

HOMES

SATURDAY, AUGUST 26, 2023

Millwood Landing:

A luxury estate community is about to break ground, more than 20 years after planning began

P. 6

ALSO INSIDE ►►►

FIXER-UPPERS

NATIONAL VERSUS LOCAL HOUSING PRICES

REASONS TO TAP INTO EQUITY



Fixer-Uppers Require Right Buyers

BY MARILYN KENNEDY MELIA | CTW FEATURES

Frustrated trying to find an affordable home that you'll love? A home that other buyers find hard to love might be the match for you.

Compared to the previous two years, "We are not currently in a frenzied sellers' market where homes are selling the same day they are listed," says Lawrence Yun, chief economist, National Association of Realtors. "Therefore, buyers who are in the market can be demanding of what meets their criteria. Renovations and upgrades will stand out."

The Wall Flowers

It's the "fixer-uppers" that linger longer on the market. Although there's no precise definition of that term, many agents define it in like Chase Michels, Compass broker in Downers Grove, Ill: "A 'fixer-upper' typically refers to a property that is in need of significant repairs, renovations or improvements. These homes usually have visible signs of wear and neglect, such as outdated features, structural issues, or cosmetic problems."

Location, Vision, Cost

Usually priced at a discount to comparable properties "A house that needs attention can be a real opportunity for a cash-poor buyer," notes Jennifer Vokolek, RE/MAX DFW Associates, Frisco, TX.

Beside the price appeal, Kate Ziegler of Arborview Realty, Boston, says she see fixer-upper purchasers who plan to live in the home [not flippers or investors] "often either enamored with the 'bones' of the home itself – especially historic properties – or committed to the location."

Expensive Bargain?

The more frenzied market of the last couple years saw many buyers waiving inspections, but now "they are less willing... which is a good thing," says Michael McGivern, Bridge Realty, Minneapolis.

Inspections are especially necessary when buyers know they want to make changes. "Many buyers have a hard time knowing what updates are cosmetic versus



repairs that could have broader scope and cost creep," notes Ziegler. "Changing interior paint colors seems easy enough, but if there is antique wallpaper holding sagging plaster walls together, you could be in for a much larger project than a weekend."

Even when buyers know what work they want to tackle, "I really dig into the conversations about time and resources that they have available," concludes Vokolek.

National versus local housing prices

ASK THE EXPERT

BY PETER G. MILLER | CTW FEATURES

Question: With higher mortgage rates we thought buying this summer might favor purchasers, but that doesn't seem to be the case. What happened to the lower prices that seemed so likely earlier this year?

Answer: There is a difference between national price reports and what goes on locally. In the first quarter, metro area home prices nationwide were down .2% when compared with a year earlier, according to the National Association of Realtors (NAR).

Locally, however, the story was likely to be different. NAR also reported that values fell in Austin (13.5%), Boise (10.3%), and Phoenix (7.3%). During the same period, they soared in Kingsport-Bristol-Bristol, Tenn.-Va. (18.9%), Oshkosh-Neenah, Wis. (16.5%), and Warner Robins, Ga. (16.2%).

While prices are plainly down in some markets – generally areas that enjoyed tremendous increases during the past

few years – they have actually held on fairly well despite that meager .2% decline nationwide. The lower home prices widely anticipated in response to higher mortgage rates are not widely seen.

"Many potential sellers," said Jeff Tucker, Zillow's senior economist, "have ghosted the market this spring, concentrating buyer demand on the few listings that do come to market and fueling price growth, especially for more affordable and well-presented houses."

"There are two things that would jumpstart the housing market: A big drop in mortgage rates and/or a big surge of new listings," said Redfin Deputy Chief Economist Taylor Marr. "Neither of those things happened this spring; instead, rates rose, and new listings dropped to record lows. And with one or two more interest-rate hikes expected this year, mortgage rates are likely to remain elevated at least through the summer, continuing to limit both demand and supply."

Buyers often lock-in mortgage rates when they apply for financing, but now we have a situation where many property owners don't want to move because of their mortgages, the financing they obtained during the past few years at or near historically low mortgage rates.

"More than three-quarters of sellers feel 'locked in' to their current home due to a low mortgage rate," explained Hannah Jones, an Economic Research Analyst with Realtor.com.

Writing in April, she said, "more than half of sellers surveyed plan to wait until rates come down before selling, while 25% plan to sell soon for personal reasons, despite feeling locked in."

In effect, in many markets we have both strong demand and limited inventory. This has produced a situation where owners who might like to sell face steeper housing costs if they move.

"I received five offers on a house that I listed on Thursday," said Lindsay Katz, a Redfin Premier real estate agent in

Los Angeles. "One of my other sellers got a full-price offer on her \$1.15 million home but had to cancel the listing because with prices and rates so high and inventory so low, she couldn't find another home she could afford. She wouldn't even qualify to buy her own home anymore."

Can't we just build more single-family homes or condo units to ease the inventory problem? Not really, in part because at this writing there are more than 375,000 job openings in the construction field.

What may help is the trend away from single-use zoning and the growing acceptance of accessory dwelling units (ADUs), smaller quarters (up to about 750 sq. ft.) with kitchens and bathrooms created from what were once single-family homes or with additional construction.



Question for the Expert?

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

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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

