

# BLUE RIDGE PROPERTIES

MELISSA HENNIS WITH HOWARD HANNAH REAL ESTATE SERVICES

*See page 7*



**Beautiful Custom  
Home With 360  
Degree Views of  
The Blue Ridge and  
Alleghany Mountains  
From The Wrap-  
Around Deck**



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**MARCH 2023**

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

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**James Wm. Moore**  
**Real Estate Co.**

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



**4373 S Lee Highway** Exceptional business location and immaculate auto shop conveniently located on U.S. Rt. 11 at I-81 Exit 180 near Lexington and Natural Bridge. County Auto has operated successfully at this location for 12 years with two oversize 10' x 10' bays, professional office, and reception area with restroom. Business zoning (B-1) and loyal customer base allow for continuity of business or numerous other uses. Plenty of storage, large level parking area, and high visibility with average daily traffic of 3,600 vehicles. **\$399,000**

**Forge Rd - 5 Acres** Irreplaceable business location between Buena Vista and Lexington a short distance from I-81 Exit 188A. High traffic intersection with existing traffic control signal provides maximum visibility and would serve as an ideal site for a hotel, retail, or mixed use development. Proximate to demand generators SVU, W&L, VMI, and the Virginia Horse Center. Food Lion and CVS anchor neighboring shopping center. Approved access and public utilities available. **\$595,000**

**Sehorn Hollow - 37 Acres** Secluded in the mountains of Western Virginia located only 20 minutes from Lexington. Off the grid camp features stunning views of mountains in all directions, bedroom, two small bathrooms, and kitchenette/living area. Several large storage facilities, year round stream, easy access road, and teeming wildlife make this the ultimate mountain retreat. **\$275,000**

**Wee Darnock Way - 19 Acres** Located on a quiet country road minutes west of downtown Lexington with hilltop building site offering impressive House Mountain views. The property features a drilled well, a well-established access road, and access to electricity and high speed internet. Two separate streams traverse the property forming the headwaters of Whistle Creek. Highly desirable, private location with abundant wildlife. **\$255,000**

**Forest Grove Rd - 21 Acres** 21 acres of rolling forest and rejuvenated field offers an incredibly private building location less than 10 minutes from downtown Lexington, Washington and Lee University, Virginia Military Institute, and the Virginia Horse Center. Fronting on a hard-surface, state-maintained road, the property features many potential building locations, abundant wildlife, low land use taxes, and fiber internet availability! **\$174,900**

**Pearl Ridge Ln - 21 Acres** Over 21 acres in pastoral Rockbridge County offers incredible opportunity for a country estate 15 minutes from historic Lexington, Virginia. Select features include dramatic House Mountain views from multiple building sites, exciting mix of fields and forest, year-round brook and ephemeral stream, and frontage on two hard-surface state maintained roads. Surrounded by other stunning country properties, this quiet setting provides close proximity to 31-acre Lake Robertson and its nearly 600 acres of recreation area as well as large tracts of George Washington National Forest, the Virginia Horse Center, W&L, and VMI. **\$169,000**

**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**

**E Whistle Creek - 7 Acres** Rare 7.16 acre elevated building site, comprised of two separate tax parcels, privately tucked away in Rockbridge County less than five minutes from historic downtown Lexington, Washington & Lee, and the Virginia Military Institute. Exceptional opportunity to custom build taking advantage of mountain views in multiple directions including the Blue Ridge and House Mountain. Situated on a state maintained road with two septic locations previously approved and electricity already on site! **\$129,000**

**Pleasant Valley Rd - 4.9 Acres** Almost 5 wooded acres fronting on two state-maintained roads - including U.S. Rt. 11 - located just north of the village of Fairfield offers exciting opportunities for a new residence or business. Land lays very well with outstanding accessibility. Fiber internet available, agricultural zoning, and no deed restrictions! **\$72,500**

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





## James Wm. Moore Real Estate Co.

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### 111 S Jefferson Street

Well-appointed historic residence (c. 1820) centrally located in downtown Lexington offers a rare turn-key residential opportunity in the C1 commercial zoning district. Meticulously restored to the finest detail in 2007, the property now combines the grace and charm of an historic Lexington residence with fully updated modern amenities. Luxurious enhancements include an inviting kitchen format with custom cabinetry, high-quality appliances, and venting system, full upgraded replacements to the electrical, plumbing, roof, HVAC systems, and stone foundation. Rebuilt chimneys redesigned on Rumford principles to increase efficiency.

