 3800 feet. Expansive views of the valley, trails, small spring streams and even old orchard trees. Improved by a storage building, gravity spring and installed two bedroom conventional septic system. Perfect for hunting/hiking and the weekend retreat. **SOLD** **\$359,900**

Please visit us at www.freshestates.com for a complete inventory list of Bath, Highland, Rockbridge and Alleghany Counties as well as contact information for our outstanding and experienced agents in these select areas.

Bridget McClung delivers mortgages with a local, caring touch.

Mortgage rates are still low, making it a great time for a new or refinanced mortgage to purchase, remodel or build your dream home. As the market's ONLY locally owned and based mortgage provider, CornerStone Mortgage Services' Bridget McClung can find you the right mortgage, guide you through the application process, and fast track decisions.

Convenient and safe digital mortgage options are available at <https://cornerstonebankva.com/Mortgage>.

Whether in person, online or using the app, contact CornerStone Mortgage Services¹ today!



Bridget McClung²

Vice President, Mortgage Loan Officer

540.462.6724

bridget.mcclung@cornerstonebankva.com



T. David Grist Headquarters: 54 South Main Street, Lexington, VA 24450; (540) 463-2222

Lee Highway Branch: 719 North Lee Highway, Lexington, VA 24450; (540) 464-8900

Buena Vista Branch: 2235 Beech Avenue, Buena Vista, VA 24416; (540) 261-1604

MEMBER
FDIC



◆ **CornerStone Cares** ◆
www.cornerstonebankva.com

¹CornerStone Mortgage Services NMLS #509209

²Bridget McClung NMLS #453518



City & County REAL ESTATE



Connie Clark
Broker/Owner
540.570.7157

2 East Washington Street • Lexington, Virginia
540.463.7400 • connie@cityandcountyrealestate.com

Chy Clark
Realtor/Owner
540.570.7158

REDUCED



124 Windsor Lane

Views of the river and the railroad await you from this lovely brick rancher with attached garage and partial basement situated on 2.014 acres.
Price \$285,000

UNDER CONTRACT



237 Hops Hill Road

Small farmette on 10.22 acres with beautiful views. This cute brick rancher is situated on a knoll with a barn, workshop and detached garage.
Price \$269,000

NEW LISTING



301 Miller Street

Completely renovated is this charming brick home with two bedrooms and two full baths - front porch and enclosed back porch - nice yard and easy walking distance to hospital, schools and downtown. Ready to move into! **Price \$249,000**

REDUCED



120 Houston Street

Handyman Special - Two story 2 bedroom home with hardwood floors, nice size room and alley access in back. **Price \$175,900**

2 LOTS



TBD Cedar Hill Lane

Located only minutes from Historic Lexington, W & L University, VMI and the VA Equestrian Center 1.75 ac of cleared land ready for your home or weekend getaway. Close proximity to I-64 and I-81. Public water sewer electric and natural gas available. Recent survey. Fire hydrant on property. Call today!
Price \$98,000

NEAR SVU



526 Factory Street

Great location near SVU and zoned light commercial - presently rented until September 2021 - make your plans now
Price \$75,000

GLASGOW



524 Pocahontas Street

In the cute town of Glasgow is this 3 bedroom, 1 bathroom ranch style home. It is situated on two lots and conveniently located near Mohawk. Great for investment or as a first time homebuyer.
Price \$66,000

REDUCED



107 Smith Street

INVESTMENT OPPORTUNITY - Older Two bedroom one bathroom home in a new development area. Fix this home up or build a new. **Price \$65,200**

UNDER CONTRACT



1716 Cedar Avenue

Handyman Special - Two story 2 bedroom home with hardwood floors, nice size room and alley access in back. **Price \$45,000**



FLINT REALTY LLC



Mike Flint, Broker
540-377-6380 • 540-460-3460
mflint@ntelos.net

41 Otterbein Farm Lane
Spottswood, Virginia 24476
540-377-6380

Lana Nicely, Assoc. Broker
540-463-9520 • 540-460-7256
lnicely@ntelos.net



BROWNSBURG – 3 story brick home built in 1794 with 18 acres. Original pine floors, carved mantles, transoms over several 1st floor doors and beautiful carved stair case. Original doors and locks with fluted trim, 3 bedrooms 2 baths and wrap around porch. 10 ft. ceilings on first and second floor. Barn with loft and shed for parking, asphalt driveway and parking area, shop building and large chicken house that would make a great studio. Many more features to this historic well maintained home in Brownsburg. **\$600,000**



Picture your property here
Considering selling but have questions?
Call for a complimentary
Listing consultation
Inventories are low
There has never been a better time!



