

*Happy Easter!*

# BLUE RIDGE PROPERTIES

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Janie And Mary Beth Harris with James River Realty. See Pages 6-7, 22

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**APRIL 2026**

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

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**PENDING**



**307 Swope Lane**

Premium 67+ acre legacy farm situated moments from Fairfield on a winding country road. Main residence offers one-level living with a multi-generational lower-level living space. Long-range mountain views, wood-burning fireplace, custom country kitchen, and spacious master suite. Among many farm amenities are 2 barns with 12 total horse stalls, cattle working facility, quality grazing grasses and fences, and an abundance of water. The property's gentle terrain, serene setting, valuable improvements, and accessible location provide first class opportunities for horses, cattle, and agribusinesses such as viniculture, events, and pet boarding.

**\$1,495,000**



**3111 N Lee Highway**

Maple Hall (c. 1850) - Historic Estate & Business Opportunity in the Shenandoah Valley - Greek Revival masterpiece offers history, architectural interest, and business opportunity situated on 7.65 acres at the high-visibility crossroads of U.S. Route 11 and Exit 195 of Interstates 81 and 64 just outside of Lexington, Virginia. This remarkable historic estate centers around its grand two-story brick mansion with English basement, featuring gorgeous original details like its giant Doric columns, Flemish bond brickwork, 10-over-10 sash windows, walnut interior doors, heart pine floors, and decorative fireplace mantels throughout.

**\$1,425,000**



**125 Ridgemoor Drive**

This like-new custom home in northern Rockbridge County offers quality one-level living with room to grow. Set on over 2 level acres, it features locally sourced trim, wide-plank red oak floors, and sweeping Blue Ridge Mountain views. The open kitchen includes granite counters, stainless appliances, custom cabinetry, and an island. The primary suite offers a tray ceiling, walk-in closet, and ensuite bath. A walk-out lower level with full bath and rough-ins allows expansion. Fiber internet, generator-ready wiring, and an attached garage add modern convenience, all near Lexington and Staunton.

**\$725,000**



**599 Lindsay Lane**

Rare legacy river property features 10.48 acres with over one-tenth of a mile of pristine frontage on the Maury River, a stately 1829 Federal brick residence with 20th century addition awaiting restoration, and a pond with a diversity of wildlife. Tucked away at the end of a state-maintained road, this ultra-private setting offers unparalleled natural beauty and history among highly coveted water features. The "Barton Lindsay Farm" has many irreplaceable original architectural details intact including the year built, "1829", laid into the brick facade, a molded brick cornice, thick pine floors, wainscoting and paneling, and tall, decorative mantels.

**\$575,000**



**203 Johnstone Street**

This architecturally striking brick home sits on a 0.78-acre lot in the sought-after Providence Hill area, offering timeless design and generous living spaces. With 3,449 finished square feet, the residence includes four bedrooms and three full baths. The main level features multiple living areas, including a formal living room, expansive family room, and a stately room with coffered ceiling and stone fireplace. A main-level ensuite bedroom offers flexibility, while upstairs provides additional bedrooms and bonus rooms. An unfinished basement, attached garage, private patio, and walkable access to schools and trails complete this as-is opportunity.

**\$525,000**



**4373 S Lee Highway**

Exceptional business location and immaculate auto shop conveniently located on U.S. Rt. 11 at I-81 Exit 180 near Lexington and Natural Bridge. County Auto has operated successfully at this location for 12 years with two oversize 10' x 10' bays, professional office, and reception area with restroom. Business zoning (B-1) and loyal customer base allow for continuity of business or numerous other uses. Plenty of storage, large level parking area, and high visibility with average daily traffic of 2,600 vehicles.

**\$325,000**

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





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### Forge Road - 5 Acres

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

**\$595,000**



### Boundary Line Ln - 4.12 Acres

This commercial parcel presents a well-positioned development opportunity just off Exit 195 on I-81 with its exposure to over 48,000 vehicles per day. Zoned B-1 Business, the property lays well and offers frontage on state-maintained Boundary Line Ln., with added visibility from U.S. Route 11. Its favorable layout and access make it ideal for a variety of commercial uses. Electric, water, and sewer utilities are available at the site, which is located only minutes from downtown Lexington and regional draws like W&L, VMI, and the Virginia Horse Center.

**\$425,000**



### S Buffalo Road - 134 Acres

134+ acres of mountain wilderness adjoining the Short Hills Wildlife Management Area in southern Rockbridge County offers an exciting recreational opportunity with high elevations and dramatic panoramic mountain views. Consisting of three separate tax parcels with no deed restrictions, the property features a solid existing entry road providing access to ideal view-oriented cabin sites. Abundant game sign across the property is a product of the prime wildlife habitat featuring early regenerating forest with plentiful browse and cover.

