

12776239



Fidelity National Title

Insurance Company

Fidelity National Title Insurance Company
5540 Centerview Drive
Suite 403
Raleigh, NC 27606
Attn: TitleWave Processing
Phone: 877-249-0005
Fax:
Email: Virginia@TitleWaveRES.com

Date: 11/6/2025
Invoice No: 12776239
Unit #: 03000.580898
Customer Ref #: 25-43426-R

TO: Acquisition Title and Settlement Agency, Inc.
Ethan Boush
3140 Chaparral Drive, SW
Roanoke, VA 24018

RE: Buyer: Woltz & Associates

Property: 200 Douglas Lane,
Pearisburg, VA 24134
County/Parcel: 10809

204 Douglas Lane,
VA
County/Parcel: 10654

Seller: Pippa Chapman

Notes: two parcels

Date	Code	Product Description	Liability	Charge Amount
11/6/2025	5500	Search and Exam VA	\$0.00	\$350.00
Invoice Total:				\$350.00

Remittance Advice - DUE UPON RECEIPT

Please send along with remittance to:

Fidelity National Title Insurance Company
5540 Centerview Drive
Suite 403
Raleigh, NC 27606
Attn: TitleWave Processing

Date: 11/6/2025
Invoice No: 12776239
Unit #: 03000.580898
Contact: Acquisition Title and
Settlement Agency, Inc.

Check # _____
Amount Enclosed _____

Please view your Search Notes in the Attached Document section of the Case Folder.

Thank you!

LIMITATIONS OF LIABILITY

THIS REPORT IS LIMITED IN SCOPE. IT IS NOT A COMMITMENT, ABSTRACT OF TITLE, TITLE OPINION, CERTIFICATE OF TITLE OR PRELIMINARY TITLE REPORT, NOR IS IT A REPRESENTATION OF THE STATUS OF TITLE, AND ITS ACCURACY IS NOT INSURED. WHILE THIS INFORMATION IS BELIEVED TO BE CORRECT, THE COMPANY MAKES NO REPRESENTATIONS AS TO ITS ACCURACY, DISCLAIMS ANY WARRANTIES AS TO THE REPORT, ASSUMES NO DUTIES TO YOU OR ANY THIRD PARTY, DOES NOT INTEND FOR YOU OR ANY THIRD PARTY TO RELY ON THE REPORT, AND ASSUMES NO LIABILITY FOR ANY LOSS OCCURRING BY REASON OF RELIANCE ON THIS REPORT OR OTHERWISE. IN PROVIDING THIS REPORT, THE COMPANY IS NOT ACTING AS AN ABTRACTOR OF TITLE. IF IT IS DESIRED THAT LIABILITY BE ASSUMED BY THE COMPANY, YOU MAY REQUEST AND PURCHASE A POLICY OF TITLE INSURANCE, A BINDER, OR A COMMITMENT TO ISSUE A POLICY OF TITLE INSURANCE. NO ASSURANCE IS GIVEN AS TO THE INSURABILITY OF THE TITLE. CUSTOMER RECOGNIZES THAT THE FEE CHARGED IS NOMINAL IN RELATION TO THE POTENTIAL LIABILITY WHICH COULD ARISE FROM SUCH ERRORS OR OMISSIONS OR NEGLIGENCE. THEREFORE, CUSTOMER UNDERSTANDS THAT THE COMPANY IS NOT WILLING TO PROCEED IN THE PREPARATION AND ISSUANCE OF THE REQUESTED REPORT UNLESS THE COMPANY'S LIABILITY IS STRICTLY LIMITED. CUSTOMER AGREES, AS PART OF THE CONSIDERATION FOR THE ISSUANCE OF THE REPORT, THAT THE TOTAL AGGREGATE LIABILITY OF THE COMPANY AND ITS AGENTS, SUBSIDIARIES, AFFILIATES, EMPLOYEES AND SUBCONTRACTORS SHALL NOT IN ANY EVENT EXCEED THE COMPANY'S TOTAL FEE FOR THE REPORT. IN NO EVENT WILL THE COMPANY, ITS SUBSIDIARIES, AFFILIATES, EMPLOYEES, SUBCONTRACTORS OR AGENTS BE LIABLE FOR CONSEQUENTIAL, INCIDENTAL, DIRECT, INDIRECT, PUNITIVE, EXEMPLARY OR SPECIAL DAMAGES REGARDLESS OF WHETHER SUCH LIABILITY IS BASED ON BREACH OF CONTRACT, TORT, NEGLIGENCE OF THE COMPANY, STRICT LIABILITY, BREACH OF WARRANTIES, FAILURE OF ESSENTIAL PURPOSE, OR OTHERWISE.

FIDELITY NATIONAL TITLE GROUP, INC.
Chicago Title, Commonwealth Land Title and Fidelity National Title Insurance Companies
Virginia Production Division

TITLE SEARCH REPORT

This Title Search Report is issued for the use of the agent to whom it is addressed. This Report is to be used only by the agent to determine the insurability of title to the property described herein in conjunction with issuance of commitments, policies and endorsements by the above named title insurers ("the Company"). The agent reviewing this Title Search Report must follow all underwriting guidelines set forth in the underwriting Manual and Bulletins issued by the Company. This is a report of matters appearing in the official land records of the county or city wherein the property is located. No search has been made for any matters recorded in the Federal District Courts. Not included in this Report are matters, such as mortgages, judgments and other liens, for which the Company has found recorded satisfactions or releases, and possible other matters which, according to custom and practice, would not appear in a title search. The amount shown in this Report for any deeds of trust, judgments and/or taxes is for informational purposes only. The recipient is responsible for confirming amounts for payoff and/or proration purposes. Use of this Title Search Report for any reason other than the issuance of a Company commitment, policy or endorsement is not authorized. The liability under this Title Search Report is limited to the liability under the policy or policies issued pursuant to this Title Search Report. This Title Search Report is not an opinion, warranty or guarantee of title. The liability under this Title Search Report shall cease and terminate six months after the ending date set forth in the Period of the Search, unless extended in writing by the Company

CASE NO: 12776239-1 (2)

CUSTOMER: Fidelity

TITLE TO THE BELOW DESCRIBED PROPERTY IS VESTED OF RECORD IN:

P R Chapman, D. C.

(X) corp

(X) UNDER THE FOLLOWING DEED:

Grantor(s): John P Stone Jr and Patricia Ratcliffe Stone

Dated: 04/06/98

Recorded: 04/17/98

Deed Book & Pg./Inst. No: 293-82

THE PROPERTY LIES IN THE County of Giles, VIRGINIA. Recordation references are to the Clerk's Office of the Circuit Court thereof unless otherwise stated.

BRIEF LEGAL DESCRIPTION:

**0.39 acres as shown on Plat Cabinet B, Slide 181 Map Card 3399 TOGETHER
WITH 50 foot right of way and 40 foot right of way for access and utility
installation**

(X) Use description in Deed recorded in/as 293-82

Appurtenant easements examined: X YES ✱
See add'l info in Other Matters.

DEEDS OF TRUST:

1. Grantor(s): Pippa R Chapman

Trustee(s): James G Rakes and F Brad Denardo

Dated: 08/02/12 Deed Book & Pg./Inst. No: 12-1370

Recorded: 08/07/12 Amount: \$90,250.00

Named Beneficiary: Mortgage Electronic Registration Systems, Inc

Assignments, Subordination Agmts, etc.: 19-585 Assignment to SunTrust Bank dated 05/01/19 recorded 05/03/19; 23-1525 Modification dated 07/13/23 recorded 11/28/23

JUDGMENTS (not including purchaser(s) which are found on next page/below):

(X) None ✓

LIENS HAVE BEEN CHECKED IN THE NAME OF THE FOLLOWING PURCHASER(S): Woltz and (&) Associates
LIENS FOUND: None ✓

UCC/FINANCING STATEMENTS:

(X) None ✓

TAX & ASSESSMENT INFORMATION: INFORMATION & PRINTOUT NOT WARRANTED. CONTACT TREASURER TO CONFIRM.

Assessed Owner: P R Chapman DC

Assessed Description: 0.39 acres

Tax Map/ID#40D-7-2A Parcel #10809

Land \$18,000 Improvements \$112,100 Total \$130,100

Annual Amt \$884.68 Taxes Payable on: 1st 1/2 due 6/5; 2nd 1/2 due 12/5

Taxes Paid Thru: 1st 1/2 2025 Delinquent Taxes: None ✓

Taxes a Lien, Not Yet Due: 2nd 1/2 2025 due 12/05 \$442.34

Town Taxes, Exemptions, Rollback, Supplementals, Stormwater Fees, Etc: Town of Pearisburg
Payable annually on 03/15 (the following year) ; Paid through 2024; 2025 Base
Amount \$435.84 due 03/15/2026

Property Address (not warranted): 200 Douglas Lane, Pearisburg VA

**** NOTE:** This parcel is unmapped on the GIS

RESTRICTIONS AND/OR DECLARATIONS: (X) None

DEEDED EASEMENTS:

From: Jesse W Lucas, Jr and Virginia P Lucas

To: Lewis G Ratcliffe

* Dated: 09/11/48 Recorded: 09/11/48 Deed Book & Pg./Inst. No: 77-150

** Granted 50 foot right of way for the benefit of the subject property for ingress and egress and utilities

From: Marguerite A Ratcliffe, Judith R Corel, Paula R Robertson and Patricia Ratcliffe Stone

To: P R Chapman, D C

* Dated: 04/06/98 Recorded: 09/11/48 Deed Book & Pg./Inst. No: 293-84

** Granted right of way over the existing driveway from the 50 foot undeveloped street right of way to the 0.39 acres for the benefit of the subject property for ingress and egress and utilities

ITEMS SHOWN ON PLAT OF SUBDIVISION recorded in/as : (X) None ✓

SHOWN ON OTHER PLATS OF RECORD as follows:

1. Plat recorded as Plat Cabinet B, Slide 181 Map Card 3399 showing: 50 foot street right of way; 40 foot right of way

ACCESS:

(X) Public street(s) named: None ✓/*?

* (X) Appurtenant easement created by Deed Book & Pg./Inst. No.: 77-150 [50 foot right of way which only provides a partial right of way] & & 293-84 [for the driveway easement from 50 foot right of way to 0.39 acre subject property]

[NOTE: The 40 foot right of way shown on the plat in Plat Cabinet B, Slide 181 Map Card 3399 that is also referenced in 293-82 was never deeded (specifically was not deed through 110-39) however the driveway easement in 293-84 substitutes for it; That said, both the servient and dominant estate are to be owned in common by Woltz and Associates after this transaction so therefore the 40 foot easement and/or driveway would not be needed and would extinguish by merger, regardless.]

* (X) Road Maintenance Agreement in Deed Book & Pg./Inst. No.: None ✓

Is there or isn't there... ? ↑

OTHER MATTERS:

* Certificate of Satisfaction in 12-1540 releases the note described in D/T in 05-3085 however incorrectly references 05-3084

SEARCH TYPE: (X) Standard Residential

BACK TITLE INFO RELIED UPON IS Policy/Case # N/A. Items to be picked up from this policy affecting the property listed on page 1 are as follows: N/A

EFFECTIVE DATE: 11/03/25 @ 8:00 A.M. ✓

SEARCHER: M Brennan Hutt

THIS REPORT CONSISTS OF 4 PAGES, excluding document copies, adverse sheets, etc

Seller/Borrower: Chapman to Woltz

	<u>Grantor Index</u>	<u>Judgment Index (20 years)</u>	<u>Financing Statements</u>	<u>Adverse Lists</u>	<u>Real Estate Taxes</u>	<u>Grantee Index (Releases)</u>	<u>Wills</u>	<u>Adverse Dates</u>	
								From	To
Woltz and (&) Associates (Purchaser)		X						11/3/2005	11/3/2025
P R Chapman, DC (Domestic Corporation)	X	X	X	X	X	X	X	4/6/1998	11/3/2025
P R Chapman (Individual)	X	X	X	X	X	X	X	4/6/1998	11/3/2025
John P Stone (Jr)	X			X		X	X	9/1/1964	4/7/1998
Patricia Ratcliffe Stone	X			X		X	X	9/1/1964	4/7/1998

THIS DEED, made and entered into this 6th day of April 1998, by and between JOHN P. STONE, JR. and PATRICIA RATCLIFFE STONE, husband and wife, GRANTORS, and P. R. CHAPMAN, D.C., GRANTEE.

W_I_T_N_E_S_S_E_T_H_:

THAT for and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration not herein mentioned, the receipt of all of which is hereby acknowledged, the grantors do hereby bargain, sell, grant and convey, with General Warranty and English Covenants of Title, unto the grantee, all of that certain parcel of real estate situate in the Town of Pearisburg, Giles County, Virginia, and more particularly described as follows:

BEGINNING at a point in the division line between parcel number 2 and parcel number 3, said point being 222.67' N 55 deg. 10' E from the west end of said division line between parcels two and three, thence from said beginning and with the division line of said parcels N 55 deg. 10' E 172.67' to a point in the line, thence running through parcel number two three (3) new lines, S 34 deg. 50' E 100' to a point in the north line of a proposed 40' street, thence with the same S 55 deg. 10' W 172.67' to a point, thence N 34 deg. 50' W 100' to the beginning, containing 0.39 acres, more or less, as more particularly shown by a plat of said lands made by T. H. Moses, State Certified Surveyor, dated August 31, 1964, which said plat is of record in the Clerk's Office of the Circuit Court of Giles County, Virginia, in Plat Slide B-181, Map Card 3399, and being the same real estate conveyed unto the Grantors by a deed dated September 1, 1964, from Lewis G. Ratcliffe, et ux, and of record in the aforesaid Clerk's Office in Deed Book 110, page 39.

THERE IS ALSO INCLUDED IN THIS CONVEYANCE all rights of the Grantors in and to the use of the 50 foot undeveloped street as well as the 40 foot proposed street for access and utility installation to said property as shown upon the aforesaid plat.

WITNESS the following signatures and seals..

John P. Stone, Jr. (SEAL)
John P. Stone, Jr.
Patricia Ratcliffe Stone (SEAL)
Patricia Ratcliffe Stone

This instrument mailed 4-28-98

513 Wenonah Ave
Pearisburg VA 24134
Drank

513 Wenonah Ave
Pearisburg VA 24134

Instrument No. 817

BOOK 0293 PAGE 083

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me,
this 16th day of April, 1998, by John P. Stone, Jr. and
Patricia Ratcliffe Stone.

My commission expires 12/31/98

(SEAL)

Notary Public
NOTARY PUBLIC

This instrument was prepared by Hartley & Chidester, P.C., 503
Mountain Lake Avenue, Pearisburg, VA 24134.

INSTRUMENT #9502817
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
APRIL 17, 1998 AT 11:41AM
\$10.00 GRANTOR TAX WAS PAID AS
REQUIRED BY SEC 58.1-802 OF THE VA. CODE
STATE: \$40.50 LOCAL: \$40.50
SOPHIE E. RATCLIFFE, CLERK

BY: Hartley & Chidester (SC)

Instrument Control Number

201201370

Commonwealth of Virginia
Land Record Instruments
Cover Sheet - Form A

[ILS Cover Sheet Agent Online 1.1.6]

T A X I D E N T I F I C A T I O N	C	Date of Instrument	[08/03/2012]
	O	Instrument Type	[RFDT]
	R	Number of Parcels	[1]
	P	Number of Pages	[20]
		City ☐ County ☒ [Giles County]	

(Box for Deed Stamp Only)

First and Second Grantors			
Last Name	First Name	Middle Name	Suffix
Chapman	Pippa	R	

First and Second Grantees			
Last Name	First Name	Middle Name	Suffix
National Bank of Blacksburg	t/a National Bank		

Grantee Address (Name) [National Bank of Blacksburg t/a National Bank]
 (Address 1) [100 South Main Street]
 (Address 2) [Blacksburg, Va. 24060]
 (City, State, Zip) [] [] []

Consideration [11,250.00] Existing Debt [0.00] Assumption Balance [0.00]

Prior Instr. Recorded at: City ☐ County ☒ [Giles County] Percent. in this Juris. (%) [100]

Book [] Page [] Instr. No []

Parcel Identification No (PIN) [40D 7 2A]

Tax Map Num. (if different than PIN) [40D 7 2A]

Short Property Description [0.39 acres]

Current Property Addr (Address 1) [200 Douglas Lane]
 (Address 2) [Pearisburg, Va. 24134]
 (City, State, Zip) [] [] []

Instrument Prepared by [Hartley & Chidester, P.C.]
 Recording Paid for by [Hartley & Chidester, P.C.]
 Return Recording to (Name) [Hartley & Chidester, P.C.]
 (Address 1) [503 Mountain Lake Ave.]
 (Address 2) [P. O. Box 511]
 (City, State, Zip) [Pearisburg] [VA] [24134]

Customer Case ID [] [] []



Return To:
NATIONAL BANK OF BLACKSBURG T/A NATIONAL
100 SOUTH MAIN STREET
BLACKSBURG, VA 24060

Tax Map Reference #:

RPC/Parcel ID #:

Prepared By:
NATIONAL BANK OF BLACKSBURG T/A NATIONAL BANK, NATIONAL BANKING
ASSOCIATION
100 SOUTH MAIN STREET, BLACKSBURG, VA 24060
VA State Bar Number (if applicable):
Amount of Consideration:

Deed of Trust

MIN 100918101004140013

The following information, as further defined below, is provided in accordance with Virginia law:
This Deed of Trust is given by **PIPPA R CHAPMAN**

Borrower (trustor), to **JAMES G. RAKES AND F. BRAD DENARDO, OF MONTGOMERY COUNTY**, AS

Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary.
THIS IS A REFINANCE OF A DEED OF TRUST RECORDED IN THE CLERKS OFFICE,
CIRCUIT COURT OF _____ COUNTY, VIRGINIA, IN
DEED BOOK _____, PAGE _____, IN THE ORIGINAL PRINCIPAL AMOUNT
OF _____, AND WITH THE OUTSTANDING BALANCE WHICH IS
_____.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **AUGUST 2, 2012**, together with all Riders to this document.