**\$1,295,000**



### 105 Wildwood Road

Mill Branch Farm - Luxuriously renovated early 1900s farmhouse on almost 26 acres at the end of a quiet country road in the foothills of Hogback Mountain forms an awesome backdrop of mountain views. Completely upgraded in 2015 and 2016, this 5 bedroom, 3.5 bath residence features desirable open first level floorplan with stunning kitchen, large island with bar eating area, new cabinetry, stainless appliances, and walk-in pantry; first level bedroom with en suite full bath; expansive great room with dining area, wood burning fireplace and stone surround; laundry room and powder room.

**\$895,000**



### 1019 Ross Road

Quail Hill, luxurious 7.57-acre estate located just over ½ mile from the Lexington City Limits. Property adjoins both the Boxerwood Nature Center and the Lexington Golf and Country Club's 18-hole golf course. Formal brick entrance and tree-lined paved driveway accentuate the stately ~4,300 SF residence graciously set back among towering trees. Mountain views and privacy, home features 4BR, 3BA, and 2 half including its gracious first-floor master suite, gourmet kitchen, sunroom, large guest rooms, fireplaces, partially finished basement, elevator, plantation shutters throughout, garage, and light filled studio room.

**\$829,000**



### 260 Round Hill Road

Breathtaking 4BR, 3.5BA privately situated on over 20 acres of mixed open and wooded property offers the ultimate in solitude and serenity with stunning seasonal Blue Ridge Mountain views. The heart of this immaculate residence is the open kitchen and living room with a fireplace and French doors leading to the screened porch. Chef's dream kitchen with gas Viking range and oven, large island with second oven, and smart undercabinet lights. First floor master suite features a luxurious bath with two walk-in closets and a jacuzzi with remote control blind.

**\$749,000**



### 955 Farmhouse Road

Classic Virginia farmhouse incorporating its original c. 1775 log structure clad in attractive red brick on almost 4 acres of level, open land in the picturesque Rockbridge Baths farming community offers a rare historic preservation opportunity! This handsome residence showcases its many period features such as heart pine floors, decorative moldings, and fireplace mantels. Frame addition provides an open eating area, kitchen, and full bathroom. Upstairs level, accessible by two separate staircases, offers several spacious rooms with a separate full kitchen.

**\$329,000**



### 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.

**\$299,000**

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







## James Wm. Moore Real Estate Co.

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Lori has lived in Rockbridge County since 2013 and joined JWMRE following a successful career in music education. Her commitment to personal education extends to the real estate industry where she has earned the ABR designation and e-PRO certification. Lori puts the skills she has honed throughout her education career (planning ahead, attention to detail, organization, anticipating potential problems, problem solving, flexibility) to work for her real estate clients. She strives to educate her clients on the buying and selling process and prides herself on honest, effective, and prompt communication. Lori currently serves on the Board of Directors and on several committees for the Rockbridge Highlands Realtors Association and was recently named the 2021 Realtor of the Year. Let Lori put her skills to work for you.



### 470 Saddlebrook Road – 27 Acres

Welcome to Hunter's Heaven! This 4 bedroom, 3 bath, 2873 sq ft home on 27.91 acres has the privacy and mountain views you dream of. Located just 9 miles from historic downtown Lexington, the country setting with easy access to I64 makes it perfect for a year-round residence or vacation retreat. The first floor boasts cathedral ceilings in the great room, wood stove, and access to large deck; kitchen with oak cabinets and Silestone counters; large master bedroom with ensuite, large walk-in closet, deck access; two additional bedrooms, guest bath, large laundry rm, two-car garage. The finished basement has a large rec rm; bedroom with ensuite bath and walk-in closet; office; two large utility/storage rms; walk-out access to patio area complete with rubber mulch play area for the kids.

