



BOARD OF ZONING APPEALS REGULAR MEETING AGENDA

CITY COUNCIL CHAMBERS

December 18, 2025

10:00 AM

A. CALL TO ORDER

B. ROLL CALL

C. NEW BUSINESS

1. Special Exception Permit application PZ25-00385 filed by Virginia Maggiani and Julio Albornoz to allow a short-term rental as the primary use in accordance with Article 2, Section Y at Parcel 21240 (506 Randolph Street).
2. Amendment request for PZ25-00527 to amend conditions of short term rental approval for 128 Avalon Drive (Parcel 71088).

STAFF UPDATES

MINUTES

1. Approve Minutes from November 20, 2025 Meeting

F. ADJOURN

STAFF REPORT

DATE: December 18, 2025
TO: Board of Zoning Appeals
FROM: Renee Burton, Division Director of Planning
RE: Special Exception Permit application PZ25-00385 filed by Virginia Maggiani and Julio Albornoz to allow a short-term rental as the primary use in accordance with Article 2, Section Y at Parcel 21240 (506 Randolph Street).

SUMMARY

506 Randolph Street is a three (3) bedroom single-family dwelling that is zoned OT-R Old Town Residential. The occupancy load has been established at six (6) people based on the City of Danville Real Estate Card and a property inspection. This application for a Special Exception Permit for a short-term rental is in accordance with Article 2, Section Y, Item 2. A Certificate of Occupancy inspection has been completed and passed.

Additional Information

Off-Street Parking: Yes (Paved)
Property Management: Florencia Albornoz
Nearby Short-Term Rentals: Yes (113 Clarendon Cir.)

RECOMMENDATION

The Planning Division recommends that the Board of Zoning Appeals approve Special Exception Permit Application PZ25-00385 at Parcel 21240 (506 Randolph Street) to allow a short-term rental in accordance with Article 2, Section Y.

ATTACHMENTS

1. 506 randolph sep str_REDACTED_Redacted
2. 506 Randolph St_Aerials Map
3. 506 Randolph St_Owners Zoning Map
4. 506 Randolph St_Short Term Rental
5. 506 randolph sign photo
6. 506 randolph c of o draft
7. 506 Randolph BZA Neighbor Letter Sent dec 1



CITY OF DANVILLE

Community Development Board of Zoning Appeals

SPECIAL EXCEPTION PERMIT APPLICATION (STR ONLY)

In considering an application for a special exception, the Board shall give due regard to the specific guidelines and standards of this ordinance, and to the nature and conditions of adjacent uses and structures as well as the probable effect upon them of the proposed special exception. The application shall be submitted to the Director of Planning/Zoning and shall be accompanied by the filing fee of \$250.00.

The Board shall take into account the special and unique characteristics, design, location, construction, method of operations, effect on traffic conditions or any other aspects of the particular use or structure, that may be proposed by the applicant.

After the Board has approved a special exception, the special exception so approved or granted shall lapse after a one year period or such longer period of time as may be approved for "good cause" by the Board, provided that no site plan or subdivision plat has been approved by the City and that no substantial construction or change of use has taken place in accordance with the plans for which such variance was granted.

PLANNING DIVISION PROVIDED INFORMATION

Application #: P225-00543 PC Meeting Date: Dec 18 2025
Date Received: Oct. 27, 2025 Received By: Arsenio Day
Parcel ID: 21240 Address: 526 Randolph St
Existing Zoning: OT-R Future Land Use: OT-R

Applicant Provided Information

Property Location (Address/ID#): 506 Randolph St, Danville, VA 24541

Property Owner: Virginia Maggiani + Julio Albornoz

Property Manager: [REDACTED]

Is there off-street parking available? Yes + Garage and side concrete parking

Number of bedrooms: 3

Describe Proposed Request: Short term rental (Airbnb)

Virginia Maggiani 10/27/2025 [Signature] 10/27/2025
Owner Name (Print) Date Owner Signature Date

Virginia Maggiani 10/27/2025 [Signature] 10/27/2025
Applicant Name (Print) Date Applicant Signature Date

APPLICANT AND MANAGER CONTACT INFORMATION


Property owner phone number:  _____

Property owner address: 20 Lithia Springs Ave Danville VA 24541

Manager phone number:  _____

Manager address: 20 Lithia Springs Ave Danville VA 24541

Virginia Maggiani 10/27/2025
Owner Name (Print) Date

 10/27/2025
Owner Signature Date

Virginia Maggiani 10/27/2025
Applicant Name (Print) Date

 10/27/2025
Applicant Signature Date

Reference Checklist

- I have closed out if any, all building, mechanical, electrical, and plumbing permits.
- I have completed **ALL** renovations, meaning I am **NOT** undergoing any renovations and will not be undergoing any renovations prior to my BZA meeting date.
- I do not have any Property Maintenance Cases open on the proposed property. (has the city sent you or the previous owner any violation letters?)
- I have posted emergency exit plans in each bedroom.
- I have an unused ABC type fire extinguisher in the kitchen.
- I have interconnected smoke alarms installed in every bedroom and common space.
- I have posted emergency contact info for both the local police and the property manager.
- I am ready for a Certificate of Occupancy inspection on the date of this application.

While not required, having these items completed before attending your meeting with BZA can greatly increase your odds for approval.

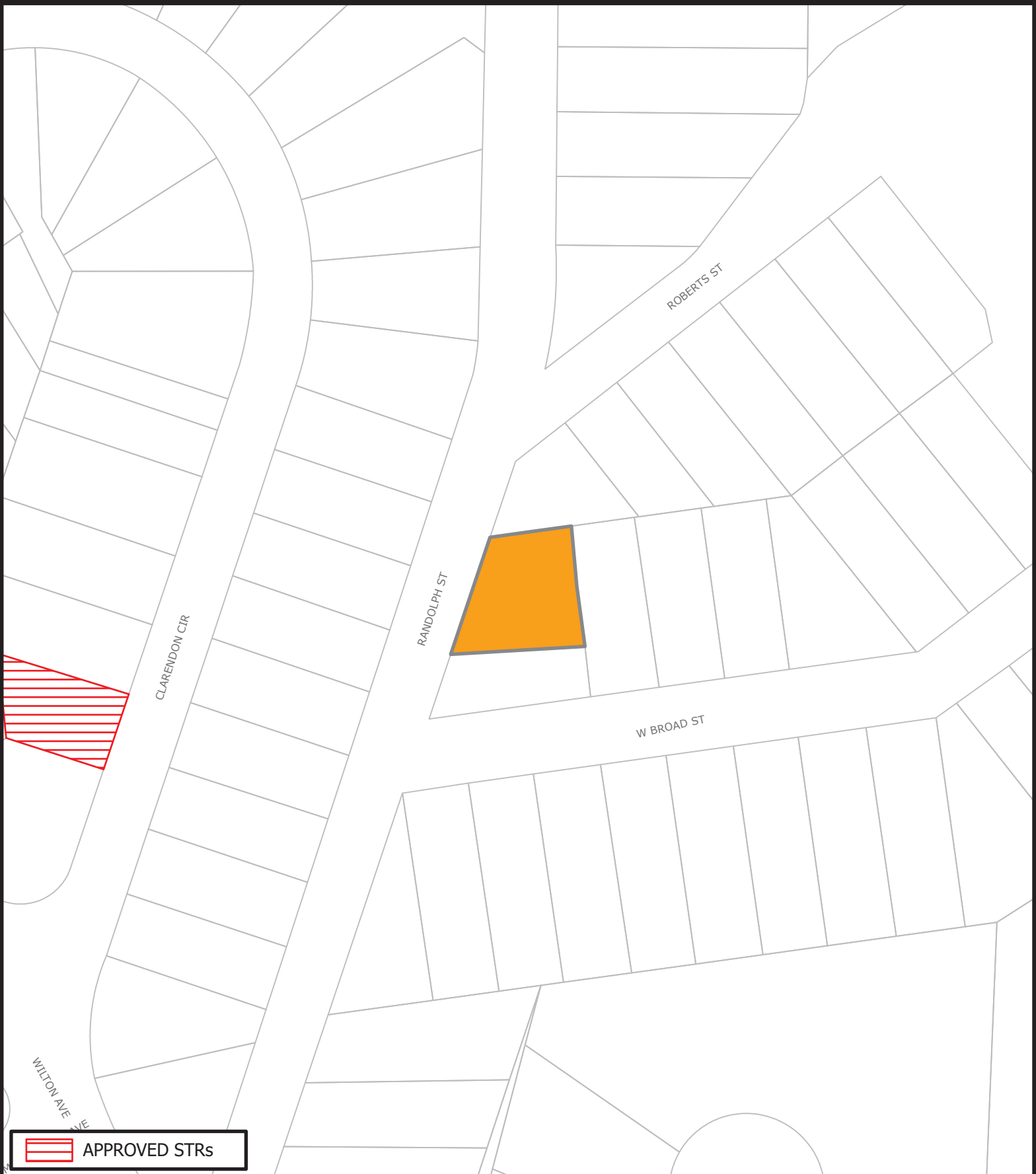


2025 AERIAL IMAGERY OF SUBJECT PROPERTY

Prepared by:
Planning Division
10/27/2025



Disclaimer: Information contained on this map is to be used for reference purposes only. The City of Danville is not responsible for any inaccuracies herein contained. The City of Danville makes no representation of warranty as to this map's accuracy, and in particular, its accuracy in labeling, dimensions, contours, property boundaries, or placement or location of any map features thereon. No responsibility is assumed for damages or other liabilities due to the accuracy, availability, use or misuse of the information herein provided.



 APPROVED STRs

SUBJECT PROPERTY WITH 300 FT BUFFER

Prepared by:
Planning Division
10/27/2025



Disclaimer: Information contained on this map is to be used for reference purposes only. The City of Danville is not responsible for any inaccuracies herein contained. The City of Danville makes no representation of warranty as to this map's accuracy, and in particular, its accuracy in labeling, dimensions, contours, property boundaries, or placement or location of any map features thereon. No responsibility is assumed for damages or other liabilities due to the accuracy, availability, use or misuse of the information herein provided.

Nov 24, 2025 at 12:08:38 PM
Danville




DANVILLE
VIRGINIA
Public Hearing Notice
This property will be the subject of a public hearing.
Contact Planning Division
434-799-9200

Certificate of Use and Occupancy

CITY OF DANVILLE, VIRGINIA
Department of Community Development

This Certificate issued pursuant to the requirements of Section 116 of the 2021 Virginia Uniform Statewide Building Code certifying that at the time of issuance this structure was in compliance with the various ordinances of the City and the Virginia Uniform Statewide Building Code regulating building construction or use.