**\$299,000**



### Salt Petre Cave Rd - 11 Acres

11+ acres privately tucked away on a quiet country road near Eagle Rock. Selectively cut forested setting with abundant wildlife offers spectacular views of the surrounding mountains and James River, making an ideal property for hunting, recreation, or a peaceful getaway. Located in Botetourt County only 5 minutes from Eagle Rock and 45 minutes from Roanoke, Virginia. No restrictions and new survey available!

**\$67,500**



### Woodridge Lane - 0.25 Acres

Established building lot in the coveted Woodridge subdivision offers a highly desirable site located minutes from historic downtown Lexington. Views of the iconic VMI Post and provides a starting point for more adventurous walks to Jordan's Point Park, the Maury River, Woods Creek Trail and Chessie Trail, all within approximately 1 mile. Parcel adjoins open space area, which includes a small playground and picnic area.

**\$48,900**



### Jeb Stuart Drive - 2 Acres

Rolling wooded property with excellent mountain views on a private road offers an exciting opportunity to build a new home in a secluded setting. Located minutes from thousands of acres of National Forest, Cave Mountain Lake, Natural Bridge State Park, Jellystone Park camping and RV park, and the James River, activities for everyone. Explore the gorgeous surrounding mountains and countryside.

**\$42,500**

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





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### 327 Spring Farm Road

Welcome to 327 Spring Farm Rd, a private 21.58-acre retreat just 10 minutes from Lexington. This 4,136-sq-ft property features a 3-bedroom, 3.5-bath main house plus a 1-bedroom guest apartment above the three-car garage. Enjoy sweeping mountain views, abundant natural light, and exceptional indoor-outdoor living with wraparound and screened porches, a stone cook pad, and multiple outdoor spaces. Inside are soaring ceilings, two fireplaces, a modern, fully

equipped kitchen, a spacious primary suite with updated bath, bonus room, finished basement rec room, and first-floor study. Additional amenities include deeded trails, livestock privileges, BARC fiber internet, and a whole-house generator.

**\$1,035,000**



### 1904 Chestnut Avenue

This well-maintained 4-bedroom, 2-bath home offers warm heart pine floors and open living, dining, and kitchen spaces ideal for entertaining. Original details like the staircase and stained-glass window add character, while a spacious entry enhances the layout. Two primary bedroom options provide flexibility, including a main-level suite with ensuite bath. A screened porch overlooks the partially fenced backyard with beautiful Blue Ridge Mountain views. **\$279,000**



### 1102 Anderson Street

This single-story home offers 1,224 sq ft of comfortable living space with three bedrooms and one full bath. Gleaming oak floors add warmth throughout, and the spacious living room features a classic wood-burning fireplace. Enjoy mountain views from the screened side porch, with Sallings Mountain just beyond the backyard. Additional highlights include an unfinished basement, storage shed, and fresh paint throughout. **\$205,000**



### Heritage Drive – 0.50 Acre Lot

This spacious half-acre building lot on Heritage Drive offers an ideal open site for your future home. Enjoy privacy from an established arborvitae screen and mature spruce and dogwood plantings. The property overlooks the Lexington Golf & Country Club's 18-hole course, currently being redesigned by architect Lester George, with Blue Ridge Mountain views as a scenic backdrop. Located in a premier neighborhood with underground utilities and open green spaces. **\$114,000**

## RIVERMONT HEIGHTS

**Pathfinder Drive Lot 7** - 0.359 Acres Winter views of the Blue Ridge Mountains. Water available. Shared maintenance of gravel driveway for Blk 5, lots 3-7. **\$8,000**

**Cresthill Drive Lots 2,3,4** - 1.179 Acres Easy access to Buena Vista, Lexington, and I81. Water/sewer available. **\$22,500**

**Pathfinder Drive Lots 3,4,5** - 0.89 Acres Easy access to Buena Vista, Lexington and I81. Water and sewer available. Gravel driveway in place with shared maintenance by Lots 3-7. Views of the Blue Ridge Mountains in winter. **\$24,500**

**Cresthill Drive Lots 7,8,9** - 1.44 Acres Winter views of the Maury River and mountains. Water and Sewer available. Easy access to Buena Vista, Lexington, and I81. **\$37,000**

**Lori Parker, ABR, e-PRO**  
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**Chy Clark**  
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**606 Stonewall Street, Lexington**

Prestigious two story house with 4 bedrooms and 2.5 baths located near Waddell school and walking trails. Screened-in porch, open deck overlooking Sarah's Run, walking distance to downtown. **Call today. \$750,000**



**Looking to sell your home or  
looking to buy, please give us a call,  
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Janie Harris | BROKER  
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***Fairfield, Virginia***



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- Spaciousness
- Serene Surroundings
- Location
- Acreage ( + - 31 Acres)
- Ease of Access
- Privacy
- Views
- Create your family compound