**\$525,000**

**Lori Parker, ABR, E-PRO**  
**540-570-9007 · lori.parker@jwmre.com**





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### 4907 S Lee Highway

Wonderful 1847 brick manor home with 3 bedrooms and 2.5 baths. Formal living room, dining and eat-in kitchen. Second floor is home to two bedrooms and large bath. Beautiful woodwork, hardwood floors and original details throughout. Walkout lower level with large family room, guest room and full bath. Guest house offers first floor living room and kitchen. Second floor has bedroom and full bath. 3+ acres with beautiful rolling hill farm views. Storage building is ideal for extra storage, a workshop or a studio. **\$459,000**



### 317 Massie Street

An opportunity to own a home in the City of Lexington! Charming home built in 1897 offers wood floors and original woodwork throughout. First floor is home to spacious living room, dining room and kitchen. Second floor hosts 4 bedrooms and full bathroom. Partially finished basement offers great flex space perfect for additional living space or storage. Enjoy the covered front porch or the back screened in porch. Walking distance to downtown, W&L or VMI. **\$239,000**



### 5874 N Lee Highway

A fantastic time to purchase a large commercial building with quick access to Interstate 81. This spacious property has plenty of options for various spaces. Brick building used to serve as a bank and has office space galore, plenty of storage areas, large open rooms, individual offices and lots of private parking. Located off of Rt. 11 in Fairfield, this property is 15 minutes from Lexington and 25 minutes from Staunton. Owner is also open to leasing the building. **\$699,000**



### Shaner Hill Dr. - .51 Acres

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**



### High Meadow Dr.-.52 Acres

Enjoy this beautiful half acre building lot in the established Maury Cliffs Subdivision. Level lot is located off of High Meadow Drive and offers the perfect spot to build your custom home! Available utilities include public water and sewer, electric and BARC connects fiber optic internet. No property owner's association dues, but covenants in place. Maury Cliffs is located just minutes from Lexington with easy access to W&L, VMI and downtown Lexington. **\$65,000**



### 2611 Walkers Creek Road

Beautiful property on 10.89 acres takes in the rolling hills of the Walkers Creek area. Early 1900's farmhouse has open, spacious kitchen with beautiful cabinets and is open to the large dining and living room. Second floor has 4 bedrooms and full bath. Many upgrades to the home include new HVAC, new windows, new metal roof and updated electrical. Formal garden spaces, paddock with run in shed, barn, garden shed and chicken coop. Fruit trees, 3 springs and a pond. **\$389,000**

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







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Janie Harris | BROKER  
540.460.1932



### Waterloo

If you have been looking for the perfect spot to enjoy a broad sampling of what nature has to offer with Mountains, Woods, Fields and a Creek or a manageable parcel for a true country farmstead or simply a peaceful place to call your forever home, your property searching days may have “just met their Waterloo”...this might be it as this 42 + Acre tract fronting both sides of Waterloo Drive has a little bit of everything and paved roads to get to it. **Priced at \$234,900 . Please call Janie at 540 -460 -1932 to arrange a showing.**



### 107 E Washington Street, Lexington

Dramatic Price Reduction! Own a piece of Lexington history in the heart of 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 (Seller would consider supporting the purchaser for rezoning to residential useage ) and is located directly across from the Visitors Center and right downhill from Davidson Park . Property adjoins the municipal parking garage and is an ideal office or business space, while the mature trees and serene park-like setting would also make for a great residential space. **\$519,000**



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

#### NEW LISTING



#### N. LEE HIGHWAY

New Listing in desirable Fairfield area of Rockbridge County. Custom Home with 360 degree views of the Blue Ridge and Allegheny Mountains. 4 Bedrooms, 3.5 Baths plus mother in law apartment or Air B and B opportunity. Additional 24x48 heated rv, boat, workshop garage, with two car attached garage. Some of the recent upgrades include: Completely remodeled kitchen with soapstone countertops. All new primary bathroom. New hardwood floors in the living areas. Wrap around deck. Brand new roof. Zipline, treehouse, and fire pit are added bonuses! **\$995,000.**

