

Thanks to those who could attend our June Focus Group, excellent conversation as usual! Here is what was covered:

What do SELLERS want? And what will actually close?

We discussed a ranch on Iredell in Area 64 Iredell – listed almost \$100K over assessed value (MLS & Tax Record Attached if you're curious!)

We heard from listing agents that properties with too many contingencies were a turnoff
Sight unseen – video showings highly recommended at least!

Sellers feel like this is too risky, taking sight unseen – too likely to fall through

Be realistic, consider you're competing with folks who have cash to cover appraisal gaps

Waiving appraisal and repairs seems to be the most appealing, remember this isn't advisable and lenders won't let you waive appraisal

What are your Airbnb thoughts? Some folks would like to see them outlawed!

Sometimes losing over and over can make a buyer bolder/more likely to overextend – watch for and warn against this!

Our agent Jane shared her listings on 2409 Arcadia which went almost \$40k over list, and maybe wasn't anything special? (MLS Attached)

Giving listing feedback – be kind/constructive but honest and blunt – consider sellers may see the feedback, so anything sensitive may warrant a phone call to the listing agent

Distracting décor could be a factor mentioned, but remember removal of religious items could be seen as an offensive recommendation so tread lightly

Thoughts on calling lenders to confirm financing is in place? Only on most favorable offers to help narrow down & confirm

Sometimes sellers don't want to wait until a Monday for lender verification, and some lenders don't answer on Saturdays to do confirmations (*Turner will!*)

Square footage listed as “other” – source is supposed to be uploaded, check for this and report if not there:

Section 5.6.2 Identification of Square Footage Source (Resale)

If the square footage source provided in the MLS for a resale listing is not the tax record, the listing agent must provide substantiation or documentation supporting the square footage provided in the listing information. Substantiation or documentation means sketches, appraisal reports or other documents for which the square footage provided in the listing was relied upon and must be included in the listing as a supplement.

Always recommended to use TAX RECORD only

****We are awaiting additional square footage clarifications from CVRMLS and will share this upon receipt!**

Provide a spreadsheet of offers showing their net on each to help make the decision process less daunting – put your recommendations in bold/at the top?

Try to encourage sellers to stick to timeline they said they would – such as saying they'll wait to review offers until a certain time

New housing construction starts are up, New Kent especially!?

Including farm animals in purchase/conveying with property? Free duck or chickens who aren't moving with you?

Things to consider when weighing offers: Putting a higher down payment shows a stronger offer, higher EMD can show buyer is more serious, how long to close, does that work with seller timeline, what do they want on the home inspection?

Hard to compete with waived inspections!

How does cash compare? **Offer strength** seems to be king! POF – SHOW ME THE MONEY!

Lower offers can sometimes win out of the seller cares about selling to a homeowner vs. investor!

Appraisal gaps offered? Ask for proof of funds, confirm with lender that they can cover this (which isn't always foolproof, but better than not checking!)

Hard to compete when you don't have funds to cover an appraisal gap

FHA? Maybe add terms that clients will cover up to X in inspection issues to help it go through (remember FHA 203b is still a straight FHA loan, but the buyers can escrow funds to complete repairs after closing!)

Turner with TowneBank share an FHA down payment assistance option (See jumpstart attachment!)

First-time buyers can benefit from **educated sellers** about FHA and not shying away from offers with this loan type if their home is in good condition!

Assumption Loans? Rare, can complicate VA benefits if home was purchased with a VA loan initially

If the client IS exempt from the funding fee, VA can be the best option for your veteran buyers – if they are NOT exempt, this may not be the best loan choice due to that funding fee** Worth asking your lender more about on a VA product! If they have a 700+ credit score, there are definitely better options than VA!

Inventory has dropped off a bit, everyone on vacation?

Is fourth quarter going to be crazy?! Or are they trying to make it happen by predicting it?!