1218 N 22nd St; Mannone Laura M to Garrison Travis And, \$382,750.

9 N 25th St U14; Rumsey Christopher L and to Todd Joshua and Charity, \$335,000.

113 W 30th St; Pega Brenda G to Patterson Lindy And, \$225,000.

616 N 35th St; Sickels Floranne A and Charles W to Meis Eric and Laura, \$724,000.

1208 W 45th St; Appleton Randall Lee and to St Clair Sidney Todd And, \$370,000.

230 N 6th St U806; Hill Stephen G to Linder John Martin Jr And, \$615,000.

1717 Alaska Dr; Reed Jennifer L to Munn Charles Xavion, \$168,500.

1305 Bainbridge St; Coleman James C and Crystal L to My Three Cents Llc, \$321,774.

1010 N Belmont Ave; Fan Realty Llc to Schofield Richard H, \$705,000.

6220 Bileey Road; Fogleman Daniel R to Fitzgerald Camryn, \$335,000.

3217 W Broad St; Toddie's Llc to 3217 W Broad Llc, \$800,000.

4531 Brook Road; Andre James H to Comet Lauren C, \$352,000.

900 Byswick Lane; Hatton Kenneth C II and Kenneth C to Fitz Natalie And, \$260,000.

1714 Carter St; Merriman Freda D R to Mace Anne, \$311,250.

301 Cedar St; Reed Property Solutions Llc to Scott Essence, \$745,000.

8 W Clay St; Konrad Peter W and Victoria M to Castle Street Realty Llc, \$385,000.

3103 Condie St; Hasan Alyse Nicole and Rashidul to Cohen Kirsten Sarah And, \$395,000.

505 S Davis Ave U10; Kistler Howard A to Pruett Mark A and Henry Spencer &, \$335,000.

500 Dove St; Richmond Redevelopment and to Richmond Affordable Housing, \$500,000.

1904 Elmsmere Ave; Shivar Walker W and Donna H to Lodge Forrest Robert And, \$405,000.

5106 Felton Road; Ricca Alyssa to Luna Maria Ricarda, \$235,500.

5703 W Franklin St; Wright Christie Newman to Masood Rubana S And, \$636,000.

3302 Garland Ave; Rothermel Graham Alan and to Fendall 22 Llc, \$375,000.

620 E Gladstone Ave; Messmore Eric to Gruzowski Amanda S, \$319,000.

2718 E Grace St; Integral Properties Llc to Garrison Michael Stone And, \$975,000.

405 E Grace St U1; Jones Jershon Revocable Trust to M E L C P Llc, \$1,609,000.

1200 Greenville Ave; Jones William E to Holder Madeline Elizabeth N, \$260,000.

3201 Griffin Ave; King James W Iii to Rousseau Kelley L, \$353,000.

5802 Guthrie Ave; Shaw Miranda E to Maestrello Lucio Christian, \$408,000.

3218 Hanes Ave; Curry Kelly Repplier and Mary K to Benson Aaron J, \$375,000.

314 N Harrison St; Hill Jon B Ii and Patricia M to Horneij Per and Saman, \$650,000.

3500 Hazelhurst Ave; Goad Charlie to Michaels Seed Arlo And, \$267,500.

4713 Jervie Dr; Clanton Lakeisha D to Lopez Nelson N Galicia, \$215,000.

3806 Kensington Ave; Zinskier Harry Nicholas and to Wilkinson James Nelson, \$600,000.

5901 Kensington Ave; Murphy Virginia M to Ransone Molly Mcdowell, \$505,000.

518 S Laurel St; Haller David C and Maryann N to Pyrek Joseph Morris, \$460,000.

1409 Lynhaven Ave; Jones Christopher E to Flores Maria Garcia, \$189,000.

101 Maple Ave; St Catherines School to Dalton Patrick Liam And, \$1,530,000.

3312 Mcguire Dr; Aguilera Argueta Ernesto N and to Febres Pedro Davila And, \$270,000.

608 Montvale Ave; Homeswork Llc and Committed to Fender Laura, \$330,000.

1828 National St; Evans Kimberly J to Watchtower Homes &, \$265,000.

3207 North Ave; Argos Llc to Skeens Jacob D, \$430,000.

2016 Old Manchester St; NVR Inc to Ham Young S and Kim Hyunju, \$446,000.

5076 Old Warwick Road; Hines A'laura Camille to Powell Jeff Alejandro Husband, \$225,000.

1410 Overlook St; Frazier Marsha Dolce to Grimsley Logan Christopher And, \$195,000.

3912 Park Ave; Austin Elizabeth A to Day Michael Griffin And, \$640,000.

4002 Patterson Ave; Quade Edith L and Davies Eric M to Elmer Steve and Sharline And, \$567,500.

108 S Pine St; Griffith Edwin W to 356 Garrisonville Llc, \$169,000.

1415 Porter St; Chavis Larry E to Porter 1415 Trust, \$257,000.

1711 Rawlings St; Banks Melvetta M to Pi Kristian and Jessica, \$176,000.

35 Rodman Road; Englehart Construction Inc to Miller Mariah L, \$200,000.

2313 Rosewood Ave; Morgan Dodson Michael P to Brass Eric J and Wagoner Mary I, \$470,000.

2601 Semmes Ave; 2601 Semmes Ave Llc to Schlosser Jacqueline Depas, \$350,000.

2100 Sheila Lane; Courthouse Land Llc to Sheila Lane Storage Llc, \$1,500,000.

7145 South Dr; Harvey Stephen W to Harvey Allison, \$350,000.

4407 Stonewall Ave; Feld Jesse Michael and Anna to Barrett Berkley M And, \$425,000.

3908 Stuart Ave; Warmolts Simone F and Earl K to 3908 Match Properties Llc, \$535,000.

3039 Terminal Ave; Tarpley Demarcus A to Hope Realty Properties Llc, \$185,000.

2013 Tobacco Mill St; NVR Inc to Kasanaboina Ranjit And, \$396,830.

2328 E Tremont Ct; Stratford Bethany Llc and to Stratford Hills Associates Llc, 76500000.

517 Vaden Dr; Andrews David H and Doris N to Haller Shelby, \$250,000.

5214 Waverly Ave; Matthews Realty Group Llc to Peacock Seth A, \$234,000.

1605 Westover Hills Blvd; Cramton Holly to Bench Cody, \$379,950.

3011 Woodcliff Ave; Fitzgerald Emily S to Rivera Mariel, \$275,000.

HENRICO

1959 Airy Cir, Henrico; Surjit Kaur Llc to Hagez Nader T and Viviane, \$245,000.

12509 Amershire Ln, Glen Allen; Snell Steven M and C M R to Liakos Christopher and Lillie A, \$475,000.

700 Baldwin Rd, Henrico; Johnson Madison and Stuart to Johnson Stuart and Madison Et Al, \$453,000.

10712 Balvis Hollow Ct, Glen Allen; Dewitt Sean S and Stuart D and Gloria D to Wang Feiyue and Tian Bai, \$750,000.

346 Becklow Ave, Henrico; Eagle Construction Of Va Prop Llc to Laughter Justin, \$838,775.

2501 Blackberry Patch Ct, Henrico; Harding Dusty A Jr and Amanda I Blowe to Foster James Alfred Jr, \$239,500.

4228 Bon Secours Pkwy Ub, Henrico; Robinson Luther M Jr to Fields Michael Scott, \$435,000.

5718 Bradington Ct, Glen Allen; Coomer Donna and Lisa C Dacey to Kascher Alison, \$610,000.

7109 Brigham Rd, Henrico; Defibaugh Timothy and Steven R Copeland to Rosman Thomas E and Michelle B, \$270,000.

4658 Broad Hill Dr, Henrico; Henderson Edward D and Sandra J to Kopparthi Ashwin and Suraya Burianek, \$575,000.

8303 Buckeye Dr, Henrico; Pellicane John C to Newmister Rachael Leigh, \$389,990.

4806 Burtfield Dr, Henrico; Duong Phuong Ngoc and Dieu Van Ong to Hampton Faye, \$228,000.

3006 Calabria Ct, Glen Allen; Hartig Laurie A to Driver Wardell and Mary E, \$415,000.

4606 Carpenter Rd, Henrico; Pitts Brenda P to Webster Drew and Cassandra Elizabeth, \$205,000.

8176 Carriage Homes Dr, Henrico; Townhomes At Parham Place Llc to Parker Dwayne, \$437,900.

4902 Castlebar Ct, Henrico; Dubben Mark and Charlee to Hill Patricia D, \$315,000.

5514 Chamberlayne Ave, Henrico; Schirmer Carol A and Christopher H Stamey to Trek Properties Llc, \$200,000.

10744 Chase Grove Ln, Glen Allen; NVR Inc to Bosh-Hoff Lisa and Michael Justin Hoff, \$624,915.

1938 Chinchilla Dr, Sandston; Thomas Mark W and Deborah W to Davis-Matthews Georgia, \$240,000.

3916 Clarendon Crescent Ct, Henrico; NVR Inc to Wilson Prince, \$384,965.

202 Clayman Rd, Sandston; Liberty Homes Va Inc to Fountain Hassan and Emerald Conyers, \$323,550.

1701 Coachlite Dr, Henrico; Kinsey Elizabeth H to Snyder Robert and Nan Haugan, \$435,000.

10313 Collinwood Dr, Henrico; Picco Michael F and Nancy H to Maloney Ryan Shaw and Shanyin, \$415,000.

10005 Contessa Dr, Glen Allen; Cunningham Tyler to Roop Robert Taylor and Ashton Elizabeth, \$527,000.

10614 Courtney Rd, Glen Allen; Colley Michael S to Martin Gary L and Ellen D, \$649,950.

4810 Croft Ct, Glen Allen; Sims Travis M and Jennifer R to Barnett Charles D Iii and Erika L, \$335,000.

208 De Sota Dr, Henrico; Ashey Edward to Ewees Sharif M and Emily E Griffey, \$691,000.

1324 Devers Rd, Henrico; Jenkins Eric M to Calaman Elizabeth A and Victor B Jr, \$365,000.

10921 Dominion Fairways Ln, Glen Allen; Fauerbach Thomas Richard and Terry Anne to Pertuz Yolanda, \$600,000.

9209 Donora Dr, Henrico; Glover Gordon J and Jennifer L Montrose to Mendoza Chris A and Sarah R Et Al, \$750,000.

2129 Dumbarton Rd, Henrico; Carrera Carlos Estuardo Ascencio to Kiernan Scott and Jessica, \$336,600.

3007 Dunwick Rd, Henrico; Baker Robert Steven to L and A Acquisitions Llc, \$200,000.

East Richmond Rd, Henrico; Reese Sammy R to Brickyard Properties Llc, \$150,000.

10022 Elks Pass Ln, Glen Allen; Highwoods Realty Limited Partnership to Northland Innsbrook Llc, 23250000.

11200 Ensley Ct, Henrico; Lucas William T to King Mason and Ryan, \$755,000.

23 S Fern Ave, Henrico; Smith Joshua Michael to Andrews Stacy, \$280,000.

7741 Flannagan Ct U208, Henrico; Cruz Juan and Genevieve to Readinger Kevin, \$199,000.

1614 Foster Rd, Henrico; Cornett Lynwood M and Dralene S to Cook Christian J, \$258,000.

9200 Frankham Rd, Henrico; Woolfolk Royce W Sr and Cynthia Creasy to May Kayla D and Nancy D Hayes, \$350,000.

5477 Fuller Dr, Glen Allen; Gift Edged Llc to Jones Edward Steven and Michele Clayton, \$385,000.

9339 Gildenfield Ct, Henrico; Zielenski Lauren to Thai Thanh Thu, \$265,000.

2485 Gold Leaf Cir, Henrico; Hiatt Ji Su and Jordan D to Patil Sameer and Ashvini Sameer, \$635,000.

4909 Gray Bark Ct, Sandston; Blackwell Jody T and Debra A to Mchugh Stephen K and Carolyn F, \$360,000.

4403 Greybull Dr Ua, Henrico; Stanley Martin Homes Llc to Ajampudi Santhosh Kumar and S Appari, \$466,125.

4407 Greybull Dr Ub, Henrico; Stanley Martin Homes Llc to Garrido Monroy Naomi and Jefferson, \$563,875.

721 Hallwood Farms Dr, Henrico; West Bey Charles to Freeman Ricky Sr and P D Hopkins Et Al, \$312,500.

705 Harmony Rd, Glen Allen; Wilson William H and Anita to Mckay Dennis and Cynthia, \$250,000.

7009 Havering Way, Henrico; Eastwood Homes Of Richmond Llc to Abdulrazaaq Adams Smithea and P Y Massey, \$500,695.

7012 Hepworth Dr, Henrico; Eastwood Homes Of Richmond Llc to Johnson Shaniqua and James, \$499,990.

2512 Hickory Knoll Ln, Henrico; Brooks Cathleen H and C A Harrelson Et Al to Henderson John Seymour Jr and Anne T, \$255,000.