#### NEW LISTING



#### LOT 29 TRIPLE CROWN DRIVE

UNDER CONSTRUCTION! UNDER CONSTRUCTION! This 3 BR 2 BA contemporary 2 story has approximately 1394 sq ft. and offers Laminate flooring throughout, granite countertops, stainless steel appliances, Covered front porch, and rear deck. Scheduled for July 1, 2023 completion. Some color selections available depending on timing. **\$298,000**

#### NEW LISTING



#### LOT 31 TRIPLE CROWN DRIVE

UNDER CONSTRUCTION! This 3 BR 2 BA contemporary ranch has Laminate flooring throughout, granite countertops, stainless steel appliances. Open floor plan with raised bar and dining area open to the living room. Primary suite offers a large bathroom and walk in closet. Separate laundry room on the living level. Scheduled for July 1, 2023 completion. Some selection available depending on timing such as siding color choice, shingle color choice, paint choice. **\$275,000**

#### NEW LISTING



#### LOT 47 TRIPLE CROWN DRIVE

UNDER CONSTRUCTION! This 3 BR 2 Bath home is under construction and will be completed around July 1, 2023. Conveniently located near I81 and I 64, Historic Lexington, VA VMI and W&L University. With laminate flooring throughout, stainless steel appliances, and granite countertops, this is a great value. Choices of colors possible depending on timing. **\$300,000**

#### UNDER CONTRACT



#### 524 POCAHONTAS

Completely remodeled 3BR 1BA house with new heat pump for heating and cooling, laminate flooring throughout, new siding, roof and gutters, all new interior and exterior doors, all new bathroom, new kitchen cabinets with island with stove and butcher block countertop, dishwasher, refrigerator, washer and dryer. Plumbing and electric has been totally redone as well. Beautiful large deck and new FirePit in the backyard. This home is move in ready! **Offered at \$164,900.**

#### UNDER CONTRACT



#### 361 PANTHER FALLS ROAD, VESUVIUS

Custom built 5 bedroom 3.5 bath contemporary home situated on 152 acres surrounded on three sides by National Forest with mountain views and over 3000 feet of Pedlar River frontage. Easy access to I64 and I81. Guest cottage over three car garage offers an additional 2 bedrooms and 1 bath. Superior Wall foundation with EIFS exterior with copper roof, brass screened porch, Trex decks, Emtek door hardware, Custom made cabinets, many built in's, 4" white oak flooring, stairs, and custom woodwork throughout. High efficiency boiler for heating and hot water, dual system heating with heat pump for upper living area. Rais Danish high efficiency soapstone woodstove is the centerpiece of the living room. Large windows throughout the house to take advantage of the views. Everything you want in a mountain retreat and just minutes from Historic Lexington. Must be pre-qualified to schedule a showing. **\$1,590,000**



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# FRESH

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**SOLD**

**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!**



**25 EDGEWOOD COURT DRIVE** This Northridge resort home has beautiful views of the golf course! With 2698 square feet of living space, this home features 4 bedrooms, 3 baths, great room with cathedral ceiling and fireplace, eat-in kitchen, outdoor deck, and custom built library/den addition also with fireplace. Built in 1980, this home has its own two car detached garage that is maintained by the HOA as part of the monthly maintenance fee. Great location in the neighborhood with two heat pumps for both heating and cooling and public water/sewer. Priced below current tax assessment.  
**\$395,000**



**1455 S FAIRLAWN DRIVE** Located in an established neighborhood in Covington, this very comfortable and affordable home is now available! Classic brick story and a half three bedroom and 1.5 baths with approximately 1235 square feet of living space and large unfinished basement. Many updates include newer architectural shingle roof, vinyl replacement windows, gas forced air and heat pump. Attached single car garage all on a 0.41 acre corner lot!  
**\$139,900**