We're hoping interest rates are going to come down, but we'll see what this does to banks 6.5/6.75% rate for well-qualified buyers is current expectation

Let the agent know when you're bringing an inspector with you to a showing – courtesy, not really a rule

Creative buyer idea: Putting in an appraisal gap coverage of a specific amount – if not used, any balance still given to sellers to help cover their closing costs?

PUT A CAP on appraisal gap coverages

Offer to cover seller closing costs instead of appraisal gap, that money goes to SELLER instead? REIN – allows property to stay active and contingent during inspections, etc. so watch these statuses, also don't pull through to Zillow!

Offers of compensation in other MLS systems are payable if our FIRM is an Association member. REIN is different, as this is not an association, so for this system a Compensation Agreement is required

Moseley Flint CE Info: Using the provided link below, you will be able to take your Continuing Education courses for free through our partnership with Moseley Flint Real Estate Schools.

Login or register, select Continuing Education: Self-Study, click the blue [View Course \(Free\)](#) link to download the PDF of the class materials to review, and then use the + Take Exam button when you are ready. You can use Ctrl+F to search through the PDF during your online test in order to quickly move to the portion of the class materials which contains the keywords from the questions.

<https://virginiacapitalrealty.moseleyflint.com/ce-landing/>

We also briefly discussed whether AI will replace all of our jobs, thoughts on this?!



JUMP START

TO HOME

100% FHA FINANCING

Jump Start provides eligible homebuyers with 100% FHA financing through a 10-year repayable second mortgage.

Eligibility:

- NO First-Time Homebuyer requirement.
- NO household income limits.
- Low credit requirement (Minimum of 620).
- Flexible DTI requirement.
- Homebuyer Education required.

Terms:

- Offers first FHA loan with a Down Payment Assistance (DPA) second loan for 3.5% of the sales price or appraised value.
- Two flexible options for the second loan:
 - Interest free and no monthly payments. Forgivable after 10 years; must still be owner occupied.
 - OR amortized for 10 years.
- Funds can be used for down payment and closing costs.
- Available for FHA loans - loan limits apply.

Additional restrictions and guidelines apply.

For all of your mortgage needs, call your trusted local lender today!



Amy Magorian

Senior Mortgage Loan Officer
NMLS# 659433
Office: (804) 399-5512
Cell: (804) 399-5512
amy.magorian@townebankmortgage.com
townebankmortgage.com/amymagorian

4501 Cox Road
Glen Allen, VA 23060

 **TOWNE BANK MORTGAGE**

Agent Complete

9691 Iredell Rd, North Chesterfield, VA 23235-2837, Chesterf

MLS: **CVR**



MLS#: **2314648** Status: **Active** List Price: **\$499,000**
 Exp OnMkt Dte:
 Type: **Single Family Residence** Area: **64** Delayed Show: **Yes**
 Attached: **No** Cn/Cty: **Chesterfield**
 Address: **9691 Iredell RD**
 Unit #: Unit/Level:
 P.O.: **North Chesterfield** State: **VA** Zip: **23235-2837**
 WalkScore: **5** - No Show Until: **06/22/2023**
Listing Information
 PUD: New/Resale: **Resale (occupied at least once)**
 Nghbrhd:
 Subdivision: **Cambridge**
 Yr Blt: **1967/Approximate** Fin SF +/-: **3,061**
 Rms: **8** Lvl: **2.00** Fin SF-Bsmt:
 Bdrms: **5** Unfin SF +/-:
 SqFt Source: **Per Appraiser** Unfin SF-Bsmt:
 Lot: **39** \$/Fin SF +/-: **\$163.02**
 Fin SF Src Desc:
School Information
 Elm School: **Bon Air** High School: **James River**
 Mid School: **Robious** Oth School:
 Unit Plcment:

Recent Change: 06/20/2023 : NEW Listing : CS->ACT

Directions: **Huguenot Rd. to Brookwood. Brookwood turns into Cedar Crest Rd. Right on Iredell.**

