



Blue Ridge Land & Auction Co., Inc

Online Auction Bidders Agreement

Buyer agrees to immediately enter into the Real Estate Auction Purchase Contract approved by Seller, if declared the high bidder (winning bidder) by the auctioneer during the following auction:

AUCTION FOR – Gregory C Ludwig, Robyn R Ludwig, Cheryl A Ludwig

AUCTION LOCATION – Online at www.BlueRidgeLandandAuction.HiBid.com

AUCTION DATE – Wednesday, August 19th, 2026 at 4 PM

*** Bids at 4 PM extend auction 2 minutes, and each bid during extension(s) restart 2-minute extension

See Paragraph 16 that addresses the **“SOFT CLOSE”**.

AUCTIONEER – Matt Gallimore (Broker/Auctioneer) of Blue Ridge Land & Auction Co. located at 102 S. Locust St., Floyd, VA 24091 (540-745-2005) has contracted with “Seller” to offer to sell at public auction certain real property.

OFFERING –

Legally described as:

+/- 15.8 acres and improvements; Parcel ID: 2-27; Roanoke River PC1-737B

Address: 2806 Shawsville Pike NE, Shawsville, VA 24162

- **Online Bidding Open NOW**
- **Online Bidding Closes on Wednesday, August 19th, 2026 at 4 PM (EST)**

Bidder agrees that they have read and fully understand the Online Auction Bidders Agreement and the Terms and Conditions of this auction.

It is solely bidders' responsibility to contact the auction company at (540) 745-2005 with any questions regarding the auction, purchase agreement, or terms & conditions, prior to placing any bids in said auction.

Online Auction Terms & Conditions

- 1) **Seller Confirmation Auction:** The property is being offered in an Online Only Auction, with all bids being subject to the Seller's approval. This means that this auction is subject to a seller's reserve, which means that if the reserve is not met, the seller is not required to sell the property.
- 2) **Bidding Registration:** Online bidder hereby agrees that they must be properly registered for the online auction. If you need assistance with registration, contact **Kaitlyn Harman** at (540) 745-2005 or by email at BlueRidgeLandandAuction@gmail.com. Seller(s) may at their sole discretion request additional registration requirements from any bidder unknown to them or the auction company.
- 3) **Bidding Opens/Closes:** The Online Only Auction bidding shall be opened and begin closing on the dates and times stated above, subject to the soft close feature as outlined below in (#16).
- 4) **Property Preview Dates:** It is highly recommended that all bidders personally inspect the property prior to placing any bids in the auction. Property inspections are the sole responsibility of the bidders. The property may also be inspected by scheduling an appointment with the Auction Company at (540) 745-2005 or Auctioneer Matt Gallimore at (540) 239-2585.
- 5) **No Financing Contingency:** By participating in this auction, bidders hereby agree that their bid shall **NOT** be subject to the bidder's ability to obtain financing. Financing is NOT a contingency in the purchase agreement. However, if a bidder decides to purchase property with a loan, they should make sure they are approved for a loan and that lender is capable of completing on or before closing date.
- 6) **Buyer's Premium: A Ten Percent (10%)** Buyer's Premium shall be added to the final bid price place online, which will determine the Total Contract Sales Price. Bidders hereby understand that the Buyer's Premium shall be added to the winning bid to create the Total Contract Sales Price for which they are obligated to pay for the property. **Example:** (winning online bid \$100,000 + 10% buyer's premium = total purchase price of \$110,000).
- 7) **Purchase Contract:** Winning bidder hereby agrees to enter into the Real Estate Auction Purchase Contract which has been approved by the Seller, immediately upon being declared the Successful Bidder by the Auctioneer. Upon the close of the auction the winning bidder will be forwarded via email an Auction Real Estate Sales Contract to purchase the property. A signed copy of the Auction Real Estate Sales Contract must be received by **United Country | Blue Ridge Land and Auction** no later than 24 hours from the time said Purchase Contract was sent to the winning bidder. The Auction Real Estate Sales Contract may be e-signed, hand delivered, faxed, or scanned and emailed. A sample purchase contract is available for review online prior to placing any bids in the auction.