**UNDER CONTRACT**

**103 MOUNTAIN LAKE DRIVE** Custom built 4 bedroom 3 bath tri level home with two car attached garage in beautiful Mountain Lake near Covington. This home is situated on an acre of land with Potts Creek frontage! Features include hardwood floors, tile and carpet, large eat in Kitchen with formal dining room and Living room, large Den area with Fire place and walk out patio to the backyard and creek. Relax and cool off with your own creek frontage just minutes from town!  
**\$245,000**



**SOLD**

**8749 DEERFIELD ROAD** 26.03 acres adjoining the National Forest and Stuart Run! Awesome topography with this mid-sized affordable tract and wonderful three bedroom cottage. Built in 1989 with just under 1,100 square feet, the dwelling has a cathedral ceiling in the great room, three modest bedrooms, full length porch/deck with well, conventional septic and heat pump. The property also has solar panels in addition to regular electrical service. Multiple outbuildings including a 30x40 workshop with concrete floor and large equipment shed. Many varieties of fruit trees, wildlife galore and a year around stream!  
**\$239,900**



**SOLD**

**200 VINE AVENUE CLIFTON FORGE** Located in Westgate, this tri-level plus basement has had many updates and is move in ready! This home features kitchen with newer appliances, living room, Florida room and two car garage on the main level. Upper level has three bedrooms and full bath, while lower level has a family room with fireplace, full bathroom and laundry with washer/dryer conveying. There is a fenced back yard storage building on the very nice corner lot!  
**\$279,900**



**SOLD**

**10029 JACKSON RIVER TPKE** An exceptional renovation and expansion of a charming 1920's cottage centrally located in the village of Bacova. This home features one level living that includes a master bedroom with bath, 2 additional bedrooms that share a full bath, utility/mud room, 1/2 bath, great room with vaulted ceiling and custom kitchen with granite countertops and stainless steel appliances. Move-in ready condition with new windows and doors, new roof, new electrical, plumbing and HVAC, new fiber cement siding, recessed lighting, ceiling fans, pocket doors, hardwood floors and 20 X 20 attached carport and 16 X 8 front porch.  
**\$189,500**



**157 N MAPLE AVENUE** Historic money maker in downtown Covington! This 10 unit apartment building has been undergoing many renovations and has a proven track record. Some recent capital improvements are a new roof and electrical service with each apartment having its own meter. Updated plumbing, including hot water tanks, new windows and much more! Convenient location to local job market, and serving a much needed housing demand. Ideal investment property!  
**\$399,000**



**1696 JACKSON RIVER TURNPIKE HOT SPRINGS** The Village at Cedar Creek Mobile Home Park. Outstanding history and well kept park on 34.20 acres with room for expansion. Served by public water and sewer with tenants paying directly to the PSA, this very well kept mobile home park is available. Currently there are 33 lots (54 approved lots) rented, a 5 apartment and office complex, 2 mobile homes rented, 2 mobile homes on installments and 5 vacant for sale. There are 20 additional approved sites with all utilities as well as 15 subdivided lots within an area of the complex with utilities that could be sold outright. Beautiful setting south of Hot Springs and north of Covington. Convenience to Lake Moanaw could be big factor with the remaining unimproved acreage.  
**\$1,100,000**

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# FRESH Estates & Country Properties, Inc.

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



**2845 SAM SNEAD HIGHWAY** Brick ranch, built in 1965, has 1605 square feet of living space with a full basement and one car attached garage on 1.52 acre. The home features 3 bedrooms, 1 1/2 baths, kitchen, dining room, living room, family room with fireplace, and sunroom. Fenced back yard is perfect for pets. Other features include hardwood floors, newer roof, hot water baseboard heat, 200 amp service, public water and paved drive. Very nice yard with two outbuildings. **\$189,900**