ANDERSON STREET – Don't miss out on this roomy 3 bedroom/2 bath ranch on 3.5 lots in a nice in-town neighborhood. Features living room with gas fireplace, well-appointed kitchen, dining area, master suite and laundry/mudroom. Freshly painted interior and updated HVAC. Detached garage/carport, paved driveway and large level yard with mountain views. WHY PAY RENT when you can buy your own home? **AFFORDABLE AT ONLY \$137,900**



FLINT REALTY LLC



Mike Flint, Broker
540-377-6380 • 540-460-3460
mflint@ntelos.net

41 Otterbein Farm Lane
Spottswood, Virginia 24476
540-377-6380

Lana Nicely, Assoc. Broker
540-463-9520 • 540-460-7256
lnicely@ntelos.net



REDUCED



BROWNSBURG – The brick and frame building was originally built as a guest house in 1835 but was converted into a general store many years ago. At present it is an antique furniture store. Next door is the Brownsburg Post Office. It could be converted back into a 1 bedroom 1 bath home. It has a working fireplace in the lobby. Both properties have excellent rental history and are being sold together. **\$140,000**



REDUCED

CARRUTHERS ST – Cozy Cottage with covered front porch is convenient to historic downtown Lexington, VMI, W&L and walking distance to restaurants, shopping and schools. 3bedrooms and 1 bath on the main level. Lower level has one bedroom efficiency apartment. Solid investment potential with proven rental history or easily adapted to single-family living. Ready for a little TLC to refresh the period charm. Priced below assessed value. **\$90,000**



WADDELL STREET One of the few remaining parcels of vacant land in the city of Lexington. 2.302 acres with convenient access to the US Route 11 and Main Street corridor. Elevated site with mountain views is zoned residential. Multi-family allowing for construction of single-family, two-family, partments and townhouses with other potential conditional uses. Property is an easy walk to historic downtown Lexington and nearby schools and parks. **Offered at \$239,500**



WHITE ROCK ROAD – 4.06 acres surrounded by mountains in the picturesque Kerrs Creek Community. Nice, level building site with good road frontage for easy access. 3 bedroom septic installed. Easily adapted to recreational usage with abundant and diverse wildlife. **\$46,500**



FOREST HILL VIEW - RARE OPPORTUNITY – don't miss out on this 9.5-acre elevated building site tucked away in Rockbridge county just minutes from historic downtown Lexington, Washington & Lee and VMI. Design your own custom build to take advantage of lovely Mountain views in a quiet neighborhood surrounded by other quality-built homes. Driveway in place. **\$149,000**

I love every aspect of real estate! I love our beautiful Rockbridge County, helping people in transition in their lives, and enjoy making "deals" happen. If you need real estate services, give me a call. I'm sure I can help you and have fun along the way!

Paula Martin
Realtor®, Assoc. Broker



Details for our Home and Land listings at:
www.YourRockbridgeConnection.com

Featured Properties



- Secluded forest setting with extensive gardens
- 4,348 sq. ft. With 4 Bedrooms, 4 Full Baths
- Handicap accessible guest apartment
- Detached 36' x 14' workshop with power



- Originally built in the late 1700s
- 4,413 ft² plus outbuildings on 22+ acres
- 4 Bedrooms, 3 Full Baths, 2 Half Baths
- 10 Original working fireplaces



- Commercial property in downtown Lexington
- 13,371 ft² finished, 16,629 ft² unfinished spaces.
- If you've got the vision, this is a premier location!
- One block to Washington & Lee. Walk to downtown.



Steve Martin, Realtor®

Paula Martin, Realtor®

Jessie Taylor, Realtor®

Why choose The Paula Martin Real Estate Team?

In our 20+ years of experience we've supported over 550 clients through the process of buying and selling their homes. Because we've sold over \$160 million in real estate, we've seen it all! Give us a call and let our years of experience guide and support you with the sale or the purchase of your home. You'll be surprised at just how enjoyable the experience can be!

Pearls from Paula...

If you've been entertaining the idea of selling, NOW is the best time to list. When selling your home, the first impression DOES matter. Take the time to cut back shrubs and limbs, keep the yard mowed, pressure wash the deck and house, plant some color, add a fresh coat of paint to the door and tidy up the porch furniture! Have the photographer come out AFTER you do create your curb appeal.

Paula

Office: 540.463.2016

Mobile: 540.460.1019

For Updates, follow us on  &  @PaulaMartinTeam



The Paula Martin Team are Realtors® licensed in Virginia • Property information is deemed to be reliable, but is not guaranteed.



LANA NICELY Associate Broker



FLINT REALTY
Spottswood, VA

540.463.9520 • 540.460.7256
lnicely@ntelos.net

*"Call for assistance with all
your Real Estate Needs!"*

RARE NEW OFFERING



HOUSTON STREET -- ATTENTION INVESTORS -- THREE FOR THE PRICE OF ONE!

Stately American Foursquare with generous, covered-front porch and enclosed-rear porch on large lot in established neighborhood, is an easy walk to historic downtown Lexington, Washington & Lee & VMI. The two-story dwelling presently consists of 3 income producing units but is easily converted back to single-family. Two additional cottages offer bonus potential as studios, guest quarters, in-law suite or income producing with consistent rental history. This property has been in the same family for more than 100 years. Whether you're looking for an investment or a place to call your own, don't miss out on this rare opportunity. The perfect blend of old and new! **Offered at \$399,500**



ANDERSON STREET

Don't miss out on this roomy 3 bedroom/2 bath ranch on 3.5 lots in a nice in-town neighborhood. Features living room with gas fireplace, well-appointed kitchen, dining area, master suite and laundry/mudroom. Freshly painted interior and updated HVAC. Detached garage/carport, paved driveway and large level yard with mountain views. **WHY PAY RENT when you can buy your own home? AFFORDABLE AT ONLY \$137,900**