214 Hodder Ln, Henrico; Farrar Linda M to Johnson Alesia Tanel, \$228,500.

3908 Houze Ter, Glen Allen; Nguyen Nguyet Minh to Nafie Ahmed A and Teseer Hussain Mohammad, \$486,000.

11917 Hunton Crossing Ct, Glen Allen; Abisse Kamaluddin K and Sumya A Al-Hag to Lanzapalli Ranjit Kumar and Shakeena J K, \$470,000.

2117 Ingleside Ave, Henrico; Bowers Jacob K to Oliver Morgan Lee and Zachary R Taylor, \$296,000.

1904 Johnson Ct, Henrico; Branch Richae T to Brown Carolyn Lee and Danielle N, \$240,000.

5113 Kemp St, Henrico; Behner Jessica D to Hollomon Jacob, \$230,000.

4353 Kidsgrove Rd, Henrico; Style Craft Homes Inc Of Virginia to Davis Lori Ann, \$319,976.

101 N Lake Ave, Henrico; Henriksson Sarah E to Price Christopher S Jr and M A Clements, \$263,000.

10412 Leander Dr, Glen Allen; Schneider Sheri P and Susan P Andrews to Schneider Ronald Merrell Jr and Kara E, \$198,700.

2248 Libbie Lake West St Ub, Henrico; Lm Townhomes 1 Llc to Blanks Jonathan and Amy, \$531,725.

9421 Links Ln Uf, Glen Allen; Barnes Deetta L to Wood Samuel T and Kara L and R H Seamon, \$169,950.

1113 Lovey Ln, Henrico; Turn Two Llc to Dudley Tim Odell and Cheryl Lynn, \$242,000.

1916 Magnolia Ridge Dr, Glen Allen; Aliassani Laila J to Jacques Roi Christopher and Shristi S, \$430,000.

3212 Matilda Cv U0202, Henrico; Alexander Krystle L C to Fortune Clarence Leroy Jr, \$205,000.

701 McCormick Farm Dr Ub, Glen Allen; Stanley Martin Homes Llc to Oh Sejin and Hung W, \$359,877.

5104 Meadows Run, Henrico; Edwards Ira W and Reggie D Et Al to Ljam2 Llc, \$152,000.

7006 Miami Ave, Henrico; Shook Reba H to Shook Jacquelyn Renee and David, \$235,000.

4806 Mill Park Ct, Glen Allen; Delia Kristina Anne to Turner Andrea J, \$295,000.

5100 Monument Ave U1109, Henrico; Helfrich Jane V to Harrison Timothy M and Susan A and Ainslie C, \$283,000.

10505 Mountain Gate Way, Glen Allen; Wilderman Robert J Iii to Day John Francis Jr and Kristen Haley, \$250,000.

4 N New Ave, Henrico; Melton Charles Edward to Ds Flip Llc, \$200,000.

1317 New York Ave, Glen Allen; Meadowcroft George A and Regina M Mchugh to Fletcher Francis Edward Iii and Taryn Anne, \$270,000.

8600 Oakcroft Dr, Henrico; Baber Andrew L and Joan W to Craft Gary A and Shelley B, \$389,500.

1209 Old Francis Rd, Glen Allen; Winston Anthony E and Robyn T to Moody Malcolm, \$575,000.

5311 Old Main St Ua, Henrico; Norford Henry R Jr and Ann L to Henriquez Emperatriz, \$380,000.

5320 Old Main St Ub, Henrico; Stanley Martin Homes Llc to Eberhart Jack and Susan, \$467,468.

5322 Old Main St Uc, Henrico; Stanley Martin Homes Llc to Heldreth Matthew, \$595,083.

9620 Old Route 33, Glen Allen; Searce Stephen E to Laurel Land Llc, \$500,000.

9400 Paigefield Ct, Henrico; Klassett Douglas V and K L to Griggs Vanessa Osorio Newnham-Davis, \$691,000.

5127 Park Commons Loop, Glen Allen; Diggles Susan Hopewell to Wolfslayer Llc, \$485,000.

4916 Parsons Walk Pl, Glen Allen; Damon Michael F and Samantha L to Mason-Smith John W and Maria I, \$675,000.

9825 Pemberton Creek Dr, Henrico; Gondi Sravanthi and Ratan Puramsetty to Grandi Christopher M and Danielle E, \$410,000.

10721 Peterfield Ln, Glen Allen; Seemeen Shaheda and Mohammed Mohiuddin to Turkson Eunice A and Nana Y Pinkrah, \$480,000.

4709 Portugee Rd, Sandston; Walthall James L to Munn Taylor K and Nicholas K Parsons, \$250,000.

1503 Pump Rd, Henrico; Witt David C to Williams James A Jr and Natasha S, \$400,000.

715 Ratcliffe Ave, Henrico; Lewis Jo Ann to Peck Isaiah Lee L, \$185,000.

2101 Ridgefield Green Way, Henrico; Balasubramanian V and R Kuppuswamy to Roman Hamada B and Fefe M Lawandy, \$466,750.

652 Rivanna Hill Rd, Glen Allen; Stanley Martin Homes Llc to Kotteda Sravya, \$390,489.

1606 Rockwood Rd, Henrico; Barrow Samuel M and Angie B to Dowdy Elisabeth C and Marcus Frederick, \$224,400.

4701 Russell St, Henrico; Harrison Elsie O to Summer Nest Investment Llc, \$156,000.

9509 Sara Beth Cir, Glen Allen; Shultz Scott B to Stegeman Andrei J, \$228,400.

9030 Shari Dr, Henrico; Moss Robert M Estate to Sanabria Lemus Jesus O, \$260,000.

106 Siena Ln, Glen Allen; Ma Chi-Keung and Fong-Ying to Zandman Aaron Lee and Jamie Lynne Saltkill, \$456,888.

1519 Skipwith Rd, Henrico; Ellis Veronique A to Adams Reid and Julie, \$276,000.

1902 Springdale Rd, Henrico; N&n Real Ventures Llc to Sherman Franklin H, \$270,000.

1901 Stanberry Dr, Henrico; Apperson Pamela J to Meador Garland L and Elizabeth R, \$275,000.

2913 Stone Meadow Ct, Henrico; Thompson Wanda G to Shah Dishant and Meeta, \$265,000.

2534 Straw Bridge Chase E, Henrico; Spare Katherine M and Tarun Singh to Moore Susan, \$218,500.

12012 Sumner Ct, Glen Allen; Klase Robert Jr and Nicole to Lofaro Anthony F and Caitlin Mae Kell, \$690,000.

100 Thomashire Ct, Henrico; O'connell James P and Nan G to Leftwich Kara K and Thomas Frederick Iii, \$850,000.

2113 Turtle Creek Dr U11, Henrico; Renovation Coordination Llc to Silva Grayverth, \$228,375.

1306 Vassar Rd, Henrico; Kirlow Corporation to Brown Nicholas A, \$320,000.

1115 Waterford Dr, Henrico; Narron Joffre V and Martha to Jones Christopher D and Eleanor S, \$401,000.

3820 Wellesley Terrace Cir, Henrico; Ziegler Amy S and L A Hill and J B S Jr to Effron Lauren Y, \$440,000.

5543 Wenrich Dr, Henrico; Stanley Martin Homes Llc to Bryant Kristy, \$325,116.

5001 White Oak Pl, Sandston; Rowe Stephen W and Britney to Yates Anthony Lee Jr and Amber Nicole, \$405,000.

1518 Willingham Rd, Henrico; Vansoestbergen J G and S C to Horvatich Paula K, \$520,000.

8025 Wistar Glen Dr, Henrico; NVR Inc to Phelps Patricia, \$357,435.

705 Woodberry Rd, Henrico; Tower Helen E and Manouchehr S Nosrati to Allen Todd, \$509,500.

5805 Yates Ln, Henrico; Adkins Eric L and Sean A and Delvon O to Ball Deanna E, \$203,000.

CHESTERFIELD

2540 Alcott Rd, North Chesterfield; Espana Elba and Espana Carmen J to Lopez Ordenez Billy N and Choc Ichich Elder B, \$327,000.