Room/Bath Information

Room	Dim	Lvl	Desc	Room	Dim	Lvl	Desc
Foyer		1		Living Room		1	
Dining Room		1		Family Room		1	
Kitchen		1		Rec Room		1	
Primary Bedroom		2		Bedroom 2		2	
Bedroom 3		2		Bedroom 4		2	
Bedroom 5		1					
<u>Bath Desc</u>		<u>FBath</u>	<u>HBath</u>				
Bsmt:		0	0				
Lvl 1:		0	1				
Lvl 2:	Tub & Shower	2	0				
Lvl 3:		0	0				
Lvl 4:		0	0				
Total:		2	1				

Features

Style: **2-Story, Colonial** Heating: **3 Or More Zones**
 Structure: **Frame** Heat Fuel: **Electric**
 Siding: **Aluminum, Vinyl** Cooling: **Central Air**
 Roof: **Shingled** Water Heater: **Electric**
 Flooring: **Wood** Fireplace: **1/Gas**
 Current Internet:
 Water Type:
 Attic: **Pull Down, Walk-Up** Internet Desc:
 Garage: **Yes/1/Attached, Auto Door Opener**
 Basement/Found: **No - Crawl Space** Porch: **Rear, Screened**
 Fenced: **No**
 Interior: **1st Floor Bedroom, Built In Cabinet/Bookcases, Cable TV, Ceiling Fan, Dryer Hookup, Eat-In-Kitchen, Formal Dining Room, Pantry, Primary Room Bath, Washer Hookup**
 Water: **Public Water** Pool/Desc: **No**
 Sewer/Septic: **Sewer - Public** Maint Contract:
 Exterior: **Cul-de-sac**
 Comm Amenities:
 Appl/Equip: **Dishwasher, Disposal, Dryer, Exhaust Fan, Microwave, Oven, Refrigerator, Washer**
 Disabl Equipd:
 Golf Frontage: **No**
 Restrictions:
 Green Cert:
 Wall Type: **Drywall**
 Parking: **Paved Driveway**
 Lot Desc:
 Water Type:
 Bldg Structure:
 Farm Type:
 Irrigation Src:

General Information

PID: 751-71-61-43-800-000	Acres: 0.67	Assd Improved:	\$301,900
Waterfront: No	Assd Land: 100,000	Annual Taxes:	\$3,633
Body of Water:	Total Assmt: \$401,900	Investor Rental Cap:	
Water Depth:			

Road Frontage:
Water Frontage:
Legal: **CAMBRIDGE L 39 BK D SEC 4**
Lot Dim:
Item Not Incl:

Home Warranty:
Model Available:
Minimum Deposit:

Tax Year: **2022**
Model Furnish:
Pre Qual Ltr:
Hm Enrgy
Rating Sys:

Disclosure: **Listing Attachment, Office**
Current Zoning: **R15**
Enrgy Effic Appr:

Lead Disclosure: **Listing Attachment, Office**
Energy Score 1-10:
Remarks/Disclaimer

Remarks: **This classic colonial in the heart of Bon Air offers five bedrooms including a convenient first-floor suite/rec room/home gym/office! The primary bedroom is on the second floor, along with the other 3 bedrooms. Hardwood floors, three-sides brick and a private lot. Recent upgrades (2019-2021) include new vinyl windows, new doors, renovated kitchen and first floor bath, insulated and sealed crawl space, and a new electrical panel and a whole house generator. Dual-fuel HVAC, roof and water heater were new in 2013 too! Recently-installed solar panels helped earn this home's official Pearl Certification of energy efficiency and account for a \$0.00 power bill! Additional features include a custom tree house, screened-in porch, one car garage+workshop+storage above, large paved driveway for multiple car parking. Close to the city, river, shopping and award-winning Chesterfield schools.**

Agent Only
Comments: **Showings begin Thursday, June 22.**

Mortgage Information Disclaimer: Any mortgage information contained herein is provided for informational purposes only and is not to be relied upon. The Agent/Brokerage supplying this information is not a mortgage lender. Please contact the lender directly to learn more about its mortgage products and eligibility for such products.