- 8) **Earnest Money Deposit:** A \$5,000, non-refundable deposit will be wire transferred or hand delivered in the form of certified funds to Attorney/Title Company of Purchaser's Choice no later than 48 hours following the close of auction. See closing agents contact information below. The balance of the purchase price will be due in full at closing.
- 9) **Closing:** Closing shall be on or before **Monday October 5th, 2026**. Buyers will be afforded the opportunity to close via email, mail, and wire transfer of certified funds.
- 10) **Easements:** The sale of the property is subject to any and all easements of record.
- 11) **Survey:** No survey is required to transfer title to the property and the Seller shall not provide any additional survey. If the Buyer desires a survey, it shall be at the Buyer's sole expense and shall not be a contingency or requirement in the purchase contract.
- 12) **Possession:** Possession of the property will be given upon payment in full of the purchase price and transfer of title, at closing.
- 13) **Deed:** Seller shall execute a general warranty deed conveying the property to the buyer(s).
- 14) **Taxes:** Seller shall pay any previous year's taxes (if due), and the current year's real estate taxes shall be prorated to the date of closing.
- 15) **Online Auction Technology (Disclaimer):** Under no circumstances shall Bidder have any kind of claim against United Country – Blue Ridge Land and Auction, Broker of record, or anyone else, if the Internet service fails to work correctly before or during the auction. Online bidding is subject to technology faults and issues which are outside the control of the auction company. Bidder(s) are encouraged to use the "Maximum Bid" feature on the bidding platform and lock in their maximum bid amount if they are concerned about technology failure during the auction. The SELLER and/or Auction Company reserves the right to **(pause)** the online auction bidding in the event of any internal or external technology failure, to preserve the integrity of the auction event and maintain a fair and impartial bidding environment.
- 16) **Soft Close:** If a bid is received within the last 2 minutes of the auction, the auction close time will automatically extend 2 minutes to allow other bidders an opportunity to competitively bid prior to the auction closing. This feature eliminates "snipers" and encourages fair and impartial bidding from all participants.
- 17) **Disclaimer:** All information provided is believed to be accurate; however, no liability for its accuracy, errors or omissions is assumed. All lines drawn on maps, photographs, etc. are approximate. Buyers should verify the information to their satisfaction. Information is subject to change without notice. There are no warranties either expressed or implied pertaining to this property. Real estate is being sold "As-Is, Where-Is" with NO warranties expressed or implied. Please make all inspections and have financing arranged prior to the end of bidding.

- 18) **Bidding Disclosures:** The property is available for and subject to sale prior to auction. Per Virginia auction code: 18 VAC 25-21-120 Seller or auctioneer on sellers behalf, may bid up to but not beyond sellers reserve price. By participating in this auction, Buyers hereby acknowledge that any bid(s) placed by them is a binding agreement to purchase the property, subject to the bid being approved by Seller (if applicable).
- 19) **Broker Referral Fee:** A Broker Referral Fee of 2% (of the High Bid Price) is offered to VA State Licensed Real Estate Brokers or Salesperson under the following conditions: Referring Agent must contact the Auction company and submit a Broker Participation Form signed by the buyer at least 48 hours prior to auction date. Form must be submitted via email to BlueRidgeLandandAuction@gmail.com. If these steps have not been completed, a broker referral fee will not be paid.
- 20) **Pre-Auction Sales:** As an agent for the Seller, the Auctioneer must present any and all bona fide written offers to the Seller, which may be created outside of the online bidding platform. Therefore, all properties are subject to pre-auction sales. Pre-auction offers must meet all off the auction terms and conditions and must be submitted to the Auctioneer on the Auction Real Estate Sales Contract, along with the required earnest deposit. Properly submitted offers will be presented to the Seller in a timely manner. Seller may accept or reject such offer at their sole and absolute discretion. When a pre-auction offer is submitted, all properly registered online bidders will be notified that “an offer” has been submitted and on which specific property, however the amount of the offer shall remain confidential. All pre-auction offers must allow a minimum of 24 hours for seller’s acceptance. A Broker Referral Fee of 2% (of High Bid Price) is offered to a cooperating VA State Licensed Real Estate Broker or Salesperson on any pre-auction offers that are properly completed and submitted on the appropriate forms provided by the auction company.

Matt Gallimore – United Country Blue Ridge Land and Auction
Owner, Real Estate Broker, Auctioneer, MBA
102 South Locust Street; PO Box 234
Floyd, VA 24091
540-239-2585
Gallimore.Matt@gmail.com

Individual State License #'s

Virginia Auctioneer License #	2907004059
Virginia Real Estate Broker License #	0225062681
North Carolina Auctioneer License #	10250
North Carolina Real Estate Broker License #	311692
Tennessee Auctioneer License #	7095
Tennessee Real Estate Broker License #	350819
South Carolina Auctioneer License #	4757
South Carolina Real Estate Sales Person License #	139344
Florida Real Estate Sales Person License #	SL3618959
Florida Auctioneer License #	AU5414
Alabama Auctioneer License #	5700