12032 Almer Ln, Chester; NVR Inc to Joy Dhannya and Devassy Joshy Koothoor Vellatukara, \$524,470.

11400 Amara Dr, Chesterfield; NVR Inc to Paschall Melissa Marie and Hanifen Corey James, \$660,630.

8400 Amington Ln, Chesterfield; Ward John and Derina to Anderson Brian Redmond and Katia, \$509,000.

11108 Arbor Green Dr, Chester; Kenny David W and Sheila M to Evans Connee Keffer, \$350,000.

11531 Avening Rd, Chesterfield; Finer Homes Inc to Jones Brittney L, \$400,400.

3101 Barkham Dr, Midlothian; Davenport Melissa R to Grunwald Matthew Eric and Kristen Marquis, \$585,000.

18025 Bay Point Way, Moseley; Schell Brothers Richmond Llc to Zhuravlev Aleksandr and Anna, \$675,805.

17850 Beach Rd, Chesterfield; South River Custom Homes Llc to Hall Cory James and Brooke Paige Sadler, \$841,502.

13903 Beechwood Point Rd, Midlothian; Sullivan J C and Sullivan M Trs to Krehely Keith and Rice Tiffany, \$505,500.

8125 Bendemeer Rd, North Chesterfield; Tauer Kathleen M to Duset Charles and Cheryl, \$441,050.

5701 Beulah Rd, North Chesterfield; Lajoie Gerard J and Betty B to Flores Manuel A Henriquez, \$307,500.

14115 Bolling Ave, Chester; Wilson Amanda Catherine to Lenkiewicz Cathryn H, \$215,000.

7109 Branched Antler Cir, Midlothian; Veale Douglas A and Shannon L to Westcott Aimee Lianna and Westcott Peggy Anne, \$290,000.

1111 Briars Ct, Ste 404, Midlothian; Balcom S L and Balcom S R Trs to Smith Mark Alan and Melissa Spruill, \$349,000.

7617 Broadreach Dr, Chesterfield; Helmling Brenda to Hartway Travis and Madafferi Cherub, \$260,000.

8025 Buford Cmns, North Chesterfield; Poole Enterprises Llc to King Maria, \$292,500.

9213 Cambian Ct, Chesterfield; McClure W V Inc to Callis James Ziegler Amy S and L A Hill and J B S Jr to Effron Lauren Y, \$440,000.

15213 Carindale Ter, Midlothian; Lifestyle Home Builders to Burton Rachael, \$749,950.

5006 Cedarbend Ln, North Chesterfield; Layne Christopher M and Lori N to 8th Hill Homes Llc, \$177,250.

8213 Chainmaile Rd, North Chesterfield; Woosley V Earl and Patricia S to Marx Alberta Michelle and Erick W, \$325,000.

4719 Chayton Ln, North Chesterfield; NVR Inc to Freeman Curtis Jr and Renitra, \$478,925.

14320 Colonyhouse Blvd, Midlothian; Boyd Cornelia to Lindsay Cherry N, \$484,900.

14118 Cotesworth Way, Midlothian; Phelps Clayton and Stacey to Zaciek Todd and Howell Jenny, \$830,000.

907 Cowan Rd, North Chesterfield; Irving Harold A and Martha G to Eggert John Chapman and Barbara Dalton, \$550,000.

11306 Cypress Pond Ct, Chesterfield; Main Street Homes to Carter Taylor Bryce and Cynthia J, \$541,884.

13111 Deepark Dr, Midlothian; Larosa Vincent to Throckmorton Aimee M, \$351,000.

501 Diamond Creek Dr, Midlothian; Rainer Russell M and Donna B to Eschbach Richard and Catherina, \$341,600.

2635 Drewrys Bluff Rd, North Chesterfield; Sierra Jonathan A Pineda to Imani Frederick, \$265,000.

6917 Duntun Rd, Chesterfield; Cosby Village Llc to Porter Stephanie, \$378,387.

3413 Dupuy Rd, South Chesterfield; Harvey Victor Evans to Fletcher Nicholas H, \$180,000.

7014 Egan Pl, Chesterfield; Delano Tristan and Jones Chelsea to Sulc Bruce Alan Sr and Vickie Waggle, \$262,500.

3706 Enmore Pl, Midlothian; Legault Homes Llc to Ostrander Christopher Kent and Taylor Hudson, \$658,229.

2241 Eventide Dr, North Chesterfield; Eastwood Homes Of Richmond Llc to Williamson Gerald and Efford Julia W, \$388,510.

6500 Falls Creek Trl, Moseley; NVR Inc to Youssef Samir Y Trustee and Mary W Trustee, \$550,000.

13030 Fieldfare Dr, Midlothian; Collington East Llc to Burrell Mary and Farina Ryan M and Jaszowski Sue A and Jaszowski Madaline Anastasia, \$514,763.

15806 Fishers Green Dr, Chesterfield; Main Street Homes to Pollock Douglas K and Debbie M, \$570,440.

15937 Fishers Green Dr, Chesterfield; Main Street Homes to Ritchie Lisa D and Ritchie Chester J Iii, \$563,425.

7154 Full Rack Dr, Midlothian; Sims Jeremy L and Elizabeth T to Kernan Nicholas James, \$275,000.

2314 Garrison Place Rd, Midlothian; Peterson G L Et Al Trs Et Al to Richlynn Properties Llc, \$349,900.

4264 Gayle Rd, Chester; Dodd Joshua C to Galan Maria A, \$416,000.

12209 Glen Tara Ct, Midlothian; Chris-Taylor Properties Llc to Billups Tiarra, \$285,000.

320 Glenpark Ln, Midlothian; Carper William B Jr Trustee to Keyes Shaleek and Jenean, \$387,000.

5155 Gravelbrook Dr, North Chesterfield; Glancy Michael E to Romero Estuardo Jose Morales and Contreras Rosa Celestina Lopez, \$200,000.

1920 Greenfield Dr, North Chesterfield; Moser Thomas P and Donna K to Lopez-Rincon Javier Andres and Cabrera Dery Lorena Suarez, \$265,000.

3625 Hamlin Creek Pkwy, Chester; Idowu Oyedej O and Titilope A to Ascencio Christian O Herrera and Herrera Jennifer, \$330,000.

5930 Harbour Park Dr, Midlothian; Hull Properties Llc to Sbm 5930 Hp Llc, \$617,500.

9545 Heather Rdg, North Chesterfield; Parrish Joshua and Salmon Dawn to Daniels Kiara, \$315,000.

21611 Hillview St, South Chesterfield; Langford Sherry J to Castle James Robert and Castle Heide Belvin, \$460,000.

210 E Hundred Rd, Chester; Jelen Deborah Martin to Two Farms Inc, \$975,000.

21315 Jackson St, South Chesterfield; Gordon Leron T and Elicia G to Goodman Kevin Lee and Pamela June Armwood, \$202,000.

