HOMES

... SECTION D
RICHMOND TIMES-DISPATCH
SATURDAY, MARCH 19, 2022
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ON THE COVER:

Now scheduling appointments in Kenbrook at Harpers Mill: New firstfloor living ranch homes for those 55 Ryan

Details on Page 3



SEE INSIDE



Great Homes of Richmond 3002 Rugby Road



Finance Tips
Assesing
Your Monthly
Mortgage



Ask the Broker Does a Refi Make Sense Now?



Buyers' Guide Can't FInd a Home?



How Big a Bite of Monthly Income Should a Mortgage Take?

BY MARILYN KENNEDY MELIA | CTW FEATURES

Getting mortgage pre-approval is a necessary step that allows homebuyers to make a serious offer, but the total loan amount given in pre-approval can be misleading.

Instead, borrowers should "work backward from that number" taking the price of the home, property taxes, and the likely homeowner insurance charges and figuring the monthly payment, argues Charles Chedester

of Midwest Family Lending, Iowa. The monthly payment is, after all, what owners will regularly contend with. And for most buyers, that monthly tab is likely to be significantly higher in 2022, according to stats from the Federal Reserve Bank

Looking at a media-income borrower who buys the median-priced home

by late 2021, mortgage payments rose to 33 percent of total income, up from 29 percent earlier that year.

That's due to a combination of rising interest rates and home prices. At a certain point, prices can't outrun income gains, but "I don't think we're close to being at this point," observes Ralph McClaughlin, chief economist for MyKukun.com.

What percentage a mortgage payment, including a monthly amount for taxes and insurance, is optimum is a highly individual matter, says Laurie Goodman of the Urban Insti-

Lenders also size up each applicant individually, says Chedester, considering both the mortgage payment to income as well the amount of all recurring debt, like car payments.

in his area, the Atlanta Fed finds that A stable earner, who may also anticipate future income gains, can be making a prudent choice in "stretching" the amount they take on in mortgage, notes Goodman.

> For one thing, rent increases are "rampant", and buyers taking a fixed-rate mortgage lock-in mortgage principal and interest charges, Goodman says. Each borrower should look at all his probable expenses, though, including maintenance on a home to determine their comfort level.

Ask a lender to run different scenarios, suggests Chedester since different mortgage plans can offer slightly different payments.

Does it Make Sense to Refinance Now?

of Atlanta.

BY PETER G. MILLER | CTW FEATURES

Question:

Answer: A lot of borrowers did not refinance when rates were lower, perhaps because of a job loss or other issues that would have made a successful new loan application difficult if not impossible. But now we have the advantage of a substantial recovery. While there were 21.3 million unemployment claims in May 2020, that number fell to 1.675 million in mid-January. Some 19.6 million people are no longer collecting unemployment, a remarkable improvement.

While the jobs market has notably solidified, so have home prices. In December 2021, the typical home sold for \$358,000 according to the National Association of Realtors. The same property sold for \$274,500 two years earlier, in December 2019. On average, lucky homeowners saw home values rise by

However, mortgage rates have also risen substantially. In January 2021, according to Freddie Mac, mortgage rates averaged 2.74%, the lowest monthly average on record. A year later, rates were .70% higher at 3.44%.

Despite more jobs and lots of additional equity, with higher rates, the number of high-quality refinance candidates fell to 5.9 million according to Black Knight, a mortgage technology and data provider. There's no doubt that 5.9 million potential refinances is a very big number, but it's far from the 20 million homeowners who could have likely refinanced at the end of 2020.

The Black Knight estimate assumes that a borrower has a credit score of 760 or above and can cut their mortgage

an average of \$83,500 in just 24 months. rate by at least .75%. In practice, lenders often refinance in situations where borrowers have lower credit scores and a smaller rate benefit.

> Whether refinancing does or does not make sense depends on the ability of the borrower to obtain a material benefit. Such benefits can include a lower monthly cost for principal and interest, the ability to get rid of monthly mortgage insurance payments, or a switch from adjustable to fixed-rate financing.

While there is much attention paid to mortgage rates, borrowers must also consider the cost of refinancing. Many refinancing offers today highlight low rates, but also include thousands of dollars in additional fees. These feeswhich are paid upfront—may mean that a lower rate is not sufficiently attractive to refinance.



The VA program has a good way to evaluate refinancing offers. Look at fees, closing costs, and expenses that must be paid to refinance. If such savings can fully repay refinancing costs in not more than 36 months after closing, then refinancing can be worth considering.

The faster you can recapture your investment, the better. Always ask loan officers about interest rates, the cost to refinance, and how long it will take before you benefit from monthly savings. Get answers in writing for easy comparison, and be sure to shop around.



Email your real estate questions for Mr. Miller to peter@ctwfeatures.com



Promotional content courtesy of RYAN HOMES



NOW SCHEDULING APPOINTMENTS



KENBROOK AT HARPERS MILL

Active adult, low-maintenance community in Harpers Mill, from the \$400s.

- Kenbrook is designed for those 55+
- First-floor living ranch homes with optional second story
- Spacious kitchens with islands and stainless steel appliances included
- 3+ bedrooms, open floorplans, outdoor living space, highend finishes and 2-car garages
- Amenity filled community with pool, pickleball courts, clubhouse, dog park, walking trails and more!

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Ryan



PROPERTY TRANSFERS

The following is a list of more real estate parcels valued at \$150,000 or more that have been transferred in the past few months in Richmond and surrounding areas.

To our readers: Caroline and Louisa listings will not be included until further notice.

RICHMOND

8817 Chippenham Road; Field Cvrus W Jr and Ellen L to Rausch Leo D And, \$339.950.

3507 Columbine Road; Via Amy C to Milian Hugo R And, \$240,000.

516 Crieff Road; Goel Yossi to Hasic Edvin. \$244.900.

2028 Decatur St, Lucky Group Properties LIc to Reynolds Group LIc, \$235,000

5102 Devonshire Road: O'connell William C And Cara L to Barr Lesley And Loader Gary, \$425,101.

3120 Edgewood Ave: Angresano Michelle to Hunter Jordan A, \$400,000.

10110 Epsilon Road; King Elizabeth J And Matthew to Redhage Jacqueline I, \$330,000.

3209 Fendall Ave: Equity Trust Cc Fbo to Manuel Thomas Ii And. \$400.000. 6740 Forest Hill Ave: Stratford

Professional to Stratford Professional \$815,000.

3102 Garland Ave: Xtreme Homes Llc. to Pursley David And, \$435,000.

514 E Gladstone Ave: Horak Heather to Burrows John Edward And, \$330,000.

2614 E Grace St: Texler Kareem to Edwards Martin G, \$452,000.

3115 W Grace St; Ramsey David Q to Hunt Jared And Johanna, \$600,000.

6804 Grand Brook Ct; Chulani Manoj and Kriplani Leela P to Yasin Mohammad And, \$225,000.

905 Greenway Lane; Sansom John D And Robin to Skidmore Charles H And, \$430,000

2005 Grove Ave; Brown Viola J to Cilley Scott A And Bernice H, \$450,000.

4520 Grove Ave U5; Del Campo Guillermo And to Theis John Henry Jr And. \$315.000.

3115 Hanover Ave; Prescott Michael A And Pamela J to Piller Kurt Alexander And \$469,000

2956 Hathaway Road U904; Stevens Leigh Ashley to Westlake Betsy, \$275,000.

1101 Haxall Pt U415: Solarte James K And Karen A to Kapil Shalin G And, \$345.000.

1208 Hodges Road; Search Vm Llc to Mendron Beatrise J And Reginald, \$240,000.

1420 Hull St: Venus At Manchester Lic to Venus Manchester Holdings Lic. \$7,150,000.

809 Jessamine St; Hanna John A lii and Elizabeth and to Freeman Matthew George And, \$325,000.

4349 Kenmare Lane: Rodriguez Cotto Miguel Angel and to Brooks Nicole,

6508 Kinns Road; NVR Inc to

Dochnahl Jay Michael, \$327,325.

3021 Landria Dr: Molnar Thomas to Wallner Jessica And Christopher.

621 S Laurel St; Kelo Michelle A to Potter Morgan C, \$325,000.

4619 Leonard Pkwy; Mcgaw Flisabeth Anne Bazemore to Prince Grace L, \$550,000.

28 W Locke Lane; Holzberg Jennifer L to 28 Locke Lane Llc. \$400.000.

1009 Malvern Ave; Wood Andrew B And Jana R to Edwards Amy George And, \$600,000.

507 W Marshall St: Ellis Douglas A And Deborah K to Carver Homes Llc. \$255.000.

724 Mcdowell Road; Deberry Wayne to Ly Anh And Le Ngoc, \$185,000.

2013 Miller Ave; Es Properties 2 Llc to Collins Daniel James And, \$455,000.

2235 Monument Ave U8; Carayiannis Family Trust to Dalton Taylor L. \$255.000.

1503 New York Ave: Elderhomes Corporation T/A to Sinnenberg Samuel Robert, \$200,000.

2408 Northumberland Ave: Robinson Earnest L Jr to Dstar Properties Llc. \$205,000

2521 0 St. Critics Rehecca A to Brown Andrew, \$399,900.