Firm State License #'s

Virginia Auction Firm License #	2906000294
Virginia Real Estate Firm License #	0226000240
North Carolina Auction Firm License #	10299
North Carolina Real Estate Firm License #	C35716
Tennessee Real Estate Firm License #	263941



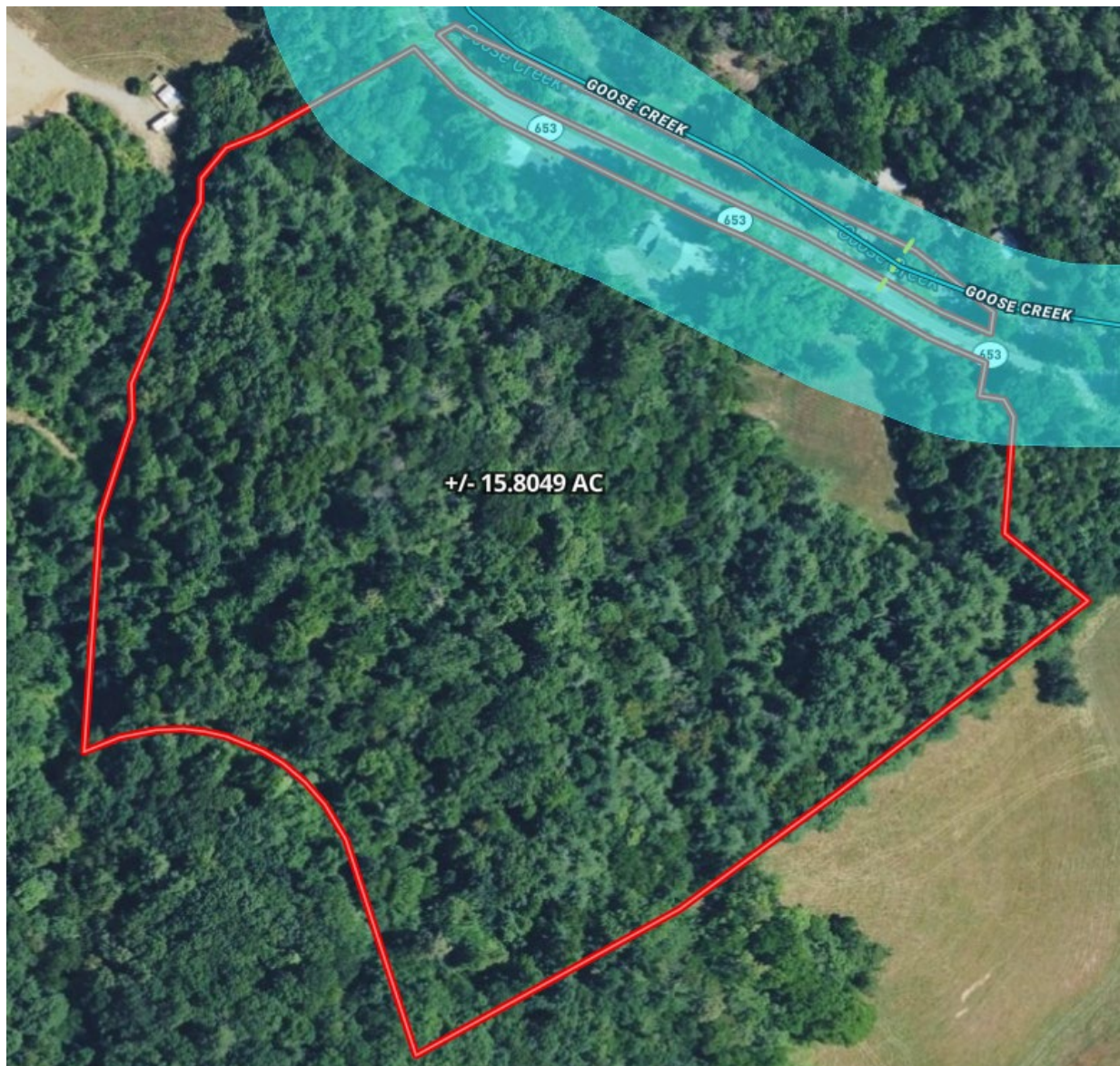
Auction Services

Aerial



**** Aerial and contour map show approximate boundaries. Use for illustration purposes only. Refer to survey for exact boundaries. ****