For the following location:

506 RANDOLPH ST,
Danville VA 24541

For occupancy by: Short Term Rental

Use Group:

R-5 = Single Family Dwelling Detached

Type of Construction:

5B = Wood framing with NO rating

Building Owner and Address:

ARMAS JULIO CESAR ALBORNOZ DE & PITTI
VIRGINIA MARIANELLA MA
20 LITHIA SPRINGS AVE

Occupancy Load: 6 Persons

FIRE SPRINKLER SYSTEM NOT INSTALLED AND NOT REQUIRED

NOTE: Legal use of this structure may also require a Certificate of Zoning Compliance.



Building Official

Date



CITY OF DANVILLE

Community Development Board of Zoning Appeals

December 1, 2025

Dear property owner(s):

This letter notifies you, in accordance with Virginia state law, that the City of Danville received the following application:

Special Exception Permit application PZ25-00543 filed by Virginia Maggiani to allow a short-term rental as the primary use in accordance with Article 2, Section Y at Parcel 21240 (506 Randolph St).

PROPOSAL SUMMARY

Short-term rental application at 506 Randolph St.

PUBLIC INPUT

The Danville City Board of Zoning Appeals scheduled this request for a public hearing December 18, 2025 AT 10:00 A.M. in the 4th Floor City Council Chambers of City Hall. Anyone may attend this public hearing to express opinions regarding the proposal. The Board of Zoning Appeals will vote to either approve or deny this request.

The BZA agenda is available on the City's website, danvilleva.gov a week before the meeting. Please review the agenda before the public meeting to confirm this matter is still scheduled on the above-referenced date. Public meetings are televised on River City TV. If we may further assist you, please contact us at (434) 799-5260.

Sincerely,

Arsenio Day
Short Term Rental Technician
Dayam@danvilleva.gov
434-799-5260 ext. 2490



STAFF REPORT

DATE: December 18, 2025
TO: Board of Zoning Appeals
FROM: Renee Burton, Division Director of Planning
RE: Amendment request for PZ25-00527 to amend conditions of short term rental approval for 128 Avalon Drive (Parcel 71088).

SUMMARY

At the November 20, 2025, BZA meeting, DM Woodstock Enterprise LLC received approval for a Special Exception Permit for 128 Avalon Drive, with the condition that occupancy be limited to seven (7) individuals. The certificate of occupancy states the occupancy load is 7 due to the square footage on record being 1548. However, the applicant provided an appraisal of the property that states the total square footage is actually 1681, which will allow one more occupant. The applicant is requesting her total occupancy load be limited to eight (8) individuals.

The applicant has converted the back family room into a bedroom. This transformation meets Building Code standards to be considered a bedroom. These standards include a square footage of not less than 70 Sq. Ft. and access to an operable window to allow a path of egress that immediately leads outside. Smoke alarms and exit plans have also been provided. With 4 bedrooms, the new total square footage numbers provided by the applicant and the BZA's rule of 2 occupants per bedroom, the applicant may be allowed 8 occupants.

RECOMMENDATION

The Planning Division recommends that the Board of Zoning Appeals approve the amendment request for Special Exception Permit Application PZ25-00527 at Parcel 71088 (128 Avalon Drive) to allow the occupancy be increased by one (1) occupant, from seven (7) to a total of eight (8) individuals.

ATTACHMENTS

1. Appraisal 8-20-25 - 128 Avalon Dr

INVOICE

FROM:

 Peters Appraisal Service
 1102 Westover Dr
 Danville, VA 24541-5104

 Telephone Number: (434) 203-6898 Fax Number:

INVOICE NUMBER	
FNB 08 12 25M	
DATES	
Invoice Date:	08/20/2025
Due Date:	Upon Receipt
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	FNB 08 12 25M
Other File # on form:	
Federal Tax ID:	
Employer ID:	

TO:

 First National Bank
 622 Broad Street/P.O. Box 29
 Altavista, VA 24517

 E-Mail:
 Telephone Number: Fax Number:
 Alternate Number:

DESCRIPTION

Lender: First National Bank Client: First National Bank
 Purchaser/Borrower: DM Woodstock Enterprise, LLC
 Property Address: 128 Avalon Dr
 City: Danville
 County: Pittsylvania State: VA Zip: 24541
 Legal Description: Nos. 9-11 & Pt. No 12 Section 2 (0.98 ac) Avalon Drive DB. 10 PG. 1524

FEES **AMOUNT**

1004 UAD	500.00
SUBTOTAL	500.00

PAYMENTS **AMOUNT**

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			

Thank-you for your business! All invoices due upon receipt. **TOTAL DUE** \$ 500.00

Borrower	DM Woodstock Enterprise, LLC	File No.	FNB 08 12 25M
Property Address	128 Avalon Dr		
City	Danville	County	Pittsylvania
		State	VA
		Zip Code	24541
Lender/Client	First National Bank		

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Uniform Residential Appraisal Report

File # FNB 08 12 25M

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	128 Avalon Dr	City	Danville	State	VA	Zip Code	24541
Borrower	DM Woodstock Enterprise, LLC	Owner of Public Record	Swinney, Timothy D & Debra R		County	Pittsylvania	
Legal Description	Nos. 9-11 & Pt. No 12 Section 2 (0.98 ac) Avalon Drive DB. 10 PG. 1524						
Assessor's Parcel #	71088	Tax Year	2025	R.E. Taxes \$	592		
Neighborhood Name	Avalon Drive of Danville, VA		Map Reference	19260	Census Tract	0014.00	
Occupant	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	First National Bank		Address	622 Broad Street/P.O. Box 29, Altavista, VA 24517			
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Private sale. Not listed on the DRRLMS							

1	<input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.						
Arms length sale: Date of the Residential Contract of Purchase is 07/31/2025 for \$145,000.							
Contract Price \$	145,000	Date of Contract	07/31/2025	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	Owner/Assessor
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid. \$0;;Purchasing property in "as is" condition.							

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE AGE	One-Unit 100 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) (yrs)	2-4 Unit 0 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	100 Low 60	Multi-Family 0 %
Neighborhood Boundaries	Includes: Mt. Cross Road NORTH, U.S. 58 SOUTH and WEST and U.S. 29	225 High 85	Commercial 0 %
Neighborhood Description	The property values are stable for the subject area. Demand and supply for single-family housing is currently stable.	160 Pred. 73	Other 0 %

Marketing time is within 3 to 6 months or less according to MLS data. Normal concessions exist on the part of both the buyer and the seller. As of the date of this appraisal interest rates are consistent.

Market Conditions (including support for the above conclusions) See attached addenda.

Dimensions	0.98 acres	Area	42689 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	SR	Zoning Description	Suburban Residential				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe					
Utilities	Public <input checked="" type="checkbox"/> Electricity <input type="checkbox"/> Gas <input type="checkbox"/> None	Other (describe)	Public <input checked="" type="checkbox"/> Water <input type="checkbox"/> Sanitary Sewer <input checked="" type="checkbox"/>	Other (describe)	Off-site Improvements - Type	Public <input checked="" type="checkbox"/> Street <input type="checkbox"/> Alley <input type="checkbox"/> None	Private <input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	51143C0626E	FEMA Map Date	09/29/2010
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
There are no apparent adverse easements, special assessments, or other encroachments noted for the property. This is not an income producing property/farm. Homes can be rebuilt if destroyed or damaged.							

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition		
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Block-Average	Floors	HW-Vnl-Cpt-Good		
# of Stories 1	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Vinyl-Good	Walls	Plas-Pnl-Good		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 312 sq.ft.	Roof Surface	Comp Shingle-Avg.	Trim/Finish	Wood-Good		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Aluminum-Good	Bath Floor	Vinyl-Good		
Design (Style) Traditional	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Thermopanes-Good	Bath Wainscot	Acrylic-Good		
Year Built 1978	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Vinyl-Yes-Good	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 20	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes-Good	<input checked="" type="checkbox"/> Driveway	# of Cars 3		
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel/Asphalt		
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel E/c/HP	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	Garage	# of Cars 0		
<input checked="" type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Deck	<input checked="" type="checkbox"/> Porch CP's	<input checked="" type="checkbox"/> Carport	# of Cars 1		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other Sheds	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in			
Appliances	<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)						
Finished area above grade contains:	8 Rooms	3 Bedrooms	1.0 Bath(s)	1,681	Square Feet of Gross Living Area Above Grade		
Additional features (special energy efficient items, etc.). Thermopane windows, covered front and side porches, rear deck, dining room fireplace, walk in closet, some hardwood flooring, a 12' x 28' frame shed with cfp, a 11' x 27' single det. carport, a 4' x 8.7' frame shed a 10' x 12' frame shed, floored attic, heat pump, built in bookcases, crown moulding in all rooms.							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-remodeled-eleven to fifteen years ago;Bathrooms-remodeled-eleven to fifteen years ago;C4; The kitchen and bath were both remodeled approx. 11-15 years ago. HVAC system is approx. 5 years old. House has been well maintained.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Uniform Residential Appraisal Report

File # FNB 08 12 25M

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0		There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 145,000 to \$ 201,000	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	128 Avalon Dr Danville, VA 24541	1607 Westover Dr Danville, VA 24541	212 Montague St Danville, VA 24541
Proximity to Subject		2.71 miles E	5.32 miles E
Sale Price	\$ 145,000	\$ 201,000	\$ 149,000
Sale Price/Gross Liv. Area	\$ 86.26 sq.ft.	\$ 147.58 sq.ft.	\$ 96.25 sq.ft.
Data Source(s)		Realtor.com;DOM 91	DRRMLS#R74169C;DOM 63
Verification Source(s)		Courthouse	Courthouse
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0	
Date of Sale/Time		s07/25;Unk	
Location	N;Res;	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	
Site	42689 sf	10019 sf	+1,100
View	N;Res;	N;Res;	
Design (Style)	DT1;Traditional	DT1;Traditional	
Quality of Construction	Q4	Q4	
Actual Age	47	75	+8,400
Condition	C4	C3	-30,200
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	8 3 1.0	5 3 2.0	-5,000
Gross Living Area	1,681 sq.ft.	1,362 sq.ft.	+9,600
Basement & Finished Rooms Below Grade	312sf0sfwo	0sf	+1,900
Functional Utility	Adequate	Adequate	
Heating/Cooling	FA-Elc-Cnt/HP	FA-Gas-Cent	0 FA-Elc-Cnt/gas
Energy Efficient Items	Thermopanes	Thermopanes	Storm D+W
Garage/Carport	1cp3dw	3dw	+2,500
Porch/Patio/Deck	cps,deck	wrap CFP,Dk	0 Wrap CFP
Fireplaces	1 Fireplace	None noted	+2,000
Misc.	3 sheds	None noted	+1,500
Misc.	None noted	None noted	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -8,200
Adjusted Sale Price of Comparables		Net Adj. 4.1% Gross Adj. 30.9%	\$ 192,800
		Net Adj. 15.8% Gross Adj. 18.5%	\$ 172,500
		Net Adj. 0.3% Gross Adj. 33.2%	\$ 144,600

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **assessor records/DRRMLS**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **multiple listing service**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Owner	Realtor.com	DRRMLS	DRRMLS
Effective Date of Data Source(s)	08/19/2025	08/20/2025	08/20/2025	08/20/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not transferred within the past three years. No sale of the comparable sales over the previous 12 month period prior to their most recent sale.