CHESTNUT AVENUE

3-bedroom 1 bath cottage enjoys privacy at the end of a tree-lined street just a short walk to Southern Virginia University. Covered front porch welcomes you to a large living room and eat-in kitchen. Wood floors, replacement windows, updated roof, back deck and fenced yard. Solid investment potential. **Needs some TLC but is priced right at only \$79,000**

LAND LISTINGS

FOREST HILL VIEW

Don't miss out on this 9.5-acre elevated building site tucked away in Rockbridge County just minutes from historic downtown Lexington, Washington & Lee and VMI. Design your own custom build to take advantage of lovely Mountain views in a quiet neighborhood surrounded by other quality-built homes. Septic approved. Driveway in place. **\$149,000**

RARE OPPORTUNITY, WADDELL STREET

One of the few remaining parcels of vacant land in the City of Lexington. 2.392 acres with convenient access to the U.S. Route 11 and Main Street Corridor. Elevated site with mountain views is zoned Residential Multi-family allowing for construction of single-family, two-family, apartments and townhouses with other potential conditional uses. Property is an easy walk to Historic downtown Lexington and nearby schools and parks. **Offered at \$239,500**

WHITE ROCK ROAD

4.06 acres surrounded by mountains in the picturesque Kerrs Creek Community. Nice, level building site with good road frontage for easy access. 3-bedroom septic installed. Easily adapted to recreational usage with abundant and diverse wildlife. **\$46,500**



GOOD ADVICE

**IS IMPORTANT WHEN
YOU'RE INSURING**
one of the largest purchases
you've ever made.



THREE CONVENIENT LOCATIONS

209 South Main Street – Lexington
540.463.7719

2155 Magnolia Avenue – Buena Vista
540.261.2200

703 N. Coalter Street – Staunton
549.885.8189

*Get great coverage, great rates and great
insurance advice from Nationwide.*



Nationwide®
is on your side



2006 Nationwide Mutual Insurance Company and Affiliated Companies. Nationwide Life Insurance Company. Home Office: Columbus, Ohio 43215-2220. Nationwide, the Nationwide Framemark and On Your Side are federally registered services marks of Nationwide Mutual Insurance Company. Not available in all states.



Charles W. Barger & Son

- **LOCALLY OWNED & OPERATED SINCE 1930**
- CONCRETE • CONSTRUCTION • CRUSHED STONE & SERVICES
- ALL CONCRETE RELATED PRODUCTS, MATERIALS
- VDOT CERTIFIED • FLOOR SLABS • DRIVEWAYS
- FOOTINGS • BRIDGES • BASEMENTS • BOX CULVERTS
- RETAINING WALLS • ENVIRONMENTAL STONE PRODUCTS
- LANDSCAPE STONE PRODUCTS • SAND & GRAVEL
- BLOCK & MASONRY PRODUCTS

**"We Want To Be Your
Concrete Company"**

Call Or Fax
For Quotes
FAX #463-2108

**HOT LINE TO DISPATCHER
463-2109
LEXINGTON, VA**

**FOR FREE ESTIMATES
463-2106
P.O. BOX 778
10 Borden School Road**

C ★ ★ ★ ★ ★ COLONNA & ASSOCIATES, INC.



25 S. Main Street
Lexington, VA



Wolletta Colonna
540.461.4000

CALL US...

For Professional Real Estate Services and Results
Since 1975 • Representing Buyers and Sellers

540.463.7157

www.ColonnaAssociates.com



Jeff Mason
540.461.0210

New Listing



5 Woodduck Road

At the end of a cul-de-sac is this hidden gem of a contemporary Colonial home overlooking a spacious lawn for play, gardening, tranquility or just hanging out! 3 BR, 3 BA, maple kitchen and original floors throughout. A great room addition with a wall of glass brings the outdoors in. Have your morning coffee on the deck and listen to birds singing. Come see for yourself! Within minutes to downtown, schools, shopping and where the action is. **\$330,000**

701 Thornhill Road

Charming 4BR, 2BA 2-Story older home with running creek (Saraha Run) at rear and an additional large, beautiful lot. There are 2 large bonus rooms upstairs that can be renovated for extra rooms and stairway to lower level. Large cinder block building on property. Garage is large storage & shop area. **\$360,000**

New Listing



19 Patrick Drive

Follow the curvy brick walk to the front of this charming one level home and step up onto a full length covered and side porch to enjoy the year-long flower gardens. The interior features a large LR/DR combination and an additional large glassed-in den with sliding doors to rear deck. 3 BRs, (1 with half bath) and hallway full bath. Huge kitchen with an abundance of cabinetry and counter space plus convenient pantry/laundry area. Original solid wood floors except for kitchen. Replacement windows & lots of glass makes a bright, cheerful home for that very special person. Come see for yourself! **\$235,000**



2452 Old Buena Vista Road

Cute and Unique is the only way to describe this lovely Cape Cod Cottage. The full length covered front porch and enclosed side porch is very welcoming and for relaxing. Solid construction of solid brick and metal roof oozes of charm. Of the 2 BRs each with its own bath, the upper level BR boasts a soaring vaulted ceiling. The open DR/LR combo is floored in its original hardwood. A pantry and laundry nook makes for convenience in the well equipped kitchen. In addition a large old barn and separate storage building complete the grounds, with shade trees and terrific yard for play. This one has it all! **\$175,000**



Commercial Property!