*Much To Love About This Property Which Has Been So Well Loved By The Owner... please call Janie at 540-460-1932 or Mary Beth at 540-460-0753 to arrange an appointment to see it. **Just reduced to \$889,000.***

Janie Harris | BROKER  
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# FRESH

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**198 IGLESIAS DRIVE MILLBORO, VA** Spectacular Family Compound and Equine Facility. Custom 18 room manor house (2007) has only the finest materials and features, that include large living area, 6+ bedrooms, 5.5 baths, quality kitchen, multiple fireplaces, Brazilian cherry and marble flooring. Separate yet attached apartment, indoor lap pool, recreation room, wine cellar, three car attached garage, beautiful porches, vestibules and sitting areas. The 338.59 acres have awe-inspiring views in every direction with well-groomed pastures, white board fencing, bottomland hayfields, mixed woods and over a mile of Mill Creek. Auxiliary housing includes three tenant homes and an array of large, beautifully crafted special purpose barns for equine activity, including quality stables **\$7,650,000**



**2840 MAIN STREET HOT SPRINGS** Ideally located on the corner of Sam Snead Highway and Main Street, this turnkey, 5,000 square foot B2 commercial space offers a rare opportunity for a business presence in downtown Hot Springs. Just steps away from the Omni Homestead Resort, this proven location is perfectly suited for multiple uses including retail boutique, bar, food service, or professional offices. Fully equipped and furnished space that served as a sports bar, as well as, a beautiful move-in ready, two or three bedroom apartment on the second level that is ideal for owner-occupant or rental income. This property features numerous high quality upgrades including electrical, plumbing, insulation, and HVAC. Excellent walkability in the village and ready for immediate use. **\$699,000**



**60 RIDERS RIDGE TRAIL** Situated in gorgeous Longview Meadow, this custom built Multi-Generational family home is on 2 acres offering the best views of the valley! This beautiful log home, with floor to ceiling windows, has several private areas on the main level and additional walkout suite on the lower. Multiple decks, breezeways, hardwood floors, vaulted ceilings, spiral staircase and 3 gas fireplaces all featuring amazing woodwork. 4.5 baths include artisan stone-work, jacuzzi tubs, and walk-in tile shower. Heat pump with multi-zones, built in garage and workshop. Family room, studio and additional space on the second level. Small barn and 2 paddocks with wood fencing for your horse and only 3 miles from Lexington! **\$575,000**



**4134 MILL CREEK ROAD MILLBORO** Exceptionally well maintained log home in the Mill Creek Valley! With 11.14 acres of open and wooded land, this is an ideal residence or retirement getaway. Outstanding great room with stone fireplace and 20' cathedral ceiling! Open concept kitchen/dining area, two bedrooms and one full bath all within approximately 1032 square feet of living space. Beautiful views of the valley and Chestnut Ridge from the elevated location and inviting front porch. Includes a new well (2025), 2 bedroom conventional septic and close proximity to Walker Mountain National Forest access. **\$329,900**



**COMING SOON! ROCK ROADHOUSE WINERY** An intimate, family owned, boutique farm winery located in the heart of the Allegheny Mountains, producing high quality, small scale, artisanal wines. Situated on 6.6 incredible acres with amazing views, between Warm Springs and Hot Springs in a unique, original Civilian Conservation Corps solid rock structure that has been lovingly restored to include tasting room, commercial kitchen, gracious accommodations, and outdoor entertaining space overlooking the vineyard. Old Valley High School, where Sam Snead attended, is currently used for storage and qualifies for historic tax credits. This prime location in the Warm Springs Valley offers multiple possibilities including a spectacular site for a dream home with a million dollar view. **Showings begin in June 2026. Photos and more information available at rockroadhousewinery.com**



**55 ROSELOE LANE HOT SPRINGS** This lovely home has the timeless appeal of a custom built and beautifully maintained brick ranch. Situated on an elevated site in an established neighborhood, this home enjoys amazing mountain views and plenty of open space with three additional lots. The home features three bedrooms and two baths including a master bedroom with en suite, kitchen, breakfast nook, dining room, living room, and den with stone fireplace. There is a detached garage, double depth garage in the full basement, fenced yard, patio with outdoor fireplace, paved driveway, HVAC, hot water baseboard heat, and Generac generator. Public water/sewer and fiber optic internet service. The excellent location is convenient to both Warm Springs and Hot Springs. **\$429,000**



**913 WHITE OAK DRIVE COVINGTON** Immaculately maintained home in established neighborhood within minutes of historic downtown! Gorgeous split level three bedroom, two bath home boasting hardwood flooring, tile and carpet. Large family room, beautiful kitchen, with breakfast nook, dining room, formal living area has fireplace with gas logs, study, laundry area and all appliances will convey. Huge outdoor living space with both screened patio, large open deck and separate outdoor storage building. New heating and air conditioning system, tiled sunroom, newer roof, recently remodeled bathrooms, conveyed with all appliances. **\$315,000**