Fee Information

HOA/Condo: **No**
Add'l HOA:
Fee \$:
Mngmnt Firm:
Fee Dsc:
Fee Includes:
Add'l Fee \$:
Allow Onsite:
Membership Req'd:
Fee Period:
Management Phn:
Add'l Fee Dsc:

Owner Information

Owner: **Diane M Flemming**
Occupant: **Flemming**
Owned By: **Individuals**
Possession: **At Closing**
Owner Phone:
Occupant Phone:
Occupied By: **Owner**
Owner/Agent: **No**
Agt Related to Seller: **No**
Contingency:
Contingency Type:

Agent/Office Information

List Office: **[The Steele Group - \(VRRO01\)](#)** (804) 282-3136
List Agent: **[Jennie Barrett Shaw - \(56876\)](#)** (804) 399-9190
Co-List Office:
Co-List Agent:
LA Email: **jennie.shaw@thesteelgroupsir.com**
Type: **Exclusive Right**
List Date: **06/16/2023**
Pend Date:
Release Date:
Expire Date:
DOM: **1**
Limited Rep:

Compensation Information

Buy Firm Comp Type: **Percent**
Struct Comp
Descr:
Comp Desc:
Bonus:
Buy Firm Comp Amt: **3.00**
Dual/Var Y/N: **No**

Compensation references in this field must not conflict with the unconditional offer of cooperation and compensation required for MLS listing submission.

Showing Instructions

Showing Instr 1: **Appt. Required**
Showing Instr 2: **LB Use Online Showing Service**
Add'l Shw Inst:
Lockbox Type: **Sentrilock**
Supra Serial LB #: **01757852**
Sentril Serial LB #: **01757852**

[If you believe there is a violation on this listing, click here to report the problem.](#)

2314648

All Information Deemed Reliable but not Guaranteed.
Joy Liggan Virginia Capital Realty 804-545-6300

06/20/2023
10:13:54 PM



MLS Beds 5	MLS Full Baths 2	Half Baths 1	MLS List Price \$499,000	MLS List Date 06/16/2023
MLS Sq Ft 3,061	Lot Sq Ft 29,316	Yr Built 1967	Type SFR	

OWNER INFORMATION

Owner Name	Flemming Diane M	Mailing Zip + 4 Code	2837
Mailing Address	9691 Iredell Rd (no mail)	Owner Occupied	Yes
Mailing City & State	North Chesterfield, VA	No Mail Flag	Y
Mailing Zip	23235		

LOCATION INFORMATION

MLS Area	64	Zip + 4	2837
Magisterial	Midlothian	Carrier Route	C001
Subdivision	Cambridge	Zoning	R15
Zip Code	23235	Census Tract	1009.02

TAX INFORMATION

PID	751-71-61-43-800-000	% Improved	75%
Old Map #	358568001	Block	D
Parcel ID	751716143800000	Lot	39
Legal Description	CAMBRIDGE L 39 BK D SEC 4		

ASSESSMENT & TAX

Assessment Year	2023	2022	2021
Assessed Value - Total	\$401,900	\$394,900	\$351,800
Assessed Value - Land	\$100,000	\$90,000	\$82,000
Assessed Value - Improved	\$301,900	\$304,900	\$269,800
Market Value - Total	\$401,900	\$394,900	\$351,800
Market Value - Land	\$100,000	\$90,000	\$82,000
Market Value - Improved	\$301,900	\$304,900	\$269,800
YOY Assessed Change (%)	1.77%	12.25%	
YOY Assessed Change (\$)	\$7,000	\$43,100	

Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$3,269		
2021	\$3,342	\$73	2.24%
2022	\$3,633	\$291	8.71%