**278 ASHWOOD DRIVE** This one bedroom one bath property is nearly move in ready with 90% of the remodel work complete. Some interior painting, flooring, and trim work remaining and all is complete to make this a like-new home! Items completed include: new doors, electric, heat and AC, waterlines, insulation, and flooring. This secluded home is situated on 1.88 acres with both public water/sewer and includes a two car garage/carport and 12x12 storage outbuilding. **\$89,900**



**000 DUNLAP CREEK ROAD COVINGTON** Fronting Dunlap Creek, this 5.023 acre tract is fenced pasture land with a large barn and pole shed with over 4400 square feet of usable space! The barn is supplied by a propane generator for electric service and the topography is excellent. Beautiful area, easy access to Dunlap Creek, a known trout stream! Outstanding property for only **\$89,900!**



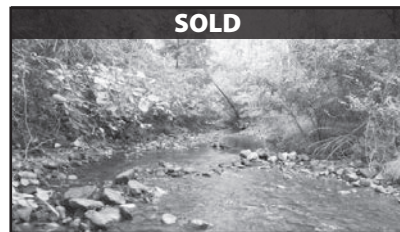
**SOLD**

**TBD MILL CREEK XING** Beautiful hardwoods and gentle topography on this 20.03 acre parcel! With a private walking easement to the Chestnut Ridge National Forest tract, and Walker Mountain only minutes away, this is an ideal location in an established neighborhood. There is a three bedroom convention septic system in place, along with a drilled well and interior road. Outstanding location for a camp, weekend cottage or full time residence! A very affordable **\$99,900**



**SOLD**

**0 ACADEMY HILL ROAD** Own a piece of "Little Switzerland", 40.92 acres in Monterey, Virginia! This beautiful tract of land is already approved for a 4 bedroom home with conventional septic system, ready to build the home of your dreams. A beautiful lay of land with mature hardwoods and great building sites. Offered at **\$184,900**



**SOLD**

**23.70 ACRES ON MILL CREEK!** Long road and over 2000' of CREEK FRONTAGE on this wooded parcel with large pond in the Mill Creek Valley. With a Conservation Easement, that allows one home with auxiliary buildings and no subdivision, it is a perfect area for potential permanent home or weekend camp site. Fish for trout in your own backyard, access Walker Mountain or hike to the National Forest on a deeded 10' walking trail accessing Chestnut Ridge. Awesome recreational property! **\$99,000**

## FRESH ESTATES PARTIAL LAND LISTINGS

**0 NALLEY'S CIRCLE** Lot 5 located in the Phase I area of Woodland Hills in Falling Springs. This 3 acre home site offers beautiful mountain views and is just minutes from access to the Jackson River, Lake Moomaw, as well as Cliffview and the Lower Cascades Golf Courses. This quiet neighborhood is a true gem in Alleghany County. Compare the value of this lot to others in the area! **\$38,500**

**0 KANAWHA TRAIL COVINGTON** This wooded tract is gently sloping with ample frontage on Rt 311. It borders National forest and would make an excellent home site or hunting cabin site. **\$39,900**

**2.97 ACRES IN THE VILLAGE OF MILLBORO!** Fantastic "site ready" building lot in the Crooked Spur Subdivision. Two lots combined to give ample room for home, outbuilding(s) and wooded buffer. On state maintained Cheyenne drive cul-de-sac, there is public water, sewer, underground electrical service and high speed fiber optic internet service available. Well established neighborhood with protective covenants and walking distance to the elementary school and pool. **\$49,900**

**2.88 ACRES ZONED R-2 WITH PUBLIC WATER AND SEWER!** Located in the village of Ashwood, within minutes of Hot Springs and The Homestead, this investment lot could be used for a residential homesite(s), and is zoned for duplexes. Invest in much needed area rentals! Road frontage on both Forestry Road and Leaf Lane. **\$69,000**

**000 DUNLAP CREEK ROAD COVINGTON** Fronting Dunlap Creek, this 5.023 acre tract is fenced pasture land with a large barn and pole shed with over 4400 square feet of usable space! The barn is supplied by a propane generator for electric service and the topography is excellent. Beautiful area, easy access to Dunlap Creek, a known trout stream! **Outstanding property for only \$89,900!**