**TBD LITTLE RIVER ROAD GOSHEN** 48.56 acres of wooded/open acreage with excellent topography. Fully developed acreage with established interior roads, clearings, and even a former Bell's Valley Barrow Pit with valuable anticline silica stone! Electrical service on site, fiber optic internet available, a newer 450' drilled well (2023), plenty of sandy perk sites and no restrictions! With privacy and very nice views, this could be a readily established homesite, or possible development potential. Convenient to both Lexington and Staunton with the Goshen Wildlife Management Area and Goshen Pass nearby! **\$319,900**



**2000 BIG BACK CREEK ROAD WARM SPRINGS** Trout fish in your own backyard on this hard to find 8.35 acre tract on Big Back Creek! With almost 470' of creek frontage, this beautifully maintained property, with excellent topography, is only a short drive from Lake Moomaw, the stocked trout waters of Back Creek/Jackson River, National Forest, West Virginia attractions and recreation opportunities. Improvements include a 1969 three bedroom, two bath ranch home with approximately 1962 square feet of living space and hardwood floors throughout. Conventional three bedroom septic system, well, MGW fiber internet installed. Fronting on Route 600, this is a quiet setting with open fields for potential farmette or crops, mature trees, grape arbor and beautiful mountain views **\$309,900!**

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

# FRESH Estates & Country Properties, Inc.

Visit our second office location at  
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**201 FORESTRY ROAD** This three bedroom, two bath cottage in Ashwood is within walking distance to Valley Elementary School, the public pool/recreation area, and day-care center. The 0.50 acre lot has a fenced yard for pets and plenty of room for a vegetable garden. The 1440 sq. ft. home also includes a large kitchen, dining room, living room, and utility room. Additional features include a partial basement, private patio, rear deck, covered front porch, oil furnace, replacement windows, hardwood floors, and public water and sewer. **\$169,000**



**148 DOE HILL ROAD MCDOWELL** Enjoy a little slice of Highland County in this stick built 1950's home with vinyl siding, metal roof and kitchen appliances. The dwelling has over 1220 square feet of living space with three bedrooms and one and a half baths. Situated on 0.39 acres of fenced backyard with an established garden space, it is a beautiful setting with farmland in the rear. There is a 30x30 two bay garage with a 12x12 cedar sauna and workshop area plus an additional 12x60 storage shed large enough for tools and equipment. Served by public water and a conventional three bedroom septic system, this would be the perfect weekend get-away or a solid full time residence. **\$189,900**



**48 INCUBATOR HOLLOW ROAD HOT SPRINGS** Two bedroom, one bath cottage has plenty of charm with light filled rooms, original pine floors, replacement windows, propane fireplace, covered porches and very nice rear deck to enjoy the outdoors. The home has a metal roof, vinyl siding, hot water radiators, and a large laundry/utility room on the main level, public water/sewer, fiber optic internet, attic storage, and new carpet in the bedrooms! **\$169,000**



**2138 SAM SNEAD HIGHWAY HOT SPRINGS** Built in 1950 and expanded in the 1970's, this charming cottage offers one level living and is situated on 1.04 acre near Carleover. Many recent improvements include a new roof and two remodeled bedrooms with new drywall, flooring and recessed lighting, and a new kitchen floor. The 3 bedroom, 1 bath home also features hardwood floors, covered porch and deck, public water, partial basement, oil furnace and electric baseboard heat, storage building, and nice views. **\$189,000**



**9598 MAURY RIVER ROAD GOSHEN** Charming starter single-family home. Built in 1930, with one bedroom and cozy 672 sq. ft. living space. This home is ready with an existing chimney flue for your choice of heat. With an extra spacious room for an office as well as a screened front porch to enjoy your morning coffee. This property has a spacious backyard with a storage and drive in shed available as well as gorgeous mountain views and a seasonal railroad. The property is located in Goshen within a short 30-minute drive to Lexington. **\$59,000**



**2594 RIVER ROAD MILLBORO** Well maintained small camp fronting on the River Road in Bath! Cute 520 square foot structure features open living area/kitchen vaulted ceiling with attractive wood paneling, single bedroom, full bath. Porch, deck and an additional outbuilding. Oil space heat, window AC unit, drilled well (5/2009) and a one bedroom conventional septic system Sold furnished! Affordable and nice setting, perfect for the weekend get-a-way! **\$65,000**

## FRESH ESTATES PARTIAL LAND LISTINGS

**TBD BEE TOWN ROAD** Serene 12.58 acre parcel with pond and homesite ready for your vision. Public water and sewer are available at the street. Great recreation potential in a convenient location near Lake Moomaw, Hidden Valley, and The Homestead. Interior road and trails with great mountain views from the elevated home site. **SOLD \$94,900**