CHARACTERISTICS

Lot Acres	0.673	Garage Sq Ft	315
Lot Sq Ft	29,316	Garage 2 Sq Ft	660
Land Use - County	Single Dwelling	Roof Material	Composition Shingle
Land Use - CoreLogic	SFR	Interior Wall	Drywall
Style	Traditional	Exterior	Wood/Brick
Stories	2	Floor Cover	Carpet/Wood
Year Built	1967	Construction	Wood
Bldg Area - Finished Sq Ft	Tax: 2,716 MLS: 3,061	Foundation	Brick
Bldg Area - Total Sq Ft	2,716	Water	Public
Bldg Area - Above Grade Sq Ft	2,716	Sewer	Public Service
Total Rooms	8	Electric Service Type	Available
Bedrooms	Tax: 4 MLS: 5	Condition	Good
Baths - Total	Tax: 3 MLS: 2	Quality	Good
Baths - Full	2	Porch Type	Screened Porch
Baths - Half	1	Patio Type	Patio
NumFireplaces	1	No. of Patios	1
Cooling Type	Yes	Patio/Deck 1 Area	488
Heat Type	Hot Air	Patio/Deck 2 Area	28
Garage Type	Garage	Porch	Screened Porch
Parking Type	Type Unknown	Porch 1 Area	198

Garage Capacity	MLS: 1	MLS Baths - Total	2
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FEATURES			
Feature Type	Unit	Size/Qty	
2 Stry	S	2,464	
Screened Porch	S	198	
1 Stry	S	252	
1 St Garage	S	315	
Open Porch	S	28	
1 St Garage	S	660	
Patio	S	488	

SELL SCORE			
Rating	N/A	Value As Of	N/A
Sell Score	N/A		

ESTIMATED VALUE			
RealAVM™	\$518,300	Confidence Score	91
RealAVM™ Range	\$479,800 - \$556,900	Forecast Standard Deviation	7
Value As Of	06/05/2023		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION			
MLS Listing Number	2314648	MLS Orig. List Price	\$499,000
MLS Status	Coming Soon	MLS Status Change Date	06/16/2023
MLS Area	64 - CHESTERFIELD	MLS List. Agent Name	56876-Jennie Barrett Shaw
MLS Listing Date	06/16/2023	MLS List. Broker Name	THE STEELE GROUP
MLS Current List Price	\$499,000		

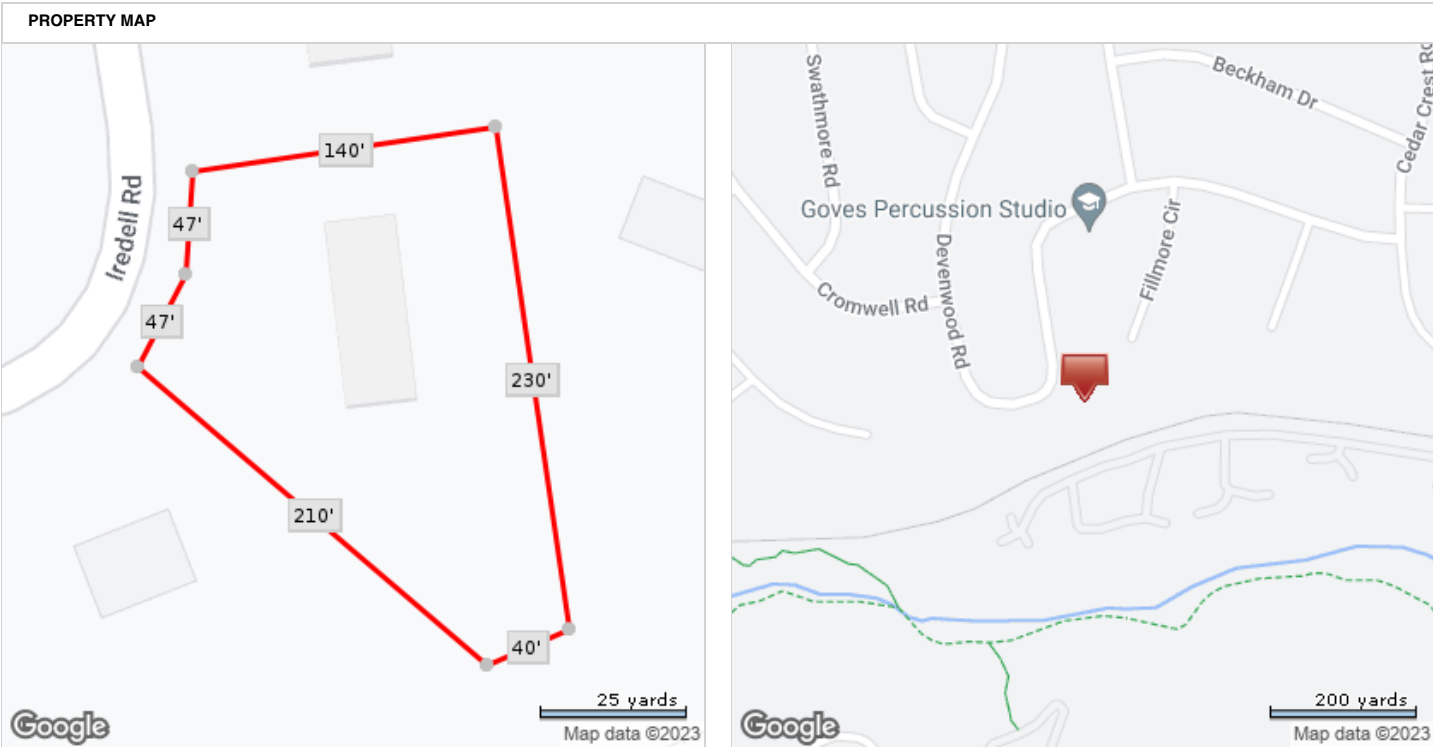
MLS Listing #	1221906
MLS Listing Date	08/30/2012
MLS Listing Price	\$289,000
MLS Orig Listing Price	\$289,000
MLS Close Date	11/29/2012
MLS Listing Close Price	\$257,800
MLS Listing Expiration Date	02/28/2013
MLS Status	Sold