5606 Old Willow Ct: Luna Luis Fernando to Morin Jenna L. \$300.000.

1524 Park Ave; Mazza Peter and Winkle Heather to Soderholm Carlton E And. \$1.172.500.

4300 Park Ave; Siwel Renovations Llc to Guarriello Nicholas S. \$785.000.

3138 Parkwood Ave; Oliver Richard D to Capital City Properties Llc. \$219.000.

5108 Patterson Ave; Fucci Joseph And Kelly to Thompson Giles Houston, \$385,000.

617 S Pine St; Cava Capital Llc to Janney Barry A Sr And. \$525.000.

1106 Porter St; Urban Development Assoc Llc to Durham Clarence S And, \$364,500.

302 Portland PI; Audi Joseph R to Holland Michael And, \$1,199,000.

4806 Riverside Dr; Bowman Valerie L to Corbett Mary Brenton, \$505,000.

2107 Rosewood Ave; Foster Steven Andrew And to Moschella Christopher C \$510,000

2924 Scarsborough Dr; 2924 Scarsborough Llc to Crosthwaite Mark H. \$327.000.

406 Seneca Road; Butler Jason M And Donna K to Quinn Sean M And Kristin K, \$770,000.

1610 Spotsylvania St; White Renay D

to Adams Ashlev M. \$235.000. 9236 St Charles Cir; Stanley Martin Companies Llc to Fisher Jonathan, \$287,400.

5101 Stratford Cres; Jennison George K and Carol A to Bass Jason David Trustee And, \$3,300,000.

503 Strawberry St U5; Riede Paul A and Renee M to Gillespie Hallie Walker, \$227,000.

4602 Stuart Ave; Pardis Roya to Pardis Ariana E And, \$425,000.

3110 Utah PI: Bashir Tauheed to Dudley El Salvador Zacate, \$315.500.

1248 Wallace St; Yonta Anthony J to Konrad Helen L. \$312,000.

1025 Welton Ave; Johnson Alice A And to Ochei Patrick Obayalim, \$269,000

3128 Woodrow Ave; Raines Lelia A to Znon Llc. \$210,000.

RICHMOND (additional)

1311 Claiborne St; Brown George to Randolph Homes Llc, \$245,000. 211 Commonwealth Ave; Shepperson

Christopher D And to Wilburn Michael D li And, \$490,000.

3407 Cutshaw Ave; Blair Erin M to Gorny Miller S And, \$356,000.

2911 Decatur St. Sonomax Homes LIc to Smith Clyde A, \$255,000. 3013 Dill Ave: Rebuild Rva

Development LIc to Lovelace Donalda 1 \$300,000 3216 Edgewood Ave; Ewing Property Management And to Jag Real Estate

Investments, \$225,000. 10200 Epsilon Road: Lauver Todd A And to Wainless Ira And Liliana Y,

1522 Floyd Ave; Mulligan John W to Engageworx Llc, \$510,000.

3010 E Franklin St; Hendy Christopher P And to Love Robert E And Kara M, \$515,000.

3108 Garrett St; Cox Suzan A to Austin M J Finley, \$451,720.

704 E Gladstone Ave; 776 Ridge Llc to Rippke Philip, \$204,000.

2821 E Grace St: Mahonev Rex Whitt And to Sinclair Kristianne, \$475,000. 3907 W Grace St; Klotz Reid M to

Crawford Ross Raymond And, \$375,000. 1176 Grand Brook Dr: Chulani Manoj R And Babita to Mcgowan Daniel

Charles, \$220,000 1503 Greycourt Ave; Beam Myrl and Eubank Katharine H to Pathak Divya A

And Ambarish Y, \$387,000. 2021 Grove Ave: Mann Susan M Living Trust Trs to Dowdy David S And Ziletti David, \$550,000.

5814 Guthrie Ave: Steed Durwood Robinson And to Hoyne Family Trust Trustees, \$802,000.

4102 Hanover Ave; The Starke Company Llc to Peterson Michael And Ashley, \$900,000.

2604 Hawthorne Ave; Hoover Joseph to Mcelwain Paulette Mauriene,

3504 Hermitage Road; Tyack Virginia Trust Trustee to Greenleaf Rachel Ann, \$349,950

6419 Holliday Road; Lindsey Elinor May to Ramos Jocias Balderas And, \$155,000

1420 Hull St; Venus At Manchester LIc to Venus Manchester Holdings LIc, \$7.150.000.

1501 Kansas Ave; Elderhomes Corporation T/A to Cosans Christopher, \$163,000.

110 Kennondale Lane; Nelson Megan Claire to Angert Michelle Elyse And, \$635,000.

4259 Kinsley Ave; Revere Catherine Cherie to Bridgeforth Adrienne R, \$200,000

2601 Lansdale Road: Wright Jack H to Goldscheitter Galen Michael \$350,000

2900 E Leigh St; Mccalla Corey E And Megan K to Olearnick Clint, \$480,000.

4641 Leonard Pkwy; Rozycki Henry J And to Corsello Brett A And, \$580,000.

4705 Luray Ave; Namenek Todd C And to Martin Jared M, \$270,000.

615 Maple Ave; Tucker Janet W to Ccr3 Holdings Llc, \$377,000.

1004 W Marshall St; Koziol Michael J Jr And to 1004 W Marshall Llc, \$530,000.

1119 Meade St; Blakeney Bryan Adam to Lip Marisa Lue Chee, \$235,000.

505 Milton St; Coleman Owen H Jr Etals to Gulnora Llc, \$170,500.

4311 Monument Park: Willis Susan C to Asplund Robert B And Amelia F, \$535.000.

3211 Noble Ave; Smith Wade K and Muriel H to Motch Michael T And Mollyanne M, \$547,000.

2704 Northumberland Ave; Day Brandon T to Rice Rachel Elizabeth, \$338,000.

6806 Old Jahnke Road; Welsh Catherine M to Oukolov Aleksei, \$190,000. 3820 Oldham Ct; Williams Andrea

K And to Johne Arthur Alexander And, \$350,000. 1711 Park Ave; Groninger James G and Elisabeth J to Curotto Vincent M

And Merin J. \$920,000 4622 Park Ave; Franconia Real Estate Services to Jessee John Trimborn Jr And. \$595,000.

3313 Parkwood Ave; Richardson Susan L Trust to Nelson Barbara And. \$230,000

5316 Patterson Ave; Mcr Llc to H W H L Llc. \$1.160.000.

3617 Pinebrook Dr; Pierce Michael A and Ronald L Lee to Papile Elizabeth F And. \$365.000.

1730 Porter St; Zemore Michael And Michelle to Carboni Carlina Marissa, \$270 000

2510 R St; Christian Brent And Tyler to Sunny Mehta Llc. \$260,000.

7301 Riverside Dr; Chapin Benjamin E And Jillian L to Ccr3 Holdings Llc, \$685,000

2408 Rosewood Ave; Maupai Eugene J And to Powell Lauren B \$536 500

2940 Scarsborough Dr; Moone Jeffrey S to Hamner Tracy D And A'leigh S \$325,000

504 Seneca Road; Zegetosky Stanley J and Sandra H to Crampton Robert And. \$725,000.

6012 St Andrews Lane; Bedell Henry A and Lisa C to Pratt Timothy Michael And \$937,000

9240 St Charles Cir; Stanley Martin Companies Llc to Shivnani Lalit And, \$267,804.

3000 Stratford Road; Gray John I Jr and Marilyn P to Rudick Audrey Elizabeth And, \$490,000.

2214 Stuart Ave; Sherrod John P and Sydney S to Hammel Daniel P And \$825,000.

6303 Stuart Ave: P&n Un Limited Company to Kinnane Jamison. \$399.000.

301 Virginia St U1008; Hull Properties Llc to Scourby Kathryn, \$345,000.

1413 Wallace St; Johnston Ethel M to Beasley Ashley And Parks Micah, \$300.000. 609 Westover Woods Cir; Richardson

William to Thomas D'juan A, \$221,575. 2200 Wright Ave; Quadrant

Properties Lic to Washington Jermaine C, \$180,000.