**2286 SAM SNEAD HIGHWAY** 20.45 acre of recently surveyed prime mountain tract, conveniently located just south of the Cascades Golf Course. All forest land with a good mixture of mature hardwoods and pine. Gentle elevation to the ridge top with multiple building sites and great views! Many possibilities for this mid-sized and affordable parcel! **\$139,900**

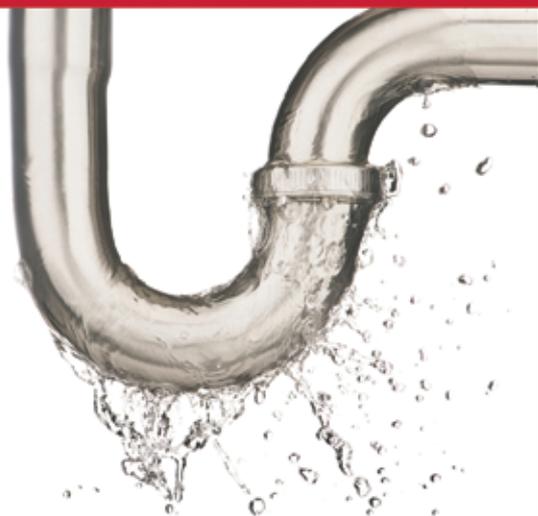
**TBD LOST CABIN ROAD** 87.04 acres of mostly gently rolling woodland adjoining the George Washington National Forest! Reached by deeded 50' easement at the end of Lost Cabin Road, there is direct access to over 2300 acres of National Forest in the Little Mountain Tract, then continuing into Alleghany County. One of the closer parcels to both Lake Moomaw and the beautiful Jackson River Trail. There are multiple Interior trails(s), mountain views with clearing and even possible public water! **SOLD \$229,900**

**7607 POTTS CREEK ROAD RD 69.65 ACRES!** This is a recently surveyed portion of Tax Map 92-13, is partially open and wooded with creek frontage along Potts Creek! Includes an old barn, multiple building sites and great topography. Located in a beautiful section of Alleghany County. An awesome find! **\$276,000!**

**TBD LITTLE RIVER ROAD GOSHEN** 48.56 acres of wooded/open acreage with excellent topography. Fully developed acreage with established interior roads, clearings, and even a former Bell's Valley Barrow Pit with valuable anticline silica stone! Electrical service on site, fiber optic internet available, a newer 450' drilled well (2023), plenty of sandy perk sites and no restrictions! With privacy and very nice views, this could be a readily established homesite, or possible development potential. Convenient to both Lexington and Staunton with the Goshen Wildlife Management Area and Goshen Pass nearby! **\$319,900**

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**NEW LISTING**

## PRESTON STREET

Lovely 1904 Victorian Farmhouse nestled in a family-friendly neighborhood just steps away from Lexington's vibrant downtown restaurants, shops, and an easy walk to Washington & Lee University and Virginia Military Institute. Step back in time and experience the charm and character of this historic home featuring large rooms, high ceilings, wood floors, ornate fireplace & mantel, sidelights, transoms, and period millwork throughout. Spacious two-story offers large entry foyer with gracious stairway, flanked by roomy living and dining rooms. 4-5 bedrooms and 3 baths provide options for first or second-floor primaries. Looking for more space, check out the expansion possibilities in the walk-up attic with generous headroom, open floor space and gable windows for natural light. Covered front porch and off-street parking. The same family has made memories here for nearly 60 years and is now ready to entrust it to the next generation. The home will need considerable renovation, which is reflected by this unbelievable price. Looking for an awesome investment opportunity, you can't go wrong in downtown Lexington! Make an appointment today so you don't get left behind. **Offered at \$228,000**



## PINE AVENUE

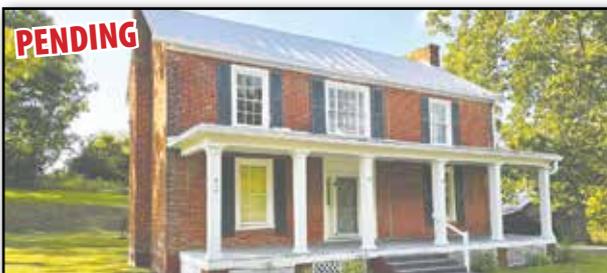
An inviting walkway and pergola-covered front porch complete with swing, welcomes you to this sweet ranch over full walk-out basement just steps away from Glen Maury Park and an easy walk to Southern Virginia University and downtown Buena Vista. Once inside you'll find a generous living room, adjoining kitchen & dining area with easy access to the large back deck. With 4 bedrooms & 2.5 baths this home can easily accommodate family and guests. On the lower level you'll find a rec-room, 4th bedroom, office/craft area, laundry/half-bath, & storage, offering space for a growing family or potential for an apartment/in-law suite. Perfect for all your outdoor needs with large yard, off street parking, covered front porch, rear deck & patio, workshop & storage buildings, and raised beds for gardening. **Offered at \$320,000**