18166 Jones Run Trl, Moseley; Craftmaster Homes to Bannister Russell V, \$617,540.

8102 Kempwood Dr, Chesterfield; Anderson Addriane L to Tilot Alexis Mary and Brass Julian Tucker, \$274,000.

8736 Kingsland Park Dr, North Chesterfield; NVR Inc to Richardson Charlene Shaniece and Andre Leroy, \$464,260.

13600 Knobhill Ct, Midlothian; Wallace Sean S and Colleen E to Enterline Gerard Dean and Melanie Lee, \$650,000.

13135 Lady Ashley Rd, Midlothian; Jackson Amzi R Sr and Cherice L to Crostic Marie Rose Ramos, \$520,000.

2233 Lake Surrey Dr, North Chesterfield; Laprade Derek Vaughan to Meagher Veronica and Robert William, \$425,000.

4012 Lazy Stream Ct, Chester; Drinks Shakeem L and Shauntay S to Leath Quinton B, \$469,250.

4024 Litchfield Dr, Chesterfield; Starnes Alisha and Aaron to Ricca Alyssa, \$335,000.

14211 Long Gate Rd, Midlothian; Hurt Douglas Alan and Amy Lollo to Bgrs Relocation Inc, \$510,000.

11512 Lylwood Ln, Chesterfield; Gregoire Real Estate Holdings Llc to Bulovas Susan Bury and Allen Jeremy, \$534,975.

11260 Magill Terrace Dr, Chester; Main Street Homes to Butner Alexander John and Catherine Ann, \$364,713.

14918 Majestic Creek Dr, South Chesterfield; Hamilton Caitlin N and Timothy B to Johnson Joshua and Amy, \$384,900.

5902 Martin Glen Rd, Midlothian; Cornish Lee and Nicole to Thiagarajan Arun Kumar and Ramakrishnan Shruthi, \$470,000.

14441 Michaux Village Dr, Midlothian; Bauersachs Justin T and Anne C to Jung Ryan Shin-Young and Pak Suk, \$425,000.

4726 Milfax Rd, North Chesterfield; McClure Javon A to Leary Janella P, \$225,000.

15818 W Millington Dr, Midlothian; Craftmaster Homes to Poland Donna Lorraine and Caitlin Rose, \$764,069.

3510 Monza Dr, North Chesterfield; Leonard Robert A to Nicolaus George Trustee and Nicolaus Karen Trustee, \$394,950.

9630 Morley Rd, Midlothian; Kanervikkoaho Vuokko to Carver Todd and Susan, \$305,000.

5519 Mossy Oak Rd, Moseley; Main Street Homes to Mundy Joshua and Melissa, \$699,598.

5436 Niles Rd, North Chesterfield; NVR Inc to Spratley Junius Michael and Pamela, \$372,760.

7343 Norwood Pond Pl, Midlothian; Harrison Jane A to Martin William R and Kathleen M, \$365,000.

9711 Old Cannon Rd, North Chesterfield; Mangels John T to Cropper Lamesha, \$330,000.

13102 Old Well Ln, Midlothian; Collins Donald W and Kim M to Beck Dawn and Jonathan, \$350,000.

5800 Osterbind Ln, North Chesterfield; Navy Federal Credit Union to Ordenez Yeris R Hernandez, \$280,000.

18353 Palisades Ct, Moseley; Hhhunt Homes L C to Lakshminarayanan Venkatesh and Venkatesh Srividya, \$369,965.

18368 Palisades Ct, Moseley; Hhhunt Homes L C to Lin Pin and Lin Yu, \$353,745.

9518 Park Bluff Ct, Chesterfield; Ayers James E and Slate Bobbie E to Thorn George R and Layne Eric A, \$740,000.

9000 Penny Bridge Mews, Midlothian; Langhorne Milton A and Deloris T to Williams Byron D Jr, \$495,000.

3618 Pheasant Run Dr, Chester; Tirpak Michael A to Good Samantha Anne, \$369,000.

2712 Pine Meadows Cir, Chester; Blouin Diane L to Ulysse Properties Llc, \$182,000.

5200 S Prestonwood Ave, North Chesterfield; Caldwell Ida and Wallace Barbara and Mitchell Alice to Carter Elmer N, \$280,000.

240 Pumpkin Pl, North Chesterfield; Kinelski Richard and Eileen to Walsh Ann Marie Living Trust, \$360,000.

5614 Qualla Farms Ct, Chesterfield; Hughes Joshua J and Katherine N to Tyler Eric, \$370,000.

14351 Ranger Rd, Chesterfield; Rowe Sherry H to Blakney Deshaun Monique, \$425,000.

5824 Retriever Rd, North Chesterfield; Aguilar Rogoberto G Et Als to Menjivar Wendy T, \$210,000.

10451 River Rd, South Chesterfield; Lhs Holdings Llc to Chatmon Rhonda D, \$265,000.

11719 Riverboat Dr, Chester; Main Street Homes to Hinton Michael A Sr and Patsy A, \$657,563.

1924 Robindale Rd, North Chesterfield; Dues Christopher T Et Al to Quinlan Anne K, \$360,000.

16031 Rocky Falls Ct, Chesterfield; NVR Inc to Singh Millicent Johy and David Nargewal, \$552,945.

2537 Sandler Way, North Chesterfield; Hhhunt Sandler Station Llc to Cooke Corey Lamont Sr and Marshelle Yvette, \$386,175.

430 Saybrook Dr, North Chesterfield; Karakashian Andre K and Diane V to Glidden James C Iii and Alia, \$345,000.

16018 Searchlight Ct, Chester; House Buyers Of America Inc to Johnson Makail, \$200,000.

5410 Sherman Pl, North Chesterfield; Jones Alphonso E Jr to Us Bank Trust National Association Trustee, \$172,831.

4913 Sir Sagamore Dr, North Chesterfield; NVR Inc to Bruns Stephen and Christiansen Karlie Lauren, \$415,655.

14518 Sonnenburg Dr, Chester; Mason Charlotte Hana to Eley Ulric Jr and Candice, \$309,900.

7600 Spotted Coat Ln, Midlothian; Chitty Matthew E and Yohannes K to Saoui Mohamed and Belouajia Fatima Ezzahrae, \$327,000.

1637 St Thomas Dr, Midlothian; Lewis Harry Roderick Et Al to Lewis Julie Faye, \$256,800.

4212 Stigall Dr, Midlothian; Ruiz Juan F to Aguilar Rigoberto Garcia and Garcia Lucila Morales De, \$290,000.

2408 Stratford Rd, North Chesterfield; Lawson Joel W to First Class Investors Llc, \$300,000.

11943 Sunflower Ln, North Chesterfield; Turner Irene M Trustee to Brandon Taylor Alexis, \$322,500.

7013 Swanhaven Dr, North Chesterfield; Mcfadden Kwame and Shereese A to Sutton-Ellis Talisha Danet and Laplante Amanda Lynne Japitana, \$440,000.

2400 Tanglebrook Rd, Midlothian; Steil Mark B Trustee to Dunlevy Jason, \$246,000.

17031 Thornapple Ct, Moseley; Block Jason A and Stauble John S Jr to Bagby Kelly A and Rucci Adam M, \$430,000.

8442 Timberstone Dr, Chesterfield; Innes Patrick J and Victoria L to Parcher Raymond and Nicole, \$505,000.

7448 Towchester Dr, Chesterfield; Jones Justin M and Brenda to Clarke-Wade Karen Denise, \$347,750.

4069 Trisha Trl, Midlothian; Fritch Nancy to Chea Many, \$248,000.

7000 Velvet Antler Dr, Midlothian; MacLauchlan S C and Weedon M J to Trapp Katerina, \$294,000.

3500 Walkers Ferry Ct, Midlothian; Clowe Julie C to Orden Camille A and Raymond T, \$375,000.

1729 Warminster Dr, Midlothian; Haug Brian J and Jessica M to Ordenez Oscar Moices Fugon and Cedillo Maria Lorena Gutierrez, \$425,000.

12301 Wescott Way, Midlothian; Hhhunt Homes L C to Mcmasters Christina and Caterina, \$386,160.

1506 Westbury Knoll Ln, Midlothian; Berkman E D and Berkman K K Trs to Cusick Dylan Aldrich, \$413,000.

4221 Whitebitch Dr, Chester; Wilson Robert R and Alexandra A to Jennings Emily, \$300,000.

9013 Widthby Rd, Chesterfield; Eagle Construction Of Va Llc to Bradshaw William Grover Jr and Christine T, \$622,545.

11740 Wiesinger Ln, Midlothian; Haint Blue Llc to Scallia Nathan and Elizabeth, \$560,000.

14813 Windjammer Dr, Midlothian; Kindervater Robert A and Susan M to Kim Rachel Ensook, \$490,000.

1721 Winters Hill Cir, North Chesterfield; Barton Michael A to Cunningham Janie E, \$295,000.

10044 Wycliff Rd, North Chesterfield; Dull James L Jr to Roscher Kevin P Sr and Pamela Jean Flores, \$300,000.

HANOVER

2 acres; Scott Bray to Christopher James Potter, \$268,000.

4.68 acres; S and D Investment Group LLC to Holly Berry Investment LLC, \$250,000.

9412 Alsace Court, Mechanicsville; David Keith Powers to My Nuong Le Thi, \$475,000.

8414 Atlee Road, Mechanicsville; Liam Management Services LLC to Timothy J. Barnes, \$365,000.

7324 Bailie Drive, Mechanicsville; Clayton Properties Group Inc. to Keith H. Tate, \$579,900.

10336 Beech Ridge Circle, Glen Allen; CFalls Builder LLC to Rita Lichtenstein, \$573,863.

8081 Belton Circle, Mechanicsville; Justin P. White to Thomas Howard, \$369,900.

7135 Bridle Path, Mechanicsville; Adrian Calton to Alec Scott Myers, \$280,000.

6344 Camille Drive, Mechanicsville; Page C. Marriner to Nellie Getman, \$324,000.

9232 Chotank Trail, Ashland; Robert Taylor Roop to Taylor Singer, \$411,000.

115 Courtside Drive, Ashland; Adrian M. Matassa to Noah Tyler Hues, \$285,000.

9176 Cudlipp Ave., Mechanicsville; Arturo J. Cardounel to Lori M. Eubanks, \$1,590,000.

7501 Dress Blue Drive, Unit 7501-A, Mechanicsville; Nicholas J. Sparagna to Samuel Matthews Jr., \$325,000.

13247 Farrington Road, Ashland; Byron E. Vaught to David Stanley Vermeer, \$1,510,000.

17284 Foxcroft Lane, Beaverdam; E. Lynn Watkins to Page S. Hughes, \$410,000.

11397 Georgetown Road, Mechanicsville; Old Church Homes Inc. to Scott Bray, \$565,000.

9255 Giles Pond Drive, Mechanicsville; Vinod Kumar Ravuru to , \$639,415.

PROPERTY TRANSFERS continued on page 8



Millwood Landing:

A luxury estate community is about to break ground, more than 20 years after planning began

By Doug Childers | Homes Correspondent
Photos courtesy of Boone Homes

Homebuyers looking for a luxury estate home with substantial acreage are about to get a new option in Hanover County. Millwood Landing will bring 41 homes to a 256-acre site on Scotchtown Road near The Hollows Golf Club, with sales opening this fall. Each homesite will be a minimum of five acres.