HENRICO

2620 Clary Preston Dr, Henrico; Brown Stephen C to Costa Frank Peter li. \$372.000.

1704 Cloister Dr, Henrico; Grogan William M Jr and Alantha V Trustees to Prokopchak Mark and Laura Curzi. \$514,000

2720 Comet Rd, Henrico; Braun Alan S and Bethanv H to Dennis Jermaine K and Michele, \$300,000.

5611 Coopers Walk Ln. Henrico: Lm Townhomes 1 Llc to Cesna Hilary, \$419,485

9002 Coralberry PI, Henrico: Boyd Barbara C Trustee to Brown Robert M and Janice M Busic, \$446,000.

1017 County Park Pl. Henrico: Tu Rong L and Zhufang Jin to Bynum Thomas M and Debra Louvern,

4707 Croft Cir, Glen Allen; Peters Henry Jackson to Lynch Alexa Lauren, \$305,000.

2543 Darbytown Rd, Henrico; Lindsay Carol B and David to Garcia Olivia L and David N, \$287,500.

1329 Devers Rd, Henrico, Hanse Batya-Miryam Bertha Joyner to Harari Batsheva, \$220,000.

12467 Donahue Rd, Glen Allen; Boone Homes Inc to Fox Robert Ashby and Christa Lynn, \$611,657.

7821 Doran Rd, Henrico; Birckhead Gerald A and Rebecca C to Parham Brandon Xavier and Valencia M. \$238,000

2705 Elkridge Cir, Henrico; Adams William A Jr to Olds Ellis and Tiffany Princess Patton, \$235,000.

3105 Emporia St. Henrico: Dinger James P and Mary K to James Regina L. \$165.000. 3043 Farmstead Mill Dr. Glen Allen

Hhhunt Homes Lc to Tapadiya Rahul Shyam and Deepa K Sarda, \$364,720. 7700 Flannagan Ct. U09. Henrico: Islam Nazmul and Nubaha to Griffith

Rachael and Chi-Jen John Wong, \$160,000. 4662 Fort Mchenry Pkwy, Glen Allen: Gravitt Mark J and Paula to Flemming

Janis L and Ava C Johnston, \$435,900. 12301 Francis Drake Dr, Henrico; Upton LIc to Upton Thomas F, \$160,000.

8410 Freestone Ave, Henrico; Milby Robert J and Robin S to Jecklin Residential Llc, \$365,000.

10700 Gate House PI, Glen Allen; Sylvester Stephen C and Colleen A to Louis Antony Ceasar Et Al, \$395,000. 6542 Glenshaw Dr, Glen Allen;

George E Kassab Trust to Bowman Russell, \$300,000. 509 Grayson Ave, Henrico; Wolpert Tony C to Burke Michael James and

Audrey Janette, \$150,000. 9312 Greenford Dr, Henrico; Batt Charles J Jr and M K Mcreynolds to Hall Taylor Michelle and Kurt, \$250,000.

2909 Grove Point Cir, Henrico; Otunba Jamiyu and Amen to Otunba Jamiyu and Amen, \$220,680. 8507 Hanford Dr, Henrico; Smith Alexander R to Hall Benson and Anne E

Rau. \$320,000 407 Harben PI, Glen Allen; Darsi Ravikumar V N and Sailaia to Cherlapally Bal Reddy and Spurthi

Jambula, \$448,500. 11409 Hayloft Ln, Glen Allen: Mittapalli Raju and Hemalatha Sabbani to Law Erik Ć W and Brent H Bowker, \$515,000.

1572 Heritage Hill Dr, Henrico; Simmons Heather Page to Manuel Jonathan and Marisa Graziosi, \$225,000.

5230 Hickory Park Dr, Glen Allen; 5230 Hickory Park Llc to 5230 Steb Hickory Park Dr Llc, \$185,000.

5509 Holman Dr, Glen Allen; Kroon Patrick F and Carol A to Sitterson Joseph B and Christina L. \$630.200.

2385 Horsley Dr, Henrico; Rowe Brandon B and Lauren M Bates to Hu Siyuan and Zheng Lyu, \$353,000. 9301 Huron Ave, Henrico; Coleman

Wilson S Jr Trustee to Coleman Craig W and Melinda S. \$245.000. 5614 Indigo Rd, Henrico; Crooks Kelli

to Garrett William A Jr, \$180,000. 1831 Ivystone Dr, Henrico; Turner Dennis K to Alarcon Wilneydi Karolina Lopez. \$211.012.

15 Kambis Dr, Henrico; Pink Elephant Properties Llc to Moragne Alexandra and Lucas Ange, \$310,000.

2902 Kennebrook Ct, Henrico: Walker Steven W to Pennington Katrice, \$240,000.

8201 Kimbershell PI, Henrico; Royal Frank S Jr to Guzman Luis Alberto and Alcira Varela De. \$1.233.300. 8304 Kingsthorpe Ter, Henrico:

Johnson Christopher D&d S to Wills Marshall R and Sarah M E, \$995,000. 5737 Lake West Ter. Glen Allen: Blanton Devin and Karina to Williams

Brian and Heather Renwick, \$555,200. 8100 Larcom Ln. Henrico: 8100 Larcom Llc to Mcdonald John E lii and Mary Monroe, \$810,000.

2652 Lassen Walk, Ua. Henrico: Stanley Martin Homes Llc to Huynh Nancy and Hai and Minh and Cindy. \$312,045.

2652 Lassen Walk, Ub, Henrico; Stanley Martin Homes Llc to Murphy Mary J, \$416,019.

4744 Leakes Mill Dr, Glen Allen; NVR Inc to Kim Grace Kelly, \$673,275. 1137 Lee's Crossing Ct, Glen Allen; Wright Ashley W to Moeser Anna L and

Brian S Waters, \$280,000. 2614 Linbrook Dr, Henrico; Wittwer Gregory D to Lepere Bryon K C and

Elizabeth A C, \$353,000. 12302 Locustgrove Rd, Henrico; Smith Larry A and Audrey W to Hanna Gergis and Abeer, \$330,000.

3110 Lupine Rd, Henrico; Bevo Rhoda and Matej to Mclaughlin Helen R and Jean M Herbert, \$280,000. 10113 Royerton Dr, Henrico; Parrish

Gary S Jr and Zoe A to Craig Douglas L and Sonnie Marie Slagle, \$261,000. 10601 Sands Ct, Glen Allen; Brown James E Jr and Donna to Carter Christa M and Robert H \$400,000

8349 Scott PI, Henrico; Eastwood Homes Of Richmond Llc to Clem Duggan J R and Morgan M Mentzer, \$279.990.

9 E Sedgwick St, Sandston; Page Dennis W and C P Ball and L P Shobe to Hoy Brittany Elizabeth, \$153,000.

8425 Shannon Green Ct. Henrico: Schwartz Diane M to Steinruck Kevin M and Karen L, \$227,000.

6997 Sir Galahad Rd. Henrico: Ross Run Llc to Corbin Leon A and Latasha and Elva Grant, \$362,817.

116 South St, Henrico; Amaya and Lemus Investment Group Corp to Dobson Donnell Lamont and Chakecia Braxton, \$249,000.

6384 Springcrest Ln, Henrico; Carroll Robert E and Nancy Mcgowen to Carrol James Earl, \$165,000.

12344 Stanwood Ct, Glen Allen; Janes Stephen D and Louise K to Palavalas Ranjit and Padma Priya Dola, \$615.500.

2432 Stone Post Ter, Henrico; Bare Matthew C to Hudgins Brenda and William D Jr. \$232,000.

2528 Straw Bridge Chase W, Henrico; Agger David and Carol Rene to Jeffreies Michele Lloyd, \$260,000.

4808 Sydclay Dr, Henrico; Smith Timothy R and Kari K to Yetman Jennifer, \$155,710.

9313 Three Chopt Rd, Henrico; Okanovic Samir and Azira to Bazk Dalal G, \$349,900.

10343 Trellis Crossing Ln, Henrico; Jevans Llc to Scherr Elise B Trustee, \$410.000.

4936 Turner Ridge Ct, Glen Allen; Pearson Nicholas K and Danielle T to Burkett John G and Linda S, \$732,000.

8400 Valley Wood Rd, Henrico; Oferrall Carrie and Charles to Tate Sean Howard and Mary E Jamerson, \$699,000.

1571 Village Field Dr, Henrico; Faulks Barry and Dante Jackson-Faulks to Fallingwater Properties Llc, \$340,242.

827 W Washington St, Henrico; Clayborn Ernest B and Margaret D to Meredith Marki, \$335,000.

5560 Wendy Ln, Sandston; Speight Wendy P Trustee to Dalessandro Michael and Lexie M Barrell, \$240,000.

814 Westham Pkwy, Henrico; Tuggle Mercedes F to Trinidad Teodoro and Christopher T Morales, \$346,900.

5782 White Oak Rd, Sandston; Childress Martha R to Reese Mark S, \$225,000

708 Wilmer Ave, Henrico; Jesse Investment Properties LIc to Thornton Lisa Chisholm and Bobby Randall, \$300.000.

8120 Wistar Creek Walk, Ua, Henrico; Stanley Martin Homes Llc to Brown Jassmin S, \$286,011.

7922 Wistar Woods Ct, Henrico; Mcdonnell William L and Anita Gail to Williams Taurus R. \$340.000.

12225 Woodson Hills Ct, Glen Allen; Bacova Sp Llc to Bradford Homes Inc, \$162,500.

CHESTERFIELD

9006 S Boones Trail Rd, North Chesterfield; Caple Charles A and
Catherine L to Shelton Tanya Hunter and
Hatcher Michael, \$270,000.