**PENDING**

## HOLLY AVENUE

**AFFORDABLE** housing near Southern Virginia University. Spacious 3-bedroom 2 bath home tucked away on a large, wooded lot on a quiet dead-end street. Home features an open living/dining combo with wood-burning fireplace and sliding doors to a light-filled sunroom and side deck. Roomy kitchen with lots of cabinets for storage and a cozy breakfast nook. The split floor plan provides a private master suite with walk-in closet & updated bath with tile shower. Two additional bedrooms, each with walk-in closets, share a full bath. Recent upgrades include replacement windows, fresh paint, new flooring & lighting. Relax on the large covered front porch and enjoy seasonal mountain views from the side deck. A detached garage/workshop rounds out the package. **Call for an appointment today and make it yours for ONLY \$189,900**



**PENDING**

## NORTH LEE HIGHWAY

Stately 1830s Valley Farmhouse with deep covered porch on 0.811 acres awaits its next chapter with your TLC. Two-story center hall plan offers high ceilings and spacious rooms with period millwork, mantels/fireplaces, wide plank wood floors, and gracious stairway. Over 2,400 sqft features living, dining, eat-in kitchen, office/library, 3 bedrooms and refreshed bath. Recent upgrades include freshly painted roof & trim, new gutters, some repl. windows, electric panel, new survey, and public water. Convenient to historic Lexington & Augusta County, W&L, VMI, and the I-81 corridor. Nearby Rockbridge Vineyard & Brewery and The Cyrus McCormick Farm & Museum. Great potential for full-time living, small business, Airbnb, or your own weekend getaway. Looking for a farmette, adjoining 2.170acs may be available. Whether you're considering an investment or a place to call your own, don't miss out on the chance to own a piece of Rockbridge County history. Property to convey "as is". **\$279,000**



**NEW LISTING**

## SWINK LANE

Exciting opportunity to own a circa 1890s Valley-Farmhouse on 18 acres just minutes from downtown Lexington. Step back in time and experience the rustic charm of this historic home featuring, large rooms, high ceilings, wide plank floors, mantels, and period millwork throughout. Spacious two-story offers welcoming foyer with gracious stairway, roomy living and dining rooms and an eat-in kitchen. 4-5 bedrooms and 2 baths provide options for first or second-floor primaries. Generous, covered-front porch and 2-story side porch, metal roof and outdoor furnace. Large yard, meandering stream and old barn. Whether you're looking for an investment, vacation rental, or a place to call your own, don't miss out on the chance to own a piece of Rockbridge County history. Just outside Historic Lexington along the meandering Blue Grass Trail and near the trout waters of Buffalo Creek. Convenient to Washington and Lee University, Virginia Military Institute and The Virginia Horse Center. **Offered for \$365,000**



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Jessie Taylor  
Realtor®  
540.784.9183

Clara Webb  
Realtor®  
540.570.8789

**Explore more photos & information at**  
[www.ThePaulaMartinTeam.com](http://www.ThePaulaMartinTeam.com)

Paula Martin  
Realtor®, Assoc. Broker  
540.460.1019

**NEW PRICE**

**747 New Providence  
Raphine**

**EQUESTRIAN ELEGANCE  
ON 25.65 acres \$1,245,000**

- Custom log home, 2,888 ft<sup>2</sup> & full finished basement
- 3 Bedrooms, 3.5 baths, 1st floor master suite
- 36' x 34', 3-stall horse barn, tack room, wash stall
- More details and floor plan on our website!

**321 S. Main St.  
Lexington**

**\$1,195,000**

- Historic J.T. McCrum home, built in 1840
- 3,222 ft<sup>2</sup>, 3 Bedrooms, 2.5 baths
- Period details remain, thoughtful restoration completed
- More details and floor plan on our website!