Summary of Sales Comparison Approach See addenda page

Indicated Value by Sales Comparison Approach \$ **162,600** Cost Approach (if developed) \$ **223,144** Income Approach (if developed) \$

The market approach is considered the best indicator of residential value. The cost approach is the guide for a value estimate and is used with the market approach. There is not enough data to support an income approach. The market analysis is the best indicator of residential value.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **162,600**, as of **08/19/2025**, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # FNB 08 12 25M

"The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser."

Utilities were on and operational at the time of observation.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Site value derived from past sales studies.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ----- =\$ 7,500
Source of cost data The Bluebook International Cost Services	DWELLING 1,681 Sq.Ft. @ \$ 132.00 ----- =\$ 221,892
Quality rating from cost service Q4 Effective date of cost data 03/25	Basement 312 Sq.Ft. @ \$ 15.00 ----- =\$ 4,680
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Misc. ----- =\$ 38,500
The cost approach provided by the Bluebook International cost services.	Garage/Carport 297 Sq.Ft. @ \$ 15.00 ----- =\$ 4,455
No physical depreciation noted. No measurable evidence of functional or external obsolescence noted. Site value determined by sales and listings of similar lots."AS IS" site improvements include: utilities, driveway and landscaping. Misc. items include: covered porches, deck, fireplace, 2 frame sheds, open shed.	Total Estimate of Cost-New ----- =\$ 269,527
	Less Physical Functional External
	Depreciation 71,883 ----- =\$(71,883)
	Depreciated Cost of Improvements ----- =\$ 197,644
	"As-is" Value of Site Improvements ----- =\$ 18,000
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPROACH ----- =\$ 223,144

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$

X Gross Rent Multiplier

= \$

Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

Uniform Residential Appraisal Report

File # FNB 08 12 25M

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # FNB 08 12 25M

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # FNB 08 12 25M

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRaiser Keith W. Peters
 Signature *Keith Peters*
 Name Keith W. Peters
 Company Name Peters Appraisal Service
 Company Address 1102 Westover Drive
Danville, VA 24541
 Telephone Number 4364-203-6898
 Email Address solid_rock@comcast.net
 Date of Signature and Report 08/20/2025
 Effective Date of Appraisal 08/19/2025
 State Certification # _____
 or State License # 4001001082
 or Other (describe) _____ State # _____
 State VA
 Expiration Date of Certification or License 01/31/2026

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
 Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
128 Avalon Dr
Danville, VA 24541
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 162,600

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

LENDER/CLIENT
 Name No AMC
 Company Name First National Bank
 Company Address 622 Broad Street/P.O. Box 29, Altavista, VA
24517
 Email Address _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Subject Photo Page

Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						

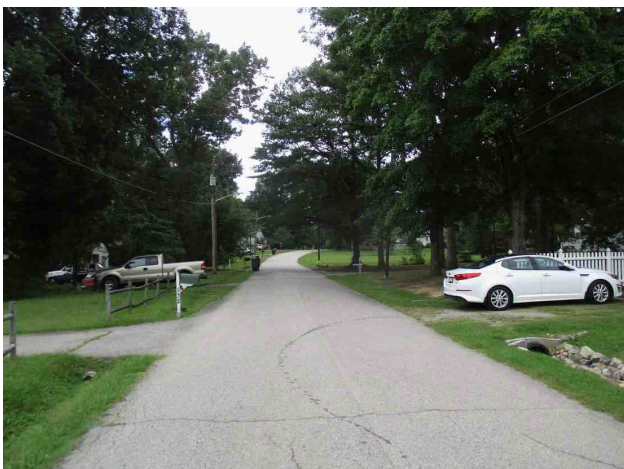


Subject Front

128 Avalon Dr
Sales Price 145,000
Gross Living Area 1,681
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;
Site 42689 sf
Quality Q4
Age 47



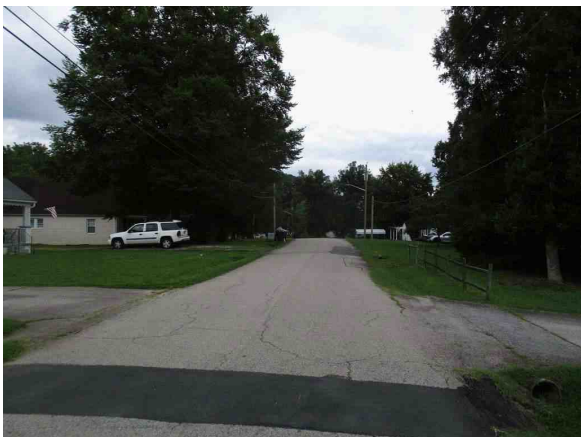
Subject Rear



Subject Street View

Photograph Addendum

Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						



Alternate Street View



Right View



Left View



Single Carport



12' x 28' Frame Shed with Cov.Pch



8.7' x 4' Shed

Photograph Addendum

Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						



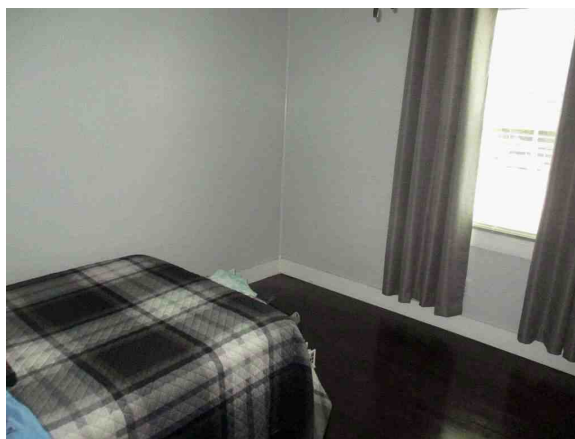
10' x 12' Open Shed



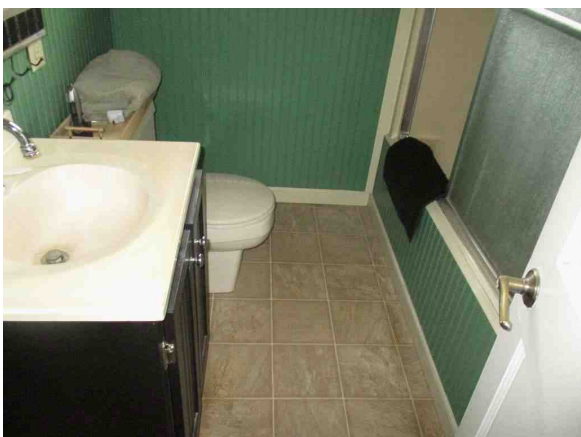
Unfinished Basement



Living Room



Bedroom #1



Bath #1



Bedroom #2

Photograph Addendum

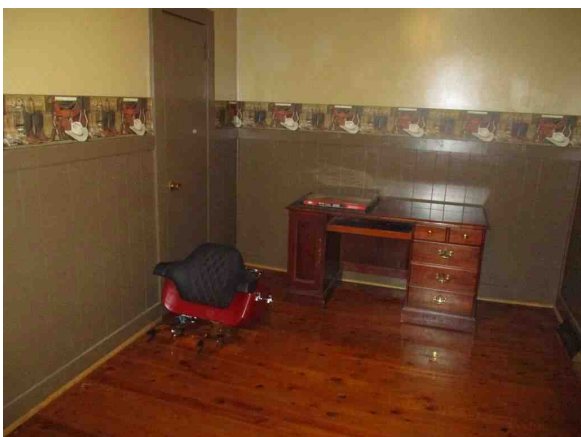
Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						



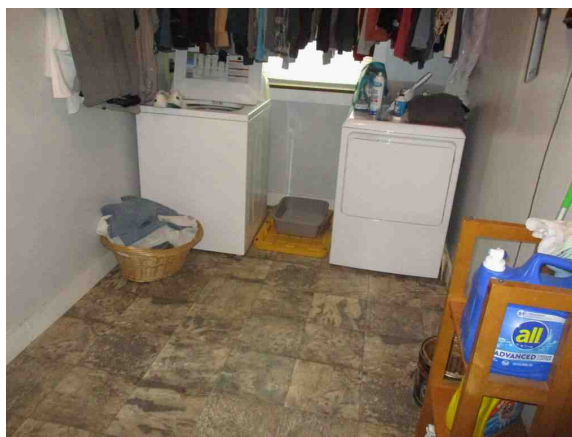
Kitchen



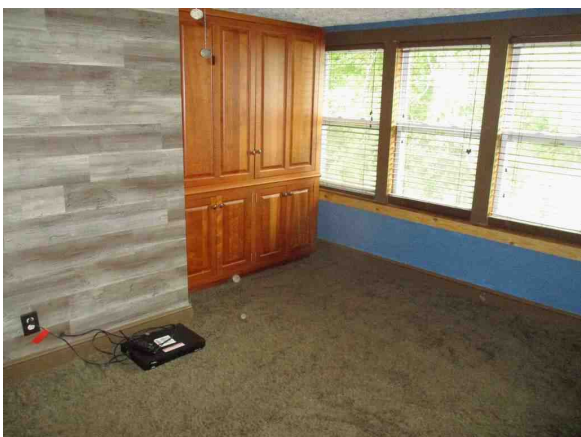
Dining Room



Bedroom #3



Laundry Room



Family Room



Attic Space(Floored)

Comparable Photo Page

Borrower	DM Woodstock Enterprise, LLC				
Property Address	128 Avalon Dr				
City	Danville	County	Pittsylvania	State	VA
				Zip Code	24541
Lender/Client	First National Bank				



Comparable 1

1607 Westover Dr	
Prox. to Subject	2.71 miles E
Sales Price	201,000
Gross Living Area	1,362
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10019 sf
Quality	Q4
Age	75



Comparable 2

212 Montague St	
Prox. to Subject	5.32 miles E
Sales Price	149,000
Gross Living Area	1,548
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6970 sf
Quality	Q4
Age	85



Comparable 3

337 College Ave	
Prox. to Subject	5.40 miles SE
Sales Price	145,000
Gross Living Area	1,554
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6098 sf
Quality	Q4
Age	85

Supplemental Addendum

File No. FNB 08 12 25M

Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						

Utilities were on and operational at the time of observation

• URAR : Neighborhood - Description

The large cottage, ranch, and traditional style home are located in this neighborhood, with some manufactured and cape-cod style homes intermixed. The Danville/Pittsylvania County area offers employment in the following industries: rubber, glass, custom cabinet manufacturer, nestle food processes, Shorewood packaging, electronic assembly plant, shopping cart manufacture, some tobacco. Residents also commute to Greensboro, NC some 45 minutes away for a broader industrial base. These industries help promote employment stability.

• "The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser."

• I have performed **a service**, as an appraiser regarding the property that is the subject of the report within the **three year** period immediately preceding acceptance of this assignment.