BOUNDARY LINE LANE. Prominent commercial corner! Come build your business on this 4.12 acre parcel that is zoned B-1. Located a little north of Lexington off of US Rt 11, within 400 feet of Interstates 81/64 exit. B-1 zoning allows for many, many possibilities, restaurant, retail store, hotel/motel, auto service center, personal service shops, just to name a few. Public water and sewer are available, high traffic area. **Offered at \$499,000**



Rentals, Commercial, Residential, Apartments, Mini Storage – Call Jeff Mason 540.461.0210

JAMES RIVER REALTY



214 S MAIN STREET, LEXINGTON
JamesRiverRealtyVa.com
540.463.2117

Janie Harris | BROKER
540.460.1932



Sloan House

Own a piece of Lexington history in the heart of the downtown! The Sloan House sits in the epicenter of the city within steps of all the main street fun. Situated on an impossible-to-find oversized lot currently used for parking, the potential abounds for companion structures on the .25 acres. The property is zoned C1 and located directly across from the Visitors Center and right downhill from Davidson Park - which regularly holds concerts and gatherings. The back section of the property adjoins the municipal parking garage making this an ideal office or business space, while the mature trees and serene park-like setting would make for great future residential spaces. **\$799,000.**



593 Wert Faulkner Highway, Natural Bridge

The exterior rustic charm of this local landmark belies the beautiful, modernized features inside. The store has been updated for more efficient operation while retaining the character which has drawn locals and travelers for decades. 2015 renovation brought new central heating and air, additional insulation, new restrooms (1 handicap accessible) refinished floors, fresh paint, clean, bright kitchen, & deli. Robust sales of boxed lunches and to-go orders but store has indoor seating and outdoor dining spaces. Being sold TURN KEY! **\$274,900**



45 Kilravock Lane, Lexington

Beautiful yard leading to a small stream in this idyllic setting. Country living but only 8 minutes to Lexington. Modified split design allows lots of living space. Large auxiliary building with loft area could easily be finished into a guest house. Wonderful use as an office/mancave or she-shed just as it is. **\$239,000**



TBD Forest Grove Road, Lexington

Take the road less traveled and you will be rewarded. This large parcel off of Forest Grove Road allows for recreation, fields for gardens and livestock, pretty views, and at least two really nice homesites. Private yet convenient to Lexington and surrounding areas. If you want peace, quiet, convenience, and a place with loads of elbow room for the location of your new home(s) this is the spot for you! **\$189,000**



TBD Buffalo Trace, Lexington

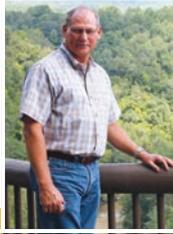
Gorgeous private wooded building lot in the very popular Woodlands and only 8 miles to Lexington. Property is surrounded by adjoining farm acreage which is in conservation easement for protected view shed. **\$79,000**



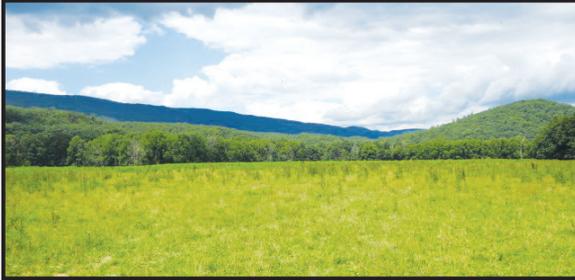
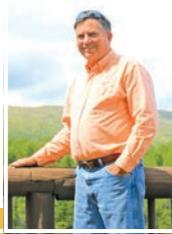
Lot 6, Shenandoah View Drive, Lexington

You don't have to climb to a remote mountaintop to find views like these...they are waiting for you just 5 minutes from Lexington city limits right off of Shenandoah View Drive. The Blue Ridge Mountains spread out in the distance to the front of the property while the majestic House Mountain stands sentry at the back. Lot 6 of The Grandview provides 7+ mostly open acres in a magnificent setting with the conveniences of town only minutes away. **\$169,900**

Scott Hake
540.435.1454



Kenny Sexton
540.969.9465



Potts Creek- Multiple Homesites.

(.6mi) of Water front on Potts Creek (trout stream) . This 125+/- acre farm has about 75 acres cleared and the rest is wooded. Fenced pasture for your livestock or turn this into a Sportsman's Retreat that adjoins National Forest. No dwellings on this property. **\$448,000** Owner financing available with acceptable terms and downpayment.