FEMA Floodplain

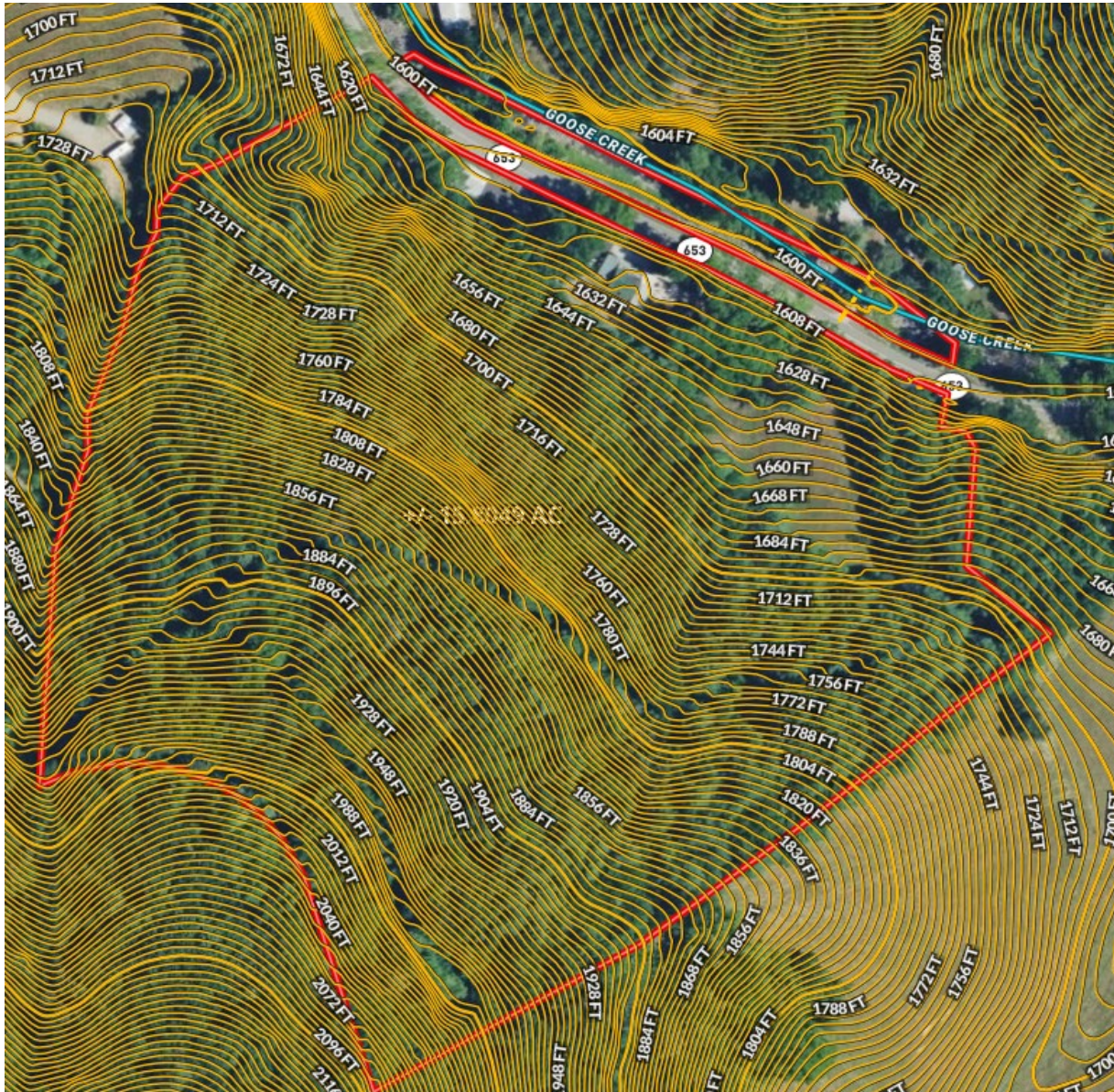


**** Aerial and contour map show approximate boundaries. Use for illustration purposes only. Refer to survey for exact boundaries. ****



Contour

Auction Services



**** Aerial and contour map show approximate boundaries. Use for illustration purposes only. Refer to survey for exact boundaries.****