NMLS# 402782 0216589251
VIRGINIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
VMP ® Bankers Systems®
Wolters Kluwer Financial Services

100918101004140013
Form 3047 1/01
VMPBA(VA) (1208)
Page 1 of 18



(B) "Borrower" is PIPPA R CHAPMAN

Borrower is the trustor under this Security Instrument.

(C) "Lender" is NATIONAL BANK OF BLACKSBURG T/A NATIONAL BANK, NATIONAL BANKING ASSOCIATION
Lender is a CORPORATION
organized and existing under the laws of THE UNITED STATES OF AMERICA
Lender's address is 100 SOUTH MAIN STREET, BLACKSBURG, VA 24060

(D) "Trustee" is JAMES G. RAKES AND F. BRAD DENARDO, OF MONTGOMERY COUNTY

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is 100 SOUTH MAIN STREET BLACKSBURG, VA 24060
"Trustee" is

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated **AUGUST 2, 2012**. The Note states that Borrower owes Lender **NINETY THOUSAND, TWO HUNDRED AND FIFTY**

Dollars (U.S. **\$90,250.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **SEPTEMBER 1, 2032**. The interest rate stated in the Note is **THREE AND SEVEN EIGHTHS**

percent (**3.875 %**). If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(J) **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) **"Escrow Items"** means those items that are described in Section 3.

(N) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the **COUNTY**

of **GILES**

(Type of Recording Jurisdiction)

(Name of Recording Jurisdiction):

SEE ATTACHED LEGAL DESCRIPTION RIDER

which currently has the address of **200 DOUGLAS LANE**

PEARISBURG

(City/County), Virginia **24134**

(Street)

(Zip Code)

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

PK Chapman DC (Seal)
PIPPA R. CHAPMAN -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

Acknowledgment

State of VA

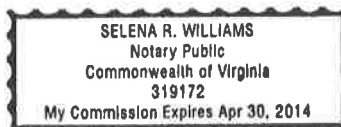
County/City of GILES

This instrument was acknowledged before me on **AUGUST 2ND, 2012** by **PIPPA R CHAPMAN**


Notary Public

My commission expires: **4.30.14**
Notary Registration Number: **319172**

I was commissioned as
Selena R. Williams



PROPERTY DESCRIPTION FROM PIPPA R. CHAPMAN DATED AUGUST 1, 2012 TO JAMES G. RAKES AND F. BRAD DENARDO, SECURING NATIONAL BANK OF BLACKSBURG THE PAYMENT OF THE PRINCIPAL SUM OF \$ 90,250.00

200 Douglas Lane

CHAPMAN DESCRIPTION

All of that certain parcel of real estate situate in the Town of Pearisburg, Giles County, Virginia, and is more particularly described as follows:

BEGINNING at a point in the division line between parcel number 2 and parcel number 3, said point being 222.67' N 55 deg. 10' E from the west end of said division line between parcels two and three, thence from said beginning and with the division line of said parcels, N 55 deg. 10' E 172.67' to a point in the line, thence running through parcel number two, three (3) new lines, S 34 deg. 50' E 100' to a point in the north line of a proposed 40' street, thence with the same S 55 deg. 10' W 172.67' to a point, thence N 34 deg. 50' W 100' to the BEGINNING, containing 0.39 acres, more or less, as more particularly shown by a plat of said lands made by T. H. Moses, State Certified Surveyor, dated August 31, 1964, which said plat is of record in the Clerk's Office of the Circuit court of Giles County, Virginia, in Plat Slide B-181, Map Card 3399; and being the same property conveyed unto P. R. Chapman, D.C., by a deed from John P. Stone, Jr. and Patricia Ratcliffe Stone, husband and wife, dated April 6, 1998, which deed is of record in the aforesaid Clerk's Office in Deed Book No. 293, at Page 082.

THERE IS ALSO INCLUDED IN THIS CONVEYANCE all rights of John P. Stone, Jr. and Patricia Ratcliffe Stone, husband and wife, in and to the use of the 50 foot undeveloped street, as well as the 40 foot proposed street for access and utility installation to said property, as shown upon the aforesaid plat.

Tax Map #40D 7 2A

PURSUANT TO SECTION 58.1-803 OF THE CODE OF VIRGINIA, THE PURPOSE OF THIS DEED OF TRUST IS TO REFINANCE THE EXISTING DEBT WITH THE SAME LENDER, WHICH IS SECURED BY A DEED OF TRUST ON WHICH TAX IMPOSED HAS BEEN PAID. IT IS HEREBY CERTIFIED THE AMOUNT OF THE EXISTING DEBT UPON WHICH TAX IMPOSED HAS BEEN PAID IS \$ 79,000.00. New Money\$ 11,250.00

PRC.

INSTRUMENT #201370
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
AUGUST 7, 2012 AT 09:42AM

CHARLES L. FRALEY, III, CLERK
RECORDED BY: ADD

**VIRGINIA LAND RECORD COVER SHEET
FORM A - COVER SHEET CONTENT**

Instrument Date: 4/30/2019
Instrument Type: ASGMT
Number of Parcels: 1 Number of Pages: 1
☐ City ☒ County

GILES

TAX EXEMPT? VIRGINIA/FEDERAL LAW

☐ Grantor: _____
☐ Grantee: _____
Consideration: \$0.00
Existing Debt: \$0.00
Actual Value/Assumed: \$0.00

PRIOR INSTRUMENT UNDER § 58.1-803(D):

Original Principal: \$90,250.00
Fair Market Value Increase: \$0.00

(Area Above Reserved For Deed Stamp Only)

Original Book Number: N/A Original Page Number: N/A Original Instrument Number: 201201370

Prior Recording At: ☐ City ☒ County

GILES

Percentage In This Jurisdiction: 100%

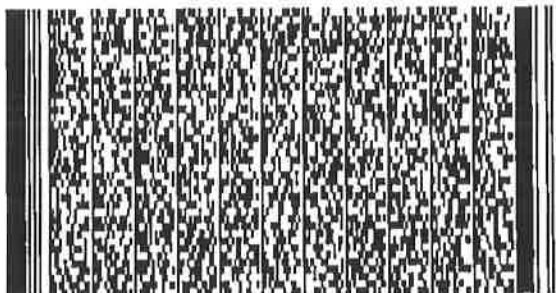
BUSINESS / NAME

1 ☒ Grantor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
2 ☒ Grantor: NATIONAL BANK OF BLACKSBURG T/A NATIONAL BANK, NATIONAL BANKING ASSOCIAT
1 ☒ Grantee: SUNTRUST BANK
☐ Grantee: _____

GRANTEE ADDRESS

Name: SUNTRUST BANK
Address: 1001 SEMMES AVENUE RVW 5303
City: RICHMOND State: VA Zip Code: 23224
Book Number: N/A Page Number: N/A Instrument Number: 201201370
Parcel Identification Number (PIN): 40D 7 2A Tax Map Number: 40D 7 2A
Short Property Description: 0.39 ACRES

Current Property Address: 200 DOUGLAS LANE
City: PEARISBURG State: VA Zip Code: 24134
Instrument Prepared By: SUNTRUST BANK Recording Paid By: SUNTRUST BANK
Recording Returned To: SUNTRUST BANK
Address: 1001 SEMMES AVENUE RVW 5303
City: RICHMOND State: VA Zip Code: 23224



**VIRGINIA LAND RECORD COVER SHEET
FORM B - ADDITIONAL GRANTORS/GRANTEES**

Instrument Date: 4/30/2019

Instrument Type: ASGMT

Number of Parcels: 1 Number of Pages: 1

☐ City ☒ County

GILES

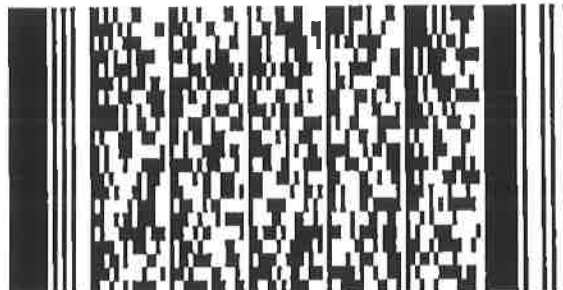
GRANTOR BUSINESS / NAME

(Area Above Reserved For Deed Stamp Only)

3 ☐ Grantor: CHAPMAN, PIPPA R
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____

GRANTEE BUSINESS / NAME

☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____



Assessor's/Tax ID No. 40D 7 2A
Recording Requested By:
SUNTRUST BANK

When Recorded Return To:

SUNTRUST BANK
1001 SEMMES AVENUE
RVW 5303 ASSIGNMENT DEPT
RICHMOND, VA 23224

Prepared By: Kia Lashell Tarry, SUNTRUST BANK 1001 SEMMES AVENUE, RVW 5003 ASSIGNMENT DEPT, RICHMOND,
VA 23224 800-634-7928

CORPORATE ASSIGNMENT OF DEED OF TRUST

Giles, Virginia
SELLER'S SERVICING #:0216569251 "CHAPMAN"
SELLER'S LENDER ID#: 55

MIN #: 100918101004140013 SIS #: 1-888-679-6377

Date of Assignment: April 30th, 2019
Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONAL BANK OF
BLACKSBURG T/A NATIONAL BANK, NATIONAL BANKING ASSOCIATION, ITS SUCCESSORS AND ASSIGNS.
P.O. BOX 2026, FLINT, MI 48501-2026
Assignee: SUNTRUST BANK at 1001 SEMMES AVENUE, RICHMOND, VA 23224

Executed By: Pippa R CHAPMAN To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
FOR NATIONAL BANK OF BLACKSBURG T/A NATIONAL BANK, NATIONAL BANKING ASSOCIATION, ITS
SUCCESSORS AND ASSIGNS

Trustee: James G. RAKES AND F. BRAD DENARDO, OF MONTGOMERY COUNTY Date of Deed of Trust:
08/02/2012 Recorded: 08/07/2012 In Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 201201370 In Giles
County, State of Virginia.

Property Address: 200 DOUGLAS LANE, PEARISBURG, VA 24134

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of
which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Deed of
Trust having an original principal sum of \$90,250.00 with interest, secured thereby, and the full benefit of all the
powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys
unto the said Assignee, the Assignor's interest under the Deed of Trust.

TO HAVE AND TO HOLD the said Deed of Trust, and the said property unto the said Assignee forever, subject
to the terms contained in said Deed of Trust. IN WITNESS WHEREOF, the assignor has executed these presents
the day and year first above written:

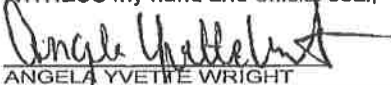
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONAL BANK OF
BLACKSBURG T/A NATIONAL BANK, NATIONAL BANKING ASSOCIATION, ITS SUCCESSORS AND ASSIGNS.
On 5-1-19

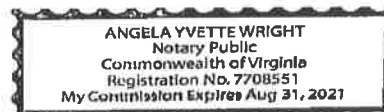
By: 
STARR LACKS, Assistant Vice-President

COMMONWEALTH OF Virginia
COUNTY OF Richmond (City)

On 5-1-19, before me, ANGELA YVETTE WRIGHT, a Notary Public in and for Richmond (City) in the
State of Virginia, personally appeared STARR LACKS, Assistant Vice-President being duly sworn of MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONAL BANK OF BLACKSBURG T/A
NATIONAL BANK, NATIONAL BANKING ASSOCIATION, ITS SUCCESSORS AND ASSIGNS., personally known to
me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to
the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

WITNESS my hand and official seal,


ANGELA YVETTE WRIGHT
Notary Expires: 08/31/2021 #7708551



(This area for notarial seal)

RETURN RECORDED DOCUMENT TO:

Truist Bank
 Loss Mitigation, 306-40-04-70
 1001 Semmes Avenue
 Richmond, VA 23224
 Prepared By: TRUIST
 APN: 40D 7 2A

[Space Above This Line For Recording Data]

INVESTOR LOAN# 1717196384

LOAN# 0216569251

UPB Prior to Mod: \$49,919.99; Capitalized Amount: \$0.00
 "TAX EXEMPT PER VIRGINIA STATE CODE 58.1-809- \$0"

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 13TH day of JULY, 2023, between PIPPA R CHAPMAN ("Borrower") and SunTrust Mortgage, Inc., successor-by-merger to Truist Bank, ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated AUGUST 2, 2012 in the amount of \$90,250.00 and recorded AUGUST 7, 2012 in Instrument Number 1201370, of the Official Records of GILES County, VIRGINIA and (2) the "Note" (including other previous modifications to the Note), which bears the same date as, and is secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at:

200 DOUGLAS LANE
 PEARISBURG, VIRGINIA 24134
 (Property Address)

the real property described being set forth as follows:

For Recording Purposes:	
Original Principal Amount	\$ 90,250.00
Unpaid Principal Balance	\$ 49,919.99
New Mod Principal Balance	\$ 49,919.99
Mod New Money	\$ 0.00

SEE ATTACHED SCHEDULE "A"

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of AUGUST 1, 2023 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$49,919.99 consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.875%, from AUGUST 1, 2023. Borrower promises to make monthly payments of principal and interest of U.S. \$204.77, beginning on the 1ST day of SEPTEMBER, 2023, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.875% will remain in effect until principal and interest are paid in full. Your maturity date has been extended to AUGUST 1, 2063 (the maturity date). If on the Maturity Date the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable-rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

6. Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.
7. Borrower and Lender and their respective successors and assigns agree that, as of the date the first payment is made pursuant to this Agreement, any and all prior demands for immediate payment of all sums secured by the Note and Mortgage (also known as "acceleration") are hereby revoked and withdrawn, and the Loan is reinstated as an installment loan with monthly payments due under the Note and Mortgage as modified by this Agreement. Borrower and Lender further agree that the applicable time period governing Lender's right to enforce the terms of the Note, Mortgage, and this Agreement (also known as the "statute of limitations") shall not include any period prior to the date of this Agreement.

In accordance with applicable laws to include, but not limited to, N.Y. Gen Oblig. Law §§ 17-101, 17-105, 17-107 (unless otherwise prohibited or limited), Borrower and Lender further agree that: (a) Borrower shall pay the amount due under the Note and Mortgage as modified by this Agreement; (b) any payment by or on behalf of Borrower to Lender, or Lender's successors and assigns, on account of the Note and Mortgage, as modified by this Agreement, shall reset the applicable statute of limitations governing enforcement of the Mortgage, including foreclosure; (c) Borrower shall not contest or object to such resetting of the statute of limitations; and (d) Borrower expressly waives any expiration of the statute of limitations to foreclose on the Mortgage with respect to the debt that was previously accelerated.

8. Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.

BY SIGNING BELOW, Borrower and Lender do each accept and agree to the terms and covenants in this Loan Modification Agreement as of the date first written above.

BORROWER

Pippa R Chapman
PIPPA R CHAPMAN

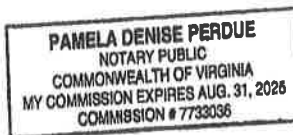
State of Virginia §
County/City of Giles §

On this the 17 day of July, 2023 before me, (Notary's Name) Pamela Denise Perdue, personally appeared (Borrower/Title Holder's Name) Pippa R. Chapman, who is/are personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the above instrument and acknowledged to me that he/she/they executed the same as his/her/their voluntary act and deed.

WITNESS my hand and official seal.

Notary Signature Pamela Denise Perdue (Seal)

My Commission Expires: 8-31-2025



[Space Below This Line For Acknowledgement]

SunTrust Mortgage, Inc., successor-by-merger to
Truist Bank:

SunTrust Mortgage, Inc., successor-by-merger to
Truist Bank, Lender

07/20/2023
Date of Lender's Signature

Douglas Carter
Vice President

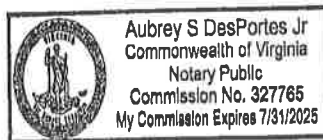
(LENDER'S CORPORATE ACKNOWLEDGMENT)

COMMONWEALTH OF VIRGINIA,
CITY/COUNTY OF RICHMOND, to wit:

I, Aubrey S. DesPortes, Jr., a Notary Public in and for the said jurisdiction, do
hereby certify that this day personally appeared before me in my said jurisdiction,
Douglas Carter Vice President of SunTrust Mortgage, Inc.,
successor-by-merger to Truist Bank, whose name is signed to the foregoing instrument and acknowledged
the same before me in my said jurisdiction.

My commission expires: July 31, 2025
Registration Number: 327765

GIVEN under my hand and notarial seal this the 20th day of July, 2023
Aubrey S. DesPortes, Jr. (Seal)
Notary Public





Truist Bank
Mail Code 306-40-04-70
1001 Semmes Avenue
Richmond, Virginia 23224

This is to certify that within instrument was prepared by Truist Bank,
_____ (Truist Bank Representative).

DOUGLAS CARTER

A handwritten signature in black ink, appearing to read "DC", written over a horizontal line.

Signed, (Truist Bank Representative)

Douglas Carter
Vice President

Title

07 / 18 / 2023

PROPERTY DESCRIPTION FROM PIPPA R. CHAPMAN DATED AUGUST 1, 2012 TO JAMES
G. RAKES AND F. BRAD DENARDO, SECURING NATIONAL BANK OF BLACKSBURG THE
PAYMENT OF THE PRINCIPAL SUM OF \$ 90,250.00

200 Douglas Lane

CHAPMAN DESCRIPTION

All of that certain parcel of real estate situate in the Town of Pearisburg, Giles County,
Virginia, and is more particularly described as follows:

BEGINNING at a point in the division line between parcel number 2 and parcel number
3, said point being 222.67' N 55 deg. 10' E from the west end of said division line
between parcels two and three, thence from said beginning and with the division line of
said parcels, N 55 deg. 10' E 172.67' to a point in the line, thence running through parcel
number two, three (3) new lines, S 34 deg. 50' E 100' to a point in the north line of a
proposed 40' street, thence with the same S 55 deg. 10' W 172.67' to a point, thence N
34 deg. 50' W 100' to the BEGINNING, containing 0.39 acres, more or less, as more
particularly shown by a plat of said lands made by T. H. Moses, State Certified Surveyor,
dated August 31, 1964, which said plat is of record in the Clerk's Office of the Circuit
court of Giles County, Virginia, in Plat Slide B-181, Map Card 3399; and being the same
property conveyed unto P. R. Chapman, D.C., by a deed from John P. Stone, Jr. and
Patricia Ratcliffe Stone, husband and wife, dated April 6, 1998, which deed is of record
in the aforesaid Clerk's Office in Deed Book No. 293, at Page 082.