The appraiser has prepared this appraisal in full compliance with applicable appraiser independence requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

• "The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal is for a **mortgage finance transaction**, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser." **I have considered relevant competitive listings and/or contract offerings in performing this appraisal.**

Housing supply and Demand: sale price/list price ratio for the market area is running between 95% and 100%.

This is after analyzing four **comparable** properties to the subject over a year. There is a definite "lack" of similar properties available at this time for comparison. The neighborhood consists of a wide range of home ages and values. Residents tend to retire in the area; thus, few homes come on the market as listings.

The average marketing time and trend for the past three months has remained steady.

Highest and Best Use summarization: A highest and best use analysis of the property as if vacant and as if improved has been made. The as if vacant analysis is useful for land or site valuation. The as improved analysis facilitates a decision to whether the use of the existing improvements should continue or be adapted for an alternate use. The subject "as improved" is in conformance in both style and use with neighboring properties. Overall, the improvements contribute value to the underlying land-property value appreciation is anticipated. Therefore, the highest and best use "as improved" is the continuation of the present use.

It is noted that the comparables cross major highways; however, the comps are in a similar marketing area. There is no negative impact on marketability or value. It is necessary to cross these boundaries and extend the sales radius beyond three miles since the current "pool" of sales is limited.

It is noted that the comps are located in similar neighborhoods as the subject property. The comps are from competing similar neighborhoods as the subject and there is no negative impact on the subject's marketability.

Scope of Work

No personal property is included in this appraisal.

The purpose of this appraisal report is to develop an opinion of the market value of the fee simple interest of the real property rights of the property identified as the "subject property" or subject in the body of this report.

The intended user of this appraisal report is the Lender/Client, or assignee. The intended use is to evaluate the property that is the subject of this appraisal for mortgage finance purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional intended users are identified by the appraiser.

In this report, the subject property is identified by physical address, tax assessor parcel, number, and legal description, where available. The subject property has been inspected by the appraiser which includes the personal physical examination of the visible exterior and interior areas of the subject property without the disassembly or relocation of any portion or feature at the property and the physical examination of the areas external to the subject, the subject's neighborhood, and nearby neighborhoods. The inspection was focused on the features, condition, safety, suitability, compatibility, limitations, and quality of the subject property and its neighborhood, and on any other value influences external to the subject's site. Any observed/discovered physical, functional, or external value influences have been noted and considered in the relevant approaches to value, analysis, comments, and reconciliation areas of the attached appraisal form.

Commonly used and accepted data and research were utilized in the report. In this report, the Dan River Region MLS service has been employed for data collection and the compilation of statistical data. When possible and relevant, interviews and data collection from local agents, the client, the borrower, the owner, and local governmental authorities are also conducted and utilized. The specific research and data sources used are indicated on the relevant areas of the attached appraisal form. The appraiser relies on information supplied by parties knowledgeable about the subject property such as the owner, borrower, or sales agent, and the terms and conditions of any past or present sale but does not guarantee the accuracy of the information. Examples include motivations of buyers and sellers legality or permit status of site improvements, and homeowner's association fees.

A sketch of the subject property has been provided as a supporting document for the purpose of illustrating the basic configuration (size and shape) of the subject property and reflects the physical measurements of the property on the day of the inspection. It is intended for illustration only. It is not unusual to see minor discrepancies between public records and actual measurements as a result of inexact construction methods or exterior cosmetic features- such as a stone veneer. Features that add significantly to size but do not contribute to living space have been removed from the sketch. Adjustments for size in the

Supplemental Addendum

File No. FNB 08 12 25M

Borrower	DM Woodstock Enterprise, LLC				
Property Address	128 Avalon Dr				
City	Danville	County	Pittsylvania	State	VA
				Zip Code	24541
Lender/Client	First National Bank				

comparable sales grid provide for a tolerance to account for minor variations, (and other such concerns). Significant discrepancies between physical measurements and public record will be reconciled and noted in the addendum. In the event that physical measurements are confirmed to be significantly less than or greater than public record, the actual measured size will be used in the report, superseding public record. Room locations are approximate. Rooms may have more than one use and may be labeled in more than one way on the sketch. Rooms are labeled first to reflect public record and second to match the use of space observed at the time of the inspection. Pool, spa, patios, balcony, and driveway are not necessarily to scale. Relative position of any exterior amenities is approximate, unless noted otherwise.-(Plans are subject to change during the construction process.)

About quality and condition in the sales comparison.

Quality describes a degree of worth and the character of the workmanship and material used and describes the structure and the features-such as countertops and flooring. In contrast, condition is used to describe the degree of defects or physical deterioration present, also in the structure and in the features. Every effort is made to adhere as closely as possible to the Marshall & Swift definitions of quality and condition, but it is also common for the description to be relative references between properties to accurately illustrate the differences in property quality and condition.

Comparable property photographs are included as well as location of the subject and all comparables, listings, or rental properties. Interior photos are supplied to show quality of building materials or to substantiate condition statements. An aerial photo map is also supplied to give the reader a better understanding of the neighborhood surroundings.

The appraiser has prepared this appraisal in full compliance with applicable appraiser independence requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

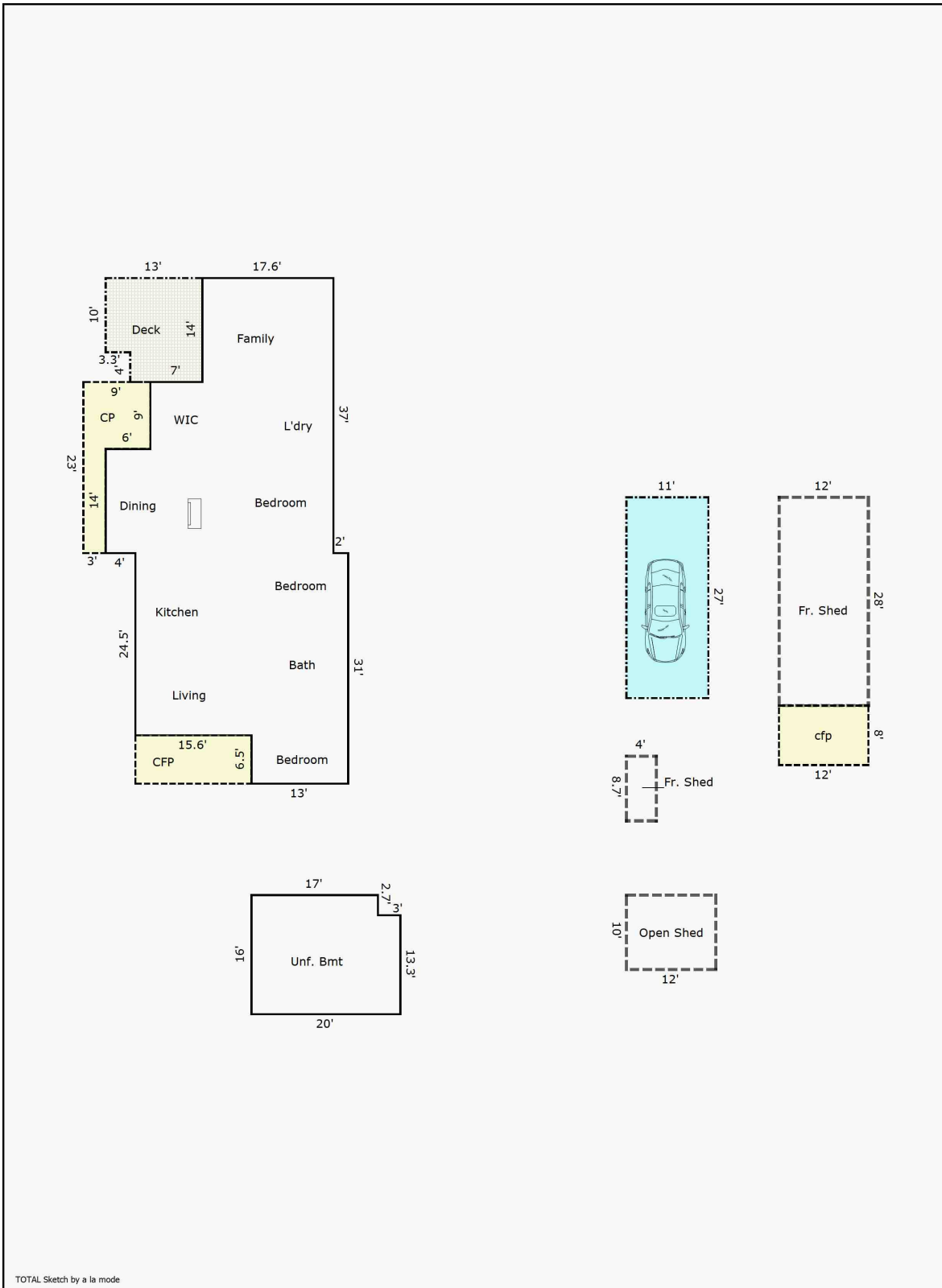
The appraiser's opinion of reasonable exposure time for the subject property as associated with the opinion of market value will be within three to six months or less. This information is based upon statistical information about days on market, information gathered through the comps closing verification, and realtors.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

It is extremely difficult to locate relevant sales i.e. all sales to sell within 1 mile of the subject and to sell within the last six months. It is noted that comp #1 is not within 1 mile but is within 3 miles of the subject and comp #3 has sold within the last six months. Seller concessions noted to comp #3. **Adjustments derived from "matched pairs analysis" when possible, from interviews with realtors, buyers, sellers, and discounted costs. The final estimate of value derived by means of a weighted-average. It is noted that all comps offer the same bedroom count as the subject.** Sellers are willing to pay between 3% to 20% of the selling price for condition differences, 10% of the selling price per grade level will be utilized in this report as this is customary in today's market. Age adjustments are at \$300 per year, full baths at \$5,000, "GLA" adjustments at \$30 sqft, basement sqft. adjustments \$6. Carports are adjusted at \$2,500 each. **Site adjustments were derived by the estimated subject site value of \$7,500 as compared with an estimated comparable sale site value. The appraiser is adjusting for basement finish area by square-footage, not by individual room count. Subjective adjustments made to all comps for acreage and age, to comps #1 and #3 for condition and to comp #1 for bath count. Comps are considered in the following order: First will be comp #3 for the least net % of across the board adjustments. Second will be comp #2 for requiring the least gross % of across the board adjustments and lastly considered will be comp #1 for requiring the largest "GLA" adjustment.**

Building Sketch (Page - 1)

Borrower	DM Woodstock Enterprise, LLC				
Property Address	128 Avalon Dr				
City	Danville	County	Pittsylvania	State	VA
Lender/Client	First National Bank	Zip Code	24541		



Building Sketch (Page - 2)

Borrower	DM Woodstock Enterprise, LLC				
Property Address	128 Avalon Dr				
City	Danville	County	Pittsylvania	State	VA
				Zip Code	24541
Lender/Client	First National Bank				