LAST MARKET SALE & SALES HISTORY			
Recording Date	11/30/2012	Owner Name	Flemming Diane M
Settle Date	11/19/2012	Document Number	9982-158
Sale Price	\$257,800	Deed Type	Deed (Reg)
Price Per Square Foot	\$94.92	Title Company	Fidelity National Title
Seller	Mitchell Norma B		

Recording Date	11/30/2012	09/11/1967
Sale/Settlement Date	11/19/2012	
Sale Price	\$257,800	\$39,500
Buyer Name	Flemming Edward L IV & Diane M	Mitchell Robert E & Mitchell Norma B
Buyer Name 2	Fowler Coleen A	Mitchell Norma B
Seller Name	Mitchell Norma B	
Document Number	9982-158	891-723
Document Type	Deed (Reg)	Deed (Reg)
Title Company	Fidelity National Title	

MORTGAGE HISTORY			
Mortgage Date	07/24/2020	07/29/2019	11/30/2012
Mortgage Amount	\$286,000	\$284,900	\$244,910
Mortgage Lender	Prosperity Hm Mtg LLC	Prosperity Hm Mtg LLC	New American Mtg
Mortgage Term	30	30	30
Mortgage Term	Years	Years	Years

Mortgage Int Rate Type	Fixed Rate Loan	Fixed Rate Loan	
Mortgage Purpose	Refi	Refi	Resale
Mortgage Type	Conventional	Fha	Conventional
Mortgage Doc #	12864-432	12388-794	9982-163



*Lot Dimensions are Estimated

Agent Complete

2409 Arcadia Ave, Chester, VA 23831-2206, Chesterfield Cour

Sold Information

Sold Date: **06/15/2023**
 Buyer Agent: [Melissa Pelaez Tujt - \(79242\)](#)
 Buyer Office: [Cowan Realty LLC - \(COWN01\)](#)
 Co Buyer Office: [Cowan Realty LLC - \(COWN01\)](#)
 Co Buyer Agent: [Elmer Diaz - \(62685\)](#)
 Sold Terms: **Conventional**