THERE IS ALSO INCLUDED IN THIS CONVEYANCE all rights of John P. Stone, Jr.
and Patricia Ratcliffe Stone, husband and wife, in and to the use of the 50 foot
undeveloped street, as well as the 40 foot proposed street for access and utility
installation to said property, as shown upon the aforesaid plat.

Tax Map #40D 7 2A

PURSUANT TO SECTION 58.1-803 OF THE CODE OF VIRGINIA, THE PURPOSE
OF THIS DEED OF TRUST IS TO REFINANCE THE EXISTING DEBT WITH THE SAME
LENDER, WHICH IS SECURED BY A DEED OF TRUST ON WHICH TAX IMPOSED HAS
BEEN PAID. IT IS HEREBY CERTIFIED THE AMOUNT OF THE EXISTING DEBT
UPON WHICH TAX IMPOSED HAS BEEN PAID IS \$ 79,000.00. New Money \$ 11,250.00

PRC.

INSTRUMENT 230001525
RECORDED IN THE CLERK'S OFFICE OF
GILES CIRCUIT COURT ON
NOVEMBER 28, 2023 AT 08:53 AM
SHERRY E. GAUTIER, CLERK
RECORDED BY: EBW

PROPERTY

Parcel Information

Parcel Record Number (PRN) **10809** Town/District **TOWN OF PEARISBURG**

Account Name **CHAPMAN P R DC**

Account Name2

Care Of

Address1 **200 DOUGLAS LANE**

Address2

City, State Zip **PEARISBURG, VA 24134**

Business Name

Location Address(es) **200 DOUGLAS LN**

Map Number

Map Number	Sheet	Insert	DoubleCircle	Block	Lot	SubLot
40D 7 2A	40	D	7		2	A

Total Acres **0.39**

Deed **D-293-82**

Additional Deed

Will **NONE**

Plat **NONE**

Additional Plat

Route

Legal Desc 1 **PARCEL 2 J W LUCAS LOTS**

Legal Desc 2

Zoning **BR-1**

State Class **1 - SINGLE FAMILY URBAN**

Topology **ROLLING/SLOPING**

Utilities **NONE**

Assessed Values

Type	Current Value (2025)	Previous Value (2024)
Land	\$18,000	\$18,000
Main Structures	\$108,600	\$112,100
Other Structures	\$3,500	\$0
TOTALS	\$130,100	\$130,100

NOTE: Previous value shows Total Improvements as Main Structures value.

Sales History

Grantor	Sale Price	Instrument	Number of Tracts	Sale Date
STONE JOHN P JR	\$81,000	DEED-293-82	1	04/17/1998
	\$0	DEED BOOK-0110-39	1	

Land Segments

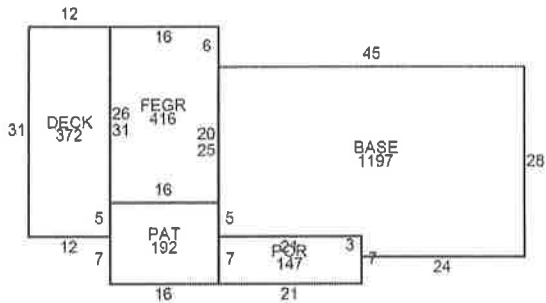
Seg	Description	Size	AdjRate	Value	Water	Sewer
1	HOMESITE	1.00	\$12,000	\$18,000	PUBLIC WATER	SEPTIC

Land Use

SegmentType	LandUseClass	LandUseClassDesc	Acreage	RatePerAcre	ValueCurrentAssessedLandUse
-------------	--------------	------------------	---------	-------------	-----------------------------

No data to display

Main Structures

Main Structure 1	Rooms	6	Deprec Schedule	MANUAL DEPREC
	Bedrooms	3	Heated Sq Ft	1,197
			Constr Style	DWELLING
Main Structure Photo			Main Structure Sketch	
				

Main Structure Attributes

Type	Code	# Of
A/C	YES	1,197
BASEMENTS	FULL	1,197
CARPORTS	NONE	1
ELECTRIC	YES	1,197
EXTFIN	BRICK	1,197
FIREPLACES	FIREPLACE	1
FLOOR	HARDWOOD	1,197
FOUNDATION	BRICK	1,197
FUEL	ELECTRIC	1,197
GARAGES	FRAME	1
GAS	NO PUBLIC GAS	1,197
HEAT	HEAT PUMP	1,197
PLUMBING	FULL BATHS	1
PLUMBING	HALF BATHS	
ROOF MATERIAL	COMP SHG	1,197
ROOF TYPE	GABLE	1,197
WALL	PLASTER	1,197

Main Structure Sections

Sec	% Cmpl	Class	Description	Grade	Area	Story Hgt	Yr Built	Est Wt
1-0	100	BASE	BASE SECTION	C	1,197	1.00	1966	1966
2-0	100	FEGR	FRAME ENCL GARAGE	C	416	1.00	1966	1966
3-0	100	POR	PORCH	C	147	1.00	1966	1966
4-0	100	PAT	PATIO	C	192	1.00	1966	1966
5-0	100	DECK	DECK	C	372	1.00	1966	1966

Other Structures

Sec	Description	Class	Area	BaseRate	Story Height	YearBlt	Value
1	STORAGE-FRAME	1844	1	\$0.00	1.00	0	\$1,000
2	PAVEMENT	1570	1	\$0.00	1.00	0	\$2,500

Name: CHAPMAN P R DC

Show 25 ▼ entries

Dept	Ticket No.	Seq.	Account No.	Due Date	Name	Description
- RE2023	1800	1	10809	6/30/2023	CHAPMAN P R DC	PARCEL 2 J W LUCAS LOTS
Map ID	40D 7 2A					
Balance	\$0.00					
	Details					
- RE2023	1800	2	10809	12/5/2023	CHAPMAN P R DC	PARCEL 2 J W LUCAS LOTS
Map ID	40D 7 2A					
Balance	\$0.00					
	Details					
- RE2024	1831	1	10809	6/28/2024	CHAPMAN P R DC	PARCEL 2 J W LUCAS LOTS
Map ID	40D 7 2A					
Balance	\$0.00					
	Details					
- RE2024	1831	2	10809	12/5/2024	CHAPMAN P R DC	PARCEL 2 J W LUCAS LOTS
Map ID	40D 7 2A					
Balance	\$0.00					
	Details					
- RE2025	1873	1	10809	6/30/2025	CHAPMAN P R DC	PARCEL 2 J W LUCAS LOTS
Map ID	40D 7 2A					
Balance	\$0.00					
	Details					
- RE2025	1873	2	10809	12/5/2025	CHAPMAN P R DC	PARCEL 2 J W LUCAS LOTS
Map ID	40D 7 2A					
Balance	\$442.34					
	Details					

Details

First

Previous

1

Next

Last

Total Due: \$442.34

Note: If payment was received within the past 10 business days, then any returned items may not be posted yet.

Previous

ABOUT SSL CERTIFICATES (<https://www.websecurity.symantec.com/ssl-certificate/>)

Ticket Detail
2025 REAL ESTATE TAXES

Department: RE2025
Ticket No: 18730002
Frequency: 2
Supplement No: 0
Name: CHAPMAN P R DC
Account No: 10809
Name 2: N/A
Map ID: 40D 7 2A
Address: 200 DOUGLAS LANE
PEARISBURG VA 24134
Description: PARCEL 2 J W LUCAS LOTS
District: 08
Bill Date: 05/14/2025
Due Date: 12/05/2025

Land Value: \$18,000
Improvement Value: \$112,100
Original Bill: \$442.34
Acres: 0.39
Last Transaction Date: 05/14/2025
Payments: \$0.00
Penalty Paid: \$0.00
Interest Paid: \$0.00
Amount Owed: \$442.34
Total Owed: \$442.34
Penalty: \$0.00
Interest: \$0.00

Note: If payment was received within the past 10 business days, then any returned items may not be posted at this time.

Show entries

Date	Type	Transaction No.	Amount	Balance
05/14/2025	Charge	0	\$ 442.34	\$ 442.34

First Previous Next Last

New Search

Previous

 Outlook

RE: Town Real-Estate Tax Request

From cboothe@pearisburg.org <cboothe@pearisburg.org>

Date Wed 11/5/2025 1:02 PM

To 'Brennan Hutt' <brennanhutt@yahoo.com>; 'Sarah Quackenbush' <squackenbush@pearisburg.org>; harrell@pearisburg.org <harrell@pearisburg.org>

Good afternoon,

Below is the tax information that you requested. Please let me know if you have any questions.

40D-7-2A: 2025 Base- \$435.84 due 3/15/2026. No delinquent taxes at this time.

Thanks,

Caitlin Boothe
Assistant Treasurer
Town of Pearisburg
112 Tazewell St
Pearisburg, VA 24134
(540) 921-1222 Ext. 104

From: Brennan Hutt <brennanhutt@yahoo.com>

Sent: Wednesday, November 5, 2025 12:47 PM

To: cboothe@pearisburg.org; 'Sarah Quackenbush' <squackenbush@pearisburg.org>; harrell@pearisburg.org

Subject: Town Real-Estate Tax Request

I would like to check the following parcel in the Town of Pearisburg real-estate taxes. Please provide the base amount and any delinquent taxes by year?

Owner: P R Chapman DC
Tax Map Number: 40D-7-2A

Regards,

M. Brennan Hutt

d/b/a H&H Abstracting

235 Economy St

Christiansburg, VA 24073

I hereby certify that the original note secured by the lien of this deed, duly cancelled here, been produced before me in my office.

The lien created by this deed is hereby released, the amount thereof having been fully paid.

Given under my hand this 13 day of March 1957

W. B. Snidow, Clerk

MAP CARD # 3585
PLAT BOX # 196
ENVELOPE # 196

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Jesse W. Lucas, Jr., and Wife

To Deed - # 10,524

Lewis G. Ratcliffe
Tax \$1.80 Fee \$2.00 Trs \$1.00 Pd

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

THIS DEED made and entered into this the 11th day of September, 1948, between Jesse W. Lucas, Jr., and Virginia P. Lucas, his wife, parties of the first part,

and Lewis G. Ratcliffe, party of the second part; W I T N E S S E T H :

That for and in consideration of TWELVE HUNDRED (\$1200.00) DOLLARS of which sum FIVE HUNDRED (\$500.00) DOLLARS is cash in hand paid the receipt whereof is hereby acknowledged and the sum of FORTY (\$40.00) DOLLARS to be paid on the 11th, day of October, 1948, and a like sum on the 11th day of each month thereafter till the full remaining sum of SEVEN HUNDRED (\$700.00) DOLLARS is fully paid without interest, which said deferred payments are secured by a vendor's lien which is expressly retained on the lands herein conveyed the said parties of the first part have bargained and sold and do hereby grant and convey unto the said party of the second part with covenants of General Warranty all of that certain lot or parcel of land lying and being in the Town of Pearisburg, Giles County, Virginia, containing 5.57 acres and is designated as Lot No. 2 on a survey and plat made by Messers Snidow and Hale on the 7th day of September, 1948, a copy of which survey is annexed hereto and is made a part hereof, upon which plat is shown a street or roadway for the use of the said lots thereon platted and which is fifty feet wide from the line of the Johnston land with the right to the said grantee to a right of way fifty feet wide extended from the line of the said street as shown on the plat to the Curve Road with the right to lay therein water line or sewer as the occasion may require.

The said parties of the first part covenant that they have the right to convey the said land to the grantee; that they have done no act to encumber the said land; that the grantee shall have quiet possession of the said land, free from all encumbrances; and that they will execute such further assurance of the said land as may be requisite.

Witness our hands and seals.

Documentary Stamps \$1.65 Pd)

Jesse W. Lucas, Jr., (SEAL)
Virginia P. Lucas (SEAL)

COMMONWEALTH OF VIRGINIA,
COUNTY OF GILES, To-wit:

I, W. B. Snidow, a Commissioner In Chancery for the Circuit Court of Giles County, do hereby certify that Jesse W. Lucas, Jr., and Virginia P. Lucas, his wife, whose names are signed to the foregoing deed bearing date on the 11th day of September, 1948, this day personally appeared before me in my County aforesaid and acknowledged the same.

Given under my hand this the 11th day of September, 1948.

W. B. Snidow,
Commissioner In Chancery for the
Circuit Court of Giles County.

VIRGINIA:

In the Clerk's Office, Circuit Court of Giles County, September 11th 1948. This Deed with the certificate annexed was this day presented in said office and admitted to record at 2 P. M., and examined.

Teste;

W. B. Snidow

Clerk

THIS DEED OF EASEMENT AND RIGHT OF FIRST REFUSAL, made and entered into this 6th day of April 1998, by and between MARGUERITE A. RATCLIFFE, JUDITH R. CORELL, PAULA R. ROBERTSON and PATRICIA RATCLIFFE STONE, GRANTORS, and P. R. CHAPMAN, D.C., GRANTEE.

W_I_T_N_E_S_S_E_T_H:

THAT for and in consideration of the sum of One Dollar (\$1.00), cash in hand paid, and other good and valuable consideration not herein mentioned, the receipt of all of which is hereby acknowledged, the grantors do hereby bargain, sell, grant and convey, with General Warranty and English Covenants of Title, unto the grantee, a perpetual easement over and across the residue of parcel 2 of the J. W. Lucas lots, originally containing 5.57 acres, as shown upon a plat recorded in the Office of the Clerk of the Circuit Court of Giles County, Virginia, in Plat Box 6, envelope 194, map cards 3585 and 3586, such easement to be located over the existing driveway leading from the 50 foot undeveloped street to the .39 acre parcel conveyed to the Grantee by John P. Stone, et ux. Said easement affects the property acquired by the Grantors by a deed dated August 1, 1995, from Lewis G. Ratcliffe, et ux, and of record in the aforesaid Clerk's Office in Deed Book 271, at page 217, the said Lewis G. Ratcliffe, having heretofore died and thereby extinguishing his life estate in said property. Said easement shall also include the right to install utility lines within the area of such easement.

The Grantors also convey unto the Grantee only, a right of first refusal in and to the residue of the said 5.57 acre tract (lot 2 as referenced above). In the event that the Grantors decide to sell the property herein conveyed, written notice of such proposed sale and the terms of such proposed sale shall be given to the Grantee by certified mail or other means of delivery where the date of delivery can be ascertained. Notice mailed to the address shown on the tax records of Giles County shall be deemed sufficient notice. The Grantee shall have fifteen days from the receipt of such notice to elect to

This instrument mailed 4-28-98
513 Winona Ave
Pearisburg, Va

513 Winona Avenue
 Pearisburg VA 24134

Easement Noted

purchase such property on the same terms as contained in the notice. The failure to record a notice of such election within fifteen (15) days after receipt of such notice shall be deemed to be a waiver of the right of first refusal. In the event that the Grantee elects to purchase such property, she shall have thirty (30) days from making such election to close on said purchase unless the parties otherwise agree. This right of first refusal shall apply only to the first sale of this property and shall terminate after the first sale unless continued by the agreement of the parties at that time. This right of first refusal is granted to the Grantee personally and may not be assigned or transferred without the consent of the Grantors.

WITNESS the following signatures and seals.

Judith R. Corell (SEAL)
Judith R. Corell

Patricia R. Stone (SEAL)
Patricia Ratcliffe Stone

Paula R. Robertson (SEAL)
Paula R. Robertson

Marguerite A. Ratcliffe (SEAL)
Marguerite A. Ratcliffe

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me, this 15th day of April, 1998, by Marguerite A. Ratcliffe.

My commission expires June 30, 2000

(SEAL)

Sandra M. Rames
NOTARY PUBLIC

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me, this 15th day of April, 1998, by Judith R. Corell.

My commission expires 11-30-96

(SEAL)

Sandra M. Rames
NOTARY PUBLIC

BOOK 0293 PAGE 086

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me,
this 15th day of April, 1998, by Patricia Ratcliffe Stone.

My commission expires June 30, 2000

(SEAL)

Sandra M. Ramon
NOTARY PUBLIC

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me,
this 17th day of April, 1998, by Paula R. Robertson.

My commission expires 11-30-98

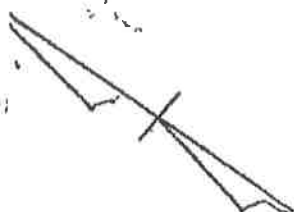
(SEAL)

[Signature]
NOTARY PUBLIC

This instrument was prepared by Hartley & Chidester, P.C., 503
Mountain Lake Avenue, Pearisburg, VA 24134.

INSTRUMENT #8800818
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
APRIL 17, 1998 AT 11:44AM
SANDRA M. RATCLIFFE, CLERK

By [Signature]



VIRGIL BLANKENSHIP

③

Lewis G
Ratchiff

S 34° 50' E
100'

N 55° 00' E

172.67'

Lewis G. Ratchiff

John Stone Jr.