Living Area	
First Floor	1681.4 Sq ft
Total Living Area (Rounded):	
1681 Sq ft	
Non-living Area	
Covered Porch	101.4 Sq ft
shed	336 Sq ft
Wood Deck	168.8 Sq ft
Covered Porch	123 Sq ft
shed	120 Sq ft
shed	34.8 Sq ft
Covered Porch	96 Sq ft
Basement	311.9 Sq ft
1 Car Detached	297 Sq ft

Building Sketch (Page - 3)

Borrower	DM Woodstock Enterprise, LLC				
Property Address	128 Avalon Dr				
City	Danville	County	Pittsylvania	State	VA
				Zip Code	24541
Lender/Client	First National Bank				

Living Area	Calculation Details	
First Floor	1681.4 Sq ft	$17.6 \times 14 = 246.4$ $13 \times 6.5 = 84.5$ $28.6 \times 24.5 = 700.7$ $23 \times 24.6 = 565.8$ $14 \times 6 = 84$
Total Living Area (Rounded):	1681 Sq ft	
Non-living Area		
Covered Porch	101.4 Sq ft	$15.6 \times 6.5 = 101.4$
shed	336 Sq ft	$28 \times 12 = 336$
Wood Deck	168.8 Sq ft	$13 \times 10 = 130$ $9.7 \times 4 = 38.8$
Covered Porch	123 Sq ft	$9 \times 9 = 81$ $14 \times 3 = 42$
shed	120 Sq ft	$10 \times 12 = 120$
shed	34.8 Sq ft	$4 \times 8.7 = 34.8$
Covered Porch	96 Sq ft	$12 \times 8 = 96$
Basement	311.9 Sq ft	$16 \times 17 = 272$ $13.3 \times 3 = 39.9$
1 Car Detached	297 Sq ft	$11 \times 27 = 297$

Appraiser License

COMMONWEALTH of VIRGINIA
 Department of Professional and Occupational Regulation
 9960 Mayland Drive, Suite 400, Richmond, VA 23233
 Telephone: (804) 367-8500

EXPIRES ON

01-31-2026

NUMBER

4001001082

REAL ESTATE APPRAISER BOARD
LICENSED RESIDENTIAL REAL ESTATE APPRAISER



KEITH W PETERS I
 1102 WESTOVER DR
 DANVILLE, VA 24541




Katherine S. Thota, Director

Status can be verified at <http://www.dpor.virginia.gov>

(SEE REVERSE SIDE FOR PRIVILEGES AND INSTRUCTIONS)

DPOR-LIC (02/2017)

(DETACH HERE)



COMMONWEALTH of VIRGINIA
 Department of Professional and Occupational Regulation

REAL ESTATE APPRAISER BOARD
 LICENSED RESIDENTIAL REAL ESTATE APPRAISER
 NUMBER: 4001001082 EXPIRES: 01-31-2026

KEITH W PETERS I
 1102 WESTOVER DR
 DANVILLE, VA 24541



(FOLD)

Status can be verified at <http://www.dpor.virginia.gov>

DPOR-PC (02/2017)

Property Tax Card



City of Danville, VA
<https://www.danville-va.gov/>

128 AVALON DR

Summary

Parcel ID: 71088

Address: 128 AVALON DR

Owner Information

Owner Name: SWINNEY TIMOTHY DOUGLAS & DEBRA REYNOLDS

Owner Address: 128 AVALON DR

Mail-To: SWINNEY TIMOTHY DOUGLAS & DEBRA REYNOLDS

Mailing Address: 128 AVALON DR, DANVILLE, VA 24541

Land Information

Flood Zones: N/A

Enterprise Zones: N/A

Historic Districts: N/A

Elementary School District: Park Avenue

Middle School District: Westwood

Value Information

Land Value: \$5,000

Land Use Value: N/A

Improvement: \$65,500

Total: \$70,500

Additional Information

State Code: 1101 Single Fam Res-1 Dwng

Land Use: Residential

Tax Map: 8708005000019000

Approx. Acres: 0.9842

Legal Description: NOS 9-11 & PT NO 12 SEC 2 (.98 AC)
AVALON DR

Zone: SR Suburban Residential

Notes: N/A

Authentisign ID: ECG944F0-43BE-F011-8DCA-00224822F75A



VIRGINIA REALTORS® RESIDENTIAL CONTRACT OF PURCHASE



(This is a legally binding contract. If you do not understand any part of it, please seek competent advice before signing.)

This CONTRACT OF PURCHASE made as of July 31, 2025, between TIMOTHY DOUGLAS SWINNEY, DEBRA REYNOLDS SWINNEY (the "Seller," whether one or more), whose address is 128 Avalon Dr, Danville, VA 24541

and DM Woodstock Enterprise, LLC (the "Purchaser", whether one or more), whose address is 117 Woodstock Way, Danville, VA 24541

provides:

Purchaser may assign this Contract in whole or in part, only with the prior written consent of Seller, which Seller shall be under no obligation whatsoever to give.

The Listing Company (who represents Seller) is UNREPRESENTED and the Selling Company (who does OR does not represent Purchaser) is UNREPRESENTED

1. REAL PROPERTY: Purchaser agrees to buy and Seller agrees to sell the land and all improvements thereon located in the County or City of Danville, Virginia and described as (legal description):

NOS 9-11 & PT NO 12 SEC 2 (.98 AC) AVALON DR

and more commonly known as: 128 Avalon Dr, Danville, VA 24541

together with all fixtures located thereon (if present as of the date of this Contract), including, without limitation, blinds, ceiling fans, curtain rods and brackets, audio-video or media mount and mounting hardware, built-in dishwasher, door knockers, garage door openers and controls, gas fireplace logs and inserts, installed floor and wall coverings, installed mirrors, light fixtures, mailbox and post, built-in range, shades, shrubs, exterior plants and trees, shutters, smoke and heat detectors, storm windows and storm doors, switch and receptacle covers, television antenna(e), window screens, and screen doors (the "Property").

2. PURCHASE PRICE: The Purchase Price of the Property is: One Hundred Forty-Five Thousand Dollars (\$145,000.00), which shall be paid to Seller at settlement in cash or by cashier's or certified check or wired funds subject to the prorations described herein and from the following sources:

(a) THIRD PARTY FIRST TRUST: This sale is contingent on Purchaser's obtaining OR assuming: a conventional; FHA; VA; OR other (describe) loan secured by a first deed of trust lien on the Property in the principal amount of \$ or 80.000% of the Purchase Price bearing interest at a fixed rate not exceeding % per year, or at an adjustable rate with an initial rate not exceeding % per year and a maximum rate during the term of the loan not exceeding % per year, or at the market rate of interest at the time of settlement, amortized over a term of years, and requiring not more than a total of loan discount points, excluding a loan origination fee, or an assumption fee not exceeding \$ (If this contract provides for the assumption of a loan: (i) the parties acknowledge that the balance set forth above is approximate and that the principal amount to be assumed will be the outstanding principal balance on the date of settlement, and (ii) Purchaser shall assume all obligations of Seller under such loan.)

(b) THIRD PARTY SECOND TRUST: This sale is also contingent on Purchaser's obtaining a loan secured by a second deed of trust lien on the Property in the principal amount of \$ or % of the Purchase Price bearing interest at a rate not exceeding % per year, amortized as follows more than a total of loan discount points, excluding the origination fee.

(c) BALANCE OF PURCHASE PRICE: Purchaser will provide the balance of the Purchase Price from Purchaser's funds in cash or by cashier's or certified check or wired funds at settlement. In the event of financing, the balance shall be the difference between Purchase Price and any financing. In the event of no financing, the balance shall be the entire Purchase Price in addition to any fees or costs associated with this sale.

VAR FORM 600 Revised 07/25 Reviewed 07/25

Page 1 of 10

Wilkins & Co. REALTORS?, Inc., 428 Piney Forest Rd. Danville VA 24540 Misty Adams

Phone: (434)251-8291 Fax: Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwof.com

128 Avalon Dr

AuthentiSign ID: EC6344F0-436E-F011-8DCA-00224822F75A

- (i) Purchaser reserves the right to conduct a risk assessment or inspection for lead-based paint and/or lead-based paint hazards; **OR**
- (ii) Purchaser waives the right to conduct a risk assessment or inspection for lead-based paint and/or lead-based paint hazards.

- 23. **NOTICE TO PURCHASER(S):** Purchaser should exercise whatever due diligence Purchaser deems necessary with respect to information on sexual offenders registered under Chapter 23 (§19.2-387 et seq.) of Title 19.2 of the Virginia Code. Such information may be obtained by contacting your local police department or the Department of State Police, Central Records Exchange at (804) 674-2000 or <https://www.vspso.com/>.
- 24. **NOTICE OF DISCLOSURE PURSUANT TO VIRGINIA RESIDENTIAL PROPERTY DISCLOSURE ACT:**
Disclosure is **OR** is not attached **OR** the RPDA does not apply. (Attachment does not become part of this Contract.)
- 25. **DEFAULT:** If Seller or Purchaser defaults under this Contract, the defaulting party, in addition to all other remedies available at law or in equity, shall be liable for the brokerage fee referenced in paragraph 10 hereof as if this Contract had been performed and for any damages and all expenses incurred by non-defaulting party, Listing Company, and Selling Company in connection with this transaction and the enforcement of this Contract, including, without limitation attorneys' fees and costs, if any. Payment of a real estate broker's fee as the result of a transaction relating to the property which occurs subsequent to a default under this Contract shall not relieve the defaulting party of liability for the fee of Listing Company in this transaction and for any damages and expenses incurred by the non-defaulting party, Listing Company, and Selling Company in connection with this transaction. In any action brought by Seller, Purchaser, Listing Company, or Selling Company under this Contract or growing out of the transactions contemplated herein, including, without limitation, a suit to secure the release of any earnest money deposit that the other principal to the transaction has refused to authorize, the prevailing party in such action shall be entitled to receive from the non-prevailing party or parties, jointly and severally, in addition to any other damages or awards, reasonable attorneys' fees and costs expended or incurred in prosecuting or defending such action. Seller and Purchaser acknowledge and agree that Listing Company and Selling Company are intended third-party beneficiaries of this Contract as to any commissions due them as a result of the transactions contemplated by this Contract.
- 26. **MISCELLANEOUS:** This Contract may be signed in one or more counterparts, each of which shall be deemed to be an original and all of which together shall constitute one and the same document. Documents delivered by facsimile machine shall be considered as originals. Unless otherwise specified herein, "days" mean calendar days. For the purpose of computing time periods, the first day shall be the day following the Date of Ratification or delivery of the notice that triggers the time period. Deadlines run until 11:59 p.m. on the date of the deadline, unless otherwise noted. This Contract represents the entire agreement between Seller and Purchaser and may not be modified or changed except by written instrument executed by the parties. This Contract shall be construed, interpreted and applied according to the laws of the state in which the Property is located and shall be binding upon and shall inure to the benefit of the heirs, personal representatives, successors, and assigns of the parties. To the extent any handwritten or typewritten terms herein conflict with or are inconsistent with the printed term hereof, the handwritten and typewritten terms shall control. Whenever the context shall so require, the masculine shall include the feminine and singular shall include the plural. Unless otherwise provided herein, the provisions of this Contract affecting title shall be deemed merged into the deed delivered at settlement and shall not survive settlement. The parties agree that venue for any disputes shall be the jurisdiction in which the Property is located.
- 27. **NON-BINDING MEDIATION:** In an effort to avoid the expense and delay of litigation, the parties agree to submit any disputes or claims arising out of this Contract, including those involving the Listing Company or the Selling Company, to mediation prior to instituting litigation. Such mediation will be *non-binding*, that is, no party will be obligated to enter into any settlement arising out of mediation unless that settlement is satisfactory to that party. Any settlement the parties enter into will be binding, but if the parties are not able to reach agreement on a settlement, they may resort to arbitration or litigation as if the mediation had never taken place. The mediation will be performed by a mutually agreeable mediator or mediation service in the area. This agreement to mediate does not apply to foreclosure, unlawful detainer (eviction), mechanics lien, probate, or license law actions. Judicial actions to provide provisional remedies (such as injunctions and filings to enable public notice of pending disputes) are not violations of the obligation to mediate and do not waive the right to mediate. The terms of this paragraph survive settlement.
- 28. **BROKERS: LICENSEE STATUS:**
(a) Listing Company and Selling Company may from time to time engage in general insurance, title insurance, mortgage loan, real estate settlement, home warranty, and other real estate-related businesses and services, from which they may receive compensation during the course of this transaction, in addition to real estate brokerage fees. The parties acknowledge that Listing Company and Selling Company are retained for their real estate brokerage expertise, and neither has been retained as an attorney, tax advisor, appraiser, title advisor, home inspector, engineer, surveyor, or other professional service provider.
(b) Disclosure of Real Estate Board/Commission licensee status, if any is required in this transaction: Purchaser is a licensed realtor in VA
- 29. **OTHER TERMS:** (Use this space for additional terms not covered elsewhere in this Contract.)