4412 Braden Woods Dr, Chesterfield; NVR Inc to Tep Jacob, \$293,855.

7106 Branched Antler Cir, Midlothian; King Jessica A to Saa
Andrew Jason and Neal Alexandra
Hartshorn, \$291,525.

10252 Brian Ray Ct, Midlothian; Penn Kewyn L to Oeur Savoeurn S and Oeur Nicholas, \$225,000.

12141 Bromwich Dr, North Chesterfield; Watkins Allen W and Joyce D to Lester Robert J lii and Kelly E, \$267,500

7300 Buck Rub Ln, Midlothian; Norman Kenneth Wayne and Amy R to Fitzpatrick Timothy Michael and Lori Moore, \$322,500.

3512 Camdale Dr, Midlothian; South River Custom Homes Llc to South River Custom Homes Llc, \$781,452.

7303 Cannonade Ct, Midlothian; Nunez Michael A and Andrea F to Bgrs Relocation Inc. \$298.500.

13110 Carters Way Rd, Chesterfield; Thrift John D and Catherine S to Sisson Allen J and Karyn G, \$387,500.

3005 Castlebury Dr, Chester; Madrigal Anna to Wilson Alecia D, \$260.000.

8232 Chainmale Rd, North Chesterfield; Marsh Charlotte A Trustee to Gosai Rajendra P and Archana R, \$345.000.

7825 Chasing Ln, North Chesterfield; Carn Tanesha to Lewis Letanya L, \$265,000

8607 Chester Forest Ln, North Chesterfield; Merricks Kier A and Jasmine to Fruster Karen and Whittingham Patrick and Elliott Shanice, \$308,607.

16013 Clawton Ct, Chesterfield; Eastwood Homes Of Richmond Llc to Schultz Anthony James, \$638,646.

3708 Commodore Point Cir, Midlothian; Hague James L Trustee to Bryant Paul A and Jennifer A, \$400,000.

15500 Cosby Village Ave, Chesterfield; Cosby Village Residences Lic to Cs1031 Livingston Apartment Flats Dst. 86000000.

9600 Craftsbury Dr, Midlothian; Collington East Llc to Lopez Jose Miguel Sanchez, \$467,724.

2510 Crosstimbers Ct, Midlothian; Rowe Larry W to Montgomery Deshanti B and William D. \$275.000.

13307 Degonia Way, Chesterfield; Degonia Brent P and Ashley B to Rudd Michael W and Katie A \$550,000

418 Diamond Creek Dr, Midlothian; Fake Laura A to Berry John Patterson, \$395.000.

721 Dove Path Ln, South Chesterfield; Morgan Paul E and Cindy K to Echavarria Javier and Matthews-Echavarria Sheena, \$385,000.

7937 Dunnottar Ct, Chesterfield; Tyson Terry A Perry and B K Sr to Allen Phillip S and Deborah A, \$565,000.

18101 Duval Rd, Moseley; Jefferson David K Et Als to Sowers Douglas R and Susan S, \$969,000.

8500 Eastwood Ter, North Chesterfield; G&h Properties Llc to Figueroa Thomas P, \$160,000.

11420 Elshur Rd, Midlothian; Des Champs Stacy S to Carlson Malin H, \$265.000.

2106 Esquire Rd, North Chesterfield; Stearns Justin to Paczkowski Deborah, \$311.001.

16101 Exter Mill Rd, Chesterfield; Laedtke Dylan and Bridge B to Woolard Tracy Michelle, \$310,500.

10001 Family Ln, Chesterfield; Brooks Betty Jo to Hughes Spencer Highland, \$205,000.

5600 Fiddlers Ridge Ln, Midlothian; Gibbs H Lee and Debra P to Nortz Melissa A. \$350.100.

13442 Fitzwilliam Ct, Midlothian; Collington East Llc to Pope Robert Michael Jr and Jodi Lvn. \$494.687.

8825 Forge Gate Ln, Chesterfield; Eastwood Homes Of Richmond Llc to Aiken Marie Angella and Fitzroy St Patrick, \$495,240.

11519 Frederick Farms Cir, Midlothian; O'reilly John to Garcia Allan Bonilla and Pineda Doris Aguilar, \$270.000.

4307 Ganymede Dr, Chester; NVR Inc to Mcmillan Darius, \$444,320.

5300 Gatebridge Rd, North Chesterfield; Minor Kevin A and Cheryl Y to Boushor Hiba, \$310,000.

14621 Gildenborough Dr, Midlothian; Kim Joseph S and Mary Margaret S to O'connor Brian Fitzpatrick and Claire Caldwell \$618,000

14212 Glenmorgan Dr, Chester; Gatling Mark Jr and Erin K to Singleton James M and Deborah J, \$450,000.

33 Goodward Rd, North Chesterfield. Condrey Charles R and Julie C to Davis Michael W and Corey K, \$300,000.

17231 Gossamer Dr, Moseley; Eastwood Homes Of Richmond Llc to Porcella Tara Lynn, \$348,410.

521 Greenside Ter, Chester; Sundbeck Michael T and Pamela B to Kay Heather and James, \$380,000.

807 Greyshire Dr, Chester; Shah Bharat and Hina to Terry Vanessa, \$410,000.

5249 Hallmark Dr, North Chesterfield; Commonwealth
Redevelopment Lic to Brown Namar,
\$280,000.

8606 Hampton Crest Cir, Chesterfield; Harmon Aaron C and Lynn A to Hasty Jamie A and Linkowitz James F. \$445,000.

16031 Happy Hill Rd, South Chesterfield; Horton Michael W to Hadjiveliev Djouneyt Soultanov, \$325,000.

3730 Harrow Dr, Chester; 440 Properties Llc to Langford Chanda Nichelle, \$235,200.

8528 Hazen St, North Chesterfield; James William H and Pamela 0 to Keefe Catherine Lee and Stephen Lee, \$550,000

11901 Helmway Ct, Chester; Jackson Rhiannon to Riddick Jermaine and Isreal Shree, \$574,900.

15612 High Falls Ct, Moseley; Ullom Richard David and Rhonda L to Edmunds John Barton and Berry Stephen and Edmunds Morgan Adair, \$624,900.

12421 Hogans PI, Chester; Robinson D P and Torelli K C to Benitez Ruben and Ticlavilca Kriss Orellana, \$546,125.

11041 W Huguenot Rd, North Chesterfield; Anderson John L to Bodsford Erica Leigh, \$210,000.

9690 Iredell Rd, North Chesterfield; Lindblad K M and Cotner C L to Onder Katrin A and Sean Hami, \$415,000.

16812 Jennway Ct, Moseley; Carey Paul C and Ann I to Watts Jimmy L and Beverly P, \$565,000.

1306 Johanna Bay Ct, Midlothian; Hale Andrew E and Alison G to Hewitt Ricky Lee and Mckensie Rash, \$503,000

8024 Kentucky Derby Dr, Midlothian; Caparrelli Robert J and M C to Del Carmen Ponce Yokarys, \$336,000.

12750 Knightcross Rd, Midlothian; Clark Jane M to Oakley Stephen S and Bascomb Brycen W, \$516,125.

8143 Lake Margaret Ter, Chesterfield; Lakewood Investments Llc to Koller Kent Brian and Koller Deborah Ayers Trustees, \$184,200.

10919 Lamberts Creek Ln, Chesterfield; Musselman Tiffany Megan to Michalek Jason A and Heather F, \$433,000.

14105 Laurel Trail PI, Midlothian; Pillow Jason T and Brooke S to Mcclary Fhony D. \$280,000

8819 Leafycreek Dr, North Chesterfield; Bland Ricky Jr to White Nathan A, \$200,000. **5121 Lippingham Ln, Chester**; Rioland Kenneth E Jr and Cynthia to Gadson Sharla D. \$350.000.

9424 Lockberry Ridge Loop, North Chesterfield; Crump Rebecca L to Carwile Joseph F and Jessica L, \$275,000.

3219 Ludgate Rd, Chester; Forrest Edward P and Margaret S to Menard Meyboll M and Bryan M, \$265,124.

6152 Magnolia Cove Ct, Chester; Magnolia Lakes LIc to Booth Penny Branch, \$366,532.

13901 Marsham Rd, Chester; NVR Inc to Richardson Gary Glenn and Tammy, \$378,051.
4100 Maze Runner Dr, Midlothian;

NVR Inc to Doan Robert and Florence Wells, \$239,990. **3914 Mctyres Cove Ct, Midlothian**; Curtis Lee R to Williams Alyson B,

\$715,000. 17501 Memorial Tournament Dr, Moseley; Vaidya Rahul P to Moon Ji-

Hyun, \$298,000. 4024 Mill Manor Dr, Midlothian; Gauvin Peter J to Stewart Jonathan B and Siara C. \$380,000.