0.39 Acres ±

172.67'
S 55° 00' W

100'
N 34° 50' W

Lewis G. Ratchiff

②

Proposed
40' Street

Lewis G. Ratchiff

①

Valley Page 38

S 34° 50' E

50' STREET (UNDEVELOPED)

Map Card # 0339

Plat Slide 1381

PLAT OF PARCEL NO. 2 J. M. LUCAS
LANDS IN PEARISBURG, GILES COUNTY,
VIRGINIA, SHOWING THE PART CONVEYED
TO JOHN STONE JR BY LEWIS G. RATCHIFF

SCALE 1" = 60'

T. H. Moser

8-31-64

Instrument Control Number

201201540

Commonwealth of Virginia
Land Record Instruments
Cover Sheet - Form A

[ILS Cover Sheet Agent Online 1.1.0]

T **C** Date of Instrument [08/29/2012]
A **O** Instrument Type [CS]
X **P** Number of Parcels [1]
R Number of Pages [1]
E City ☐ County ☒ [Giles County]
M
P
T

(Box for Deed Stamp Only)

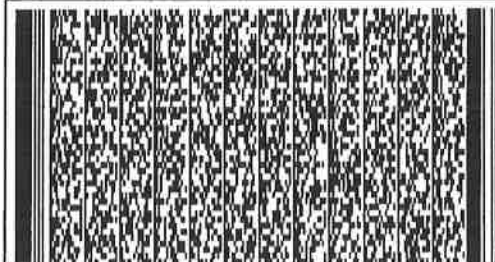
First and Second Grantors			
Last Name	First Name	Middle Name	Suffix
☐ CHAPMAN	☐ PIPPA	☐ R	☐
☐ RAKES	☐ JAMES	☐ G	☐

First and Second Grantees			
Last Name	First Name	Middle Name	Suffix
☐ CHAPMAN	☐ PIPPA	☐ R	☐
☐	☐	☐	☐

Grantee Address (Name) [NATIONAL BANK
 (Address 1) [100 SOUTH MAIN ST
 (Address 2)
 (City, State, Zip) [BLACKSBURG] [VA] [24060]
 Consideration [40,000.00] Existing Debt [0.00] Assumption Balance [0.00]

Prior Instr. Recorded at: City ☐ County ☒ [Giles County] Percent. In this Juris. (%) [100]
 Book [] Page [] Instr. No [053084]
 Parcel Identification No (PIN)
 Tax Map Num. (If different than PIN)
 Short Property Description [40D 7 2A
 PARCEL NO. 2 AND PARCEL NO. 3
 CONTAINING 0.39 ACRES]
 Current Property Addr (Address 1)
 (Address 2)
 (City, State, Zip) [] [] []

Instrument Prepared by [NATIONAL BANK
 Recording Paid for by [NATIONAL BANK
 Return Recording to (Name) [NATIONAL BANK
 (Address 1) [PO BOX 90002
 (Address 2)
 (City, State, Zip) [BLACKSBURG] [VA] [24062]
 Customer Case ID [] [] [CS-600815]



CERTIFICATE AND AFFIDAVIT OF SATISFACTION

PLACE OF RECORD: Circuit Court of Giles County, Virginia

DATE OF DEED OF TRUST: December 6, 2005

INSTRUMENT NUMBER: 053084

GRANTOR: Pippa R. Chapman

TRUSTEES: James G. Rakes and F. Brad Denardo

PROPERTY DESCRIPTION: Town of Pearisburg, Giles County, Virginia; Beginning at a point in the division line between parcel number 2 and parcel number 3, containing 0.39 acres, more or less; tax map #40D 7 2A

MAKERS OF NOTE: Pippa R. Chapman

DATE OF NOTE: December 6, 2005

FACE AMOUNT OF NOTE: \$40,000.00

THE NATIONAL BANK OF BLACKSBURG, holder of the above-mentioned note(s), secured by the above-mentioned deed of trust, does hereby certify that the same has/have been paid in full and the lien therein created and retained is hereby released.

Given under my hand this 29 day of Aug, 2012.

National Bank of Blacksburg

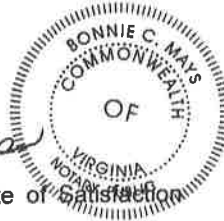
By: F. Brad Denardo
F. Brad Denardo
Executive Vice President and
Chief Operating Officer

State of Virginia:
County of Montgomery:

Subscribed, sworn to and acknowledged before me by F. Brad Denardo, Executive Vice President and Chief Operating Officer of National Bank of Blacksburg, on behalf of the bank, this 29 day of August, 2012.

My commission expires: 1-31-2015
Registration Number: 7077539

Notary Public Bonnie C. Mays



I hereby certify that the note(s) mentioned in the foregoing Certificate of Satisfaction was/were, duly canceled, produced before me.

_____, Clerk

Prepared by:

Return To:
NATIONAL BANK
P.O. BOX 90002
BLACKSBURG, VA 24062-9002

INSTRUMENT #1201540
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
SEPTEMBER 6, 2012 AT 11:51AM

CHARLES L. FRALEY, III, CLERK
RECORDED BY: AJM

Return To: The National Bank of Blacksburg
100 South Main Street
Blacksburg, Virginia 24060

Tax Map Reference #: 40D 7 2A

RPC/Parcel ID #:

Prepared By: Hartley & Chidester, P.C.
503 Mountain Lake Avenue
Pearisburg, Virginia 24134

[Space Above This Line For Recording Data]

DEED OF TRUST

The following information, as further defined below, is provided in accordance with Virginia law:

This Deed of Trust is given by PIPPA R. CHAPMAN

Borrower (trustor), to JAMES G. RAKES and F. BRAD DENARDO of 100 South Main
Street, Blacksburg, Virginia 24060

Trustee, for the benefit of The National Bank of Blacksburg
as beneficiary.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

VIRGINIA- Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3047 1/01

VMP -S(VA) (0102)

Page 1 of 15

Printed on Recycled Paper.

Initials: PRC

VMP MORTGAGE FORMS - (800)521-7291



Instrument No. 3085

(A) "Security Instrument" means this document, which is dated December 6, 2005 together with all Riders to this document.

(B) "Borrower" is Pippa R. Chapman

Borrower is the trustor under this Security Instrument.

(C) "Lender" is The National Bank of Blacksburg

Lender is a lending institution organized and existing under the laws of the United States of America
Lender's address is 100 South Main Street, Blacksburg, Virginia 24060

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is James G. Rakes

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is 100 South Main Street, Blacksburg, Virginia 24060
"Trustee" is F. Brad Denardo

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is 100 South Main Street, Blacksburg, Virginia 24060

(E) "Note" means the promissory note signed by Borrower and dated December 6, 2005

The Note states that Borrower owes Lender Forty Thousand and 00/100- - - - -Dollars

(U.S. \$ 40,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than January 1, 2021 . The interest rate stated in the Note is Seven and Seventy-five One-hundredths- - - - - percent (7.75 %).

If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the _____ County _____ of _____ Giles _____ :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE ATTACHED SHEET
MARKED
"EXHIBIT A
CHAPMAN DESCRIPTION"

which currently has the address of 200 Douglas Lane

Pearisburg
("Property Address"):

[City/County], Virginia 24134

[Street]
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to release this Security Instrument and shall surrender all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Pippa R. Chapman (Seal)
Pippa R. Chapman -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF VIRGINIA,

Giles

County, ss:

The foregoing instrument was acknowledged before me this December 6, 2005

by

PIPPA R. CHAPMAN

My Commission Expires: 12/31/06

Norma U. Wood
Notary Public

INSTRUMENT #000084
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES IN
VIRGINIA
RECORDED 2-1-06

EXHIBIT A

CHAPMAN DESCRIPTION

All of that certain parcel of real estate situate in the Town of Pearisburg, Giles County, Virginia, and is more particularly described as follows:

BEGINNING at a point in the division line between parcel number 2 and parcel number 3, said point being 222.67' N 55 deg. 10' E from the west end of said division line between parcels two and three, thence from said beginning and with the division line of said parcels, N 55 deg. 10' E 172.67' to a point in the line, thence running through parcel number two, three (3) new lines, S 34 deg. 50' E 100' to a point in the north line of a proposed 40' street, thence with the same S 55 deg. 10' W 172.67' to a point, thence N 34 deg. 50' W 100' to the BEGINNING, containing 0.39 acres, more or less, as more particularly shown by a plat of said lands made by T. H. Moses, State Certified Surveyor, dated August 31, 1964, which said plat is of record in the Clerk's Office of the Circuit court of Giles County, Virginia, in Plat Slide B-181, Map Card 3399; and being the same property conveyed unto P. R. Chapman, D.C., by a deed from John P. Stone, Jr. and Patricia Ratcliffe Stone, husband and wife, dated April 6, 1998, which deed is of record in the aforesaid Clerk's Office in Deed Book No. 293, at Page 082.

THERE IS ALSO INCLUDED IN THIS CONVEYANCE all rights of John P. Stone, Jr. and Patricia Ratcliffe Stone, husband and wife, in and to the use of the 50 foot undeveloped street, as well as the 40 foot proposed street for access and utility installation to said property, as shown upon the aforesaid plat.

Tax Map #40D 7 2A

ADJUSTABLE RATE RIDER
(3 YEAR ARM - INTEREST RATE CAP)

THIS ADJUSTABLE RATE RIDER is made this 6th day of December, 2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to THE NATIONAL BANK OF BLACKSBURG (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

200 Douglas Lane, Pearisburg, Virginia 24134

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial rate of 7.75 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

(A) Change Dates

The interest rate I will pay may change on the first day of January, 20 09, and on that day every 36th month thereafter. Each date on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of Three (3) years, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding ~~Three & Forty-eight One-hundredths~~ Three & Forty-eight One-hundredths percentage points (3.48 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.75 % or less than 7.25 %. My interest rate will never be greater than 12.75 % nor less than 7.25 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The Notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

BY: _____ (Seal)
Borrower

BY: Pippa R. Chapman (Seal)
Pippa R. Chapman Borrower

BY: _____ (Seal)
Borrower

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 Lewis G. Ratcliffe and Wife
 To Bond - # 1737
 John P. Stone and Wife
 Tax \$0.30 Pbo \$5.00 Tfr \$1 Plat \$0.50 Pd
 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Form No. 1—DEED OF BARGAIN AND SALE

This Deed, Made this 1st day of September, 1964, in the year one thousand nine hundred and Sixty-four between

Lewis G. Ratcliffe and Marguarite Atwell Ratcliffe, his wife, parties of the first part, and

John P. Stone, Jr., and Patricia Ratcliffe Stone, his wife, parties of the second part,

Witnesseth: That in consideration of the sum of Ten (\$10.00) Dollars, cash in hand paid and other valuable consideration, the receipt of which is hereby acknowledged,
~~Witness~~

the said parties of the first part

do grant unto the said parties of the second part, as tenants by the entirety with the right of survivorship as at Common Law with General Warranty, all that parcel of land described as follows and being a part of the J. W. Lucas lands, situate in Pearisburg, Giles County, Virginia, bounded and described as follows:

"Beginning at a point in the division line between parcel number 2 and parcel number 3, said point being 222.67' N. 55 degs. 10' E. from the west end of said division line between parcels two and three, thence from said beginning and with the division line of said parcels N. 55 degs. 10' E. 172.67' to a point in the line, thence running through parcel number two three (3) new lines, S. 34 degs. 50' E. 100' to a point in the north line of a proposed 40' street, thence with the same S. 55 degs. 10' W. 172.67' to a point, thence N. 34 degs. 50' W. 100' to the beginning, containing 0.39 acres, more or less, as more particularly shown by a plat of said lands made by T. H. Moses, State Certified Surveyor, dated August 31, 1964, a copy of the said plat is attached to and made a part of this deed; said land being conveyed is a part of a parcel of land conveyed to Lewis G. Ratcliffe by Jesse W. Lucas and Virginia P. Lucas, his wife, on September 11, 1948, as shown by a deed recorded in the Office of the Clerk of Giles County in Deed Book 77 at page 150, to which deed, reference is hereby made."

Map Card # 3399
 Plat Slide 481
 532
 12-2-64

B-181

The said parties of the first part

covenant that they have the right to convey the said land to the grantee ; that
 they have done no act to encumber the said land that the grantee shall have
 quiet possession of the land, free from all encumbrances, and that they
 the said parties of the first part will execute such further assurance of the said land as may be requisite.

WITNESS the following signatures and seals :

Jervis A. Ratcliffe [SEAL]
Margarite A. Ratcliffe [SEAL]
 _____ [SEAL]
 _____ [SEAL]

STATE OF VIRGINIA,

County of Giles, to-wit:
 I, *Shirley Z. Price*, a Notary Public

for the County aforesaid, in the State of Virginia, do certify that

Lewis G. Ratcliffe and Margarite Atwell Ratcliffe, whose names are signed
 to the foregoing writing, bearing date on the 1st day of September, 1964,
 have acknowledged the same before me in my County aforesaid.

Given under my hand, this 1st day of September, 1964

Shirley Z. Price
 Notary Public

My commission expires: 9/17/67

MEMO—To be acknowledged before any officer authorized to take acknowledgments.
 If acknowledged before a Notary Public the certificate should contain the date
 of expiration of the commission of the Notary.

VIRGINIA:—In the Clerk's Office, Circuit Court of Giles County, Sept 1, 1964
 This Deed with the certificate annexed was this day presented in
 said office and admitted to record at 4:55 P. M. and examined.
 Test: *O. E. Caldwell* Clerk
 By *W. P. Anderson* Deputy Clerk

Woltz (E) and Associates

Ø

P R Chapman
P R Chapman DC
4/6/98 - 11/3/25

(293-82)

~~29387~~ DIT-ALY

~~384100~~ MP

~~384102~~ MP

(U5-3085) DIT-ALY

~~07-78~~ MP

~~041772~~ DIT P2-ALY

~~042000~~ MP

~~12-870~~ MP

(12-1370) DIT

(12-1540) C/U5-3084 (wrong should be U5-3084)

~~12-1574~~ CD 253-87

~~12-1605~~ MP

~~13-643~~ MP

~~13-840~~ CDSU-1772

~~14-1483~~ MP

~~15-468~~ DIS P2-ml

~~15-621~~ MSP

~~17-547~~ MSD

~~17-909~~ CDSIS-468 P2

119-585 Asmt 12-1370

123-1525 Mod 12-1370

~~24-1387~~ CDSIS-468

John P Stone (JR)

Patricia Rutcliffe Stone

9/1/64 - 4/7/88

(110-35)

~~DIT 51-544~~ DIT NUCM)

~~DIT 6444~~ DIT NUCM)

~~DIT 7644~~ DIT NUCM)

~~247-18~~ DIT NUCM)

~~247-131~~ NP

(293-82)

~~247-314~~ U1247-18

FIDELITY NATIONAL TITLE GROUP, INC.

**Chicago Title, Commonwealth Land Title and Fidelity National Title Insurance Companies
Virginia Production Division**

TITLE SEARCH REPORT

This Title Search Report is issued for the use of the agent to whom it is addressed. This Report is to be used only by the agent to determine the insurability of title to the property described herein in conjunction with issuance of commitments, policies and endorsements by the above named title insurers ("the Company"). The agent reviewing this Title Search Report must follow all underwriting guidelines set forth in the underwriting Manual and Bulletins issued by the Company. This is a report of matters appearing in the official land records of the county or city wherein the property is located. No search has been made for any matters recorded in the Federal District Courts. Not included in this Report are matters, such as mortgages, judgments and other liens, for which the Company has found recorded satisfactions or releases, and possible other matters which, according to custom and practice, would not appear in a title search. The amount shown in this Report for any deeds of trust, judgments and/or taxes is for informational purposes only. The recipient is responsible for confirming amounts for payoff and/or proration purposes. Use of this Title Search Report for any reason other than the issuance of a Company commitment, policy or endorsement is not authorized. The liability under this Title Search Report is limited to the liability under the policy or policies issued pursuant to this Title Search Report. This Title Search Report is not an opinion, warranty or guarantee of title. The liability under this Title Search Report shall cease and terminate six months after the ending date set forth in the Period of the Search, unless extended in writing by the Company

CASE NO: 12776239-1 (1)

CUSTOMER: Fidelity

TITLE TO THE BELOW DESCRIBED PROPERTY IS VESTED OF RECORD IN:

Pippa Chapman

(X) no tenancy

(X) UNDER THE FOLLOWING DEED:

Grantor(s): Beth A Murray and Pippa Chapman

Dated: 10/07/14

Recorded: 10/17/14

Deed Book & Pg./Inst. No: 14-1483

THE PROPERTY LIES IN THE County OF Giles, VIRGINIA. Recordation references are to the Clerk's Office of the Circuit Court thereof unless otherwise stated.

BRIEF LEGAL DESCRIPTION:

Lot No 2 containing 5.57 acres LESS AND EXCEPT 0.39 acres off-conveyed in 110-39 as shown on shown on the plat in Plat Cabinet B, Slide 181 TOGETHER WITH 50 foot right of way over street or roadway to Curve Road with right to lay therein water line or sewer therein

(X) Use description in Deed recorded in/as 14-1483

Appurtenant easements examined: X YES

See add'l info In Other Matters.

DEEDS OF TRUST:

1. Grantor(s): Pippa R Chapman

Trustee(s): James G Rakes and F Brad Denardo

Dated: 04/04/17 Deed Book & Pg./Inst. No: 17-547

Recorded: 04/04/17 Amount: \$103,150

Named Beneficiary: National Bank of Blacksburg t/a National Bank

Assignments, Subordination Agmts, etc.: None

JUDGMENTS (not including purchaser(s) which are found on next page/below):

(X) None

LIENS HAVE BEEN CHECKED IN THE NAME OF THE FOLLOWING PURCHASER(S): Woltz and (&)
Associates **LIENS FOUND:** None

UCC/FINANCING STATEMENTS: (X) None

TAX & ASSESSMENT INFORMATION: INFORMATION & PRINTOUT NOT WARRANTED. CONTACT TREASURER TO CONFIRM.