“We’re planning on offering floorplans to start with, but people will be able to do full custom,” said Mitchell Bode, president of Goochland County-based Boone Homes.

Boone is the community’s sole builder. Work is moving swiftly now, but the community has been on its developer’s mind for decades. Literally.

In the middle of a housing boom more than 20 years ago, local builder and developer Bill Stinson was running out of homesites

to build on. So he turned his attention to the parcel on Scotchtown Road.

His family had owned most of the land since the early 1950s, and when he was a child, they raised cattle and grew produce on it. It had stood idle for several years, though.

So Stinson bought an adjacent 85-acre parcel from Buddy and Pettus Gilman, whose family had owned the land for many years, and added it to the property, with plans to develop a sizable community called Millwood Landing. (The name draws inspiration from Mill Creek, which ran through the middle of the Stinsons’ farm.)

Before he could begin site work, though, the housing crisis that triggered the Great Recession erupted. Stinson put the project on hold, until this year.

“With land prices being where they are, I

MILLWOOD continued on page 10



PROPERTY TRANSFERS continued from page 5

9131 Greenlake Circle, Mechanicsville; Jeffrey R. Prettyman to Bryan Roethel, \$440,000.

12113 Hermon Fals Lane, Ashland; Sandy L. Balducci, successor trustee to Paula A. Wood, trustee, \$250,000.

8171 Judith Lane, Mechanicsville; HHHunt Homes LC to Anilkumar Lakkakula, \$549,180.

12328 Kilbourne Hill Drive, Ashland; RCI Builders LLC to Gary A. Canterbury, \$525,954.

Lo 7, Section 2, Ashley Farms; Rogers Chenault Inc. to RCI Builders LLC, \$175,000.

Lot 13, Block G, Swannanoa Estates; Logan Scott Reid to Kennth B. Albritton, \$250,000.

Lot 19, Section 8, Hickory Hill; Lekram Investment LLC to RCI Builders LLC, \$150,000.

Lot 3, Section 1, Prospect Trace; Shannon Pritchard to David J. Durham, \$150,000.

Lot 8, Section 1, Stags Leap; Rogers Chenault Inc. to RCI Builders LLC, \$170,000.

18239 Mabelton Road, Montpelier; Andrew Snead to Andrew F. Toler, \$320,000.

9274 Mars Drive, Mechanicsville; Davy W. Scheffler to Johanna Maldonado, \$350,000.

8211 Oak St., Mechanicsville; Joyce Dixon, deceased to Katy L. Meacham, \$315,000.

Parcel; James Dylan Garrett to Elizabeth Anne Scott, trustee, \$284,000.

Part of Lots 1 and 5, Section 9B, Hickory Hill; Lekram Investment LLC to Clayton Properties Group Inc., \$370,000.

6085 Perryville Drive, Mechanicsville; Chin Thick Sang to Shaun B. Dunham, \$324,000.

8795 Roberta Road, Mechanicsville; W.V. McClure Inc. to Jayapal Kasarla, \$575,055.

Section 12B, Giles Farm; Giles Farm Development Co. LLC to NVR Inc., \$275,600.

10245 Snap Dragon Road, Mechanicsville; Parker Timothy Finley to Christopher Alen Ritenour, \$500,000.

8314 Studley Road, Mechanicsville; Lindsey E. Gregg to Wesley J. Mikiska, \$357,000.

806 Sweet Tessa Drive, Unit D, Ashland; Carl Sandidge Ashby to Ladesha Batten, \$240,000.

115 Thorncliff Road, Ashland; Eagle Construction of Virginia LLC to Eugene E. Lunger, trustee, \$663,994.

14325 Verdon Road, Beaverdam; Brenda L. Martin to Shannon Allison, \$325,000.

9472 Wickham Crossing, Ashland; RCI Builders LLC to Erik M. Canfield, \$746,737.

13129 Winding White Rose Lane, Ashland; Clayton Properties Group Inc. to Michael A. Covington, \$726,620.

AMELIA

2 parcels; Thomas Randall Gleason to Sandy Creek Properties LLC, \$1,300,000.

17150 Appaloosa Court, Amelia Court House; Marjorie K. Smith to Jeffrey H. Farris, \$265,000.

15901 Five Forks Road, Amelia Court House; Carol E. Gill to Weston E. Hinden, \$470,000.

Lot 13, Section B, Genito Mill Estates; Redfield LLC to Timothy W. Dich, \$159,900.

20601 Rocky Ford Road, Jetersville; James Briggs to Biagio M. Formato, \$530,000.

CHARLES CITY

Parcel; Riveroak Timberland Investments LLC to Blue Sky Endeavors LLC, \$334,0280.

COLONIAL HEIGHTS

614 Charles Av; Kirkland, John Edward To Wilson, Melody Doreen, \$178,000.

1205 Duke Of Gloucester St; Mingloski, Taylor To Heredia, Amezquita Richard O., \$325,000.

204 Hargrave Av; Brown, Kristen K. To Beacham, Robin, \$179,000.

412 Lyons Av; Burton, Joel C To Turner, Classic, \$218,000.

125 Richmond Av; Mora, Dania To Taylor, Asiane Chiffon , \$225,000.

CUMBERLAND

2 acres; Amelia Home Construction LLC to Gladstone Don Brown, \$300,000.

36 Carter Road, Cumberland; Lydia Griffith to Timothy K. Ashlin.

Lots 14, 15 and 16, Block C, Kimberly Hills; Camilla Mahan, trustee of Cumberland Presbyterian Church to Eugene Allen Bennett, \$385,000.

DINWIDDIE

7.18 acres; 8913 Squirrel Level LLC to Elevated ROI LLC, \$248,000.

14504 Browns Road, Church Road; Ruby J. Coldiron to Lorraine M. Amende, \$260,000.

15403 Gatewood Road, Dewitt; Michael S. Avery Contractor LLC to Tishina Merritt, \$320,000.

Lot 102, Section 2, Waterford Landing; Raymond T. Hawkins to Joseph L. Clayton Jr., \$417,500.

18796 Manson Church Road, McKenney; James L. Fitts to Tiffany Pass-Jones, \$257,500.

14624 Rainbow St., Dinwiddie; Mayes Homes LLC to Tony Irby, \$259,900.

4211 Tower Court, North Dinwiddie; Nathan R. Muncy to Ruth Jane Seng, \$295,500.

GOOCHLAND

3.854 acres; Edward Laughton Wesley to River Road and Patterson LLC, \$174,000.

1512 Centerville Parke Drive, Manakin Sabot; Gayle W. Gray, trustee to Terrence F. Sullivan, \$540,000.

9331 Citrine Run, Richmond; HHHunt Homes LC to Tony Charles Suhre, \$516,990.

9347 Citrine Run, Richmond; HHHunt Homes LC to Joan Bennett Nicholson, \$539,950.

2182 Ellis Farm Way, Manakin Sabot; W.V. McClure Inc. to Jeffrey E. Lynch, \$861,759.

4612 Hadensville Farm Lane, Mineral; Gregory K. Shepherd to Erica Astrid Gumaer-Maille, \$392,500.

12430 Leith Hill Circle, Manakin Sabot; Eagle Construction of Virginia LLC to Warren Keith Beagle, \$616,938.

23 Lower Tuckahoe Road, Unit E, Richmond; Lorraine M. Perry to Patricia Crothers Simril, trustee, \$805,000.

12441 North Crossing Drive, Manakin Sabot; Eagle Construction of Virginia LLC to John Benedict Hillenbrand Jr., \$819,420.

12389 South Readers Circle, Manakin Sabot; Eagle Construction of Virginia LLC to Joon W. Choi, \$760,832.

3021 Tranbyroft Way, Sandy Hook; Joseph A. Carrieri Jr. to Timothy E. Blackwell, \$600,000.

HOPEWELL

301 Beacon Ridge Drive, Unit 601; Jewel L. Jones to Michael Joseph Creamer, \$201,500.

3400 Cobblestone Lane; Rodney D. Dunworth to Jolly B. Armstrong, \$330,000.

1802 Freeman St.; Robert Joseph Carr to Nigel Isaiah Sidal, \$170,000.

Lots 1A-4A, Block 3, Oak Hill; Better Properties LLC to Terrance Lee , \$205,000.