4313 Milsmith Rd, Chester; A and J Investment Lic to Hoffpauir Rachel D, \$290.000.

3151 Mountclair Rd, Chester; Halloran Timothy J to Caruso Hugo and Labandera Natasha, \$233,000.

3106 New Found Ln, Chester; Ralsten B J and Ralsten K L to Callum Investments Llc, \$184,300.

12910 Norlanya Dr, Chester; Jackson Sonya T to Richardson Aquan Lamonte and Jones Kyondra De'shea, \$250,000.

6007 Oak Landing Dr, Chester; Mcginnis James L and Umit to Hanford Brandon and Desiree, \$326,000.

11350 Old Centralia Rd, Chester; Midatlantic Ira Llc to Dean Glenn A Jr and Anna K, \$160,000.

1318 Oldbury Rd, Midlothian; Canteros Rizaldo A and Fe P to Watson Jean E, \$275,000. 3504 Oregon Oak Dr, North

Chesterfield; Johnson Walter G lii and Tamara to Goodwyn Monique, \$285,000.

13969 Pagehurst Ter, Midlothian; Broeder Francoise M to Anderson Kimberly K, \$450,000. 11701 Perdue Ter. Chester

Liese Karen C to Barker Troy Lee Jr, \$251,000.

5401 Pineland Rd, North Chesterfield; Turner Brenda M to Gore Johnie and Nancy, \$190,000.

1024 Pineville Rd, North Chesterfield; Stuhldreher David to Ritcey Bobbie Ann, \$251,500.

11032 Poachers Run, Chesterfield; Campbell Cynthia to Morales-Cruz Jorge Alberto, \$302,500.

11321 Polo PI, Midlothian; Shaler Investors Lp to Redwood Collective Richmond Virginia Llc, \$1,260,000.

1900 Porters Mill Rd, Midlothian; Brohl David O and Jill C to Pifer Ian W and Rachael S, \$300,000.

15214 Powell Grove Rd, Midlothian; Scriven Jerry R Jr and Ronda Rae to Kaut Sara E and Mcclintock Michael Ryan, \$402,000.

8700 Proctors Bluff Ln, North Chesterfield, Lopez Israel G and Plaza X E B to Cuadra Jorge. \$340.000.

7936 Provincetown Dr, North Chesterfield; Tucker Helen to Beckman Shaquana, \$178,000.

10200 Qualla Rd, Chesterfield; Withers Robert L Jr and Vickie E to Morris Sasha. \$411,000.

12100 Quito Rd, Midlothian; Summers Thomas A to Sanchez Karina E, \$245,000.

2812 Rams Xing, North Chesterfield; Seay Mary G and Pender Mary M to Baker Elizabeth B and Richard Daniel, \$485,000.

14361 Revelry Blvd, Midlothian; NVR Inc to Morris Sharon, \$447,155.

12840 Richmond St, Chester; Michael Jarrett to Tomlinson Brian Edwin and Lisa Elizabeth, \$380,350.

654 Ridgemoor Ct, Midlothian; Fry Susan Parker to Ta Jordan, \$291,000. **6110 River Rd, South Chesterfield**;

Machado Nicholas A and Amber L to Bowen Caren L And Allen L, \$257,500.

14990 River Rd, Chesterfield; Main Street Homes to Grant Stan and Angela Denise. \$549.937.

18010 River Rd, Chesterfield; Crosby Tony W and Sallee J to Crosby Joseph William and Diaz Sara Crosby, \$385,000

11743 Riverboat Dr, Chester; Main Street Homes to Brown Darrell Anthony Sr and Julia Ann, \$532,933.

209 Rivers Bend Cir, Chester; Burchell John E Jr and Joanne K to Craft Jason and Jessica W, \$460,000.

4108 Rockridge PI, Chester; Tommie Ajillian to Barnett Billy Joe and Barbara, \$437,000. 6219 Round Rock Rd, Chesterfield;

Gibbons Daniel W and Debbie K to Leonard Sharon C and Marvin A, \$430,000. 14320 Rosebud Rd, Chesterfield;

Powell Franklin H and Nona S to Sampley Matthew R and Tina, \$275,000. 1737 Rose Mill Cir, Midlothian; Sharma Kapil and Motwani Madhuri to

Breedlove Crystal C and Connell Sue K, \$315,000. 21209 Rutledge Ave, South Chesterfield: Harvey Kemonty M to

Vaughan Stephen Lyndell, \$213,000. 18155 Sagamore Dr, Moseley; NVR

Inc to Murphy Donna Lynn, \$486,496. 6343 Sagamore Way, Moseley; NVR Inc to Williams Jameka Yvette and Anthony Quinton, \$497,029.

2919 Sand Hills Dr, Chester; Palmiter Allen S and Lorna L to Sakowicz Lucasz and Pralle Vanessa, \$190,000.

6504 Sanford Springs Cove , Midlothian; Innovative Bldrs Of
Midlothian to Davis Sean, \$370,355.

2813 Savage View Dr, Midlothian; Suarez Neris Edwin M Et Al to Noguera Alexander and De Oleira Luciana, \$485,000.

16812 Sayley Dr, Chesterfield; Lifestyle Home Builders to Katchuk Christopher R and Lauren P, \$571,789.

6507 Seven Falls Way, Moseley; Craftmaster Homes Inc to Clayton Properties Group Inc, \$317,161.

14100 Shallow Creek Ln, Chester; Haywald Jerry R to Giddings Norman lii, \$433,000

9036 Sharpe Ct, Chesterfield; Eagle Construction Of Va Llc to Jones Kurtis R and Cynthia C. \$496.930.

8506 Sheldon Dr, Chesterfield; Tarabocchia Bruno A and Sarah to Jones Cory A and Sarah, \$552,000.

4001 Sheringham Rd, North Chesterfield; Parker Paul Wood Sr Living Tr to Wisdom Derrick and Dusty, \$325,000. **17224 Silver Maple Ter, Moseley**; Brink Dennis Wayne to Lee Eunbin and Ha Soo Kwon, \$500,000.

17425 Simmons Branch Ter, Chesterfield; Lifestyle Home Builders to Burg Marlene R. \$379.950.

5525 Singing Bird Dr, Moseley; Clay Street Builders Llc to Feitshans Bryan D and Luana, \$715,836.

12500 Somerville Grove Cir, Midlothian; Via Michael Monroe and
Fuata Teresa Ann to Zavala Jose A and
Vaguiz Grecia R. \$311.000.

4606 South Run Ct, North
Chesterfield; Bernardo Cory S to Gross
Brandon Alec, \$230,000.

1325 Southwick Blvd, Midlothian; Bywaters Theresa A to Watson Mary Maureen, \$245,000.

607 Spring Valley Rd, South Chesterfield; Dean John M to Kabani
Real Estate Investment Llc, \$190,000.

5807 Springmount Rd, Chesterfield; Washington Connie Jean to Mcdonald Britnie G, \$405,000.

6918 Stafford Park Dr, Moseley; Salazar Francisco N to Carter Mondella, \$445,000.

4429 Stanbrook Dr, North Chesterfield; Flippo Patricia P and Price Lisa M and Price Charlie R Iii and Price Todd E to Lopez Nora Maricela Ramirez, \$205.000.

2712 Stemwell Blvd, North Chesterfield; Foster Stephen Lee Et Al to Smitherman Ronald L, \$412,000. 13914 Sterlings Bridge Rd,

Midlothian; Alkhal Roxana to Edgecomb Lindsay K and Shawn L, \$350,000. 732 Sturgis Dr, North Chesterfield; Abou-Zaki Khaled Y to Patterson Kira J.

\$164,000. 15325 Sultree Dr, Midlothian; Haynes Timothy L and Lisa M to Parkes Edwin Brandon and Kathryn Mishoe, \$615,000.

3812 Summers Trace Dr, Chesterfield; Thomas Sherlyne to Escobar Benavides Jose Timoteo and

Escobar Dilsia Molina, \$325,000. **5525 Sunbeam Rd, North Chesterfield**; 3tac Homebuyers Llc to Collins Beth A and Omean T, \$275,000.

5415 Sunrise Bluff Ct, Midlothian; Varner Howard D and Elizabeth P to Evans Lindsey L and Reid Timothy, \$431,250

4217 Sussex Dr, Chesterfield; Seal Barry Wayne and Rachel to Guerrero Manual W Contreras And Orbelina D Diaz, \$295,000.

5800 Swift Fox Dr, Moseley; Casey Christopher and Krystal to Adebowale Iyiola Mathew and Temitayo, \$487,000. 3955 Tanbark Rd. North Chesterfield:

Holland Rebecca Sue to Razo Maria Lucero Barron, \$295,000. **6801 Theoden Lndg, North Chesterfield**; D R Horton Inc to Tahiri

Sara, \$408,560. **6912 Theoden Lndg, North Chesterfield**; D R Horton Inc to Durham

Christina Mangual, \$385,090. **16808 Thornapple Run, Moseley**; Lee Courtney to Paramasivam Jayasudha and Ramasamy Palanisamy Sivakumar, \$371.500.