**4745 Plank Rd.  
Natural Bridge**

**29.62 acres \$795,000**

- 3,923 ft<sup>2</sup>, 5 Bedrooms, 3.5 Baths
- Privacy with incredible Blue Ridge Mountain views
- Premium build quality, Unique features abound
- 12Kw solar array, radiant floor heat, fiber internet

**NEW!**

**120 Skyhigh Ln.  
Lexington**

**.78 acres \$729,000**

- 2,935 ft<sup>2</sup> finished living area on 3 levels
- 5 Bedrooms, 4 Full Baths
- Fenced yard with fish pond/waterfall off patio
- Less than 5 minutes from downtown Lexington

**NEW PRICE**

**75 Margarets Ln.  
Lexington**

**16.13 acres \$719,000**

- 1,836 ft<sup>2</sup> finished living area, 4 Bedrooms, 2 Full Baths
- 16 ac. with 3 paddocks, two-stall barn, tack, hay storage.
- Established orchard, New Solar Panels, 1900's barn.
- Less than 10 minutes from downtown Lexington

**120 Spring Ridge Ln.  
Fairfield**

**1.11 acres \$615,000**

- Cul-de-Sac location, with views in Spring Ridge Sub.
- 4,290 ft<sup>2</sup>, 4 Bedrooms, 3 Full Baths
- 1st Fl. Master Suite, Open F.P.- L.R., D.R. Kitchen, Sunroom
- Additional adjacent .64 ac. parcel also available!

**NEW!**

**47 Chamberlain Lp.  
Lexington**

**.12 acres \$459,000**

- Built in 2020 as a second home.
- 2,258 ft<sup>2</sup>, 3 Bedrooms, 2.5 Baths
- Gas log fireplace in living room. Granite kitchen counters
- Located in the Weatherburn, 4 min. from downtown.

**41 Chamberlain Lp.  
Lexington**

**.12 acres \$439,000**

- Located in the desirable Weatherburn community
- 1,803 ft<sup>2</sup>, 3 Bedrooms, 2.5 Baths
- Gourmet kitchen, Gas log fireplace in living room.
- Immaculate and move-in ready.

**320 Lilly Bell  
Lexington**

**.16 acres \$399,500**

- Newly built in 2025. Immaculate, move-in ready
- 1,275 ft<sup>2</sup>, 2 Bedrooms, 2 Full Baths, 2nd fl. office
- 1st Fl. Master Suite
- Located in The Ponds, 5 minutes to downtown Lexington



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



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## Surprising Facts About VA Home Loans

### What Many People Don't Know About VA Loans

VA mortgages are popular, but they're often misunderstood.

Available to current members of the military as well as veterans, these home loans backed by the Department of Veterans Affairs are available with no down payment and very little out-of-pocket cost.

But lenders set different fee schedules and credit requirements, so VA loans from two lenders for the same house could look very different.

"There's a lot of confusion out there," says Grant Moon, founder and CEO of VA Loan Captain, a comparison-shopping site for VA mortgages. "It behooves the veteran to really shop around."

To help you get started, here are several facts about VA loans that will likely surprise you.

#### **YOU DON'T NEED PERFECT CREDIT TO QUALIFY**

The VA doesn't set minimum requirements for credit scores. Individual lenders attach their own requirements to the VA loans they offer, so credit requirements (and fees) can vary widely.

"If you have bruised or battered credit and can't clear one lender's benchmark, it's absolutely vital to shop around and see if you can clear another lender's benchmark," says Birk.

The average credit score for people who have bought homes with conventional mortgages this year has been 753, according to loan processor Ellie Mae. But for VA homebuyers, it has been 708.

On average, however, lenders set lower thresholds for credit scores with VA loans. "The good news is that it's significantly lower, around 620," says Birk.

#### **YOU CAN GET A VA LOAN AFTER BANKRUPTCY**

You can be approved for a VA mortgage two years after a Chapter 7 bankruptcy discharge or foreclosure, or one year after starting a Chapter 13 reorganization. However, if your foreclosure involved a VA mortgage, that portion of your VA loan entitlement is no longer available.

Use our mortgage calculator to get an idea of what your monthly payment will be.

There are limits on closing costs VA buyers will pay closing costs, but they're more limited than closing costs on conventional loans.

The VA allows lenders to charge no more than 1 percent of the loan amount to cover origination, processing and underwriting costs.

If a lender does not charge a flat 1 percent origination fee, closing costs such as attorney's fees, underwriting fees and document fees, cannot exceed 1 percent of the loan.

Higher costs for these items don't necessarily become the seller's responsibility. In some cases, lenders, agents or brokers can pay certain fees. Some lenders might allow for this when they set their origination fees.

#### **A VA LOAN CAN BE PASSED ON TO A BUYER**

If you want to sell a house bought with a VA mortgage, you can sell that mortgage right along with it.

Known as "assuming" a mortgage, this is a feature that was popular in decades past, when interest rates were much higher. It allowed sellers in a buyer's market to offer a lower interest rate as an incentive to buy their home.

Buyers still have to be able to qualify for the loan, says Bradford, of Navy Federal Credit Union. So while it would allow for someone with a slightly lower credit score to get a home, it's not a workaround for those with bad credit or no credit.