NEW LISTING



Kip's Corner

13.5 acre tract near Hot Springs, Virginia and Lake Moomaw that would make a great home or cabin site. National Forest and VDGIF land near by. Property has public sewer available put no public water. **Priced at \$37,000**

NEW LISTING



Ben's Run

79+ acres of Farm Land in the Potts Creek area. Approx. 30 ac. in hayfields. Great Mountain Views and small bold stream on the property. There is a singlewide trailer with water and septic system. Owner financing only with reasonable terms. **\$295,000**



Sam Snead Highway – Warm Springs

It is rare to see a 682+/- acre tract listed in a Resort Area. 10 minutes to Homestead Resort and 1 hr. to Greenbrier. The property has long road frontage on US220 with multiple entrances to roads, trails and the rustic cabin located on the property. There is also long boundary adjoining the USFS National Forest. The Jackson River and some of the best trout fishing in Virginia are 5 minutes away. Lake Moomaw is about 15min. This can be developed or kept for yourself. **\$895,000**



**Great Mountain Views
on Route 43**

Close to James River for canoeing and fishing. Abundant wildlife.
Tract A: 197.7 acres- \$275,900,

jamesriver@verizon.net • 214 S. Main Street • Lexington, VA
Serving Rockbridge, Bath, Allegheny, Augusta, Botetourt and Roanoke Counties



PHOENIX CONSTRUCTION, LLC

328 W. Midland Trail Suite A
Lexington, Virginia 24450



- Design/Build Services
- Custom Homes • Renovations
- Additions • Many Plans Available



PAT HENNIS 540.784.0131 or 540.464.1133

Quality construction at affordable prices.
Lump sum and cost plus contracts available.

BISHOP REALTY



459 Lee-Jackson Hwy.
Staunton, VA 24401
540-886-2313
1-800-296-2250



www.bishoprealty.net ♦ email: office@bishoprealty.net

SOLD!

CUSTOM BRICK RANCH- Over 3400 finished sq. ft. on main level. 3 BRs each with private bath. 1st floor home office. Large eat-in kitchen, family room with fireplace. Large formal DR, Approx. 24'x30' Living room, great space for entertaining. Situated on 5 acres w/ mountain views south of Staunton. O/A \$ 625,000.



Staunton- 2 story close to Downtown Staunton. This 4 BR/2 bath home has just had the floors refinished and it features a newly remodeled kitchen. Home has a large LR, a dining room plus one room that could be used as a media, office. Off street parking with minimal yard work. You need to come see this home. **\$214,900.**



FAIRFIELD! Own a piece of history. Located in the Village of Fairfield. This CIRCA (1839-1860) home offer 2 BRs, bath, Large living room, formal Dining room. **\$ 59,900.** #605102



STEELES TAVERN-Formally an old country store located in the village of Steeles Tavern between Staunton and Lexington. Former owners operated it as a country store and lived at the property many years ago. **\$25,000.** #614144

Staunton- Lot zoned Business, located just off Greenville Ave.. Approx. 50' x 150'. Older house on lot in poor condition. Property offered as



lot only. Utility hook-ups in place. O/A **\$ 39,900.**

LOTS & LAND

Stuarts Draft—19 acres with high visibility near the intersection of Rt.608 & Rt.340. Frontage on 2 streets. Public utilities avail. **\$550,000.** #55277

STAUNTON-Commercial Lot zoned General Business. Public water & sewer at lot. Road frontage on Lee Jackson Hwy. approx. 1/2 mile south of the Staunton Mall. O/A **\$ 275,000.**

STAUNTON-Undeveloped 1 acre lot off end of Gay St., **\$ 22,000.** #180277

Meet Roger West.

Your local mortgage lender.



Serving Lexington, Buena Vista,
and Rockbridge County.

Roger West

NMLS 196517

(540) 570-0032 mobile
rwest@btjm.com

Bank of The James Mortgage

www.bankofthejames.bank

Member FDIC | Equal Housing Lender
Loans subject to credit approval.

158 S. Main Street | Lexington | **(540) 707-3144**

FARRIS

BOOKKEEPING

"The Lord detests dishonest scales, but accurate weights find favor with Him" ~Proverbs 11:1



Are you as excited as Belle about summer? Get out and enjoy the sunshine and let Farris Bookkeeping handle your finances.

3 BOOKKEEPING PACKAGES, ADD ON OPTIONS, AND PAYROLL TO CHOOSE FROM – ALL PACKAGES INCLUDE A QUICKBOOKS™ ONLINE SUBSCRIPTION

- ◆ Masters of Science in Accounting
 - ◆ QuickBooks™ ◆ ProAdvisor
 - ◆ Specializing in Small Businesses & Non-Profits
- Kara Farris • 872 Forge Rd • Lexington, VA 24450
Normal Bookkeeping Hours:
Monday-Wednesday: 1:00-3:00 • Thursday-Friday: As Needed
Emails will be responded to within 24 hours



farrisbookkeeping@gmail.com • 540-784-8540 (call & text)

DUKE'S

ANTIQUUE CENTER

*20,000 square feet
and over 45 Years!*

**An eclectic mixture of furniture,
antiques, collectibles, accessories
& more!**

FIND US ON

*Pinnacle Hill off Route 11
North of Wal-Mart.*
LEXINGTON, VA

**OPEN 365 DAYS A YEAR • 9AM-6PM
540.463.9511 • DUKE SNYDER**

"Emporium for Everything!!!"

Wherever you are, we're *here!*

Whether you need:

- Auto • Home • Farm • Umbrella
- Business • Liability Insurances,

Call me to make sure you're getting the best possible coverage for your money!