13201 Thornridge Ln, Midlothian; Mcfarley Vincent L Jr to Little Courtney and Booth Chelsey, \$285,000.

18213 Timber Banks Ln, Moseley; Biringer Builders Inc to Monnet Christopher Michael and Justine Taylor, \$901.463.

15811 Timberline Dr, South Chesterfield; Warker Cheryl D Trustee to





"We knew we were going to build a wing from the beginning," Karen said.

The 4,400-square-foot, Colonial Revival-style house, which had only had three previous owners since it was built in 1931, was well-suited for a major expansion. It sits on a double lot, with ample room for a large addition on the northeast side of the property.

After buying the house in 2016, the Townsends and Smiths hired Roger S. Guernsey, a Williamsburg-based architect, to design a two-story wing with two bedrooms and separate offices for the Smiths, along with 1½ baths.

Guernsey's plans also repurposed a 1960s addition to be the living room and kitchenette in the parents' wing.

Guernsey studied the neighborhood's cottages before choosing an Arts and Crafts design for the new wing, Karen said. The style distinguishes the new addition from the main house while blending into the neighborhood's traditional aesthetic.

"Its distinctive shift in material and style gives the initial impression of a separate, more intimate-scaled cottage," said Beth O'Leary, former associate curator of American art for the Virginia Museum of Fine Arts and a Carillon resident who has done extensive research on the neighborhood.

She added: "The cozy effect works beautifully in the Carillon neighborhood, replete with houses built in a variety of styles and sizes over the past century and a half."

RUGBY ROAD continued on page 10

3002 Rugby Road

A multi-generational dream home, under one significantly expanded roof

Doug Childers | Homes Correspondent

Editor's note: This is an installment in the "Great Homes of Richmond" series.

John and Karen Townsend are six years into an experiment that an increasing number of people are pursuing these days. They're living in a multi-generational house that includes their two daughters, as well as Karen's parents.

But it wasn't simply a matter of repurposing a guest bedroom.

The Townsends and Karen's parents, Gary and Martha Smith, actually bought the house at 3002 Rugby Road in Richmond's Carillon neighborhood as a joint investment. And they built a 1,655-square-foot addition with a separate side-street entryway for the Smiths.







PHOTOS BY CLEMENT BRITT

PROPERTY TRANSFERS continued from page 5

Rayburn Brian D and Kosloski Elizabeth G. \$230.000.

4221 Tire Swing Way, Midlothian; Hhhunt Homes L C to Oakes Jonathan M and Pritham Emily Paige, \$315,738.

12030 Trailbrook Dr, Chesterfield; Hasenfus Dennis F and Janet L to Arnold Benjamin P and Laura L. \$315,000.

8701 Trent Rd. North Chesterfield: Vogen Audrey E to Salmon Patrick W and Hitchcock Lindsay R, \$287,000.

7500 Upton Rd. North Chesterfield: Fields Cynthia to Fields Shatina \$200,000.

7849 Vermeil St. North Chesterfield: NVR Inc to Payton-Kenner Michelle, \$327,670

13910 Walnut Creek Rd. Midlothian: Pappas Daniel and Alexia to Philip Byron and Mathis Erin. \$375.000.

3031 Warfield Estates PI, Chester: Duke Homes Va Inc to Powell Anderson Clayton Jr, \$274,700.

13551 Waterford PI, Midlothian; Vinson Investments Inc to Par Waterford Llc, \$1,350,000.

5503 West Bay Rd, Midlothian; Marlin Benjamin J and Heidi S to Helffenstein Angela S, \$453,251.

8404 Whirlaway Dr, Midlothian; Hanson Seth M and Kristen L to Shelton Christopher L and Waddy Brittany S, \$350,000

10501 White Rabbit Rd, North Chesterfield; Harlan Ronald G to Giraldo Glen A. \$239.812.

3900 Windcry Dr, Chester; Mcclung Kenneth Lee and Lorrie A to Mlf Construction Inc and Hernandez Vizcarra Jennifer Alondra, \$185,000

15524 Wolfboro Rd, Chesterfield; Hhhunt Homes L C to Cunningham Hunter Blair and Kelli Annette,

14318 Woodleigh Dr, Chester; Miller Gregory and Brenda F to Batemon Nellie, \$580,000.

5601 Woods Walk Rd, Midlothian; Maione Eric D and Karen to Hodgens Lisa G, \$260,000.

HANOVER

8033 Dominion Park Drive, Mechanicsville; Jose Araujo to Tia Noelle Witiak, \$232,000.

8136 Falling Leaf Court, Mechanicsville; Mark A. Connerley to Brian John Kluever, \$305,000.

11132 Fox Hound Court,
Mechanicsville: Marissa M. Walters to Nicholas Taylor Valentine, \$311.500.

9195 Grace Manor Court. Mechanicsville: Joann L. Anderson to Justin Paraiso, \$317,000.

18349 Grover Cocke Road Montpelier: Betty Courtney Flanagan to James P Bricker, \$236,900.

7214 Harbour Hill Drive. Mechanicsville: William W. Wagoner. successor trustee to Jeffrey M. Blough,

12101 Hermon Farms Lane, Ashland: John McCullen to James Rudisill,

9840 Honeybee Drive, Mechanicsville; HHHunt Homes LC to

Kenley D. Conley, \$279,950.

6274 Indian Trails Court, Mechanicsville; Shelby Hale to Jose Gerard Bautista, \$305,000.

9040 Jeans Grove Lane. Mechanicsville; Dori Bana to Kory L. Painter, \$310,000.

6463 Lakevista Circle. Mechanicsville: Emily A. Post to David P McGhee, \$247,500

7370 Lee Davis Road. Mechanicsville; Gilda Brockmeier to Andrew Ness, \$279,000.

Lot 2. Cedar Woods: Alva Stuckey Jr. to MBS Investments LLC, \$150,000. Lot 40. Block D. Section H. Ridge

View Estates: Gloria O. Statton to David Tartick, \$198,000. Lot 72. Lauradell: ME Lauradell

LLC to Eagle Construction of Virginia, Lots 1, 2, 3 and 4, Block 0, Section

4, Chickahominy Falls; CFalls II LLC to Style Craft Homes Inc. of Virginia,

7207 Marimel Lane, Mechanicsville; Beverley P. Margulies to Joshua Young, \$185.000.

7228 McClellan Road, Mechanicsville; Jesse MacLelland to James Gresham, \$265,000.

9452 Morrisdale Way, Mechanicsville; Alexander E. Makel III to Kraig T. Marvin, \$370,000.

5500 Old Gainesmill Lane, Mechanicsville: Ann J. Parrish. successor trustee to John B. Leroy Jr., \$488,000

Parcel: Church of Our Lord Jesus Christ of the Apostolic Faith to Robert M. Malatin, \$175,238.

Parcel; Long Lane Farm LLC to Farm at Twin Creeks LLC \$900,000

7210 Pegway Lane, Mechanicsville; Oakleigh Properties LLC to Emily E. Hutt, \$279.950.

6034 Pond Place Way, Mechanicsville: Kenneth A. Pearce to Pablo Guillermo Bianco Galindez. \$337,900.

13553 Providence Run Road. Ashland; Brandon Hoffman to Daniel M. Wilson, \$407,000.

14504 Riverside Drive, Ashland: David A. Bradley to Margo Jensen Gasch, \$525,000.

6283 Saratoga Drive, Mechanicsville; Lorrie W. Colbert, trustee to Pamela E. Richardson, \$485,000

8099 Shady Grove Road, Mechanicsville; Anne M. Grindstaff to Roger Lee Shepherd III, \$236,000.

8210 Skirmish Lane, Mechanicsville; Kristen Bullock to Michael Ulrey, \$212 000

13456 Spring Branch Lane, Ashland; John Nord to Wendy Melissa Hackman, \$805,350.

9236 Stephens Manor Drive, Mechanicsville, John R. Reeves III to Tara Davis \$366,000

10996 Sugar Loaf Drive, Mechanicsville; Richard Kincheloe to Thomas Edward Hauck III, \$330,000.

9251 Susquehanna Trail, Ashland; Equity Trust Co., custodian to Sherryl T. Jackson, \$210,000

9305 Sweetmeadow Place Mechanicsville; RCI Builders LLC to Darlene Wilmoth Tucker, \$404,918.

8397 Timberlake Green Drive. Mechanicsville: Forrest R. Leach to Christopher Nester, \$350,000.

7994 Walking Stick Lane, Mechanicsville; Michael G. Fonseca to Lorolyn A. Strauss, \$385,000.

9345 Willies Way Trail, Mechanicsville; NVR Inc. to Taylor Herrman, \$414,800.

7232 Yellow Wood Tree Place. Mechanicsville; RCI Builders LLC to Amelia M. Croswell, \$324,371.

7247 Yellow Wood Tree Place, Mechanicsville; RCI Builders LLC to Garland A. Adkins Jr., \$379,196.

POWHATAN

Lot 12, Section A, Indian Fields; James W. Sutton to Jonathan Richard Hacker, \$287,510.