Sold Price: **\$235,000**
 BA Phone: **(804) 971-6627**
 BO Phone: **804-559-4408**
 Co BO Phone: **804-559-4408**
 Co BA Phone: **804-640-6052**
 Seller Concessions: **\$0**
 Concess Hstry:

MLS: **CVR**



MLS#: **2309571** Status: **Sold** List Price: **\$199,900**
 Type: **Single Family Residence** Area: **52** Exp OnMkt Dte:
 Attached: **No** Cn/Cty: **Chesterfield** Delayed Show: **Yes**
 Address: **2409 Arcadia AVE**
 Unit #: Unit/Level:
 P.O.: **Chester** State: **VA** Zip: **23831-2206**
 WalkScore: **27** - No Show Until: **05/11/2023**
Listing Information
 PUD: New/Resale: **Resale (occupied at least once)**
 Nghbrhd:
 Subdivision: **Normandale Terrace**
 Yr Blt: **1963/Actual** Fin SF +/-: **1,344**
 Rms: **6** Lvs: **1.00** Fin SF-Bsmt:
 Bdrms: **3** Unfin SF +/-:
 SqFt Source: **Per Tax** Unfin SF-Bsmt:
 Lot: **35** \$/Fin SF +/-: **\$174.85**
 Fin SF Src Desc:

School Information

Elm School: **Curtis** High School: **Thomas Dale**
 Mid School: **Elizabeth Davis** Oth School: **BrightPoint, VCU, VSU**
 Unit Plcment:

Recent Change: 06/15/2023 : Sold : PEND->CLOSD

Directions: **From Route 1, turn on Arcadia Avenue. Home will be on your right.**

Room/Bath Information

Room	Dim	Lvl	Desc	Room	Dim	Lvl	Desc
Family Room	15.5 x 15	1	Paneling, Checkered Floor, Built In Shelves	Living Room	15.5 x 13	1	Hardwood Flooring
Kitchen	15.5 x 10	1	Tile, Eat-In, Granite, Tons of Cabinets	Primary Bedroom	11.5 x 10.5	1	Hardwood Floors, Closet
Bedroom 2	12 x 10	1	Hardwood Floors	Bedroom 3	10.5 x 8.5	1	Carpet (hardwood believed to be under carpet)
Laundry-Utility Room	9 x 5	1	Tile, Large Space	Additional Room 1	10 x 8	1	Full Bathroom Off This Room, Pass Thru to Kitchen

	Bath Desc	FBath	HBath
Bsmt:		0	0
Lvl 1:	Tub & Shower	2	0
Lvl 2:		0	0
Lvl 3:		0	0
Lvl 4:		0	0
	Total:	2	0

Features

Style: Ranch	Heating: Heat Pump
Structure: Frame, Wood	Heat Fuel: Electric
Siding: Aluminum	Cooling: Central Air
Roof: Shingled	Water Heater: Electric
Flooring: Carpet-W-W, Tile-Ceramic, Wood	Fireplace: 0
Current Internet:	Internet Desc:
Water Type:	
Attic: Pull Down	
Garage: No	
Basement/Found: No	
Fenced: Yes/Chain Link, Rear Only	Porch: Deck, Front
Interior: 1st Floor Bedroom, 1st Floor Primary Bedroom	
Water: Public Water	Pool/Desc: No
Sewer/Septic: Septic - Conventional	Maint Contract: No
Exterior: Deck, Porch	
Comm Amenities:	
Appl/Equip: Electric Cooking, Microwave, Smooth Top Cooking, Washer	
Disabl Equipd:	
Golf Frontage: No	
Restrictions:	
Green Cert:	
Wall Type:	
Parking: Circular Drive	

Lot Desc: **Fenced/Enclosed, Landscaped**
Water Type:
Bldg Structure:
Farm Type:
Irrigation Src:

General Information

PID: **798-65-95-28-100-000** Acres: **0.26**
Waterfront: **No** Assd Land: **35,000** Assd Improved: **\$153,000**
Body of Water: Total Assmt: **\$188,000** Annual Taxes: **\$1,730**
Water Depth: Investor Rental Cap:
Road Frontage: Home Warranty: Tax Year: **2022**
Water Frontage: Model Available: Model Furnish:
Legal: **NORMANDEALE TERR L35 TH 37 BK 4**
Lot Dim: Minimum Deposit: Pre Qual Ltr:
Item Not Incl: Hm Enrgy Rating Sys:
Disclosure: **Listing Attachment** Lead Disclosure: **Listing Attachment**
Current Zoning: **R7** Energy Score 1-10:
Enrgy Effic Appr: **Remarks/Disclaimer**

Remarks: **Pictures coming tomorrow - showings being on Thursday! Welcome to this well-maintained 1-story & 1 owner home, nestled in Normandale Terrace. Surrounded by natures beauty were beautiful Iris' & gardens once graced its exterior creating a serene atmosphere offering space for a garden. Approaching the home, enjoy the reminder of heart felt memories spent over many years & those memories yet to come. Inside you will be greeted by a warm & inviting family room. The room is filled w/natural light w/newer windows. Adjoining the living room is a spacious area, perfect for a living/dining room to host dinners or gatherings w/friends. The kitchen is well-equipped, featuring granite countertops, ample storage space, and views into the beautiful backyard. This space provides a wonderful view of the lush greenery & colorful flowers that in spring surround the property. The home features 3 bedrooms, each with ample closet space and hardwood flooring (believed to be under the carpet in one room).The primary bedroom is spacious. Backyard space is fully fenced, providing a deck which is perfect for outdoor dining & entertaining. This property is being sold as-is. Close to I-95, I-295, 288 & 150!**

Agent Only Comments: **SELLERS REVIEWING 5/13 at 5:00 pm. Use As Is Addendum. Per Sellers:checkered floor installed 90s, roof, siding & windows approx. 15 years; septic pumped Oct '22; hvac Oct '19; water heater '20; redo of large bath '19 & small bath '21; Washer/Dryer 3 YO. Buyer verify all info for accuracy. Hall bath should have plumbing behind sheetrock for shower. Please use Dean Ray Smith & Sean S. Smith on paperwork.**

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Fee Information

HOA/Condo: **No** Membership Reqd:
Add'l HOA: Fee Period:
Fee \$: Management Phn:
Mngmnt Firm: Add'l Fee Dsc:
Fee Dsc:
Fee Includes:
Add'l Fee \$:
Allow Onsite:

Owner Information

Owner: **Dean Ray Smith; Sean S. Smith** Owner Phone:
Occupant: **Smith Family** Occupant Phone: Occupied By: **Vacant**
Owned By: **Estate, Individuals** Owner/Agent: **No**
Agt Related to Seller: **No**
Possession: **At Closing** Contingency:
Contingency Type:

Agent/Office Information

List Office: **Virginia Capital Realty - (VACR01)** 804-545-6300 List Date: **05/04/2023**
List Agent: **Jane Chambers - (76130)** (804) 339-3969 Pend Date: **05/13/2023**
Co-List Office: Release Date:
Co-List Agent: Expire Date:
LA Email: **janechambers14@gmail.com** DOM: **5**
Type: **Exclusive Right** Limited Rep:

Compensation Information

Buy Firm Comp Type: **Percent** Buy Firm Comp Amt: **3.00** Dual/Var Y/N: **No**

Struct Comp
Descr:
Comp Desc:
Bonus: **No**

Compensation references in this field must not conflict with the unconditional offer of cooperation and compensation required for MLS listing submission.

Showing Instructions

Showing Instr 1: **Appt. Required** Lockbox Type: **Sentrilock** Supra Serial LB #:
Showing Instr 2: **No LB Use Online Showing Service** Senti Serial LB #: **01774784**
Add'l Shw Inst:

[If you believe there is a violation on this listing, click here to report the problem.](#)

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All Information Deemed Reliable but not Guaranteed.
Joy Liggan Virginia Capital Realty 804-545-6300

06/20/2023
10:17:58 PM