Authentisign ID: EC6344F0-436E-F011-8DCA-0022482F75A

Purchasing as is

- 30. **ACCEPTANCE:** This Contract, when signed by Purchaser, shall constitute an offer to enter into a bilateral contract, and the offer shall remain in effect unless earlier withdrawn, until _____ (local time in Virginia), on _____ (date). If not accepted by such time, this offer shall be null and void.
- 31. **ELECTRONIC SIGNATURES.** DWC / DWC If this paragraph is initialed by both parties, then in accordance with the Uniform Electronic Transactions Act (UETA) and the Electronic Signatures in Global and National Commerce Act, or E-Sign, regarding electronic signatures and transactions, the parties do hereby expressly authorize and agree to the use of electronic signatures as an additional method of signing and/or initialing this Agreement and any addenda or amendments. The parties hereby agree that either party may sign electronically by utilizing an electronic signature service.
- 32. **WIRE FRAUD ALERT.** Criminals are hacking email accounts of real estate agents, title companies, settlement attorneys, and others, resulting in fraudulent wire instructions being used to divert funds to the account of the criminal. Purchaser and Seller are advised to not wire any funds without personally speaking with the intended recipient of the wire to confirm the routing number and the account number. Neither Purchaser or Seller should send personal information such as Social Security numbers, bank account numbers, and credit card numbers except through secured email or personal delivery to the intended recipient. To report wire fraud and internet crime complaints go to <https://www.ic3.gov>.

PURCHASER:

07/31/2025 / DWC / DWC
DATE PURCHASER
Dm Woodstock Enterprise, LLC

DATE / PURCHASER

DATE / PURCHASER

DATE / PURCHASER

SELLER:

7/31/25 / Timothy D. Swinney
DATE SELLER
TIMOTHY DOUGLAS SWINNEY

7/31/25 / Debra Reynolds Swinney
DATE SELLER
DEBRA REYNOLDS SWINNEY

DATE / SELLER

DATE / SELLER

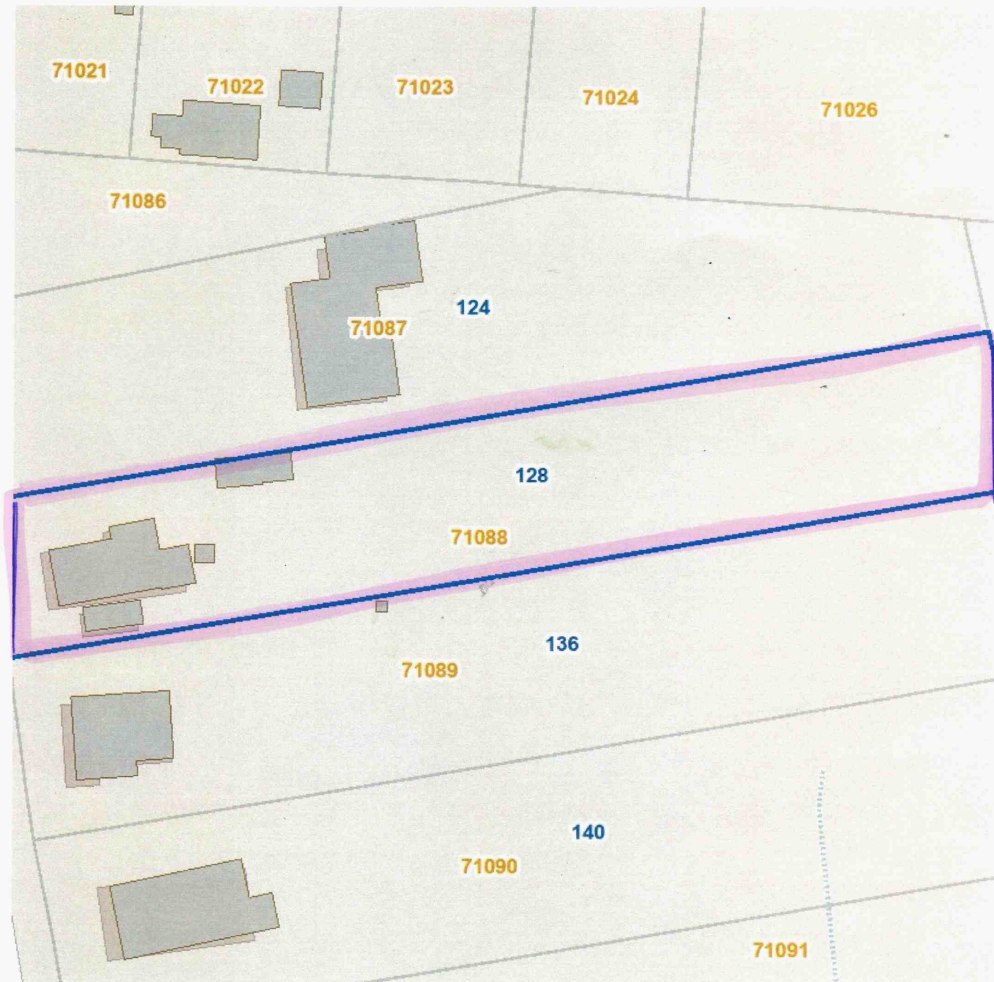
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Plat Map

Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						



City of Danville, VA
<https://www.danville-va.gov/>

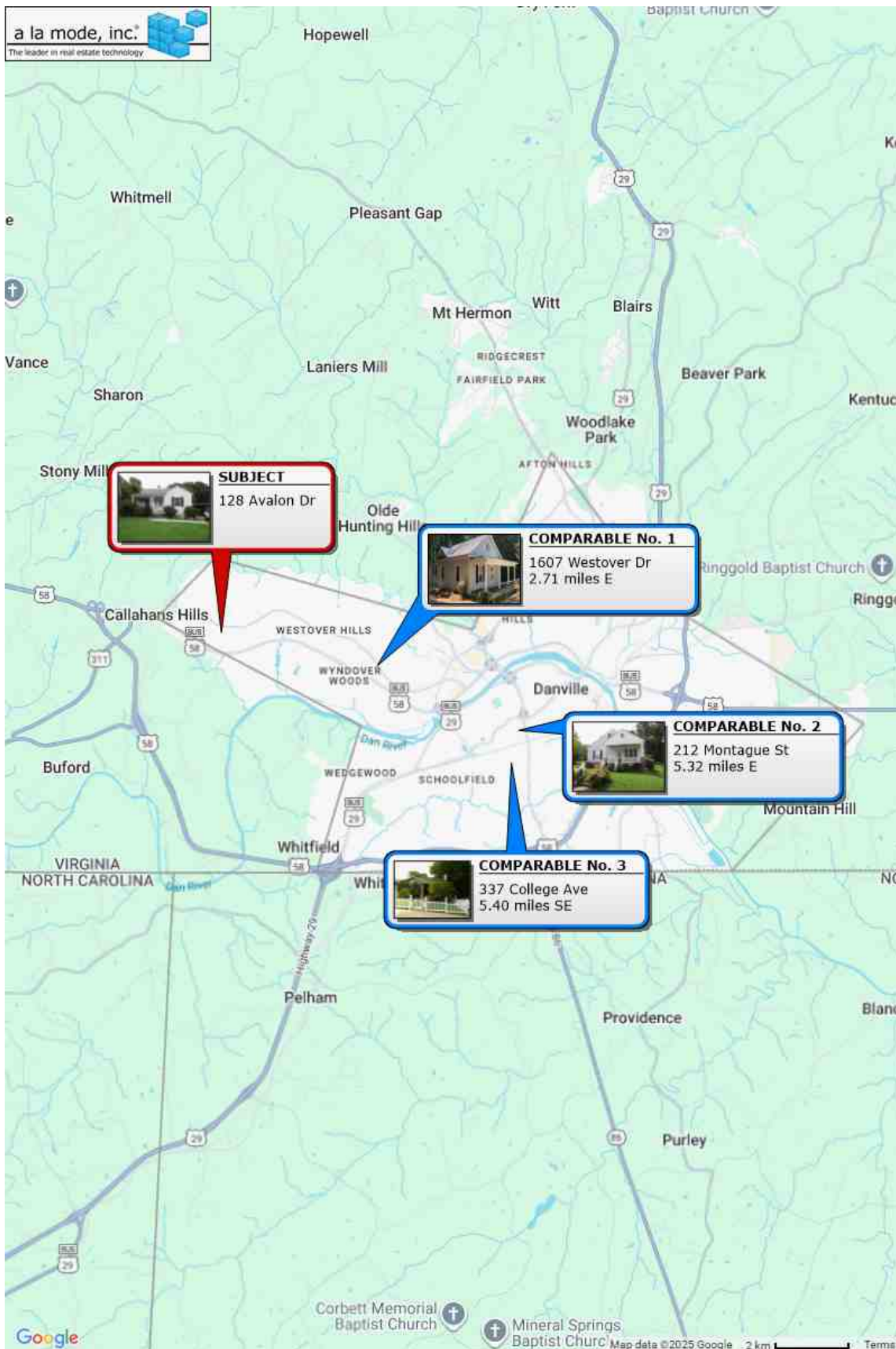


Parcel ID: 71088

8 | Page

Location Map

Borrower	DM Woodstock Enterprise, LLC				
Property Address	128 Avalon Dr				
City	Danville	County	Pittsylvania	State	VA
Lender/Client	First National Bank	Zip Code	24541		



Aerial Map

Borrower	DM Woodstock Enterprise, LLC						
Property Address	128 Avalon Dr						
City	Danville	County	Pittsylvania	State	VA	Zip Code	24541
Lender/Client	First National Bank						



Borrower	DM Woodstock Enterprise, LLC		
Property Address	128 Avalon Dr		
City	Danville	County	Pittsylvania
Lender	First National Bank	State	VA
		Zip Code	24541

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 3-6 months.