Neighborhood

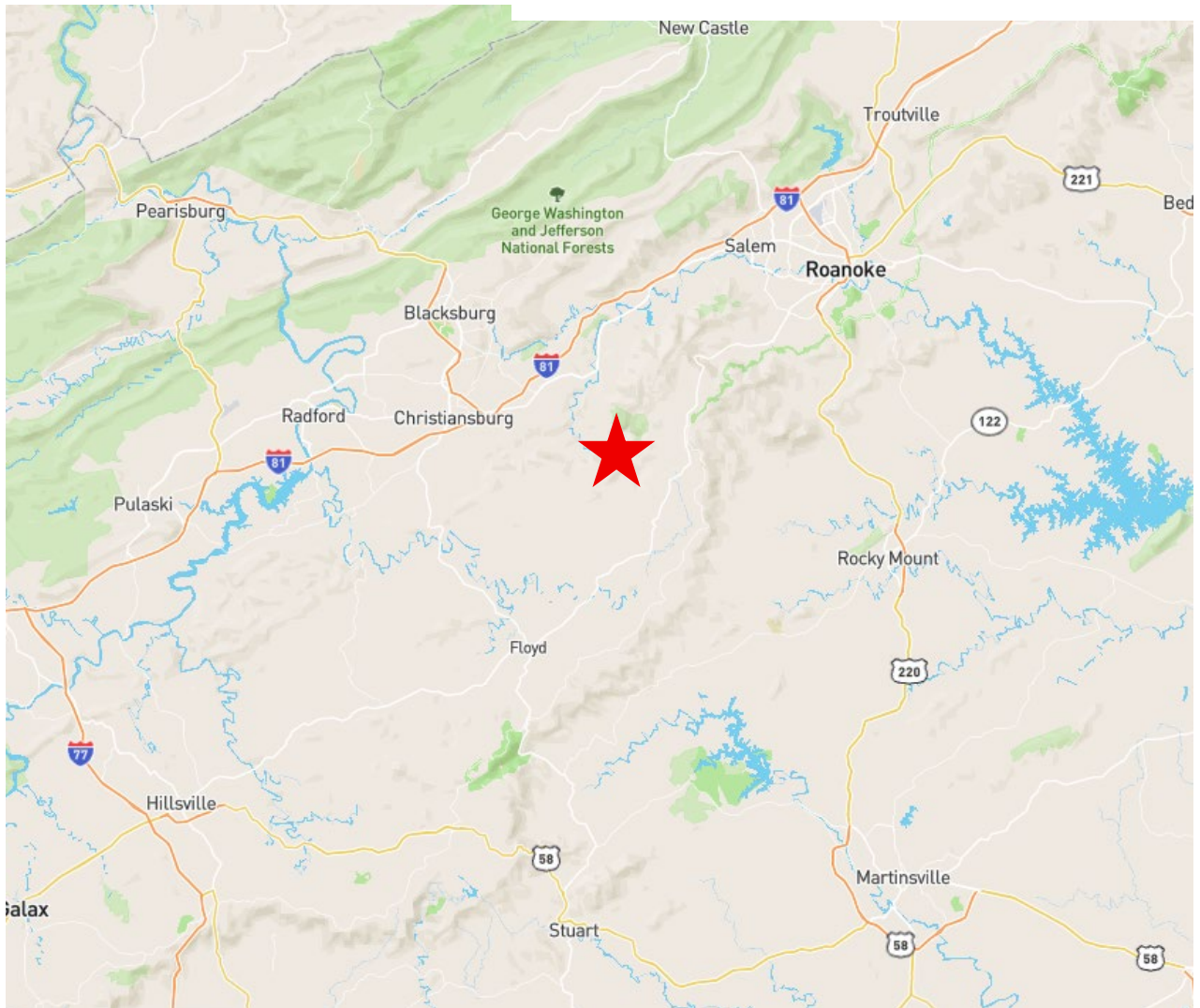
2806 Shawsville Pike NE,
Shawsville, VA 24162