Assessed Owner: Pippa Chapman

Assessed Description: 5.0 acres

Tax Map/ID#40D-7-2 Parcel #10654

Land \$35,000 Improvements \$19,200 Total \$54,200

Annual Amt \$368.56 Taxes Payable on: 1st 1/2 due 6/5; 2nd 1/2 due 12/5

Taxes Paid Thru: 1st 1/2 2025 Delinquent Taxes: None

Taxes a Lien, Not Yet Due: 2nd 1/2 2025 due 12/05 \$184.28

Town Taxes, Exemptions, Rollback, Supplementals, Stormwater Fees, Etc: Town of Pearisburg
Payable annually on 03/15 (the following year); Paid through 2024; 2025 Base
Amount \$181.57 due 03/15/26

Property Address (not warranted): 204 Douglas Ln, Pearisburg VA 24134

RESTRICTIONS AND/OR DECLARATIONS: (X) None

DEEDED EASEMENTS:

From: Jesse W Lucas, Jr and Virginia P Lucas

To: Lewis G Ratcliffe

Dated: 09/11/48 Recorded: 09/11/48 Deed Book & Pg./Inst. No: 77-150

** Granted 50 foot right of way for the benefit of the subject property for ingress
and egress and utilities

From: Lewis J Ratcliffe [signed Lewis G Ratcliffe]

To: Virgil Blankenship

Dated: 08/13/58

Recorded: 04/04/69

Deed Book & Pg./Inst. No: 120-472

** License ONLY for 15 foot for roadway on the western portion of Lot No 2

From: Lewis G Ratcliffe

To: The Chesapeake and Potomac Telephone of Virginia

Dated: 04/05/83

Recorded: 04/15/83

Deed Book & Pg./Inst. No: 179-343

** Public utility easement

From: Marguerite A Ratcliffe, Judith R Corel, Paula R Robertson and Patricia Ratcliffe Stone

To: P R Chapman, D C

Dated: 04/06/98

Recorded: 09/11/48

Deed Book & Pg./Inst. No: 293-84

** Granted right of way over the existing driveway located on the subject property from the 50 foot undeveloped street right of way to the 0.39 acres for ingress and egress and utilities [NOTE: This easement will extinguish when both the servient and dominant estates are owned in common]

ITEMS SHOWN ON PLAT OF SUBDIVISION recorded in/as Plat Box 6, Envelope 194 (Map Card 3585-3586):

1. 50 foot right of way

SHOWN ON OTHER PLATS OF RECORD as follows: (X) None

ACCESS:

(X) Public street(s) named: Mill Road (on the northern line)

(X) Appurtenant easement created by Deed Book & Pg./Inst. No.: 77-150 (50 foot undeveloped right of way known as Douglas Lane on southern line)

(X) Road Maintenance Agreement in Deed Book & Pg./Inst. No.: None

OTHER MATTERS:

293-84 Right of first refusal granted to P R Chapman DC dated 04/06/98 recorded 09/11/48 [NOTE: This property was sold to Beth Murray and Pippa Chapman individually in 12-1604. Beth Murray has conveyed her interest to Pippa Chapman, individually in 14-1483. The right of first refusal granted to P R Chapman, DC (Domestic Corporation) has not been addressed]

SEARCH TYPE: (X) Standard Residential

BACK TITLE INFO RELIED UPON IS Policy/Case # N/A. Items to be picked up from this policy affecting the property listed on page 1 are as follows: N/A

EFFECTIVE DATE: 11/03/25 @ 8:00 A.M.

SEARCHER: M Brennan Hutt

THIS REPORT CONSISTS OF 4 PAGES, excluding document copies, adverse sheets, etc

Order #: 2025-1114
Customer Reference #: 12776239-1 (1)
Seller/Borrower: Chapman to Woltz

Chain of Title

From: Beth A Murray and Pippa Chapman

To: Pippa Chapman

Type: Deed of Gift Book/Page: _____ Instrument #: 14-1483

Dated: 10/07/14 Recorded: 10/17/14 Acknow: 10/14/14

Warranty: General Vested As: Fee Simple

Plat Reference: Plat Book 6, Envelope 191 (Map Card 3585) Derivative: 12-1604

Description: Lot No 2 containing 5.57 acres LESS AND EXCEPT 0.39 acres off-conveyed in 110-39 as shown on shown on the plat in Plat Cabinet B, Slide 181 TOGETHER WITH 50 foot right of way over street or roadway to Curve Road with right to lay therein water line or sewer therein

From: Judith R Corell, Patricia R Stone, Paula R Robertson

To: Beth A Murray and Pippa Chapman

Type: Deed Book/Page: _____ Instrument #: 12-1604

Dated: 09/05/12 Recorded: 09/13/12 Acknow: 09/12/12

Warranty: General Vested As: J/TwS

Plat Reference: Plat Book 6, Envelope 191 (Map Card 3585) Derivative: 271-247

Description: Lot No 2 containing 5.57 acres LESS AND EXCEPT 0.39 acres off-conveyed in 110-39 as shown on shown on the plat in Plat Cabinet B, Slide 181 TOGETHER WITH 50 foot right of way over street or roadway to Curve Road with right to lay therein water line or sewer therein

From: Lewis G Ratcliffe and Marguerite A Ratcliffe

To: Judith R Corell, Patricia R Stone, Paula R Robertson

Type: Deed Book/Page: 271-247 Instrument #: _____

Dated: 01/09/92 Recorded: 10/31/95 Acknow: 01/30/92

Warranty: General Vested As: J/TwS

Plat Reference: Plat Book 6, Envelope 191 (Map Card 3585) Derivative: 77-150

Description: Lot No 2 containing 5.57 acres LESS AND EXCEPT 0.39 acres off-conveyed in 110-39 as shown on shown on the plat in Plat Cabinet B, Slide 181 TOGETHER WITH 50 foot right of way over street or roadway to Curve Road with right to lay therein water line or sewer therein

** NOTE: There is a second deed recorded in 271-248 with the same grantors and grantees that purports to reserve a life estate to the grantors herein however it was recorded 2nd therefore I believe it does not actually convey any property. Regardless, both of the grantors are deceased [Lewis G Ratcliffe DOD 05/20/96 and Marguerite A Ratcliffe DOD 02/28/12]

From: Jesse W Lucas Jr and Virginia P Lucas

To: Lewis G Ratcliffe

Type: Deed Book/Page: 77-150 Instrument #: _____

Dated: 09/11/48 Recorded: 09/11/48 Acknow: 09/11/48

Warranty: General Vested As: Fee Simle

Plat Reference: Plat Book 6, Envelope 191 (Map Card 3585) Derivative: N/A

Description: Lot No 2 containing 5.57 acres LESS AND EXCEPT 0.39 acres off-conveyed in 110-39 as shown on shown on the plat in Plat Cabinet B, Slide 181 TOGETHER WITH 50 foot right of way over street or roadway to Curve Road with right to lay therein water line or sewer therein

.....

	<u>Grantor Index</u>	<u>Judgment Index (20 years)</u>	<u>Financing Statements</u>	<u>Adverse Lists</u>	<u>Real Estate Taxes</u>	<u>Grantee Index (Releases)</u>	<u>Wills</u>	<u>Adverse Dates</u>	
								<u>From</u>	<u>To</u>
Woltz and (&) Associates (Purchaser)		X						11/3/2005	11/3/2025
Pippa Chapman	X	X	X	X	X	X	X	9/5/2012	11/3/2025
Beth A Murray	X	X		X	X	X	X	9/5/2012	10/17/2014
Judith Corell	X	X		X	X	X	X	1/9/1992	9/13/2012
Patricia Stone	X	X		X	X	X	X	1/9/1992	9/13/2012
Paula Robertson	X	X		X	X	X	X	1/9/1992	9/13/2012
Lewis Ratcliffe (Ratcliff) (Radcliff) (Radcliffe)	X			X		X	X	9/11/1948	10/31/1995

Instrument Control Number

201401483

Commonwealth of Virginia
Land Record Instruments
Cover Sheet - Form A

[LS Cover Sheet Agent Online Version 2.3.1.27]

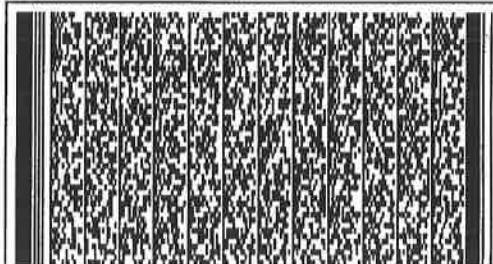
T A X E X E M P T	C	Date of Instrument	[10/17/2014]
	R	Instrument Type	[DG]
	P	Number of Parcels	[1]
		Number of Pages	[2]
		City ☐ County ☒ [Giles County]	

(Box for Deed Stamp Only)

First and Second Grantors			
Last Name	First Name	Middle Name	Suffix
☐ Murray	[Beth]	[A]	[]
☐ Chapman	[Pippa]	[]	[]
First and Second Grantees			
Last Name	First Name	Middle Name	Suffix
☐ Chapman	[Pippa]	[]	[]
Grantee Address (Name)		[Pippa Chapman]	
(Address 1)		[200 Douglas Ln]	
(Address 2)		[]	
(City, State, Zip)		[Pearisburg] [VA] [24134]	
Consideration [0.00]	Existing Debt [0.00]	Assumption Balance [0.00]	

Prior Instr. Recorded at: City ☐ County ☒ [Giles County]	Percent. In this Juris. (%) [100]
Book [] Page [] Instr. No [201201604]	
Parcel Identification No (PIN)	
Tax Map Num. (If different than PIN)	[40C 7 2]
Short Property Description	[Lot No. 2 as shown upon a survey and plat made by]
Current Property Addr (Address 1)	
(Address 2)	
(City, State, Zip)	[] [] []

Instrument Prepared by	[Hartley & Chidester, P.C.]
Recording Paid for by	[Hartley & Chidester, P.C.]
Return Recording to (Name)	[Hartley & Chidester, P.C.]
(Address 1)	[503 Mountain Lake Ave.]
(Address 2)	[P. O. Box 511]
(City, State, Zip)	[Pearisburg] [VA] [24134]
Customer Case ID	[] [CS-943393]



200 Douglas Ln.
Pearisburg Va 24134

This instrument was prepared by Richard L. Chidester, Attorney at Law, 503 Mt. Lake Avenue, Pearisburg, VA 24134. State Bar # 22185. No title search requested or performed by this office. To the best knowledge and belief of the preparer of the deed the title to this property is insured by N/a.

THIS DEED OF GIFT made and entered into this 7th day of October 2014, by and between, **BETH A. MURRAY**, and **PIPPA CHAPMAN**, married **GRANTORS**, and **PIPPA CHAPMAN**, married, **GRANTEE**.

W_I_T_N_E_S_S_E_T_H_:

THAT for and in consideration of love and affection which the GRANTORS HAVE FOR THE GRANTEE, and good and valuable consideration not herein mentioned, the receipt of all of which is hereby acknowledged, the Grantor does hereby bargain, sell, grant and convey, with General Warranty and English Covenants of Title, unto the Grantee, all that certain lot or parcel of real estate situate lying and being a mile east of the Town of Pearisburg, in Giles County, Virginia, and more particularly described as follows:

Lot No. 2, as shown upon a survey and plat made by Messrs, Snidow and Hale on September 7, 1948, a copy of which plat is of record in the Clerk's Office of the Circuit Court of Giles County, Virginia, in Deed Book No. 77, at Page 150, which lot contains 5.57 acres, and being the same property conveyed unto the grantors herein by deed dated September 5, 2012, a copy of which deed is of record in the Clerk's Office of the Circuit Court of Giles County Virginia as Instrument Number 201201604.
Tax Map # 40C 7 2

(See Additional Page for Signatures and Notary Commissions)

WITNESS the following signatures and seals.

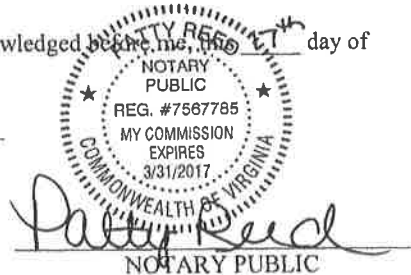
 (SEAL)
Beth A. Murray

 (SEAL)
Pippa Chapman

STATE OF VIRGINIA
COUNTY OF GILES, to-wit

The foregoing instrument was acknowledged before me, this 15th day of October 2014, by Beth A. Murray.

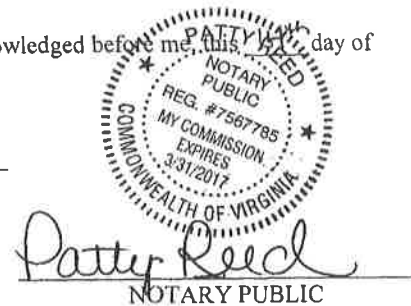
My commission expires 03/31/2017



STATE OF VIRGINIA
COUNTY OF GILES, to-wit

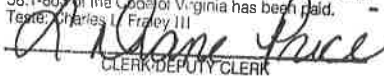
The foregoing instrument was acknowledged before me, this 15th day of October 2014, by Pippa Chapman.

My commission expires 3/31/2017



VIRGINIA: In the Clerk's Office, Circuit Court of Giles County

This Deed with the certificate annexed was this day presented in said office and admitted to record at 12.75 M. and examined. Taxes of \$ and \$ imposed by Sections 58.1-801 and 58.1-803 of the Code of Virginia has been paid.
Teste: Charles L. Friley III


CLERK/DEPUTY CLERK

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 Lewis G. Ratcliffe and Wife
 In Deed - n 1737
 John P. Stone and Wife
 Tax \$0.30 Pto \$5.00 Tfr \$1 Plat \$0.50 Pl
 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Form No. 1—DEED OF BARGAIN AND SALE

This Deed, Made this 1st day of September, in the year one thousand nine hundred and Sixty-four between

Lewis G. Ratcliffe and Marguarite Atwell Ratcliffe, his wife, parties of the first part, and

John P. Stone, Jr., and Patricia Ratcliffe Stone, his wife, parties of the second part,

Witnesseth: That in consideration of the sum of Ten (\$10.00) Dollars, cash in hand paid and other valuable consideration, the receipt of which is hereby acknowledged,
~~Witness~~

the said parties of the first part

do grant unto the said parties of the second part, as tenants by the entirety with the right of survivorship as at Common Law with General Warranty, all that parcel of land described as follows and being a part of the J. W. Lucas lands, situate in Pearisburg, Giles County, Virginia, bounded and described as follows:

"Beginning at a point in the division line between parcel number 2 and parcel number 3, said point being 222.67' N. 55 degs. 10' E. from the west end of said division line between parcels two and three, thence from said beginning and with the division line of said parcels N. 55 degs. 10' E. 172.67' to a point in the line, thence running through parcel number two three (3) new lines, S. 34 degs. 50' E. 100' to a point in the north line of a proposed 40' street, thence with the same S. 55 degs. 10' W. 172.67' to a point, thence N. 34 degs. 50' W. 100' to the beginning, containing 0.39 acres, more or less, as more particularly shown by a plat of said lands made by T. H. Moses, State Certified Surveyor, dated August 31, 1964, a copy of the said plat is attached to and made a part of this deed; said land being conveyed is a part of a parcel of land conveyed to Lewis G. Ratcliffe by Jesse W. Lucas and Virginia P. Lucas, his wife, on September 11, 1948, as shown by a deed recorded in the Office of the Clerk of Giles County in Deed Book 77 at page 150, to which deed, reference is hereby made."

Map Card # 3299
 Plat Slide 481
 586
 12-2-64
 B-191

The said parties of the first part

covenant that they have the right to convey the said land to the grantee ; that they have done no act to encumber the said land that the grantee shall have quiet possession of the land, free from all encumbrances, and that they the said parties of the first part will execute such further assurance of the said land as may be requisite.

WITNESS the following signatures and seals :

Lewis G. Ratcliffe [SEAL]
Marguarite A. Ratcliffe [SEAL]
 _____ [SEAL]
 _____ [SEAL]

STATE OF VIRGINIA,

County of Giles, to-wit:
 I, *Shirley Z. Price*, a Notary Public

for the County aforesaid, in the State of Virginia, do certify that

Lewis G. Ratcliffe and Marguarite Atwell Ratcliffe, whose names are signed to the foregoing writing, bearing date on the 1st day of September, 1964, have acknowledged the same before me in my County aforesaid.

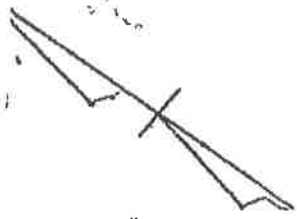
Given under my hand, this 1st day of September, 1964

Shirley Z. Price
 Notary Public

My commission expires: 9/17/67

MEMO—To be acknowledged before any officer authorized to take acknowledgments. If acknowledged before a Notary Public the certificate should contain the date of expiration of the commission of the Notary.

VIRGINIA: In the Clerk's Office, Circuit Court of Giles County, Sept 1, 1964
 This Deed with the certificate annexed was this day presented in said office and admitted to record at 4:55 P. M. and examined.
 Teste: *O. B. Caldwell* Clerk
 By *J. P. Anderson* Deputy Clerk



VIRGIL BLANKENSHIP

③

N 55° 10' E

172.67'

Lewis G. Ratcliff

S 34° 50' E
100'

Lewis G. Ratcliff

John Stone Jr.