Robin Heizer-Farris Agent
(540) 460-7243 cell



**Bruce Gardner
Insurance Agency**

Representing **ROCKINGHAM INSURANCE**

Now at 729 N. Lee Highway • Lexington, VA
Just down the hill from Tractor Supply beside Cornerstone



Office (540) 463-6702 Claims (800) 662-5246 Email robin@brucegardnerinsurance.com

FARRIS PRECISION PAINTING, INC.

APPROVED FOR EPA CERTIFIED LEAD PAINT PROTOCOLS

SPECIALIZING IN:

DIFFICULT PAINTING JOBS, CHURCHES, SCHOOLS, INTERIOR & EXTERIOR OFFICES, BARNs, METAL ROOFS, FENCES, NEW, OLDER AND HISTORIC HOMES

COMMERCIAL • RESIDENTIAL • LIGHT INDUSTRIAL • HISTORIC RESTORATION

FOR OVER 35 YEARS, CALL FARRIS PRECISION PAINTING TO GET IT RIGHT THE FIRST TIME!

REPAIRS

GUTTERS
DRYWALL
PLASTER
GLASS REPLACEMENT

PREPARATIONS

PAINT STRIPPING/SANDING
CAULKING/GLAZING
PRESSURE WASHING
MILDEW REMOVAL

COATINGS

EXPERIENCED IN
APPLICATIONS OF ACRYLICS,
ALKYDS, LATEX EPOXIES,
STAIN & NATURAL FINISHES

APPLICATIONS

AIRLESS SPRAY
HVLP SPRAY
BRUSH
ROLL

FREE ESTIMATES • REFERENCES AVAILABLE • CRANE & MANLIFT WORK

CLASS A STATE LICENSE AND INSURED CONTRACTORS

463-9745

FAX 463-9781

P.O. BOX 183 • FAIRFIELD, VA 24435

OVER 35 YEARS EXPERIENCE

**VICTOR G. FARRIS &
ROBIN HEIZER-FARRIS, OWNERS**

farrispainting1@gmail.com



ROCKBRIDGE HIGHLANDS
REALTORS®

Real Estate Matters

5 surprising facts about VA home loans

What many people don't know about VA loans

VA mortgages are popular, but they're often misunderstood. Available to current members of the military as well as veterans, these home loans backed by the Department of Veterans Affairs are available with no down payment and very little out-of-pocket cost. But lenders set different fee schedules and credit requirements, so VA loans from two lenders for the same house could look very different. "There's a lot of confusion out there," says Grant Moon, founder and CEO of VA Loan Captain, a comparison-shopping site for VA mortgages. "It behooves the veteran to really shop around." To help you get started, here are several facts about VA loans that will likely surprise you.

- **VA MORTGAGES ARE POPULAR, BUT THEY'RE OFTEN MISUNDERSTOOD.** Available to current members of the military as well as veterans, these home loans backed by the Department of Veterans Affairs are available with no down payment and very little out-of-pocket cost. But lenders set different fee schedules and credit requirements, so VA loans from two lenders for the same house could look very different. There's a lot of confusion out there so it behooves the veteran to really shop around. To help you get started, here are several facts about VA loans that will likely surprise you.
- **YOU DON'T NEED PERFECT CREDIT TO QUALIFY.** The VA doesn't set minimum requirements for credit scores. Individual lenders attach their own requirements to the VA loans they offer, so credit requirements (and fees) can vary widely. If you have bruised or battered credit and can't clear one lender's benchmark, it's absolutely vital to shop around and see if you can clear another lender's benchmark. The average credit score for people who have bought homes with conventional mortgages has been 753, but for VA homebuyers, it has been 708. On average, however, lenders set lower thresholds for credit scores with VA loans.
- **YOU CAN GET A VA LOAN AFTER BANKRUPTCY.** You can be approved for a VA mortgage two years after a Chapter 7 bankruptcy discharge or foreclosure, or one year after starting a Chapter 13 reorganization. However, if your foreclosure involved a VA mortgage, that portion of your VA loan entitlement is no longer available.
- **THERE ARE LIMITS ON CLOSING COSTS.** VA buyers will pay closing costs, but they're more limited than closing costs on conventional loans. The VA allows lenders to charge no more than 1 percent of the loan amount to cover origination, processing and underwriting costs. If a lender does not charge a flat 1 percent origination fee, closing costs such as attorney's fees, underwriting fees and document fees, cannot exceed 1 percent of the loan. Higher costs for these items don't necessarily become the seller's responsibility. In some cases, lenders, agents or brokers can pay certain fees. Some lenders might allow for this when they set their origination fees.
- **A VA LOAN CAN BE PASSED ON TO A BUYER.** If you want to sell a house bought with a VA mortgage, you can sell that mortgage right along with it. Known as "assuming" a mortgage, this is a feature that was popular in decades past, when interest rates were much higher. It allowed sellers in a buyer's market to offer a lower interest rate as an incentive to buy their home. Buyers still have to be able to qualify for the loan, so while it would allow for someone with a slightly lower credit score to get a home, it's not a workaround for those with bad credit or no credit. You don't need perfect credit to qualify. The VA doesn't set minimum requirements for credit scores. Individual lenders attach their own requirements to the VA loans they offer, so credit requirements (and fees) can vary widely. If you have bruised or battered credit and can't clear one lender's benchmark, it's absolutely vital to shop around and see if you can clear another lender's benchmark. The average credit score for people who have bought homes with conventional mortgages has been 753, but for VA homebuyers, it has been 708. On average, however, lenders set lower thresholds for credit scores with VA loans.