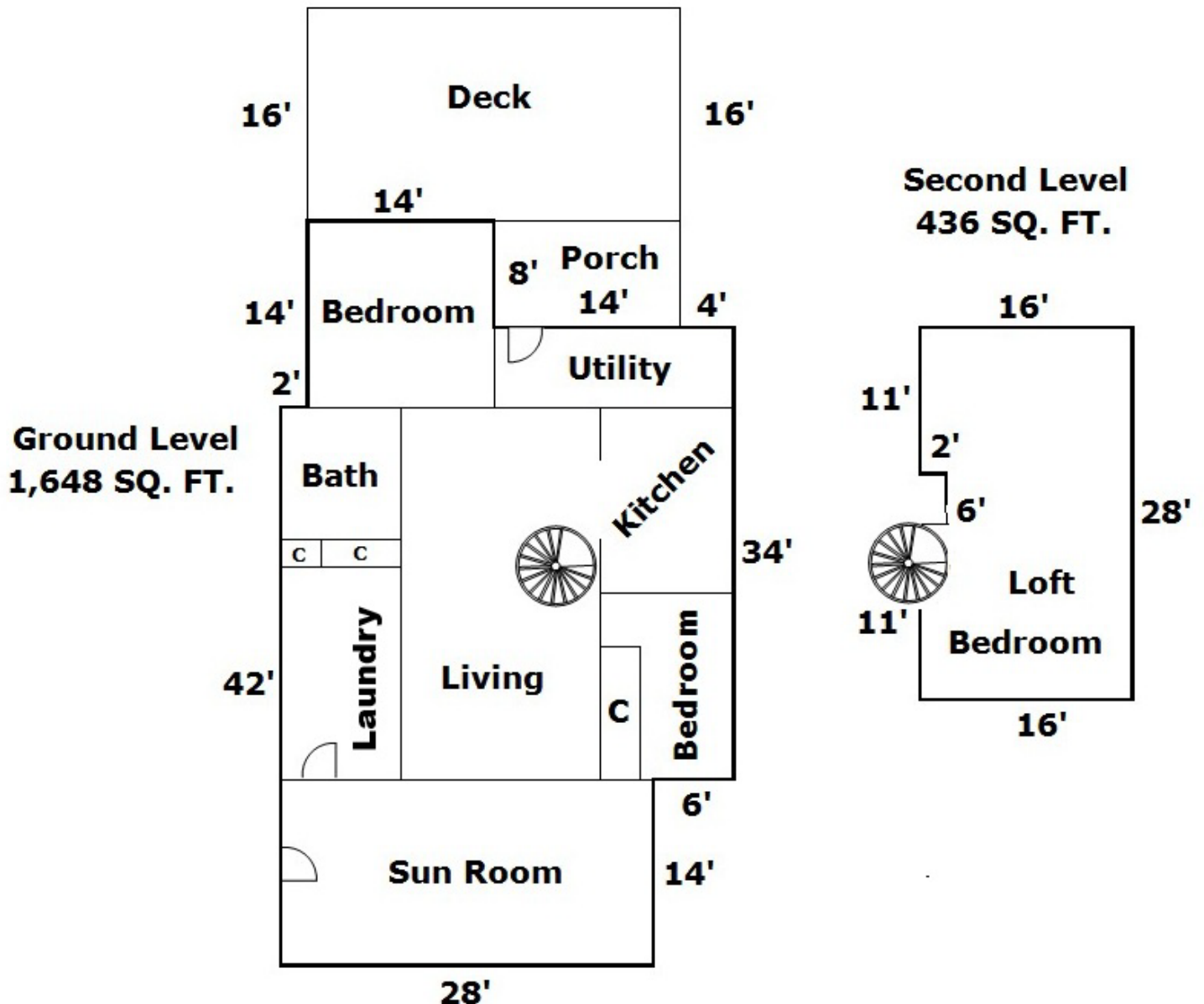
Location

2806 Shawsville Pike NE,
Shawsville, VA 24162



Floor Plan

General Floorplan - 2,084 SQ. FT.