1401 Old Iron Road; Cheri M. Ellis to Caitlin Talley, \$236,900.

901 Smithfield Ave.; Robert C. Pershing to Nayadi Y. Morales, \$280,000.

3710 Woodside Court; Barbara A. Hash to Deoliver L. Broome, \$220,000.

JAMES CITY

1932 Algonquin Trail, Williamsburg; James D. Servonsky to Jason McCord, \$205,000.

4312 Ashworth Court, Williamsburg; Colonial Heritage LLC to Deborah Anne Kittrell, \$627,815.

5100 Benjamin Court, Williamsburg; Kyle Kekoa Iwao Genegabus to Miguel A. Soto, \$419,000.

5404 Center St., Williamsburg; Manuel L. Ruiz to Mikhel Angel, \$432,300.

147 Country Club Drive, Williamsburg; Jeanne N. Smith to William H. Johnson, \$590,000.

8629 Fielding Circle, Toano; Joseph A. Brown II to Tina R. Gerken, \$346,000.

9742 Goldenrod Court, Toano; NVR Inc. to Raymond Jay Layton, \$513,675.

1153 Hitchens Lane, Williamsburg; Richmond Norge LLC to Michael R. Veness, \$510,458.

3950 Isaac Circle, Williamsburg; Colonial Heritage LLC to Eric G. Boulter, trustee, \$471,990.

208 John Pott Drive, Williamsburg; Xavier H. Becerra to Charles B. Koch, \$570,000.

109 King Henry Way, Williamsburg; Wesley J. Kneifer to Jennifer L. Willette, \$330,000.

3663 Lavendar Lane, Toano; Deveria G. Gore to Elizabeth Dye Pell, \$440,000.

403 London Company Way, Williamsburg; Janice Gadiel to Tawnya Marie Waggle, \$218,000.

Lot 103, Chisel Run; Paul Rein to Fairtrade Real Property 1 LLC, \$220,000.

Lot 13B, Longhill Gate; Mortgage Equity Conversion Trust 2011 1 to KMP Investment Group LLC, \$181,000.

Lot 255, Archers Mead; Carter C. Cowles III to George D. Johnson, \$400,000.

Lot 4, Little Creek; Blue Ridge Custom Homes LLC to Kenneth Reynhoudt Fletcher, \$155,000.

Lot 7, Windsor Forest; Peter F. Sleight to Paul Arthur Ferentinos, \$500,000.

5410 Mary Lane, Williamsburg; David Lucord to Andrea E. Britt, \$210,000.

212 Moody's Run, Williamsburg; Shelly R. Millard, successor trustee to Michael O. Thomas, trustee, \$625,000.

97 North Cove Road, Williamsburg; David C. Hayworth to Rebecah Eve Laros, \$428,000.

Parcel 7, Jacobs Industrial Center; 190 Property LLC to Daniel R. Pinney, \$250,000.

4103 Poggio Field, Williamsburg; Nancy M. Thurman to Vicki Kinsey Sultan, \$525,000.

5168 Queen Bishop Lane, Williamsburg; Frank A. Montoya to Gayle Searl Taylor, \$385,000.

135 Ridings Cover, Williamsburg; Charles Evered to Matthew F. Vogel, \$825,000.

3322 Running Cedar Way, Williamsburg; Hollis Lee Jennings III to Matthew J. Pitschke, \$635,000.

2215 Sir Hatchett Court, Williamsburg; D.R. Horton Inc. to Lewis Taylor Lawrence, \$615,980.

9923 Swallow Ridge, Toano; Craig A. Hardin to Brett D. Sherrill, \$449,000.

11 Tempsford Lane, Williamsburg; Andrew Michael Marcotte to Steven A. Straub, \$550,000.

3321 Timber Ridge, Williamsburg; Joseph H. Wilck IV to William S. Wallick, \$485,000.

Unit 727, Conference Center Condominium; David Parker to Steven G. Davis, \$375,000.

2824 Warbler Place, Williamsburg; Clifford Kafka to Brian K. Kasti, \$480,000.

114 Wickre St., Williamsburg; John Nathan Pullen, successor trustee to Madeleine P. Bolton, \$239,900.

6352 Yarmouth Run, Williamsburg; Colonial Heritage LLC to Georgette Gergov Cook, \$402,490.

KING AND QUEEN

3 acres; Henry Temple Longest to Joshua T. Longest, \$185,000.

KING WILLIAM

117 Courthouse Estates Road, King William; David J. Previs to Michael Ciejek, \$235,000.

430 Hazelwood Road, Aylett; Samuel Lane McIntyre to Andrea Faith Hardy, \$236,000.

13932 King William Road, King William; Kim Longest Campbell to John W. Longest, \$305,000.

Lot 4, Clover Plain, 5 acres; Wade Stanley Ellis to Jacob Shepherd, \$280,000.

122 McRee Way, Aylett; RCI Builders LLC to Bridge Agee, \$400,650.

212 Patriots Village Court, West Point; Patriot's Village LLC to Bradley A. Watson, \$256,000.

1173 Seaton's Lane, West Point; Bank of America to Robert Lee Johnson, \$160,125.

84 Wendenburg Way, Aylett; RCI Builders LLC to Victor R. Overby, \$387,930.

NEW KENT

5381 Aristocrat Drive, Providence Forge; Eastwood Homes of Richmond LLC to Lisa Ann Ackerman, \$616,880.

58287 Brandon Pines Way, Providence Forge; Allison P. Scott to Alan W. Eggleston, \$450,000.

3530 Davis Glade Court, Quinton; Kip Waverly Mitchell to Cristine Glass, \$350,000.

7317 Fougere, New Kent; D.R. Horton Inc. to Brett Paul Schenck, \$510,990.

9016 Higgins Road, Quinton; Wayne Newcomb to Joseph Allen Melton, \$200,000.

5103 Kings Pond Court, Providence Forge; Shurm Construction Inc. to Jami-Qaise Hakimzada, \$420,441.

5301 Linkshire Lane, Providence Forge; Mark Kulick to Brett A. Gearhart, \$459,900.

Lots 67 and 69, Section 1, The Cottages at Viniterra; Reesebrooks Land Co. LLC to Clayton Properties Group Inc., \$171,036.

7724 Lovegrass Terrace, New Kent; D.R. Horton Inc. to Deangelo Wesley Williams, \$489,990.

7941 Patriots Landing Place, Quinton; W.V. McClure Inc. to Jesse Wallace, \$390,000.

2790 Rambling Rose Court, Quinton; James P. Lee to Jacob Bruce, \$465,000.

3405 Rock Creek Villa Drive, Quinton; James M. Renham to Lois A. Hodges, \$305,000.

4901 Sherwood Squire Circle, Providence Forge; Roy R. Colosanti to Robert Myers, \$625,000.

8593 Terroir Lane, New Kent; Clayton Properties Group Inc. to Craig Chalmers, \$480,455.

7555 Winding Jasmin Road, Quinton; Michael A. Miller to Brian K. Brewer, \$539,000.

PETERSBURG

2011 Buckner St.; Pamela Jo Sutherland to Kimberly Dawn Lane, \$160,000.

901 N Gillfield Drive; Ibrahim Giwa to Donise Richardson, \$183,500.

1705 Lamar Ave.; Trista S. Monroe-Allen to Diego E. Molina Cerna, \$155,000.

1745 Oakland St.; Johnifer Michael McKey to Paul Harrell, \$212,000.

500 Scott St.; NVR Inc. to Felix Esteban Martinez, \$339,855.

302 Spring St.; Brick Plaza LLC to Carlos Noyes, \$200,000.

1070 E Washington St.; Expert Collision LLC to Fairfax Collision Properties LLC, \$800,000.

POWHATAN

1.463 acres; Stephen J. Michalski to Phillip C. Rash, \$194,400.

2 acres; Tyson Steele to Amanda B. Gyory, \$225,000.

310 Clayville Road, Powhatan; Tara G. Danner to David M. Graham, \$381,000.

2216 French Hill Terrace, Powhatan; Pamela Lynn Frick to Brandon Keith Robinson, \$610,000.

1608 Holly Hills Road, Powhatan; Nest-Vestor LLC to Chippewa LLC, \$171,500.

Lot 10, Block K, Section H, Kimberly Farms; Andrew Dickens to Nelson W. Hernandez, \$190,000.

Lot 5, Section 5, Founders Bridge; R.E. Collier Inc. Builder to Old Brickhouse Properties LLC, \$295,000.

2419 Ocala Drive, Powhatan; Adam L. Jones to Henry Adam Hall, \$295,000.

6360 Springside Drive, Powhatan; Teno B. Bratton to Bruce Popp, \$240,000.

2006 Walnut Tree Court, Powhatan; Laura P. Griesback to Michael A. Harris, \$380,000.

3840 Woody Tavern Court, Powhatan; Clayton Properties Group Inc. to David Steven Simon, \$476,680.

PRINCE GEORGE

3.7 acres; Carlos Monterroso to Reinald Cordero, \$237,500.

3300 Brooks Park Road, South Prince George; Christopher Michael Abraham to Allen Charles Greene, \$208,500.

8506 County Drive, Disputanta; Patricia C. Moody to Roberto Hernandez, \$275,000.

1118 Fort Hayes Drive, South Prince George; Frank P. Van Keuren, executor to Deborah B. Townsend, \$235,500.

3800 Idylwood Lane, North Prince George; Thomas E. Karow, trustee to Justin Yates, \$345,000.

Lot 1, Block E, Section 4, Birchett Estates; Fu H. Pi to Jamone Banks, \$265,000.