0.39 Acres ±

Lewis G. Ratcliff

100'
N 34° 50' W

②

172.67'
S 55° 10' W

Proposed 40' Street

Lewis G. Ratcliff

①

S 34° 50' E

50' STREET (UNDEVELOPED)

Map Card # 02399

Plat Slide 1381

PLAT OF PARCEL NO. 2 J. M. LUCAS
LANDS IN PEARISBURG, GILES COUNTY,
VIRGINIA, SHOWING THE PART CONVEYED
TO JOHN STONE JR BY LEWIS G. RATCLIFF

SCALE 1" = 60'

T. H. MOSES

8-31-64

Valley Page 36

**VIRGINIA LAND RECORD COVER SHEET
FORM A - COVER SHEET CONTENT**

Instrument Date: 4/4/2017
Instrument Type: DOT
Number of Parcels: 1 Number of Pages: 13
☐ City ☒ County

GILES

TAX EXEMPT? VIRGINIA/FEDERAL LAW

☐ Grantor: _____

☐ Grantee: _____

Consideration: \$103,150.00

Existing Debt: \$0.00

Actual Value/Assumed: \$0.00

PRIOR INSTRUMENT UNDER § 58.1-803(D):

Original Principal: \$0.00

Fair Market Value Increase: \$0.00

Original Book Number: _____ Original Page Number: _____ Original Instrument Number: _____

Prior Recording At: ☐ City ☐ County

Percentage In This Jurisdiction: 100%

BUSINESS / NAME

1 ☐ Grantor: CHAPMAN, PIPPA R

☐ Grantor: _____

1 ☒ Grantee: NATIONAL BANK OF BLACKSBURG T/A NATIONAL BANK

2 ☐ Grantee: RAKES, JAMES G TRUSTEE

GRANTEE ADDRESS

Name: NATIONAL BANK OF BLACKSBURG T/A NATIONAL BANK

Address: _____

City: _____ State: VA Zip Code: _____

Book Number: _____ Page Number: _____ Instrument Number: _____

Parcel Identification Number (PIN): N/A Tax Map Number: 40D 7 2

Short Property Description: _____

Current Property Address: 204 DOUGLAS LANE

City: PEARISBURG State: VA Zip Code: 24134

Instrument Prepared By: BUCKLAND LAW FIRM P.L.L.C Recording Paid By: BUCKLAND LAW FIRM, P.L.L.C

Recording Returned To: NATIONAL BANK OF BLACKSBURG

Address: 100 SOUTH MAIN STREET PO BOX 90002

City: BLACKSBURG State: VA Zip Code: 24062-9002



INSTRUMENT #170000547
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
APRIL 4, 2017 AT 01:06PM

CHARLES L FRALEY, III, CLERK
RECORDED BY: SEG

(Area Above Reserved For Deed Stamp Only)

**VIRGINIA LAND RECORD COVER SHEET
FORM B - ADDITIONAL GRANTORS/GRANTEES**

Instrument Date: 4/4/2017

Instrument Type: DOT

Number of Parcels: 1 Number of Pages: 13

☐ City ☒ County

GILES

GRANTOR BUSINESS / NAME

(Area Above Reserved For Deed Stamp Only)

☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____

GRANTEE BUSINESS / NAME

3 ☐ Grantee: DENARDO, F BRAD TRUSTEE
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____



RECORDATION REQUESTED BY:

National Bank of Blacksburg t/a National Bank, Pearisburg Office, PO Box 90002, Blacksburg, VA 24062-9002

WHEN RECORDED MAIL TO:

National Bank of Blacksburg t/a National Bank, Pearisburg Office, PO Box 90002, Blacksburg, VA 24062-9002

Tax Map Reference No(s): 40D 7 2

Page 1

DEED OF TRUST

THIS IS A CREDIT LINE DEED OF TRUST

Maximum aggregate amount of principal
to be secured hereby at any one time: \$103,150.00

Name and address of Noteholder secured hereby:

National Bank of Blacksburg t/a National Bank
PO Box 90002
Blacksburg, VA 24062-9002

THIS DEED OF TRUST is dated April 4, 2017, among PIPPA R. CHAPMAN, whose address is 200 DOUGLAS LANE, PEARISBURG, VA 24134 ("Grantor"); National Bank of Blacksburg t/a National Bank, whose address is Pearisburg Office, PO Box 90002, Blacksburg, VA 24062-9002 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and JAMES G. RAKES, a resident of Virginia, whose address is 100 SOUTH MAIN STREET, BLACKSBURG, VA 24060 and F. BRAD DENARDO, a resident of Virginia, whose address is 100 SOUTH MAIN STREET, BLACKSBURG, VA 24060 ("Grantee," also referred to below as "Trustee"), either of whom may act.

CONVEYANCE AND GRANT. For valuable consideration, Grantor conveys, transfers, encumbers and pledges and assigns to Trustee for the benefit of Lender as Beneficiary, all of Grantor's present and future right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; and all rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in GILES COUNTY, Commonwealth of Virginia:

See the exhibit or other description document which is attached to this Deed of Trust and made a part of this Deed of Trust as if fully set forth herein.

The Real Property or its address is commonly known as 204 DOUGLAS LANE, PEARISBURG, VA 24134. The Real Property Tax Map Reference No(s) is/are 40D 7 2.

FUTURE ADVANCES. In addition to the amounts specified in the Note, this Deed of Trust also secures future advances.

Grantor presently, absolutely, and irrevocably assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Note, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) acting as Lender's agent, collect the Rents from the Property.

DEED OF TRUST
(Continued)

Page 12

GRANTOR:

X PR & DC (Seal)
PIPPA R. CHAPMAN

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Virginia)
COUNTY OF Giles) SS



On this day before me, the undersigned Notary Public, personally appeared PIPPA R. CHAPMAN, to me known to be the individual described in and who executed the Deed of Trust, and acknowledged that he or she signed the Deed of Trust as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4th day of April, 2017.

By Selena J. Lucas Residing at Pearisburg
Notary Public In and for State of VA My commission expires 4.30.18
My registration number is 319172

INSTRUMENT #170000547
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
APRIL 4, 2017 AT 01:06PM

CHARLES L FRALEY, III, CLERK
RECORDED BY: SEG

Lot No. 2, as shown upon a survey and plat made by Messers, Snidow and Hale on September 7, 1948, a copy of which plat is of record in the Clerk's Office of the Circuit Court of Giles County, Virginia, in Deed Book No. 77, at Page 150, which lot contains 5.57 acres.

LESS AND EXCEPTING Less and excepting .39 acres, more or less, as more particularly shown by a plat made by T. H. Moses, State Certified Surveyor, dated August 31, 1964, which said plat is of record in the Office of the Circuit Court Clerk of Giles County, Virginia, in Plat Slide B-181, Map Card 3399 and which was deeded from Lewis G. Ratcliffe to John P. Stone, Jr. and Patricia Ratcliffe Stone on September 1, 1964, and as described by a deed recorded in the Clerk's Office of Giles County in Deed Book 110 at page 239. This conveyance is subject to the easement granted to the owners of the .39 acre parcel in and to the use of the 50-foot undeveloped street as well as the 40 foot proposed street for access and utility installation to said property as shown upon the aforesaid plat recorded as Plat Slide B-181, Map Card 3399.

Tax Map # 40D 7 2

PROPERTY

Parcel Information

Parcel Record Number (PRN) **10654** Town/District **TOWN OF PEARISBURG**

Account Name **CHAPMAN PIPPA**

Account Name2

Care Of

Address1 **200 DOUGLAS LANE**

Address2

City, State Zip **PEARISBURG, VA 24134**

Business Name

Location Address(es) **204 DOUGLAS LN**

Map Number

Map Number	Sheet	Insert	DoubleCircle	Block	Lot	SubLot
40D 7 2	40	D	7		2	

Total Acres **5.0**

Deed **D-2014-1483**

Additional Deed

Will **NONE**

Plat **NONE**

Additional Plat

Route

Legal Desc 1 **PARCEL 2 J W LUCAS LOTS**

Legal Desc 2

Zoning **BR-1**

State Class **1 - SINGLE FAMILY URBAN**

Topology **ROLLING/SLOPING**

Utilities **NONE**

Assessed Values

Type	Current Value (2025)	Previous Value (2024)
Land	\$35,000	\$35,000
Main Structures	\$0	\$19,200
Other Structures	\$19,200	\$0
TOTALS	\$54,200	\$54,200

NOTE: Previous value shows Total Improvements as Main Structures value.

Sales History

Grantor	Sale Price	Instrument	Number of Tracts	Sale Date
MURRAY BETH A OR PIPPA CHAPMAN	\$0	DEED-2014-1483	1	10/17/2014
CORELL JUDITH R OR PATRICIA R STONE	\$36,000	DEED-2012-1604	1	09/13/2012
	\$0	DEED BOOK-271-247	1	10/31/1995

Land Segments

Seg	Description	Size	AdjRate	Value	Water	Sewer
1	HOMESITE	1.00	\$15,000	\$23,000	WELL	SEPTIC

2	OTHER	4.00	\$3,000	\$12,000	NONE	NONE
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Land Use

SegmentType	LandUseClass	LandUseClassDesc	Acreage	RatePerAcre	ValueCurrentAssessedLandUse
No data to display					

Main Structures

No data to display					
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Other Structures

Seq	Description	Class	Area	BaseRate	Story Height	YearBlt	Value
1	GARAGE	I290	576	\$8.00	1.00	0	\$4,608
2	PAVEMENT	I570	1	\$0.00	1.00	0	\$0
3	BATH HOUSE	I050	200	\$25.00	1.00	0	\$5,000
4	MISC STRUCTURE	I999	200	\$20.00	1.00	0	\$4,000
5	MISC STRUCTURE	I999	120	\$15.00	1.00	0	\$1,800
6	MISC STRUCTURE	I999	48	\$10.00	1.00	0	\$480
7	CABIN	I120	1	\$0.00	1.00	0	\$3,000
8	SHED-METAL	I707	1	\$0.00	1.00	0	\$100
9	SHED	I700	1	\$0.00	1.00	0	\$200

Details

Map	40D-7-2
Owner Name	CHAPMAN PIPPA
Owner Address	200 DOUGLAS LANE PEARISBURG, VA 24134
Deed Book	2012
Deed Page	1604
Instrument Number	D20120001604
District	08
Acres	5.000
Sale Date	09/13/2012
Improvement Value	\$19,200
Land Value	\$35,000
Total Value	\$54,200
Location Address(es)	204 DOUGLAS LN 200 DOUGLAS LN

Map



Name: CHAPMAN PIPPA

Show 25 entries

Dept	Ticket No.	Seq.	Account No.	Due Date	Name
- RE2023	1801	1	10654	6/30/2023	CHAPMAN PIPPA
Description PARCEL 2 J W LUCAS LOTS					
Map ID 40D 7 2					
Balance \$0.00					
Details					
- RE2023	1801	2	10654	12/5/2023	CHAPMAN PIPPA
Description PARCEL 2 J W LUCAS LOTS					
Map ID 40D 7 2					
Balance \$0.00					
Details					
- RE2024	1832	1	10654	6/28/2024	CHAPMAN PIPPA
Description PARCEL 2 J W LUCAS LOTS					
Map ID 40D 7 2					
Balance \$0.00					
Details					
- RE2024	1832	2	10654	12/5/2024	CHAPMAN PIPPA
Description PARCEL 2 J W LUCAS LOTS					
Map ID 40D 7 2					
Balance \$0.00					
Details					

-	RC2025	371	1	10654	3/17/2025	CHAPMAN PIPPA
Description REAL ESTATE ADMIN COLL FEE DELQ2024						
Map ID 40D 7 2						
Balance \$0.00						
Details						
-	RE2025	1874	1	10654	6/30/2025	CHAPMAN PIPPA
Description PARCEL 2 J W LUCAS LOTS						
Map ID 40D 7 2						
Balance \$0.00						
Details						
-	RE2025	1874	2	10654	12/5/2025	CHAPMAN PIPPA
Description PARCEL 2 J W LUCAS LOTS						
Map ID 40D 7 2						
Balance \$184.28						
Details						

[First](#)
[Previous](#)
[1](#)
[Next](#)
[Last](#)

Total Due: \$184.28

Note: If payment was received within the past 10 business days, then any returned items may not be posted yet.

[Previous](#)

Ticket Detail
2025 REAL ESTATE TAXES

Department: RE2025
Ticket No: 18740002
Frequency: 2
Supplement No: 0
Name: CHAPMAN PIPPA
Account No: 10654
Name 2: N/A
Map ID: 40D 7 2
Address: 200 DOUGLAS LANE
PEARISBURG VA 24134
Description: PARCEL 2 J W LUCAS LOTS
District: 08
Bill Date: 05/14/2025
Due Date: 12/05/2025

Land Value: \$35,000
Improvement Value: \$19,200
Original Bill: \$184.28
Acres: 5.00
Last Transaction Date: 05/14/2025
Payments: \$0.00
Penalty Paid: \$0.00
Interest Paid: \$0.00
Amount Owed: \$184.28
Total Owed: \$184.28
Penalty: \$0.00
Interest: \$0.00

Note: If payment was received within the past 10 business days, then any returned items may not be posted at this time.

Show entries

Date	Type	Transaction No.	Amount	Balance
05/14/2025	Charge	0	\$ 184.28	\$ 184.28

First Previous **1** Next Last

New Search

Previous



Outlook

RE: Town Real-Estate Tax Request

From cboothe@pearisburg.org <cboothe@pearisburg.org>

Date Wed 11/5/2025 1:17 PM

To 'Brennan Hutt' <brennanhutt@yahoo.com>; 'Sarah Quackenbush' <squackenbush@pearisburg.org>; harrell@pearisburg.org <harrell@pearisburg.org>

Brennan,

Below is the tax information. Please let me know if you have any questions.

40D-7-2: 2025 Base- \$181.57 due by 3/15/2026. No delinquent taxes at this time.

Thanks,

Caitlin Boothe
Assistant Treasurer
Town of Pearisburg
112 Tazewell St
Pearisburg, VA 24134
(540) 921-1222 Ext. 104

From: Brennan Hutt <brennanhutt@yahoo.com>

Sent: Wednesday, November 5, 2025 1:08 PM

To: cboothe@pearisburg.org; 'Sarah Quackenbush' <squackenbush@pearisburg.org>; harrell@pearisburg.org

Subject: Town Real-Estate Tax Request

I would like to check the following parcel in the Town of Pearisburg real-estate taxes. Please provide the base amount and any delinquent taxes by year?

Owner: Pippa Chapman
Tax Map Number: 40D-7-2

M. Brennan Hutt
d/b/a H&H Abstracting
235 Economy St
Christiansburg, VA 24073
804-393-8164

NOTICE: The information contained in this message is proprietary and/or confidential and may be privileged. If you are not the intended recipient of this communication, you are hereby notified to: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately.

XXXXXXXXXXXXXXXXXXXX

Lewis J. Ratcliffe

To Agreement - # 119

Virgil Blankenship
Tax 15¢ Fee \$5.00 Pd

XXXXXXXXXXXXXXXXXXXX

THIS AGREEMENT, made this 13th day of August, 1958, by and between LEWIS J. RATCLIFFE, party of the first part, herein after called the licensor, and VIRGIL BLANKENSHIP, party of the second part, hereinafter called the licensee.

WITNESSETH AS FOLLOWS:

That for and in consideration of the sum of One (\$1.00) Dollar, cash in hand paid, the receipt of which is hereby acknowledged, the licensor does hereby give to the licensee the privilege of crossing a part of a certain lot designated as Lot No. 2, as shown on a map of the J. W. Lucas, Jr. land, which map is recorded and made a part of a deed dated September 11, 1948, and of record in the Clerk's Office of Giles County, Virginia in Deed Book No. 77 at page 50, for the purpose of getting to the licensee's land which is situated on a part of the old Dr. Harvey G. Johnston land. This privilege is a mere license subject to revocation at the will of the licensor. The said privilege for said roadway shall not exceed in width fifteen feet, and shall be on the western portion of Lot No. 2 and at the same traveled portion that the licensee is now using.

Witness the following signatures and seals.

Lewis J. Ratcliffe (SEAL)
Lewis J. Ratcliffe, Licensor

Virgil Blankenship (SEAL)
VIRGIL BLANKENSHIP, Licensee

STATE OF VIRGINIA

COUNTY OF GILES, to-wit:

I, Louis A. Overton, a Notary Public in and for the State and County aforesaid, do certify that Lewis J. Ratcliffe and Virgil Blankenship, whose names are signed to the foregoing writing, bearing date on the 13th day of August, 1958, this day personally appeared before me and acknowledged the same, in my county aforesaid.

Given under my hand this 3rd day of October, 1958.

My commission expires July 1, 1961

Louis A. Overton
Notary Public

THIS INSTRUMENT MAILED 4/15/69

TO Lewis J. Ratcliffe
Rt 1 Box 20
Pennsboro Va



VIRGINIA: In the Clerk's Office, Circuit Court of Giles County,
April 4th, 1969.

This Agreement with the certificate annexed was this day presented
in said office and admitted to record at 9:10 A.M., and examined.

Teste:

O. G. Caldwell,

Clerk

By

G. P. Snidow

Deputy Clerk

Helen French Hilton

To Deed - # 120

William C. French

Tax 15¢ Fee \$5.00 Tfr \$1.00 Pd

THIS DEED made this 6th day of December, 1968, between
HELEN FRENCH HILTON and WILLIAM J. HILTON, her husband, parties
of the first part and WILLIAM C. FRENCH, party of the second
part.

W I T N E S S E T H :

That for and in consideration of the sum of Ten (\$10.00)
Dollars, cash in hand paid and other good and valuable consider-
ation, the receipt of all of which is hereby acknowledged the
parties of the first part do hereby grant and convey, with cov-
enants of General Warranty, unto the party of the second part
all right, title and interest in and to that certain tract or
parcel of real estate, situate on the waters of Wolf Creek in
Giles County, Virginia, approximately five miles west of Narrows,
containing one and one-half ($1\frac{1}{2}$) acres, more or less and being
the residue of a tract of four and one-half ($4\frac{1}{2}$) acres, which
was conveyed to W. C. French and Sallie B. French, his wife, by
deed from S. A. Patteson, et als, dated April 12, 1947, and
recorded in the Clerk's Office of Giles County, Virginia, in Deed
Book No. 73, at page 103. The said Sallie B. French having
conveyed her one-half ($\frac{1}{2}$) interest in said real estate to W. C.
French by deed dated December 31, 1947, and recorded in said
Clerk's Office in Deed Book No. 74, page 391.

The said W. C. French died intestate on August 21,
1952, and left as his heirs the said Sallie B. French, his
widow and eight children, the said Helen French Hilton being

THIS INSTRUMENT MAILED 4/15/69
TO: *William C. French*
602 N. Giles St
Parisburg Va

THIS DEED OF EASEMENT AND RIGHT OF FIRST REFUSAL, made and entered into this 6th day of April 1998, by and between MARGUERITE A. RATCLIFFE, JUDITH R. CORELL, PAULA R. ROBERTSON and PATRICIA RATCLIFFE STONE, GRANTORS, and P. R. CHAPMAN, D.C., GRANTEE.