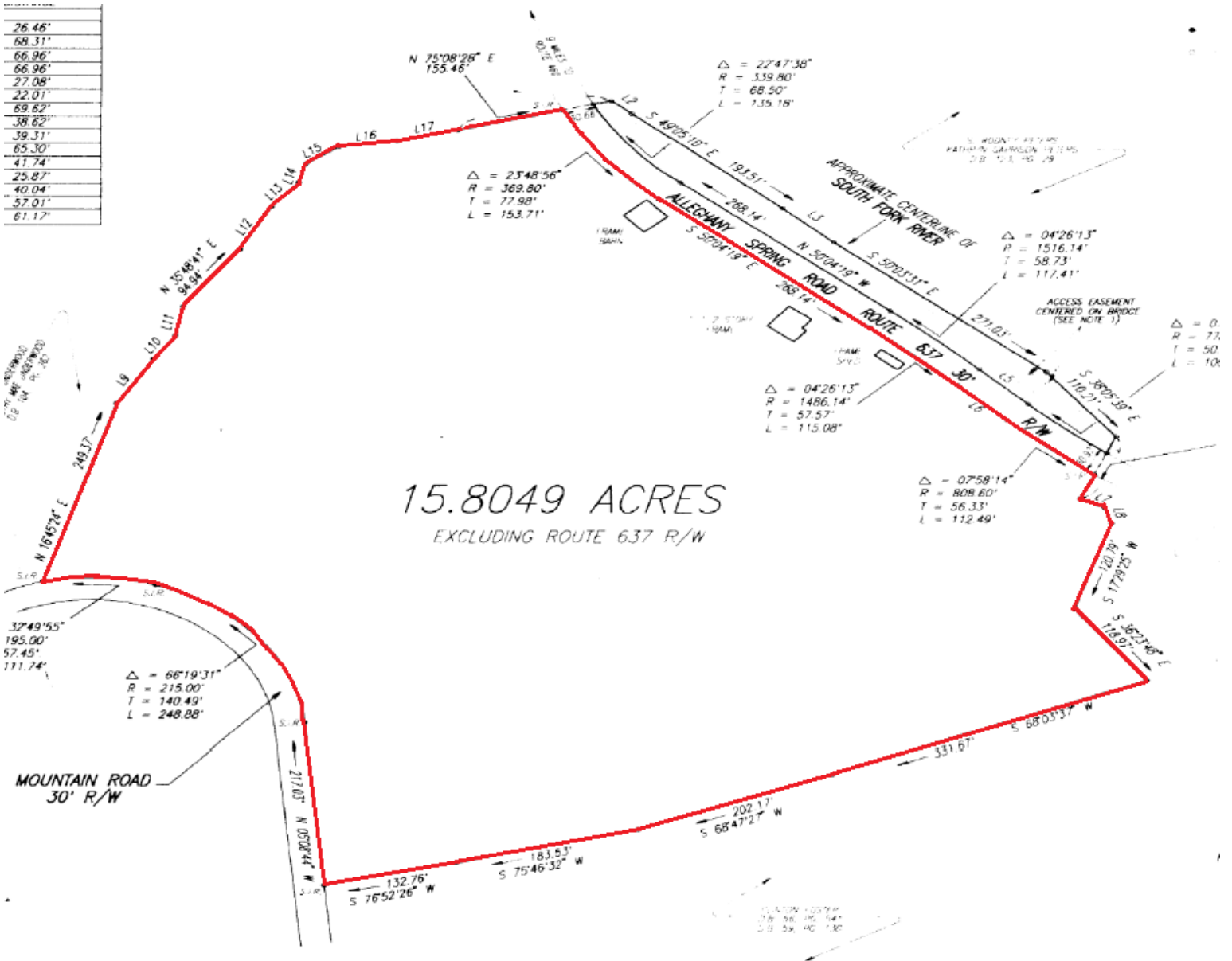




Auction Services

Survey

26.46'
68.31'
66.96'
66.96'
27.08'
22.01'
69.52'
38.62'
39.31'
65.30'
41.74'
29.87'
40.04'
57.01'
61.17'



LINE	DIRECTION	DISTANCE
L ²	S 49°05'10" E	26.46'
L ³	S 47°32'38" E	68.31'
L ⁴	S 45°38'07" W	66.96'
L ⁵	S 43°52'00" W	67.08'
L ⁶	S 63°44'09" E	27.08'
L ⁷	S 17°22'37" E	22.01'
L ⁸	S 17°09'12" E	69.62'
L ⁹	N 31°57'33" E	39.39'
L ¹⁰	N 30°47'43" E	107.34'
L ¹¹	N 28°44'24" E	65.30'
L ¹²	N 30°48'36" E	41.74'
L ¹³	N 16°00'17" E	25.87'
L ¹⁴	N 16°00'17" E	25.87'
L ¹⁵	N 16°00'17" E	25.87'
L ¹⁶	N 8°14'35" E	61.17'
L ¹⁷	N 7°45'33" E	61.17'

[illegible]

C. F. WILLIS
 Raulo E. Harki 7/1/95
 DATE

NAME J. T. Underwood DATE 7/31/95

dearthy m. Andrew m. 8/31/95
DOROTHY M. UNDERWOOD DATE

Shild
HOUNLEY DETAINS
Rudy D. 7/31/95
DATE

Father & Mother 13195
 WASHINGTON G. BURNS DATE

Ronald Clark standing 7/31/95
RONALD CLARK, LEGAL

NOTARY STATEMENT
STATE OF VIRGINIA
COUNTY OF MONTGOMERY, TO WIT:

Grace Kelley, A Notary Public in and for the State and County of said do hereby certify that the above named persons whose names are signed to the foregoing writings have appeared before me and

ACKNOWLEDGED THE SAME
MY COMMISSION EXPIRES 5/31/97 GIVEN UNDER
MY HAND ON THIS 31st DAY OF July 1995

NOTARY PUBLIC

Grant Kelly

My Comm. Expires: 06-01-2018 My Exp. Date: 06-01-2018 My Comm. No.: 96788

COMMONWEALTH OF VIRGINIA

ROBERT C. BOLLES, JR.
No. 1932
7/21/15

LAND SURVEYOR

<https://www.uscourts.gov/jsra/sra/#/search/recordSearch>

TABLE

- LEGEND

SURVEY NOTES:

RECEIVED: JANUARY 11, 1967
BY: THE DIRECTOR
FROM: K.G.P. S.N.S.