Real Estate News and Information provided by Rockbridge Highlands Realtors®



30 Crossing Lane, Suite 212, Lexington, VA 24450 • 540-464-4700

www.rockbridgerealtors.com



Melissa Hennis

Managing Broker, ABR
540.784.0329

Melissahennis@howardhanna.com



Catherine Elkins

Property Manager
540.817.0207

Ckelkins@howardhanna.com



Kassidy Beagan

Property Manager
540-784-8501

kassidybeagan@howardhanna.com



Located in the Historic Dutch Inn • 114 W. Washington Street • Howardhannarentals.com

FOR RENT



2572 BEECH : #1 AND #3

1 BR 1 Ba with washer and dryer. Water included. Just steps from Southern Virginia University, shopping, and parks. 750.00 per month plus power

FOR RENT



2124 BIRCH AVE- UPPER

1 BR 1 Ba totally renovated with new appliances and laminate flooring. Stacked washer and dryer and covered back porch. \$775 per month plus power, water, and gas.



35 LONE STAR LANE – LEXINGTON, VA

TWO LOG CABINS just a mile from Historic Lexington! Rare opportunity to own two 6 BR 3 BA homes. Currently bein used as investment property and rented through 2023. This property offers over 2300 sq feet of living space in each cabin. They are fully furnished with high quality furnishings. They have heat pumps, knotty pine interior walls, and wood floors. The two homes share a well and septic system. Go to lonestarcabins.com for more information and photos. **\$1,100,000**



60 LILLY BELL DRIVE – LEXINGTON, VA

This level building lot is located at The Ponds at Lexington, just one mile for Rt 11 N and Historic Lexington, Virginia. This beautiful home site is within walking distance to the Chessie Trail and the Maury River in a subdivision that offers an indoor pool, and outdoor pool, a club house, and a work out room with locker room. Lot 61 is also available for sale if you want a 1 acre parcel for your dream home. **\$58,000**

Land Listings

Buckland Subdivision Lots- PRICED TO SELL. Bring all offers. With views of House Mountain as well as the Blue Ridge Mountains and just a mile west of Historic Lexington, you won't find a better location to build your dream home. Buckland is close to schools, shopping, parks, and walking trails. Three distinct lots. **Prices starting at 75,000**

Lot 7 - 4.5 acre open lot that with ideal building sit that can also be accessed from Rt 60.

Lot 8 - 3.2 acre, gently sloped lot in a cul de sac with majestic mountain views as well as a wooded area teeming with wildlife.

Lot 9 - 6.42 acres with panoramic views of the mountains and located in the cul de sac. This lot may be subdivided.

www.howardhannarentals.com



Farris Fundraising Services, LLC

Is here to help you!

**Things are getting back on track!
Let's get together to plan a strategy for your
school/class/team/club fundraising now!**

*Contact Caleb at calebfarris79@gmail.com
and get started with your fundraising today!*

Picture yourself at the ROCKBRIDGE RESERVE



CURATED by Helen

Property Hosting | Home Staging

curatedbyhelen@gmail.com

540-570-6169

Call for a booking, it can sleep seven!



Dedicated to Being **Your Personal Mortgage Banker**

JOHN CAMPBELL

Manager/Sr. Mortgage Banker
NMLS #214954, Licensed in VA

540-461-2072

johncampbell@atlanticbay.com
www.atlanticbay.com/johncampbell



John Campbell is a local, experienced mortgage banker with Atlantic Bay Mortgage Group®. He understands the stresses associated with homebuying and is dedicated to helping you every step of the way, while providing an enjoyable journey from start to finish. Working with Atlantic Bay presents a wide variety of loan products for a customizable lending experience that caters to your individual needs. John knows what goes into creating a successful mortgage process, and he is ready to lend you piece of mind through your homebuying experience.

ATLANTIC BAY'S LENDING PRODUCTS

- *Construction Loan*
- *Conventional Loan*
- *Energy Efficient Mortgage*
- *FHA Loan*
- *Jumbo Loan*
- *Renovation Loan*
- *Reverse Mortgage*
- *USDA Loan*
- *VA Loan*
- *VHDA*



NMLS #72043 (nmlsconsumeraccess.org) 

Loan programs may change at any time with or without notice. Information deemed reliable but not guaranteed. All loans subject to income verification, credit approval and property appraisal. Not a commitment to lend. Located at 596 Lynnhaven Parkway Suite 200 Virginia Beach, VA 23452.