W_I_T_N_E_S_S_E_T_H_:

THAT for and in consideration of the sum of One Dollar (\$1.00), cash in hand paid, and other good and valuable consideration not herein mentioned, the receipt of all of which is hereby acknowledged, the grantors do hereby bargain, sell, grant and convey, with General Warranty and English Covenants of Title, unto the grantee, a perpetual easement over and across the residue of parcel 2 of the J. W. Lucas lots, originally containing 5.57 acres, as shown upon a plat recorded in the Office of the Clerk of the Circuit Court of Giles County, Virginia, in Plat Box 6, envelope 194, map cards 3585 and 3586, such easement to be located over the existing driveway leading from the 50 foot undeveloped street to the .39 acre parcel conveyed to the Grantee by John P. Stone, et ux. Said easement affects the property acquired by the Grantors by a deed dated August 1, 1995, from Lewis G. Ratcliffe, et ux, and of record in the aforesaid Clerk's Office in Deed Book 271, at page 217, the said Lewis G. Ratcliffe, having heretofore died and thereby extinguishing his life estate in said property. Said easement shall also include the right to install utility lines within the area of such easement.

The Grantors also convey unto the Grantee only, a right of first refusal in and to the residue of the said 5.57 acre tract (lot 2 as referenced above). In the event that the Grantors decide to sell the property herein conveyed, written notice of such proposed sale and the terms of such proposed sale shall be given to the Grantee by certified mail or other means of delivery where the date of delivery can be ascertained. Notice mailed to the address shown on the tax records of Giles County shall be deemed sufficient notice. The Grantee shall have fifteen days from the receipt of such notice to elect to

This Instrument mailed 4-28-98

513 Winnah Avenue
Pearisburg, VA

513 Winnah Avenue
Pearisburg VA 24134

Easement No. 12

purchase such property on the same terms as contained in the notice. The failure to record a notice of such election within fifteen (15) days after receipt of such notice shall be deemed to be a waiver of the right of first refusal. In the event that the Grantee elects to purchase such property, she shall have thirty (30) days from making such election to close on said purchase unless the parties otherwise agree. This right of first refusal shall apply only to the first sale of this property and shall terminate after the first sale unless continued by the agreement of the parties at that time. This right of first refusal is granted to the Grantee personally and may not be assigned or transferred without the consent of the Grantors.

WITNESS the following signatures and seals.

Judith R. Corell (SEAL)
Judith R. Corell

Patricia R. Stone (SEAL)
Patricia Ratcliffe Stone

Paula R. Robertson (SEAL)
Paula R. Robertson

Marguerite A. Ratcliffe (SEAL)
Marguerite A. Ratcliffe

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me, this 15th day of April, 1998, by Marguerite A. Ratcliffe.

My commission expires June 30, 2000

(SEAL)

Sandra M. Ramo
NOTARY PUBLIC

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me, this 15th day of April, 1998, by Judith R. Corell.

My commission expires 11-30-94

(SEAL)

[Signature]
NOTARY PUBLIC

BOOK 0293 PAGE 085

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me,
this 15th day of April, 1998, by Patricia Rutcliffe Stone.

My commission expires June 30, 2000

(SEAL)

Sandra M. Ramos
NOTARY PUBLIC

STATE OF VIRGINIA,

COUNTY OF GILES, to-wit:

The foregoing instrument was acknowledged before me,
this 17th day of April, 1998, by Paula R. Robertson.

My commission expires 11-30-98

(SEAL)

[Signature]
NOTARY PUBLIC

This instrument was prepared by Hartley & Chidester, P.C., 503
Mountain Lake Avenue, Pearisburg, VA 24134.

INSTRUMENT #98000512
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GILES ON
APRIL 17, 1998 AT 11:44AM
SCHARLETT B. RUTCLIFFE, CLERK

By: [Signature]

DR. H. Q. JOHNSTON HEIRS

S72-13W 1025.17

5.33 ACRES

④

PARCEL

N55-10E 1025.8

③

5.62 ACRES

PARCEL

N55-10E 1016.4

②

PARCEL

N55-10E 1016.4

1025.17

50

5.33 ACRES

1025.17

5.33 ACRES

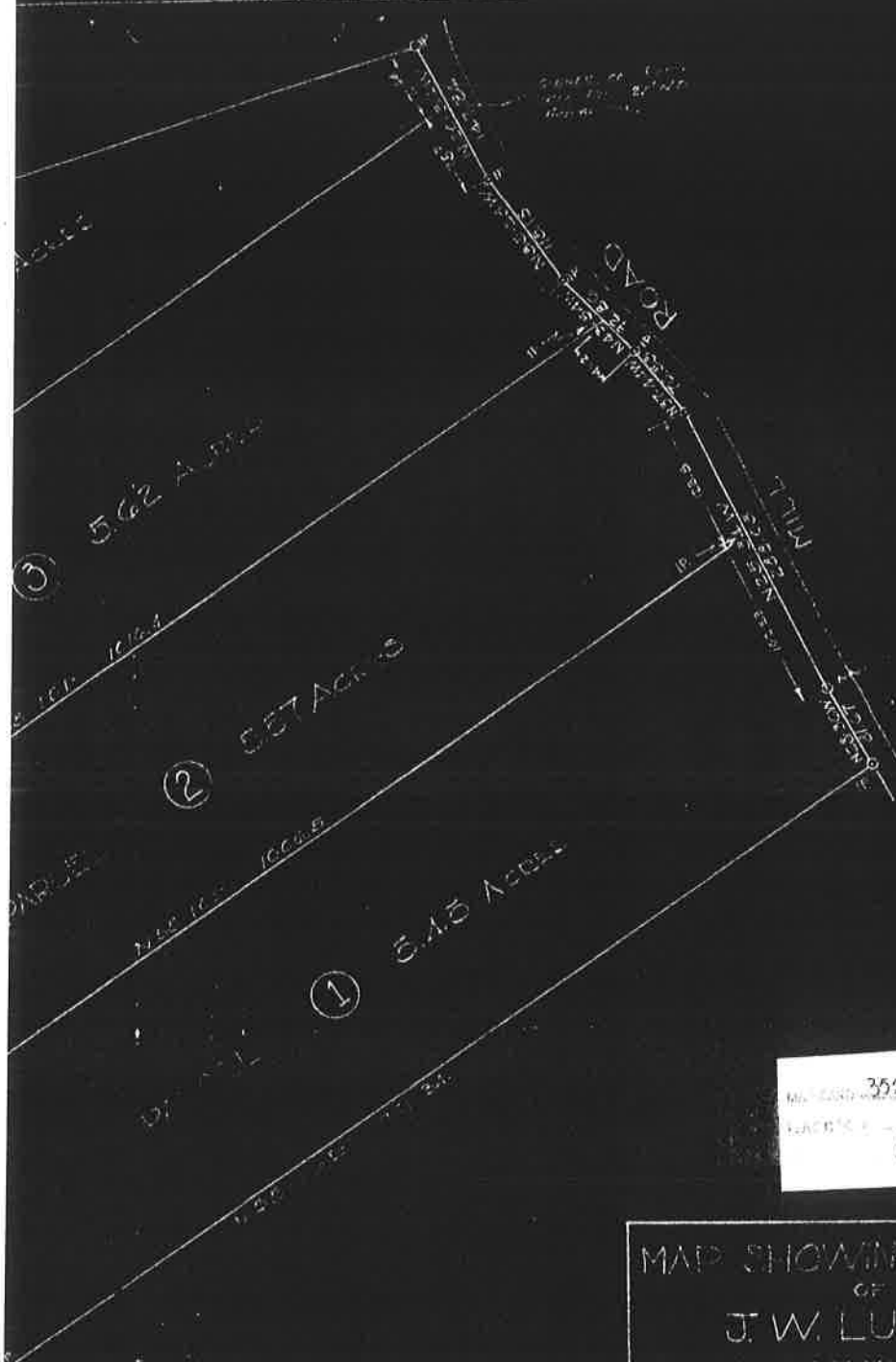
1025.17

5.33 ACRES

5.33 ACRES

1025.17

5.33 ACRES



3585-3586
 6
 1941

MAP SHOWING PROPERTY
 OF
 J. W. LUCAS, JR.
 LEASE
 BEAR, DEER, & VIRGINIA
 SCALE 1" = 100' 1941
 SUNDAY, 1941

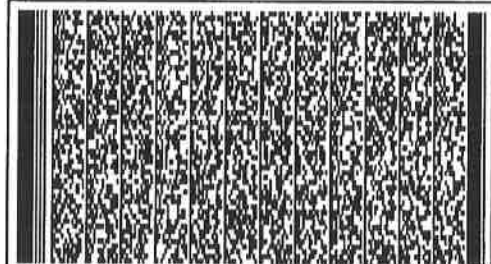
Instrument Control Number

201201604

Commonwealth of Virginia
Land Record Instruments
Cover Sheet - Form A

[ILS Cover Sheet Agent Online 1.1.6]

T A X E M P T	C	Date of Instrument	{ 09/13/2012 }		
	O	Instrument Type	{ DBS }		
	R	Number of Parcels	{ 1 }		
	P	Number of Pages	{ 4 }		
		City ☐ County ☒ [Giles County]			
(Box for Deed Stamp Only)					
First and Second Grantors					
		Last Name	First Name	Middle Name	Suffix
☐	☐	Corell	Judith	R	
☐	☐	Stone	Patricia	R	
First and Second Grantees					
		Last Name	First Name	Middle Name	Suffix
☐	☐	Murray	Beth	A	
☐	☐	Murray	Pippa		
		Grantee Address (Name) Beth Murray & Pippa Chapman			
		(Address 1) 200 Douglas Lane			
		(Address 2)			
		(City, State, Zip) Pearisburg [VA] [24134]			
		Consideration [36,000.00]	Existing Debt [0.00]	Assumption Balance [0.00]	
Prior Instr. Recorded at: City ☐ County ☒ [Giles County] Percent. in this Juris. (%) [100] Book [] Page [] Instr. No [] Parcel Identification No (PIN) 40C 7 2 Tax Map Num. (if different than PIN) 40C 7 2 Short Property Description Lot No. 2 204 Douglas Lane Pearisburg, Va. 24134 Current Property Addr(Address 1) (Address 2) (City, State, Zip) [] [] []					
Instrument Prepared by		Hartley & Chidester, P.C.			
Recording Paid for by		Hartley & Chidester, P.C.			
Return Recording to (Name)		Hartley & Chidester, P.C.			
(Address 1)		503 Mountain Lake Ave.			
(Address 2)		P. O. Box 511			
(City, State, Zip)		Pearisburg [VA] [24134]			
Customer Case ID		[] [CS-605461]			



200 Douglass Ln.
Pearisburg, VA 24134

This instrument was prepared by Richard L. Chidester, Esq., Hartley & Chidester, P.C., 503 Mountain Lake Avenue, P.O Box 511 Pearisburg, Va. 24134. State Bar Number 22185. To the best knowledge of the preparer of the deed this instrument is insured by Virginia Title Center.
Consideration: 36,000.00

THIS DEED made and entered into this 5th day of September 2012, by and between, JUDITH R. CORELL, PATRICIA R. STONE and PAULA R. ROBERTSON, GRANTORS, and BETH A. MURRAY and PIPPA CHAPMAN, as joint tenants with the right of survivorship as existed at common law, GRANTEES.

W_I_T_N_E_S_S_E_T_H_:

THAT for and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration not herein mentioned, the receipt of all of which is hereby acknowledged, the Grantor does hereby bargain, sell, grant and convey, with General Warranty and English Covenants of Title, unto the Grantees, as joint tenants with the right of survivorship as existed at common law, all of that certain parcel of real estate with all improvements thereon and appurtenances thereunto situate, lying and being a mile east of the Town of Pearisburg, in Giles County, Virginia and more particularly described as follows:

Lot No. 2, as shown upon a survey and plat made by Messrs. Snidow and Hale on September 7, 1948, a copy of which plat is of record in the Clerk's Office of the Circuit Court of Giles County, Virginia, in Deed Book No. 77, at Page 150, which lot contains 5.57 acres, and being the same property conveyed unto the grantors herein by deed dated January 9, 1992, a copy of which deed is of record in the Clerk's Office of the Circuit Court of Giles County, Virginia, in Deed Book 271 at Page 247.
Tax Map # 40C 7 2

(See additional page for signatures and notary commissions)

Witness the following signatures and seals.

Paula R. Robertson (SEAL)
Paula R. Robertson

STATE OF Virginia

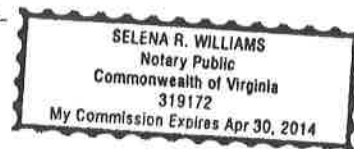
CITY/COUNTY OF Biles, TO WIT:

The foregoing instrument was acknowledged before me this 13th day of
September, 2012, by Paula R. Robertson.

My commission expires: 4/30/14

Seena R. Williams
Notary Public

I was commissioned as
Selena R. Williams



Witness the following signatures and seals.

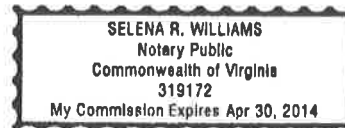
Judith R. Corell (SEAL)
Judith R. Corell

STATE OF Virginia
CITY/COUNTY OF Gloucester, TO WIT:

The foregoing instrument was acknowledged before me this 13th day of
September, 2012, by Judith R. Corell.

My commission expires: 4.30.14

Seena R. Williams
Notary Public



I was commissioned as
Seena R. Williams

Witness the following signatures and seals.

Patricia R. Stone (SEAL)
Patricia R. Stone

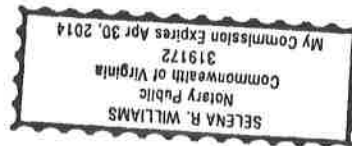
STATE OF Virginia
CITY/COUNTY OF Gloucester, TO WIT:

The foregoing instrument was acknowledged before me this 12th day of
September, 2012, by Patricia R. Stone.

My commission expires: 4.30.14

Selena R. Williams
Notary Public

I was commissioned as
Selena R. Williams



INSTRUMENT # 201201604
RECORDED IN THE CLERK'S OFFICE OF
COUNTY OF GLOUCESTER
SEPTEMBER 12, 2012
RECEIVED FOR RECORD OF THE CLERK
STATE OF VIRGINIA
CHARLES COUNTY, VA
RECORDED BY [illegible]

Give to Grant
Instrument No. 2054

BOOK 0271 PAGE 247
This DEED OF GIFT made this 9th day of January, 1992, by and between LEWIS G. RATCLIFFE and MARGUERITE A. RATCLIFFE, his wife, Grantors, and JUDITH R. CORELL, PATRICIA R. STONE and PAULA R. ROBERTSON, Grantees:

W I T N E S S E T H:

That for and in consideration of the natural love and affection which the Grantors herein bear for the Grantees, the Grantors do hereby give, grant and convey, with covenants of general warranty, and English covenants of title, unto the Grantees, as joint tenants, with the right of survivorship as existed at common law, that is, shall one party die the property shall belong to the others, all of that certain lot or parcel of real estate situate in the Town of Pearisburg, Giles County, Virginia, which lot or parcel of real estate is further described as follows:

Lot No. 2, as shown upon a survey and plat made by Messrs. Snidow and Hale on September 7, 1948, a copy of which is attached to the deed of record in the Circuit Court Clerk's Office of Giles County, Virginia, in Deed Book No. 77, at page 150, which lot contains 5.57 acres, and being the same real estate which was conveyed unto the male grantor herein by a deed from Jesse W. Lucas, Jr., and Virginia P. Lucas, his wife, dated September 11, 1948, which deed is of record in the aforesaid Clerk's Office in Deed Book No. 77, at page 150.

The Grantors herein further grant and convey unto the Grantees the right of way and right to lay a water or sewer line set forth in the aforesaid deed of record in Deed Book No. 77, at page 150.

This conveyance is subject to all easements, rights of way, restrictions, reservations, limitations and conditions which affect the aforesaid property, of record in said Clerk's Office.

WITNESS the following signatures and seals:

Lewis G. Ratcliffe (SEAL)
Lewis G. Ratcliffe

Marguerite A. Ratcliffe (SEAL)
Marguerite A. Ratcliffe

STATE OF VIRGINIA,
COUNTY OF GILES, TO-WIT:

The foregoing instrument was acknowledged before me, this the 9th day of January, 1992, by LEWIS G. RATCLIFFE and MARGUERITE A. RATCLIFFE, his wife.

Scarlett B. Ratcliffe
Notary Public
Clerk of Circuit Court
of Giles County

My commission expires:

11-8-95

Scarlett B. Ratcliffe

WARREN, GIBB
AND SCHEID, P.C.
ATTORNEYS AT LAW
P O BOX 303
NARROWES, VA 24124

VIRGINIA
IN THE CLERK'S OFFICE OF
COUNTY OF GILES
CIRCUIT COURT ON THE 31ST DAY OF
OCTOBER, 1995 AT 12:10 PM
INSTRUMENT 895-2054 WAS RECEIVED AND
UPON CERTIFICATION OF ACKNOWLEDGEMENT
THEREOF, ADMITTED TO RECORD.
THE STATE TAX IMPOSED BY SEC. 58.1-602
OF THE VIRGINIA CODE, HAS BEEN PAID IN
THE AMOUNT OF \$ 0.00 LOCAL \$ 0.00
STATE \$ 0.00 TOTAL \$ 0.00
TESTED: SCARLETT B. RATCLIFFE
(CLERK OF CIRCUIT COURT)

BY: Scarlett B. Ratcliffe S.C.