Real Estate News and Information provided by Rockbridge Highlands Realtors®



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### Stone House 41 and 13 Twin Rivers Lane

**FAMILY COMPOUND - GORGEOUS RETREAT- EXCELLENT INVESTMENT PROPERTY. 3 separate Properties sold collectively at \$929,000**

Built circa 1772 and overlooking where the Maury River and Buffalo Creek meet stands the beautiful “Miller’s House”. The walls still stand straight and true and the stonework in this home is truly amazing, a testament to exceptional craftsmanship of a bygone era. Renovated for functionality and comfort with a modern addition, this rare Rockbridge County treasure retains its historical characteristics and offers an opportunity to enjoy peace and tranquility while surrounded by magnificent scenery. There is also a carriage house with 2 separate nicely appointed apartments , each with 2 bedrooms and 2 baths. Serving both houses is a lovely “Gathering Room” for large get together or just a relaxing place to sit , listen to and see the Buffalo Creek bubbling by below. Just beyond the property is a 2 acre lot with gorgeous creek frontage and a wooded hillside just across Miller’s Landing which is buildable. This spot allows you to enjoy the Buffalo Creek at one of its widest and deepest points. FLOAT, FISH, SWIM, KAYAK or just sit under the shade of the trees and let your thoughts flow with the water. A wonderful opportunity to own a truly unique property in one of the prettiest sections of Rockbridge.

**Please call Janie to arrange a showing. 540 460 1932**



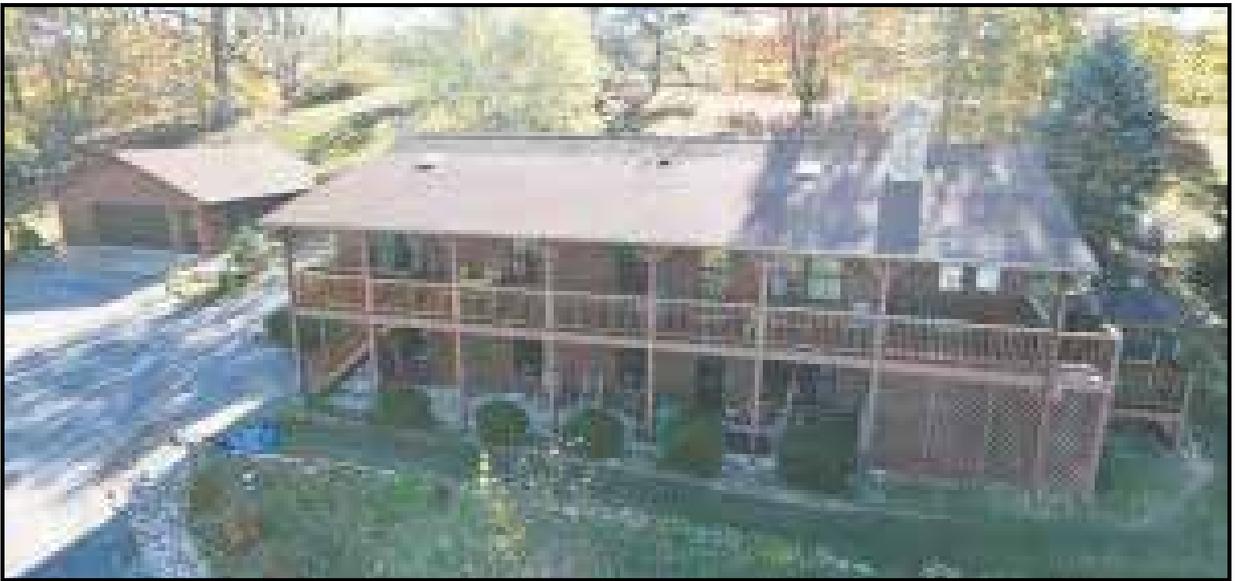


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### 29 Bonnie Brae Lane, Fairfield

Conveniently located between downtown Lexington and Fairfield right off of Rt 11, this home has been well loved, is move in ready and imbues rustic charm & warmth while providing modern comforts and loads of space. The kitchen opens onto the living room complete with a stone fireplace & cathedral ceiling. Near the front entry is an office/library that could double as another floor guest room. Spanning one whole side of the house is the family room that opens onto a long front porch from which to enjoy beautiful views of the Rockbridge countryside. The ground level basement has lots of storage and is mostly finished w/another bedroom, full bath and a large game room opening to the front yard. A 2 car garage, nice workshop for crafters & a chicken coop with run complete this farmette. **\$519,000**



### Beverly Court Duplex

This DUPLEX is well maintained, has long term rental history and is so convenient to everything in downtown Lexington, affording an easy walk to shops, schools, parks, offices and stores. The property is offset from the intersection of East McDowell Street with Main Street and has private off street parking. An Excellent Investment property. Shown by appointment with no less than 24 hour notice. Please call Janie at 540 460 1932 for more information and to arrange a tour. **\$439,900**

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

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- *VHDA*



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