2784 Maple Grove Lane East, Powhatan; John R. Kenton to Jack Hardison Wright II. \$700.000.

2427 Ocala Drive, Powhatan; Village Building Co. Inc. to Jennifer L. Fortney, \$315,000.

3082 Rosethorn Way, Powhatan; Windswept Development LLC to John Patrick McComb. \$569,769.

1335 Stavemill Road, Powhatan; Ryan M. Lambert to Warren George Ball, \$235,000

2312 Westwood Pine Drive, Moseley; Michael R. Talbert to Jarrod William Austin, \$425.000.

GOOCHLAND

623 Dover Bluff Court, Manakin **Sabot**; James Gregory South, trustee to James Bottomley, \$1,525,000.

1304 Hounslow Drive, Manakin Sabot; Paul S. Dickens, attorney to Micheal Schrinel, \$529,500.

Lot 12. Shannon Hill Estates: Trustee Services of Virginia LLC to Lofton Leasing LLC, \$180,000. 2566 Manakin Road, Manakin Sabot;

Paul Herman Berkle Jr. to Bryce Alan Robbins, \$500,500. 12346 South Crossing Drive,

Manakin Sabot; Eagle Construction of Virginia LLC to Nancy J. Floyd Prue, \$676,667. 12044 Talavera Terrace, Richmond;

HHHunt Homes LC to Jack Dudley Stainback, \$421,855. 12053 Talavera Terrace, Richmond; HHHunt Homes LC to Julie Ann

Clements, \$429,975 188 Woodfern, Richmond; Harring Construction Co. to Ronald K. Milligan. \$957.307

PETERSBURG

622 High St.; Miroslaw Wapniarz to Evan Rhys Kinsman, \$239,900.

1667 Monticello St.; Michael R. Vaughan to Chunita Swint, \$329,900.

1 Partridge Hill Road. Richmond Krista Nicole Cametas Jones to Richard L. Savage III. \$350.000.

2632 Steadman Drive: Manu N Bhagat to Crystal Jones, \$235,000.

3212 Washington St. West: Garland W. Harrison to Dominick Barlow, \$200,000.

DINWIDDIE

10910 Courthouse Road, Dinwiddie; Brenden Scott Hovermale to Mitchell Wickard, \$245,000.

839 Even Keel Lane, Church Road; G. Richard Beck to Nicholas E. Bennett,

16416 Old Cryors Road, McKenney; Cedar Ridge Investments LLC to Joseph William Uhler, \$189,995.

18201 Pineoak Lane, Dinwiddie; Howard P. Scott to John T. Murray, \$329,000.

Tract 12. Willow Oaks Estates. 15.045 acres: McWoh Properties LLC to Addison Haab, \$455,000

20804 Westover Drive, McKenney; Roger Dale McLawhorn Jr. to Fabian R. Preston, \$229,950.

COLONIAL HEIGHTS

211 Brame Ave.; Washington, Anthony L. to Marte, Claribel Del Carmen F., \$167,000.

407 Crescent Ave., Labelle, Carol D. to Rodriguez, Mildred Andino, \$170,000. 3107 Frederick Ave.; Jones, Jacob R.

to Skelton, Amanda, \$175,000. 1011 Lafayette Ave.; Hinson, Alton G to Dessouky, Ibrahim, \$165,000.

101 Princeton Road; Brown Life Estate, Vincent J to Watkins, Thomas E., \$220,000.

304 Windmere Drive; Sawka, Andrew to Nguyen, Peter, \$270,000.

HOPEWELL

1402 Davis Lane; Jeffrey Miller to Cesar Garcia, \$260,000.

Lots 16 and 17 and part of Lot 18, Block 29, Battleground Addition; HD Investment Properties LLC to Sherice Odella Lightener, \$196,000.

Part of Lot 503, Block 5, Northwest B Village; LEX Real Estate LLC to Ciera L. Harris, \$160,000.

3903 Williamsburg Drive; Susan Dubuque to Tiffanie Gant, \$210,000.

NEW KENT

6549 Hadley Hill Lane, Quinton; W.V. McClure Inc. to David L. Slusser, \$435.031.

7876 James Field Manor, Quinton: Liberty Homes of Virginia Inc. to Shameika T. Glenn, \$353,171.

5700 Lakeview Road, Quinton; Childry Properties IV LLC to Mitchell Rogers, \$245,000.

Lot 24, Section Q, Phase 2, Brickshire: David L. Connelly to Dong Ok Choi, \$585,000.

3231 Mannolia Woods Place. Quinton; John H. Holloway to Charlie H. Purnell, trustee, \$320,000 11447 Oakrise Road, New Kent: NVR

Inc. to Justin Stoltz, \$314,245. 2999 Quinton Park Trail, Quinton: Cartus Financial Corp. to Jason C.

Hogue, \$430,000. 288 St. Leger Drive, Providence Forge: Eastwood Homes of Richmond

LLC to Ranbir Singh Chagger, \$486,765. 5329 Village Green Court, Providence Forge; W.V. McClure Inc. to

Carol Ann Diehle, \$325,323. 5651 Yellow Jasmine Terrace, Providence Forge; Keith Y. Ku to Donna Lee, \$245,000.

PRINCE GEORGE

2100 Fountain Ridge Road, North Prince George; Steven P. Sweda to Lauren D. Heltosky, \$385,000.

4809 Lace Wing Lane, Prince George; Santiago Coronado to Brandon Garis, \$291,000

3401 Ontario Drive, Prince George; Christian C. Rigsby to Jon Benson, \$260,000.

3032 Rolling Hill Drive, North Prince George: Patrick A. Turner to Parsooram. \$295,500

19035 Templeton Road, Carson; Danrich Construction Co. Inc. to Jennah M. Hull, \$287,350.

CHARLES CITY

Lot 25-B, North Holly Hills; Bradley T. Woodle to Charles Kenneth Hall, \$265,000.

AMELIA

63.89 acres; Donald L. Cook to Donna J. White, \$530,000.

9370 Iris Way, Amelia Court House; Christopher P. Hasenfus to Andrew J. Holsenback, \$410,000.

18301 W Pridesville Road, Amelia Court House; Larry D. Webb to Branden Christopher Hinton, \$315,000.

CUMBERLAND

407 Asal Road, Farmville; James V. Horton to William Bowles, \$207,000.

KING AND QUEEN

1072 Bottom Road, Saint Stephens Church: M. Porch Construction LLC to Ryan Dungan, \$224,909.

204 Ryefield Circle, Mattaponi; Franklin D. Harris to Dennis A. Edwards,

KING WILLIAM

12 Gwynne Drive, Aylett; Nathan Lund to Edwin Burse, \$220,000.

1944 Kennington Park Road, Aylett; Style Craft Homes Inc. of Virginia to Kaitlyn Watson, \$232,790.

Lot 1, Aylett Business Park; Richard M. McGhee to Hair Fashions Salon & Beauty LLC, \$255,000.

106 McCauley Parkway, Aylett; Ryan Harrison to Yufeng Chen, \$286,000.

Parcel; Kimberly Spencer Bell to Temple Keith Fogg, \$340,667. 226 Pointers Drive, West Point; PW Development Inc. to Nathan P. Manley,

\$283.523. 968 E Rose Garden Road, West Point: Katlyn Marie Whitaker Hughes to Teresa Whitaker, \$230,000.

WILLIAMSBURG

Lot A, Capitol Heights; Thomas D. Frank to Angela F.F. Conners, trustee, \$385,000.

Unit 76, Wyndham Plantation; Karen A. Grover, trustee to George Zheng. \$255,300.