BOOK 0271 PAGE 248

This DEED OF GIFT made this the 1st day of August, 1995, by and between LEWIS G. RATCLIFFE and MARGUERITE A. RATCLIFFE, his wife, Grantors, and JUDITH R. CORELL, PATRICIA R. STONE and PAULA R. ROBERTSON, Grantees:

W I T N E S S E T H:

That for and in consideration of the natural love and affection which the Grantors bear for the Grantees, their children, the Grantors do hereby give, grant and convey, with covenants of general warranty, and English covenants of title, unto the Grantees, subject to the life estate herein reserved, all of that certain lot or parcel of real estate situate in the Town of Pearisburg, Giles County, Virginia, which is further described as follows:

All of that certain lot or parcel of real estate containing 5.57 acres and is designated as Lot No. 2, on survey and plat made by Messers Snidow and Hale on the 7th day of September, 1948, a copy of which survey is of record in the Circuit Court Clerk's Office of Giles County, Virginia, and being the same real estate which was conveyed unto the male grantor herein by a deed from Jesse W. Lucas, Jr., and Virginia P. Lucas, his wife, dated September 11, 1948, which deed is of record in the aforesaid Clerk's Office in Deed Book No. 77, at page 50.

There is also conveyed all water rights, rights of way and other rights owned in the real estate described and conveyed herein.

This conveyance is subject to the agreement dated August 13, 1958, which agreement is of record in the aforesaid Clerk's Office in Deed Book No. 120, at page 472.

The Grantor herein RESERVES a life estate in the real estate described above.

This conveyance is SUBJECT to all easements, rights of way, restrictions, reservations, limitations and conditions of record in said Clerk's Office, which affects the above real estate.

WITNESS the following signatures and seals.

Lewis G. Ratcliffe (SEAL)
Lewis G. Ratcliffe

Marguerite A. Ratcliffe (SEAL)
Marguerite A. Ratcliffe

STATE OF VIRGINIA,
COUNTY OF GILES, TO-WIT:

The foregoing instrument was acknowledged before me, this the 30th day of August, 1995, by LEWIS G. RATCLIFFE and MARGUERITE A.

WARREN, GIBB
AND SCHEID, P. C.
ATTORNEYS AT LAW
P. O. BOX 398
HARRIS, VA. 24184

11-8-95
Scant



Photo added by Tracy C.

Lewis Gale Ratcliffe

BIRTH 29 Apr 1917

Giles County, Virginia, USA

DEATH 20 May 1996 (aged 79)

Giles County, Virginia, USA

BURIAL Birchlawn Burial Park

Pearisburg, Giles County, Virginia, USA

MEMORIAL ID 169164678

Lewis Gale Ratcliffe, of Pearisburg, Va., faithful husband of Marguerite for 62 years, completed his life and departed on his journey to be reunited with family and loved ones already in God's healing hands. His past few years on this earth were painful and racked with all man's fears. Monday, May 20, 1996, God took all that pain away. While his family has yet to deal with their pain, we take comfort knowing the love he gave.

Lewis was the son of a union of John Allen Ratcliffe and Mary Ellen Fletcher of Bluff City. His siblings included Clarence Vivian, Fred, Clanie Marie, and Russell Allen who are awaiting him.

His remaining friend and faithful sister, Faye Douthat lives in Dublin. Lewis and Marguerite produced three children, Lewis Douglas, who passed on in 1955; Judith Gail Corell of Banc; and Patricia Ellen Stone of Pearisburg. Through unions of these siblings Lewis leaves two very special sons-in-law, P. Jackson Corell of Banc, and husband of Judy, and John P. Stone Jr., husband of Patty; also, wife of Douglas until his death, Peggy S. Barnett. Lewis also leaves a beautiful legacy of family unity and love to the following grandchildren, Paula Ratcliffe Robertson and husband Joe, Richard D. Corell and Joan, John P. Stone III, Gregory Lewis Stone and wife Wanda, Barbara Barnett, Jill Corell Arrington and husband Gary; great-grandchildren are Michelle Corell, Kelly and Kyle Robertson, Cosbi, Ashly, and Gregory Lewis Stone Jr. Lewis also leaves a very special family friend, Gail W. Corell, and many nieces and nephews who shared in his life and always held a special

place in his heart.

Lewis began work very early in life and worked at the New River Tannery alongside his father, brothers, and many cousins and friends. In 1940 when Celanese opened its doors, Lewis was one of the first hired. He worked there until his retirement in 1983. Aside from his family, Lewis became an activist in the little community of Bluff City by seeing a need for the young boys who lived there. From one evening of helping these young boys learn about playing baseball, Lewis developed a ball club, known as the Bluff City Ducks, that spanned a period of about 20 years. There were so many of those young men who played baseball for the Ducks, and they all love him yet. Lewis later coached a softball team of young ladies and women who were known as the Gayettes, and then later as the Fillys. Lewis was also one of the Pearisburg High School's Red Devils most loyal fans and helped the high school coach several years working with all these fine young men. As Pearisburg became Giles High, Lewis' loyalty passed on to the Giles High Spartans. In addition to the youth, his concern for community led to his founding of the Bluff City Community Center. The many facets of his life was also rewarded by a very strong sense of God and family. As a young child and young man he attended the Baptist Church of which he was a member for many years. Later he was a leader and faithful member of the small union church in Bluff City which finally became a Methodist Church. This past year, through the counseling of two very dedicated ministers of God's word, arranged for his church membership to be transferred to First United Methodist Church of Pearisburg. His presence in all our lives will be missed.

Funeral arrangements by Givens Funeral Home with visitation on Wednesday at 6-9. The funeral will be conducted at Givens Chapel on Thursday, May 23, at 11:00 a.m. by the Reverends Fred and Judy Long. Burial will follow in the Birchlawn Burial Park in Pearisburg, Va

Roanoke Times, May 22, 1996

Family Members

Parents



John Allen Ratcliffe
1890-1947



Mary *Fletcher* Ratcliffe
1890-1986

Spouse

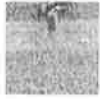


Marguerite Elizabeth *Atwell* Ratcliffe
1918–2012 (m. 1933)

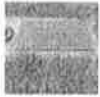
Siblings



Clarence Vivian Ratcliffe
1909–1973



Clanie Marie *Ratcliffe* Dennis
1919–1989



Russell Allen Ratcliffe
1925–1991

Children



Lewis Douglas Ratcliffe
1934–1955



Patricia Ellen "Pat" *Ratcliffe* Stone
1940–2018

Created by: Barbara Chittum Hutchens

Added: Sep 1, 2016

Find a Grave Memorial ID: 169164678

Find a Grave, database and images

(https://www.findagrave.com/memorial/169164678/lewis_gale-ratcliffe: accessed November 5, 2025), memorial page for Lewis Gale Ratcliffe (29 Apr 1917–20 May 1996), Find a Grave Memorial ID 169164678, citing Birchlawn Burial Park, Pearisburg, Giles County, Virginia, USA; Maintained by Barbara Chittum Hutchens (contributor 47335581).

Marguerite Elizabeth Atwell Ratcliffe



Photo added by Randy Shepherd

BIRTH 28 Jun 1918

Giles County, Virginia, USA

DEATH 28 Feb 2012 (aged 93)

Blacksburg, Montgomery County, Virginia, USA

BURIAL Birchlawn Burial Park

Pearisburg, Giles County, Virginia, USA

MEMORIAL ID 86153891



Added by Tracy C.

Marguerite Elizabeth Atwell Ratcliffe, 93, of Pearisburg, went to be with the Lord on Tuesday evening, February 28, 2012, in Montgomery Regional Hospital in Blacksburg, Va. Mrs. Ratcliffe was born on June 28, 1918, in Giles County, Va., and was a daughter of the late Fitzhugh Lee Atwell and Cora Alice Lawrence Atwell. Besides her parents she was preceded in death by her husband, Lewis Gale Ratcliffe; one son, Lewis Douglas Ratcliffe; six brothers; and one sister.

The days of her life have been filled with first, the love of her life, Louie; second, with her family; and third, with the friends she loves and cherishes. Her faith in her God is evident in her daily life. Anyone who knew her is very aware of her many talents, this list included sewing, electrician, hair dresser, pie maker, Sunday dinners, taffy pulls, playing ball with the kids, helping to raise the "boys" of the Bluff City Ducks, caning chairs with her father, and being the Princess all the while.

As a young bride who was very shy, she married into the Ratcliffe clan (and anyone who knows them can testify that there is no shyness in these people). She was immediately given the title of "Princess" by her brother-in-law, Clarence, then the other family members followed his lead; thus, she is still the "Princess." But you must be aware that she is shy and will not to this day say that she understands why they did that. However, if you really know her, you will know that she has worked hard, loved much, suffered hardships, and she has earned her "Princess" title. She wore it well!!

She is survived by two daughters, Patricia R. Stone, of Blacksburg, and Judith R. Corell and husband, Jack, of Pearisburg; six grandchildren, Paula Robertson and husband, Joe, Richard D. Corell and wife, Victoria, John P. Stone III, Gregory L. Stone and wife, Tabitha, Barbara Tate and Ken, Jill C.

Grubbs and husband, Eddie; eight great- grandchildren, Michelle Stowe and husband, Jody, Kelly Bostic and husband, Peter, Kyle Robertson, Amber Smith and husband, Josh, Cosbi Stone, Ashly Stone, and Gregory Lewis Stone Jr.; four great- great- grandchildren, Rhiannon Stowe, Sadie Marguerite Stowe, Patrick Bostic, and Gab Smith; and many nieces, nephews and friends.

Funeral Services will be conducted at 2 p.m. on Saturday, March 3, 2012, at the First United Methodist Church in Pearisburg, Va., with Dr. Brad Scott and Dr. Fred L. Austin officiating. Burial will follow in the Birchlawn Burial Park. The family will receive friends at the Givens Funeral Home on Friday evening, March 2, 2012, from 6 to 8 p.m. Arrangements by Givens Funeral Home.

Published in Roanoke Times on March 1, 2012

Family Members

Spouse



Lewis Gale Ratcliffe
1917–1996 (m. 1933)

Children



Lewis Douglas Ratcliffe
1934–1955



Patricia Ellen "Pat" Ratcliffe Stone
1940–2018

Maintained by: Barbara A "Bobbie" Sharp

Originally Created by: Randy Shepherd

Added: Mar 2, 2012

Find a Grave Memorial ID: 86153891

Find a Grave, database and images

(https://www.findagrave.com/memorial/86153891/marguerite_elizabeth-ratcliffe: accessed November 5, 2025), memorial page for Marguerite Elizabeth Atwell/Ratcliffe (28 Jun 1918–28 Feb 2012), Find a Grave Memorial ID 86153891, citing Birchlawn Burial Park, Pearisburg, Giles County, Virginia, USA; Maintained by Barbara A "Bobbie" Sharp (contributor 46998863).

I hereby certify that the original note secured by the lien of this deed, duly cancelled had been produced before me in my office.

The lien created by this deed is hereby released, the amount thereof having been fully paid.

Given under my hand this 18 day of March 1947

Given under my hand this 13 day of March 1947

MAP CARD # 3555
PLAT BOX # 196
ENVELOPE # 196

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Jesse W. Lucas, Jr., and Wife

To Deed - # 10,524

Lewis G. Ratcliffe
Tax \$1.80 Fee \$2.00 Trs \$1.00 Pd

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

THIS DEED made and entered into this the 11th day of September, 1948, between Jesse W. Lucas, Jr., and Virginia P. Lucas, his wife, parties of the first part,

and Lewis G. Ratcliffe, party of the second part; W I T N E S S E T H:

That for and in consideration of TWELVE HUNDRED (\$1200.00) DOLLARS of which sum FIVE HUNDRED (\$500.00) DOLLARS is cash in hand paid the receipt whereof is hereby acknowledged and the sum of FORTY (\$40.00) DOLLARS to be paid on the 11th, day of October, 1948, and a like sum on the 11th day of each month thereafter till the full remaining sum of SEVEN HUNDRED (\$700.00) DOLLARS is fully paid without interest, which said deferred payments are secured by a vendor's lien which is expressly retained on the lands herein conveyed the said parties of the first part have bargained and sold and do hereby grant and convey unto the said party of the second part with covenants of General Warranty all of that certain lot or parcel of land lying and being in the Town of Pearisburg, Giles County, Virginia, containing 5.57 acres and is designated as Lot No. 2 on a survey and plat made by Messers Snidow and Hale on the 7th day of September, 1948, a copy of which survey is annexed hereto and is made a part hereof, upon which plat is shown a street or roadway for the use of the said lots thereon platted and which is fifty feet wide from the line of the Johnston land with the right to the said grantee to a right of way fifty feet wide extended from the line of the said street as shown on the plat to the Curve Road with the right to lay therein water line or sewer as the occasion may require.

The said parties of the first part covenant that they have the right to convey the said land to the grantee; that they have done no act to encumber the said land; that the grantee shall have quiet possession of the said land, free from all encumbrances; and that they will execute such further assurance of the said land as may be requisite.

Witness our hands and seals.

Documentary Stamps \$1.65 Pd)

Jesse W. Lucas, Jr., (SEAL)
Virginia P. Lucas (SEAL)

COMMONWEALTH OF VIRGINIA,
COUNTY OF GILES, To-wit:

I, W. B. Snidow, a Commissioner In Chancery for the Circuit Court of Giles County, do hereby certify that Jesse W. Lucas, Jr., and Virginia P. Lucas, his wife, whose names are signed to the foregoing deed bearing date on the 11th day of September, 1948, this day personally appeared before me in my County aforesaid and acknowledged the same.

Given under my hand this the 11th day of September, 1948.

W. B. Snidow,
Commissioner In Chancery for the
Circuit Court of Giles County.

VIRGINIA:

In the Clerk's Office, Circuit Court of Giles County, September 11th 1948. This Deed with the certificate annexed was this day presented in said office and admitted to record at 2 P. M., and examined.

Teste;

W. B. Snidow

Clerk

Waltz (1/2) and Associates

✕

Beth A Murray → 10/17/14

Pippa Chapman

9/5/12 - 11/3/25

12-1604

~~12-1605 DIT n1~~

~~13-429 NIP~~

114-1483

~~15-677 C13 12-1605~~

~~13-643 NIP~~

~~13-840 NIP~~

~~15-466 DIT P2 n1~~

117-547 DIT

~~11-404 C15 15-468 SP L2~~

~~11-585 NIP~~

~~23-1525 N~~

~~24-1387 C13 15-468~~

Jocith Corell

Patricia Stone

Paula Robertson

1/9/12 - 9/13/12

(271-247)

~~251-73 MP~~

~~273-886 MP~~

1293-84 Submit to O. 394 Parcel

~~268-435 MP~~

~~247-18 MP~~

~~292-131 MP~~

~~253-82 MP~~

~~316-144 MP~~

~~378-239 MP~~

~~386-357 MP~~

~~342-802 MP~~

~~354-78 MP~~

~~97 MP~~

~~316-223 MP~~

~~354-203 MP~~

~~06-114 MP~~

~~07-07 MP~~

~~11-0757 MP~~

~~11-205 MP~~

~~11-781 MP~~

~~11-1554 MP~~

112-1004

(id)
Lewis Rutchette

9/11/48 - 10/31/55

(77-150)

110-341010 0.394C

1120-412-15 ft Road over western portion L.L. license

~~136-259~~ Take for 1440 SHPB 21.22 NP

~~245~~ Take for 1440 SHPB 6-19:20 NP

~~148-826~~ Cider 136-259 NP

~~148-545~~ Cider 136-293 NP

~~133-13~~ NP

~~14~~ NP

1179-345 PVZ

~~184-74~~ NP

~~76~~ NP

~~208-44~~ NP

~~201-103~~ NP

~~227-483~~ NP

271-247

248 2nd-Draft BELIEVED VALID BUT NOT DATES L.S.
However Lewis G Rutchette DOD 5/20/46
Marguerite Rutchette DOD 2/28/12.



Fidelity National Title Insurance Company

OFAC Sanctions List Search

Search Date & Time: 11/6/2025 7:07 am

Order No.: 25-43426-R

Property Address: 200 Douglas Lane, Giles County, Pearisburg, VA 24134 204 Douglas Lane, Giles County, VA

A search has been conducted against the Sanctions List administered by the Office of Foreign Assets Control ("OFAC") for the following party:

The search has returned the following results:

Business Name: Woltz & Associates

****NO MATCH FOUND****

If a search of the OFAC SDN List results in a possible match with a name (or names) on the list, follow the instructions on the OFAC website regarding the due diligence steps which must be taken to determine a valid OFAC match. The due diligence steps can be accessed at:

<http://www.treasury.gov/resource-center/faqs/Sanctions/Pages/directions.aspx>

For more information:

OFAC Hotline is: (202) 622-2490.

OFAC Website: <http://www.treas.gov/offices/enforcement/ofac/>

[Click Here to read the OFAC Step By Step Guide](#)

FinCEN Hotline is: (866) 556-3974.

FinCEN Website: <http://www.fincen.gov/>

The information in this database was provided by the Office of Foreign Asset Control (OFAC) of the US Treasury Department.



Fidelity National Title Insurance Company



Fidelity National Title Insurance Company

OFAC Sanctions List Search

Search Date & Time: 11/6/2025 7:07 am

Order No.: 25-43426-R

Property Address: 200 Douglas Lane, Giles County, Pearisburg, VA 24134 204 Douglas Lane, Giles County, VA

A search has been conducted against the Sanctions List administered by the Office of Foreign Assets Control ("OFAC") for the following party:

The search has returned the following results:

First Name: Pippa

Last Name: Chapman

****NO MATCH FOUND****

If a search of the OFAC SDN List results in a possible match with a name (or names) on the list, follow the instructions on the OFAC website regarding the due diligence steps which must be taken to determine a valid OFAC match. The due diligence steps can be accessed at:

<http://www.treasury.gov/resource-center/faqs/Sanctions/Pages/directions.aspx>

For more information:

OFAC Hotline is: (202) 622-2490.

OFAC Website: <http://www.treas.gov/offices/enforcement/ofac/>

[Click Here to read the OFAC Step By Step Guide](#)

FinCEN Hotline is: (866) 556-3974.

FinCEN Website: <http://www.fincen.gov/>

The information in this database was provided by the Office of Foreign Asset Control (OFAC) of the US Treasury Department.



Fidelity National Title Insurance Company