The appraiser's opinion of reasonable exposure time for the subject property as associated with the opinion of market value will be within three to six months or less. This information is based upon statistical information about days on market, information gathered through the comps closing verification, and realtors.

Additional Certifications

I certify that, to the best of my knowledge and belief:

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Signature: *Keith Peters*

Name: Keith W. Peters

Date Signed: 08/20/2025

State Certification #: _____

or State License #: 4001001082

State: VA

Expiration Date of Certification or License: 01/31/2026

Effective Date of Appraisal: 08/19/2025

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
DRRMLS	Dan River Region multiple listing service	Sales comparison approach
C.Shing	Composition shingle	Roof surface, exterior description
HW-Cpt-Good	Hardwood-Carpet-Good	Floors/Amenities

BOARD OF ZONING APPEALS MEETING

NOVEMBER 20, 2025

Members Present

Ann Sasser Evans
Gus Dyer
Nicole Garrison
Nicholas Piccolo
Lonnie Jones
Newton Ray
Lawrence Meder

Members Absent

Staff

Shanika Williams
Stefanie Jackson
Ryan Dodson
Arsenio Day
Cynthia Lester
Renee Burton

Mr. Dyer called the meeting to order at 10:00 a.m.

I. ITEMS FOR PUBLIC HEARING

OLD BUSINESS

1. *Variance Application PZ25-00455 filed by Westover Investments requesting a variance from Article 2. V. Item 2 of Chapter 41 of the Code of the City of Danville, Virginia that requires road frontage for each lot at (Parcel 70918) Vandola Road.*

Mr. Dyer opened the Public Hearing

Mr. Leonard stated. I own the property, the goal is to update I added the cul-de-sec to be on the property and a three-point turnaround, it is 6 acres. Lots one, two and three the goal was to split it into three half acre or so lots. It is such a large parcel, and the problem is it did not have road frontage to meet the required road frontage. It has city water and sewer. So, the goal is to get three affordable building lots in an area where we can get city water and sewer from the back side of the property. I own the mobile home park to the left and the lines are a property which I would make non-buildable in the future like a green area between the mobile home park and the lots.

Mr. Dyer stated. What would be the legal status of that property? If these three lots were actually subdivided out and then the remainder of the parcel that's in the hash marked area. What would be the legal status of that?

Ms. Burton stated. We'll be taking one conforming lot and creating four non-conforming lots.

Mr. Dyer stated. There will be three with access, and the one without any access.

Ms. Burton stated. That is correct.

Mr. Leonard stated. Which would not be buildable for the future. It's actually a very deep ravine area and also the city came through with the water and our septic lines through that parcel. I put the mobile home park on the city utilities as well.

Ms. Evans stated. How do you plan to manage the privacy concerns, drainage problems or patterns, and the safety issues that the city has mentioned?

Mr. Leonard stated. Not sure I have any safety issues that they came up with. From a drainage standpoint, I have already talked with the guy that does my development on the land. We would put any culvert in which are needed to take care of the drainage. Most of the land on the top part of the lot towards right-of-way or the drive is fairly level, it has a good drainage to the back part of the lot. Discussions with him, it shouldn't be a problem to get 3 buildable lots.

Mr. Dyer stated. The property that's behind that remaining is going to remain zoned. The same zoning as this property is correct, and it is not compatible with the zoning where the mobile home park is. So those two parcels could not be combined without getting the remainder of this rezoned.

Mr. Leonard stated. One more comment on the mobile home park. I have an additional acreage in the back; we talked to the city about adding mobile home lot to that. We decided not to because we would have to get more zoning variances. Our goal at this point is not to expand the mobile home park.

Mr. Dyer stated. If you were to combine this with the mobile home park it would require the leftover land to be rezoned and so you have no intention of doing that.

Mr. Leonard stated. No, and the new rules in zoning regulation: I have a house on the front of the property, but then I have about 24 mobile homes, and essentially, we've been trying to create affordable housing. We have fixed up any of the older homes and brought in new homes. We have moved in 15 homes for the city for affordable housing and for rentals. It has taken me about 4 years to redevelop the park; it was almost empty before. We don't meet the current requirements to add additional lots; it requires 25 acres for mobile home parks.

Mr. Ray stated. How wide is the road?

Mr. Leonard stated. The road to access is 35 feet, there is no road there currently it just an access.

Mr. Ray stated. My concern is safety issues or fire.

Mr. Leonard stated. That is why we added the three-point turnaround at the end of the road.

Mr. Glenn stated. I live on Westover Drive; I have 2 lots right where that right of way breaks into the larger area. And there was dozer work done back in September and they dozed about 6 feet onto my property and took out the corner marker. I was able to find the corner marker in the dozer track, but I didn't want to pay a surveyor to get back there.

Mr. Dyer stated. You and the applicant will need to get together and discuss that.

Mr. Dyer closed the Public Hearing

Mr. Dyer stated. Question for the city, the new zoning code, what will this property be classified as?

Ms. Burton stated. It's probably UR Urban Residential based on the surrounding area, that is what I would anticipate.

Mr. Dyer stated. In the urban residential area, they are allowed to do a duplex by right but not, or is there anything in the code that allows two single-family houses on one piece of property. Lot lines or anything like that?

Ms. Burton stated. Only if you were doing a multi-family doing attached dwellings, not detached. And the opportunity to do two units on a property without additional approval has been removed. It is only single-family dwellings one per lot. The other opportunity would be if you were doing a cluster home development.

Mr. Dyer stated. Have you changed something from the last time I spoke to you?

Ms. Burton stated. Yes, we received feedback, and the Planning Commission approved that in a UR zoning classification. It's single family only. A duplex or more requires a special use permit.

Mr. Ray stated. I have a problem with this request only meeting 2 out of the 5 criteria.

Mr. Dyer stated. We have done some that only meets 1 criterion. The precedent has been set where variance application has been approved while meeting 2 of 5.

Mr. Jones made a motion to approve application PZ25-00455. Mr. Piccolo seconded the motion. The motion was approved by a 4-3 vote.

NEW BUSINESS

1. *Special Exception Permit Application PZ25-00475 requested by Maan Homes LLC, to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 25359) 222 Howland Circle.*

Mr. Dyer opened the Public Hearing

Ms. Lopez stated. I am the owner of Maan Homes LLC, I live in Washington DC, but I do have family very close to Danville.

Mr. Dyer stated. Is it your intention to have Preferred Management to manage the property for you?

Ms. Lopez stated. Yes.

Mr. Dyer stated. Is either of the driveways on either side of this house part of this property?

Ms. Lopez stated. Yes, the one on the left side.

Mr. Dyer stated. From city records that does not appear to be the case. Can we clarify that?

Ms. Newcomb stated. That's to the driveway and have put a parking pad behind the house.

Mr. Dyer stated. Is there any type of formal agreement with the person who actually owns the driveway to use the driveway? And are they willing to include that in any type of deed? If they see the property, that will go concurrently with the sale of the property.

Ms. Lopez stated. Yes, we do have it from the person next door.

Mr. Dyer stated. Is there currently paved parking at the back of the house?

Ms. Lopez stated. Yes.

Ms. Evans stated. It looks like it is a shared driveway.

Ms. Newcomb stated. It is a shared driveway but when it gets to the back there is a parking pad that goes back into the backyard behind the house to give parking basically out of the driveway.

Mr. Dyer stated. The lot is only 55 feet wide, and the house is 38 feet wide. If you are close to one side you could have access to the other side. The occupancy of this house?

Mr. Day stated. Five.

Mr. Ray stated. Have the smoke detectors and alarms and exit plans been done?

Mr. Mackney stated. I'm at 254 Howland Circle, the property in question is just behind my property. If I am not mistaken there is already two short-term rentals on Howland Circle. I hope there are quotas for the number of short-term rentals that can be on any one street or neighborhood, maybe one to every 350 houses. We all know what a neighborhood turns into when it becomes primarily that of a rental type of neighborhood. This is sort of microcosm of the bigger issue, bigger picture. That being what is happening to our neighborhoods.

Mr. Dyer stated. Interesting point has come up; how many letters were sent out on this property?

Ms. Burton stated. 33 with no responses.

Mr. Dyer stated. My main concern was the parking because when I went to look at the property, there's a lot of traffic that comes in and off of Avondale and comes around Howland and goes out West Main Street as a shortcut from Ballou Park down 86 South. If that issue has been addressed, I'm assuming it has.

Ms. Evans stated. If they are required to park in the driveway.

Ms. Garrison stated. I am not happy with the shared driveway.

Mr. Dyer stated. That is why I was very insistent that we make sure that we have some type of signed document that goes with the property, where the person can't change their mind or sells the house and the next person says, no, I don't want these people using my driveway to park in their backyard.

Ms. Garrison stated. It would have to be in the deed.

Mr. Meder stated. A lot of time on the shared driveways. One side owns 1/3 and the other side owns 2/3.

Mr. Dyer closed the Public Hearing

Ms. Evans stated. My biggest concern is how many short-term rentals are on the street.

Mr. Meder stated. Will the city ever provide any guidance on that to us as to how many short-term rentals per street per neighborhood, per block per city?

Mr. Dyer stated. I don't think we should hold our breath.

Mr. Piccolo made a motion to approve application PZ25-00475. Mr. Ray seconded the motion. The motion was approved by a 6-1 vote.

- 2. Special Exception Permit Application PZ25-00476 requested by Darrel Williams and Karen Eady-Williams, to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 21572) 806 Main Street.*

Mr. Dyer opened the Public Hearing

Mr. Williams stated. I am a retired architect; we purchased a very large home and put a lot of money into the home, even making it accessible by adding an elevator.

Mr. Dyer stated. What is the occupancy of this property?

Mr. Day stated. 29.

Ms. Garrison stated. There are 6 bedrooms?

Mr. Williams stated. Yes.

Mr. Dyer stated. Again, the issue here is access to parking.

Mr. Williams stated. We have a 3-car garage in the back with an easement to get to the garage, there are 3 spaces in front of the garage that allows for parking as well as a driveway in the front for 2 cars.