**TBD MILL CREEK XING** Beautiful hardwoods and gentle topography on this 20.03 acre parcel! With a private walking easement to the Chestnut Ridge National Forest tract, and Walker Mountain only minutes away, this is an ideal location in an established neighborhood. There is a three bedroom convention septic system in place, along with a drilled well and interior road. Outstanding location for a camp, weekend cottage or full time residence! **A very affordable \$99,900**

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### 701 Thornhill Road

This charming home built in 1922 on the south end of Historic Downtown Lexington is an example of significant architecture of days gone by. The full length, covered, front porch opens to a small entry and steps to upper level, large front DR on the left and large LR on the right. The main level also boasts a master BR with adjoining bath, a den/office with access to a full-length, deck at the rear. Sarah's Run, an active creek beyond the sprawling back yard can be enjoyed as well by the numerous large windows throughout the home. The 2nd level locates another master BR, 3rd BR and 2 large unfinished storage rooms with a hidden stairwell to the kitchen below. The cavernous concrete basement includes many storage areas. The included, additional lot is totally fenced in. Priced to sell "as-is".

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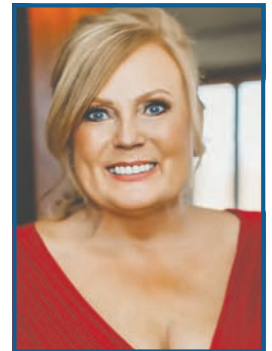
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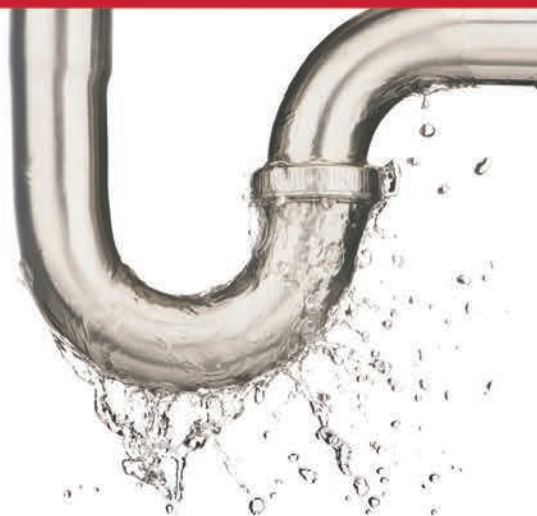
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1. Don't change jobs or the way you are paid at your job! Your loan officer must be able to track the source and amount of your annual income. If possible, you'll want to avoid changing from salary to commission or becoming self-employed during this time as well.
2. Don't deposit cash into your bank accounts. Lenders need to source your money and cash is not really traceable. Before you deposit any amount of cash into your accounts, discuss the proper way to document your transactions with your loan officer.
3. Don't make any large purchases like a new car or new furniture for your new home. New debt comes with it, including new monthly obligations. New obligations create new qualifications. People with new debt have higher debt to income ratios... higher ratios make for riskier loans... and sometimes qualified borrowers no longer qualify.
4. Don't co-sign other loans for anyone. When you co-sign, you are obligated. As we mentioned, with that obligation comes higher ratios as well. Even if you swear you will not be the one making the payments, your lender will have to count the payment against you.
5. Don't change bank accounts. Remember, lenders need to source and track assets. That task is significantly easier when there is consistency among your accounts. Before you even transfer money between accounts, talk to your loan officer.
6. Don't apply for new credit. It doesn't matter whether it's a new credit card or a new car. When you have your credit report run by organizations in multiple financial channels (mortgage, credit card, auto, etc.), your FICO score will be affected. Lower credit scores can determine your interest rate and maybe even your eligibility for approval.
7. Don't close any credit accounts. Many clients have erroneously believed that having less available credit makes them less risky and more likely to be approved. Wrong. A major component of your score is your length and depth of credit history (as opposed to just your payment history) and your total usage of credit as a percentage of available credit. Closing accounts has a negative impact on both those determinants of your score.

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