Lot 61, Manchester Mill; SJM Properties LLC to Mayency A. Escobar Menjivar, \$185,000.

15370 Nobles Road, Disputanta; Virginia S. Riddle to Penny N. Walsh, \$325,000.

14380 Pump House Road, Disputanta; Hunter B Inc. to Kyle R. Ketchum, \$329,900.

17301 Templeton Road, Disputanta; Luis A. Marin to Michele Myers-Heard, \$445,000.

SUSSEX

2 parcels; Pamela A. Gizzard, trustee to Winfrey L. Hobbs Jr., \$205,000.

Parcels, Town of Waverly; Nathan W. Reese Sr. to Tyler's Commercial Builders and Development LLC, \$172,500.

WILLIAMSBURG

164 Cutspring Arch; Stacy Louise Niemeyer to Susan M. Griffin, \$305,000.

376 Merrimac Trail, Unit 621; Richard Leon Sykes to Mary E. Baer, \$190,000.

205 Pearl St.; Michael R. Sonnek to Zachary J. England, \$305,000.

1531 Redoubt Road, Unit 2B; HHHunt Quarterpath LLC to Kimberly C. Holliman, \$355,565.

Unit 2-203, Bristol Commons; Jewish Family Service of Tidewater Inc. to E. Paul Brown, \$189,036.

214 Woodmere Drive, Unit B; Paula A. Clem to Zhiqiang Zhu, \$280,000.

Good and bad reasons to tap into your home equity

By Erik J. Martin | CTW FEATURES

When you own a home, you reap the benefits of being able to customize your dwelling as you desire, increased privacy over renting, and the ability to grow wealth through property appreciation. That latter point is also tied to another key concept that can serve as a major benefit to homeowners: the capacity to build equity over time.

Put simply, home equity is the portion of your home that you truly own.

"It's calculated by taking the current market value of your property and subtracting any remaining mortgage payments," explains Taylor Kovar, CFP and CEO of Kovar Wealth Management in Lufkin, Texas. "Your equity increases as you pay down your mortgage or when your property value appreciates."

To get a current estimate of the equity accrued in your home, you typically need a professional appraisal of its current market value. But you can also get a fair approximation of your equity by checking online real estate sites like Zillow as well as recent sales of similar properties in your area.

"Building home equity is considered a good thing because it ups the amount you may be able to use now or in the future. You can leave your equity untouched to build long-term wealth; when you sell your home for more than you owe on it, you will profit by keeping the difference. Or you can borrow from your home's equity while you own your home," notes Kyle Enright, president of Achieve Lending in San Mateo, California.

Want to fund the price tag of a major home renovation? Need to pay for a wedding or college tuition? Yearning to pay off high-interest debt? Are pricey medical bills piling up? You can finance these and

other things by tapping into your home's equity in three primary ways.

Option #1 is a home equity loan, which provides a lump sum of cash at closing and serves as a second mortgage for which you put up your home as collateral. You repay the loan in monthly installments, along with interest, and pay a fixed interest rate.

Option #2 is a home equity line of credit (HELOC), which serves as a revolving line of credit (like a credit card) from which you can draw as needed. You pay interest compounded only on the amount you draw versus the total equity available in your credit line. Fortunately, you can draw on your HELOC multiple times from an available maximum amount determined. While some HELOCs are now available with fixed rates, they usually come with variable interest rates, "so when rates rise, so does your payment," cautions Enright.

Option #3 is a cash-out refinance of your primary mortgage loan; here, you take out a new mortgage for an amount that is higher than what you currently owe on your existing home loan and pocket the difference in cash at closing. The drawback is that you have to reset your primary mortgage loan, and the closing costs can be high.

The experts agree that there are recommended and not recommended reasons to liquidate your home's equity.

"Tapping into home equity can be particularly beneficial for large, one-time expenses such as home renovations – which can further increase your home's value – or paying for higher education," Kovar says.

Using home equity funds to consolidate and pay off high-interest credit card and



medical debt is another popular use, "and generally a good use," adds Enright.

But the pros caution against pulling out equity for discretionary purchases or reasons that can lead to financial regret later.

"Some uses for home equity lending, like funding to start a business, can be very risky," cautions Enright. "Also, using home equity if you don't know exactly how you will use the funds is not a great idea. And if you are not disciplined or you lack the confidence in the ability to make on-time payments, it's not a good idea."

Kovar agrees.

"It's also not advisable to use home equity for everyday expenses, speculative investments or things that don't overall improve your financial position. This can lead to a cycle of debt and put your home

at risk," he says.

Jason Gelios, a Realtor in Southeast Michigan, says he would "never recommend homeowners access their home's equity for things like trips, vehicles, boats, recreational toys, or any other items that aren't financially beneficial. Additionally, keep in mind that the fixed or variable interest rate you will pay with a home equity financing product doesn't always make sense for all purchases or uses."

For example, it's not logical to take out a home equity loan to pay off debts that charge a lower interest rate than a home equity loan would. And it isn't smart to put yourself further into debt with a new loan or HELOC if you lack the means, earnings or employment security to repay your debt responsibly and on time.

MILLWOOD continued from page 7



decided this was a good time to act," he said. "But I've aged out of the homebuilding business."

Instead of taking on the project himself, Stinson turned to Boone to build the homes.

"We felt Boone was the right builder because they build quality brick homes that are similar to our traditional styles," Stinson said.

Boone is under contract to buy the lots from Stinson as the company builds out Millwood Landing.

Karen Berkness, associate broker with The Steele Group Sotheby's International Realty, represented Stinson on the sale.

"This has taken a long time, but it worked out for the best," Stinson said.

Home stats and sales

Stinson has finished site development in the first of the community's two sections, and Bode said he plans to begin home construction there later in the fall. It will have 13 homes when completed.

Home sizes will start at a minimum of 3,500 square feet, but they could be as large as 5,500 square feet, Bode said. Boone opened its VIP list on August 8 and plans to release base prices in September.

Boone is building similar homes on large home-sites in The Reserve at Campbell Creek, which is located on a 215-acre site east of Ashland, and it will soon break ground on a model home there. It will serve as the sales office for both communities.

Bode said he expects sales to be strong in Millwood Landing.

"It's a hidden gem that's just 25 minutes from Short Pump," Bode said. "There hasn't been an option for this much land with traditional, high-end architecture in a community that has that proximity to shopping and dining. Millwood Landing will serve that need."

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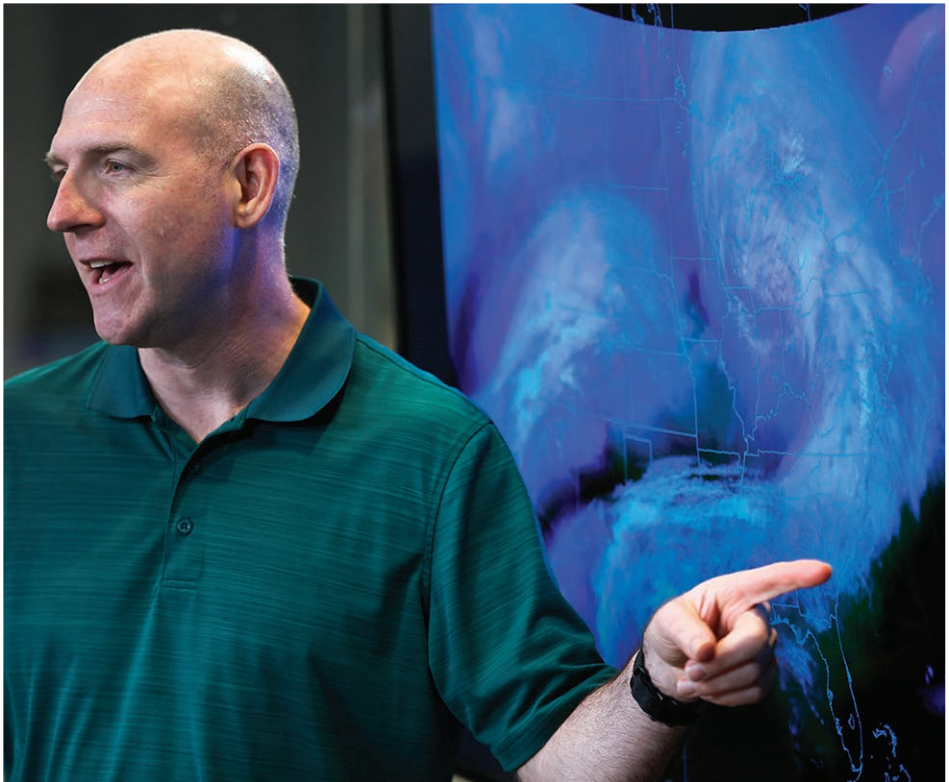
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