Kimberly Hostetter
Realtor
(540) 460-9182
hostetterkimberly@gmail.com



JUST LISTED

80 Rustic Ridge

Escape to Rustic Ridge! This immaculately maintained, custom-built home has so much to offer. The first floor features over 2300 sq. ft., with 3 BR, 2 full BA, and a three car garage. The living room boasts of 14' cathedral ceilings, formal dining area, built-in shelves and outdoor balcony. Custom designed eat-in kitchen with ample cabinet space, center island and under cabinet lighting. Master suite with walk in closet, double bathroom vanity and 6' soaking tub. The partially finished basement with full bathroom would be ideal for extended living space, it could easily be configured to offer additional bedrooms or used as an in-home office space. **\$585,000**



JUST LISTED

143 Sunset Ridge

Take in the views from Sunset Ridge! This well maintained ranch style home features 4 bedrooms, 3 full baths, and approx. 2700 sq. ft., of finished living space. The first floor offers a split wing design and open concept floor plan. Hardwood flooring, gas log fireplace, ample attic storage, covered front porch and covered rear deck to take in the magnificent mountain views, are among the many amenities. Large master bedroom with walk in closet, double vanities and jetted bathtub. The finished walkout basement space is ready to provide extended family space or could be used as an ensuite, providing a living room, bedroom, full bathroom and office/dining space. It is also pre-plumbed for a kitchenette to be added. Located at the end of a cul-de-sac and situated on 2.50 usable acres. **\$344,900**



1755 Cedar Avenue

Charming two story home centrally located in Buena Vista. Offering 3 bedrooms, 2 full bathrooms, hardwood floors and a well utilized floor plan. First floor master bedroom with full bath, two bedrooms, full bath and laundry area on the second floor. Situated on a double lot with fenced back yard and outbuilding. Several updates completed since 2013 including: 200 amp service panel box, replacement windows, updated plumbing, new lower roof, new water heater, kitchen updates including new electric range & refrigerator installed in 2021. Currently used as an investment property but would also make a great property to call home! **\$134,000**



UNDER CONTRACT

2144 Oak Avenue

Two story home centrally located in Buena Vista. Offering a Multi-Family opportunity with two units or mother-in-law suite. The larger "unit" offers a living room, dining room, kitchen, laundry room with half bath on the first floor. Three bedrooms, an office/bonus area and full bathroom on the second floor. The second "unit" offers a living room, bedroom, full bathroom and kitchen with private rear entrance. This property has had several recent updates some of which include: interior painting, laminate, vinyl & carpet flooring, updated kitchen, new porch roof, light fixtures, woodstove and more. Fenced back yard and in-ground fish pond. Currently used as a residence but has great potential for an investment property. **\$136,000**



UNDER CONTRACT

565 Red Mill Road

Charming brick ranch home offering 3 bedrooms, 1 full bathroom, living room with picture window, dining room and large kitchen. The unfinished basement offers ample storage and laundry space. Situated on 4.81 acres with several out-buildings including, a two car garage, large atrium/poultry house, run-in shed and storage buildings. Approximately 2 acres of fenced pasture area that connects to the run-in shed. Concrete pad in the backyard would make a great area for entertaining, fire pit, basketball court, etc.. Enjoy the variety of fruit trees including peach, plum, cherry, apple, chestnut and grape vines. Breathtaking sunset views which can be enjoyed from the rear screened-in porch. Convenient access to route 11 and interstate 81. **\$234,900**



UNDER CONTRACT

207 Thompson's Knoll Drive

Just Like New! Three bedroom, two bathroom home completed in 2018. As you walk-in through the front door you enter into an inviting and well utilized open concept floor plan. First floor master bedroom with walk-in closet, full bathroom with double vanity, rear 8x10 deck with steps down to the fenced back yard. The upstairs offers two large bedrooms, full bathroom and laundry area. Several upgrades some of which include: bamboo hardwood flooring, granite countertops, stainless steel appliances and trex decking. Located in a prime area of downtown Lexington within walking distance to VMI, W&L, shopping, dining and more. **\$259,000**



Branch Office: (540) 300-6560
1320 Central Park, Blvd., Suite 200, Fredericksburg, VA 22401

YOUR NEIGHBOR YOUR COMMUNITY YOUR LOCAL LENDER

Now is a great time to
buy a home. Call me for
a FREE consultation.

SARAH DUDLEY

Senior Loan Officer, NMLS ID#214966
540.784.0120 (c) 540.464.1901 (o)
sdudley@alcovamortgage.com



221 S. Main St, Lexington, VA 24450



ALCOVA Mortgage LLC | NMLS ID# 40508 | (www.nmlsconsumeraccess.org) | Licensed in AL, DC, FL, GA (License# 42101), KY, MD, NC, SC, TN, VA, WV | 308 Market Street SE, Roanoke, VA 24011



DREAMING OF *Country Living?*



FARM CREDIT KNOWS THE WAY!

One thing that makes Farm Credit different than any other loan service is we deal exclusively with rural real estate. That means we understand the true value of the land. Our loan officers are committed to providing peace of mind about your decision and will walk with you through the entire process.

Financing that is as unique as the property you want to buy.

LOANS FOR:

- Home purchase, construction and refinance
- Large and small tracts of land – no acreage limitations
- Barns or buildings
- Fences and roads
- And much more!



FARM CREDIT

Loans for
Farms, Homes & Land!

800.919.FARM (3276)

FarmCreditofVirginias.com