Mr. Dyer stated. Do you reside in the city of Danville?

Mr. Williams stated. No, I live in Charlotte, but we have a local company, Evolve, that's going to manage, her name is Jennifer Church and she's a real estate agent.

Ms. Evans stated. In the past the board has had a discussion that we wanted to limit the occupancy to 2 people per bedroom plus 1. So, that would make it 13. Are you in agreement with 13?

Mr. Williams stated. No problem.

Ms. Evans stated. 29 is a party.

Mr. Williams stated. We do not anticipate having that many people in this home.

Ms. Evans stated. Curiosity's sake, do you ever intend to move into this home and take it off the short-term market?

Mr. Williams stated. When I brought this property, I didn't know what I was going to do with it, I was trying to convince my wife to move here and after we put so much money into it, we can't afford to live in it.

Mr. Dyer closed the Public Hearing

Ms. Evans made a motion to approved application PZ25-00476 with an occupancy of 13 and all cars must park in either the driveway or the garage in the back. Mr. Meder seconded the motion. The motion was approved by a 7-0 vote.

3. *Special Exception Permit Application PZ25-00520 requested by Jason Pierce, to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 55413) 37 Stokesland Avenue.*

Mr. Dyer opened the Public Hearing

Mr. Pierce stated. I own this property with my wife, sister and brother-in-law and we live in the Greensboro area. We have a property manager who is Annette Miles, who she long term rents one of our other properties. And then she runs it as a short-term rental. She pays us rent and then she runs it as a short-term rental.

Mr. Dyer stated. In other words, you sub lease the other property to this individual and then they run the short-term rental. Is that going to be the situation with this property?

Mr. Pierce stated. No, we're going to run this short-term rental ourselves.

Ms. Evans stated. Is this property that she owns and is running as a short-term rental approved to be a short-term rental?

Mr. Pierce stated. Yes.

Ms. Evans stated. Where is the property located?

Mr. Pierce stated. 303 Randolph Street.

Mr. Dyer closed the Public Hearing

Mr. Meder made a motion to approve application PZ25-00520. Mr. Piccolo seconded the motion. The motion was approved by a 7-0 vote.

4. *Special Exception Permit Application PZ25-00527 filed by DM Woodstock Enterprise LLC, to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 71088) 128 Avalon Drive.*

Mr. Dyer opened the Public Hearing

Ms. Adams stated. I am the owner and will be managing the property.

Ms. Garrison stated. On the property is the driveway on the right?

Ms. Adams stated. There are 2 driveways, the upper one and the lower one belongs to the property.

Mr. Meder stated. Do you agree that the people that put houses up for short-term rentals tend to do a lot of work on them?

Ms. Adams stated. Yes.

Mr. Ray stated. Did you expect to have to do all of that?

Ms. Adams stated. Yes.

Mr. Dyer closed the Public Hearing

Ms. Evans made a motion to approve application PZ25-00527 with an occupancy of seven people. Mr. Ray seconded the motion. The motion was approved by a 7-0 vote.

5. *Special Exception Permit Application PZ25-00529 filed by Kelsey Donley to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 57309) 172 Garden Grove Street.*

Mr. Dyer opened the Public Hearing

Ms. Donnelly stated. I am the owner, and Katie Newcomb will be managing the property.

Ms. Evans stated. She owns another piece of property on Garden Grove.

Mr. Soyer stated. I am opposed, and I want someone to take into consideration that I have lived there all my life. My brother lives beside me and my son lives down the street. There are 18 houses on this street, mostly elder people that don't get out. Yall have allowed this stuff to go on my street that I pay taxes on all my life. Out of 18 houses 2 are already short-term rentals, when is it enough. Are you all going to turn the whole thing into a travel lodge? When is it going to be back to the neighborhood? I see what's going on here today.

Mr. Dyer stated. Sir, can you express any of the problems you have had with the short-term rentals?

Mr. Soyer stated. Just constant turnover.

Ms. Evans stated. Have you been to city council to complain about the number of short-term rentals in your neighborhood?

Mr. Soyer stated. No.

Ms. Nelson stated. I live at 174 Garden Grove Road. We already have some short-term rental on our residential street and three large apartment complexes. We are comfortable with bringing in frequent transients in our neighborhood for short amount of time with a regular turnover of guests. We would prefer obviously homeowner occupied or a longer-term rental situation. There is a safety issue, the street is very narrow and there is a small incline, and you can't see anything.

Mr. Dyer closed the Public Hearing

Ms. Garrison stated. I have some comments regarding this application and the following 2 applications, I don't want to have to make them, but once. I have been concerned for a long time about what happens to these house when the market falls out or something else happens and we also know these homes are owned by Legacy Home Collective and Good Living Group which are located in Fairfax, Virginia as of October 31st of this year, these two entities owed property taxes in the amount of \$14,270 on 56 parcels. I don't feel comfortable voting for any more special exception permits until this is taken care of. I don't feel like this is good citizenship to our neighborhood. I did not go looking for this information. I was actually looking for something else and stumbled upon this, and I was very upset.

Ms. Barr stated. In June of this year myself and my bookkeeper contacted the city and gave them a list of all our parcels, asked for an account of everything that we owed, paid my \$17,000 in taxes in June which was the total of what was owed. We just received the recent tax bill which my bookkeeper went through last week. We are missing three she has the total and has mailed the check to the city at this time.

Mr. Dyer stated. The current taxes are not due until the 5th of December. So, you are current up to this point?

Ms. Barr stated. Well no. I had some past due that for some reason it was not on the June list. I showed up in the new tax bills.

Ms. Garrison stated. Listing was due as of October 31st on 56 parcels.

Ms. Barr stated. I received all of the letters the beginning of November went over them with my bookkeeper on this Monday and paid what we had to pay or what we were unaware of was past due at that point. We are planning to pay for the next one by December 5th. I feel I have a handle on it now.

Mr. Jones stated. The check that you just mailed how much was that?

Ms. Barr stated. I have to check with my bookkeeper, but the total was \$28,000.

Mr. Piccolo stated. Did you check on the back tax list online? Maybe this is a question for the city attorney, when is that back tax list updated? And how often is it updated?

Mr. Dodson stated Typically it will update quarterly because occasionally, sometimes business will pay quarterly rather than every half.

Mr. Piccolo stated. Could this be a situation where she paid it and it hasn't been updated yet?

Mr. Dodson stated. Correct, they don't update every week. They put out a list every three months I believe.

Ms. Evans stated. The check you just mailed. Is that for the taxes due December 5? Or is that for back taxes?

Ms. Barr stated. It was anything that was not due December 5. The accountant has a check prepared waiting to go over with me. My assistant has already reached out to the city to ask the status of those 3 properties so that we can send a check for all of it making sure we are up to date.

Mr. Dyer stated. The taxes that are due because of short-term rental, can we verify that those are current? Do we know how to find that out?

Ms. Burton stated. We need to reach out to our finance department to determine that.

Mr. Dyer stated. Do you receive notification from the finance department that the short-term rentals are in the rear on their taxes or do you have to inquire?

Ms. Burton stated. We would have to inquire.

Mr. Dyer stated. I think it would be a really good thing if in fact, any of these short-term rentals that are currently active and are in the rear of their taxes that you be notified and not have to go fishing for it.

Ms. Evans stated. Go beyond that any short-term rental, active or not you should have that information.

Mr. Jones stated. Especially if they apply and already own properties that we would know at our hearings.

Ms. Barr stated. I have a fear of this as the way the bills come in to be honest, that is why we reach out to the city in June.

Mr. Dyer stated. Do you receive an individual tax bill on each piece of property?

Ms. Barr stated. There is no way to consolidate. I hired someone now that is tracking it on a spreadsheet that's visible to the whole team. I own 96 properties and 61 of them are long-term rentals, short-term rentals are 20% of the total, they help support the long-term improvement that we are making.

Mr. Dyer stated. Are the taxes current at 172 Garden Grove Street? Is there a way we can find that out?

Ms. Garrison stated. The only property the taxes is not due is the Edgewood property which they just purchased in September. I look at these properties specifically.

Mr. Dyers stated. If they purchased property in September. They would have paid the taxes up front with closing.

Ms. Garrison stated. Edgewood is not delinquent; the Garden Grove property and the Oakwood Circle are due.

Mr. Meder stated. Couldn't we tie it to that it needs to be by December 5 that these taxes are paid otherwise the approval?

Mr. Dyer stated. I think the issue is the character of the applicant. People aren't keeping their taxes current. That's an obligation they have and when they come here before this board, they're committing themselves to doing certain things in good faith. If this is just a bookkeeping issue. Have any of your delinquent taxes been referred to TACs in Richmond?

Ms. Barr stated. The \$14,000 and I was totally unaware until we got these bills last week.

Mr. Dyer stated. Once it is referred to TACs, that's generally long-term delinquency.

Ms. Burton stated. Mr. Dodson is going to check on the status. We will take a brief break to allow him to do that and we will return.

Mr. Dyer stated. We will take a brief recess and return at 11:25.

Mr. Dyer called a recess to allow time to obtain the requested information.

Ms. Burton stated. On Oakwood Circle, there is a current delinquency of \$495 and current bill of \$486. That is the maximum of the 3. Edgewood there is a delinquency of \$.31 current bill due in December is \$376. We are currently discussing Garden Grove with a delinquency of \$136 and the bill due in December is \$133.

Ms. Barr stated. I have more information I called my bookkeeper in June, when we got the list from the city of all the parcels and what we owed. My bookkeeper has mailed a check to the city the past due collectively for all the properties of \$13,565.42 and mailed that within 5 days of receiving the bills. And on December the 5th, we are due to pay \$14,545.50, I want to make sure I stay on top of things.

Mr. Meder stated. If the board decides to postpone this, they only have to go 2 blocks.

Mr. Meder made a motion to postpone application PZ25-00529. Mr. Ray seconded the motion. The motion was approved by a 7-0 vote.

6. *Special Exception Permit Application PZ25-00528 filed by Good Living Group LLC, to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 53583) 179 Oakwood Circle.*

Mr. Dyer opened the Public Hearing

Mr. Dyer closed the Public Hearing

Mr. Jones made a motion to postpone application PZ25-00528 until tax issue is resolved. Mr. Ray seconded the motion. The motion was approved by a 7-0 vote.

7. *Special Exception Permit Application PZ25-00530 filed by Good Living Group LLC, to allow a short-term rental as the primary use in accordance with Article 2, Section Y at (Parcel 55851) 640 Edgewood Drive.*

Mr. Dyer opened the Public Hearing

Mr. Dyer closed the Public Hearing

Mr. Meder made a motion to postpone application PZ25-00530 until back taxes are paid. Mr. Ray seconded the motion. The motion was approved by a 7-0 vote.

III. APPROVAL OF MINUTES FROM OCTOBER 16, 2025

October 16, 2025, minutes were approved by a unanimous vote.

IV. OTHER BUSINESS.

With no further business, the meeting was adjourned at 11:53 AM.

APPROVED