SUSSEX

12279 Main St., Stony Creek: Brian Graham to Rebecca L. Burgin,

7673 Thacher Drive, Toano, Stephen P. Grimes, trustee to Pedro V. Leon, \$255,000.

3604 Trillium Drive, Toano; NVR Inc. to Damon K. Walker, \$519,250.

121 Waters Edge Drive, Williamsburg; Barbara B. Uyhelyi trustee to Kevin Giguere, \$345,000.

3444 Westham Lane, Toano; Jeremiah Q. Ellis to Paul E. Tschiderer, \$257,000.

4444 Wind River Run, Williamsburg: Jeffrey D. Hance to Leslie C. Cole, \$309,900.

JAMES CITY

3941 Ethan Lane, Williamsburg; Danene P. Abdallah to John M. Deekens, \$529,000.

3434 Foxglove Drive, Toano; NVR Inc. to Brian Mahoney, \$324,475.

205 Governor Edward Nott Court. Williamsburg; Ira A. Goss to Sean Cullifer, \$495,000.

7314 Hatton Cross, Williamsburg; Thomas G. Minogue to Thomas Aubry Neumann, \$300,000.

2023 Holmes Court East, Williamsburg; HHJV LLC to Lucille Burbank, \$339,000.

3317 Isle of Wight Court, Williamsburg; Richard B. Bowers, cotrustee to Carlos Sancho, \$389,900.

108 King Henry Way, Williamsburg; Sharon D. Duncan to Adam Robert Fischbach, \$273,000.

109 Laurel Keep, Williamsburg; Patricia G. Misage, co-trustee to Arthur M. Goldstein, \$530,000.

Lot 1, Venture Properties II; Gallery Shops Inc. to Williamsburg P7 LLC, \$2,710,000.

Lot 5, Skillman; Alan Lee Whipple to Frank J. Dionne. \$170.000. 7514 Luminary Drive, Williamsburg;

Angela Cintron to Robert Hill, \$242,500. 6 Michelles Circle, Toano; Leif E. Romberg to Jennifer W. Howell \$335.000.

238 Mildred Drive, Williamsburg; NVR Inc. to Kristen Yvonne Torres, \$333,620. 3708 Mulberry Lane, Williamsburg;

Jeffrey B. Amos to Kellye Clouser, \$401 000 109 North Trace, Williamsburg; Susan R. Guthrie to John M. Reav.

\$335,000 4408 Olive Drive, Williamsburg; Michael L. Pleninger, trustee to Joel Metzger, \$674,000.

Parcel, Indigo Park; Nicholas R. Belluzzo to Cynthia Marie Jordon, \$315,000

3532 Pine Ridge Road, Toano; Jerry Ruffinelli to Terence D. Sibley, \$388,000.

604 Promenade Lane, Williamsburg; Shaheen Habib to Panaiot Georgiev 7otev \$245,000

1403 Prosperity Court, **Williamsburg**; Alfred C. Anderson to Heather H. Coghlan, \$290,100.

3310 Rannock Moor, Williamsburg;

Flizabeth R. Miles to Mark D. Burkeybile.

\$210,000. 2902 Richard Buck North, Williamsburg; Peter M. Vlaming to Christopher Alvin Glenn Williams,

9608 Rock Rose Court, Toano: NVR Inc. to Barbara Hunter Garrett, \$401,830.

120 Royal Melbourne, Williamsburg; Susan T. Fox, trustee to Alan Bartholomew, \$670,000.

1 Seasons Court, Williamsburg; Jonathan H. Hall, trustee to John Thomas Byron Jr., \$253,900.

1743 Skiffes Creek Circle. Williamsburg; Richard Anthony Rummage, trustee to Mark N. Mitchell, \$165,000

4309 Sprucemont, Williamsburg; David Michael McCormick to John Wayne Cook, \$292,000.

Can't Find a Home? **Consider New** Construction

By Erik J. Martin | CTW FEATURES

Here's a surprising stat: New construction comprised more than a third (34.1%) of single-family homes for sale in America last December, a rise from 25.4% one year earlier and the highest share recorded, per a recent Redfin report. That's a big deal, as new construction homes have been in short supply for many years, which has contributed to increased prices for older residences for sale.

What's more, consider that in December 2021, there was a six-month supply of new construction homes, with inventory up 34.8% year-overyear versus 14.2% for the inventory of existing homes.

So what's going on? Why are more new homes being built? And why should prospective buyers look closer at purchasing a fresh home built from the ground up?

"Lack of inventory is primarily behind the increase in new construction. There have been 10 years of underbuilding in the US since the Great Recession, and now everyone is trying to play catch-up," says Tamara Celeste, broker/owner of Sweet Life Realty Group in Port St. Lucie, Florida. "Also, in many areas, because of the lack of inventory and the rising price of existing homes, you can build a brandnew home for an amount close to what an existing home might cost you today because you aren't competing with other buyers who may drive the initial list price higher on an existing home."

David Munaretto, founder/CEO of Chicago-headquartered LotNova, says increased builder confidence is also a major factor, resulting in greater levels of inventory.



"In addition, the desire for more room rate lot loan, construction loan, and and more flexible space as people increasingly work from home is pushing this trend," he says.

New construction homes offer many advantages over resale properties.

"New construction comes with low maintenance costs, including modern plumbing, appliances, and HVAC. Also, similar to a car, they typically come with a warranty, which means customers can buy with confidence knowing the builder will cover the cost of any issues during the warranty period – such as a leaky roof or broken water heater," notes Andres Mejia, senior home advisor at digital homeownership company Better in New York City.

Also, with a custom new home yet to be built, you get to choose the design of your home and the finishes, resulting in a personalized residence that matches your needs and preferences. The drawbacks of opting for a newly built home, however, include the wait time involved if you are building

from the ground up. You may need special financing, including a sepa-

mortgage loan, or a construction-topermanent loan that covers the land, construction, and finished home in one loan package.

"If you need to move in within a month or two and the home is not yet ready, you may have to rent temporarily or find interim shelter," Celeste cautions.

If you are prepared to purchase a move-in-ready spec home, "the negatives include cookie-cutter home plans and a lack of options as well as a lack of that personal touch," says Munaretto.

New construction usually costs more than existing homes, as well.

"According to Zillow, 75% of home buyers polled in 2020 preferred a new construction home, but only one in six of those surveyed purchased one. That translates to 4 million homebuyers who opted out of new construction during their search for a new home, usually because offerings by builders weren't right for their needs," Munaretto continues.

Anyone looking to customize a home to their specifications should consider new construction, recommends

"If you are also worried about home repairs and want to be in a modern community with the latest features, new construction can be a great option for you," says Eric Kucharik, a Realtor with Realty One Group Supreme in Philadelphia.

But consider matters carefully before committing to a new construction home.

"Do you get that sinking feeling when interviewing contractors? Are you worried that they are going to take advantage of you and cut corners? You may get that same feeling when interviewing builders. A builder is a contractor who is responsible for everything in your new house, so you need to make sure you are doing business with a trustworthy builder who has a great reputation – otherwise, you might get stuck with a bad or incomplete house," suggests Kucharik.









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The main house at 3002 Rugby Road, which features sophisticated brickwork and classical details, was designed by Richmond-based H. Carl Messerschmidt (1891-1994) for local contractor Edward J. Keegan and his wife, Jane.

Messerschmidt was a prolific architect who was active from 1915 to 1958, O'Leary said. But he's principally known today for the Art Deco-style façade of Perly's Restaurant (1930) at 111 East Grace Street and the Art Deco- and International-style Cary Street Park and Shop Center (1938) in Richmond's Carytown. (It's now known as Cary Court.)

"It was one of the South's first shopping centers with adjoining parking space," O'Leary said.

Messerschmidt's commercial work – stores, factories and warehouses – was extensive. His residential designs are rare. The house at 3002 Rugby Road is among the standouts.

"The house has beautiful detailing on all sides, including a three-level cornice trim and a fanlight at the rear," O'Leary said.

The front elevation's neoclassical doorway is especially noteworthy, with an elegant fanlight, Doric columns and full Greek entablature, O'Leary said.

The Townsends and the Smiths are avid gardeners, and they've used plantings and garden beds to tie the new wing seamlessly into Messerschmidt's original design.

Other, more recent renovation projects include the main house's kitchen, which the Townsends returned to its original layout. "We went for a year without having a kitchen to cook in," Karen said.

In the process of replacing the kitchen floor, they discovered the original heart-pine floor-boards were still intact under two more recent layers of flooring. "It's some of the last old-growth pine from Louisiana," Karen said. "We prize it."

Other standouts in the kitchen remodel include a doubledrain board, cast-iron sink, which the Townsends found in New England. It's roughly the same age as the house.

Readers interested in touring the house and the garden are in luck because the property's going to be a part of this year's Historic Garden Week in Virginia, along with four other houses on Rugby Road. The event will take place on April 27.

The Council of Historic Richmond, which partners with the Garden Club of Virginia for the event, organized the walking tour for Rugby Road.

This will be the second time the house at 3002 Rugby Road has been on the tour. The first was in 2005 – the last time the tour featured the Carillon historic district.

"3002 is a wonderful example of how historic houses can be transformed to fit the current needs of its owners and extended family, a thoughtful and respectful marriage of historic architecture and new construction," said Susan Fisher, an associate broker with Virginia Properties, Long & Foster and a Carillon resident. She's also a board member and council member for Historic Richmond.

She added: "The Townsends and Smiths have done a fabulous job of hardscaping and landscaping to make everything fit together beautifully."

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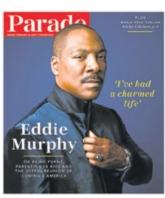
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