VIRGINIA: In the Clerk's Office of the Circuit Court of Floyd County, By 19-25 4/23/29 2 M.
This Map received in office, and, admitted to record.
Teste: David L. Howell
Clerk - Deputv. Clerk

BOUNDARY SURVEY
FOR
RONALD CLARK LUDWIG
LOCATED IN
FLOYD COUNTY
VIRGINIA



Draper Aden Associates
CONSULTING ENGINEERS/SURVEYORS
2500 SOUTH MAIN STREET
BLACKSBURG, VIRGINIA 24060

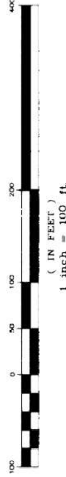
DATE: 7/25/93 SCALE: 1" = 100'

DRAWN: T.H. CHECKED: RCB

PROJECT NO. P-7279

REV 15/7/93

GRAPHIC SCALE



This property is located within

This is to certify that on 7/25/95 I made an accurate field survey of the premises shown herein that all improvements and easements known or visible are shown herein that there are no encroachments by improvements either from adjoining premises, or from subject premises upon adjoining premises, other than those shown herein.



PROPERTY

Parcel Information

Parcel Record Number (PRN) **6003** Town/District **LOCUST GROVE**

Account Name **LUDWIG CHERYL ANN OR GREGORY C OR**

Account Name 2 **ROBYN RENNER LUDWIG**

Care Of

Address1 **1090 HARDIGREE DELL RD**

Address2

City, State Zip **BISHOP, GA 30621**

Business Name

RT 653		VA	
Location Address(es) 2806 SHAWSVILLE PIKE		VA	

Map Number

Map Number	Sheet	Insert	DoubleCircle	Block	Lot	SubLot
002 27	002				27	

Total Acres **15.8**

Deed **DG-21-0001452**

Will **WILL-20-0000016**

Plat **NONE**

Route **653**

Legal Desc 1 **ROANOKE RIVER PC1-737B**

Legal Desc 2

Zoning

State Class **SFR SUBURBAN**

Topology

Utilities **NONE**

Assessed Values

Type	Current Value (2026)	Previous Value (2025)
Land	\$83,300	\$83,300
Main Structures	\$99,600	\$99,600
Other Structures	\$14,500	\$14,500
TOTALS	\$197,400	\$197,400

Sales History

Grantor	Sale Price	Instrument	Number of Tracts	Sale Date
LUDWIG RONALD CLARK ESTATE	\$0	DEED OF GIFT-21-0001452	2	06/25/2021
LUDWIG RONALD CLARK	\$0	WILL-20-0000016	2	01/24/2020
	\$57,500	UNKNOWN--	1	08/01/1995

Land Segments

Seg	Description	Size	AdjRate	Value
1	HOMESITE WD	1.00	\$33,000	\$33,000

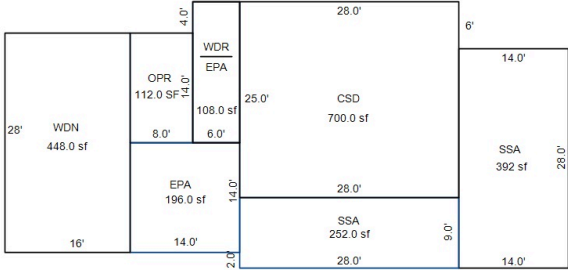
Main Structures

Main Structure 1	Rooms	5	Deprec Schedule	DEPR BY ADJUSTMENT
	Bedrooms	2	Heated Sq Ft	1,554
	Cost/Heated SqFt	\$42.63	Constr Style	CONVENTION

Main Structure Photo



Main Structure Sketch



Main Structure Attributes

Type	Code	# Of	Base Rate	Value
AIR COND	CENTRAL AIRCOND	1,554	\$4	\$5,594
ARCH STYLE	CONVENTION	1,554	\$0	\$0
BATHROOMS	FULL BATHS	1	\$4,500	\$4,500
BUILDING TYPE	SFR	1,554	\$0	\$0
CONDITION	GOOD-FAIR	1,554	\$0	\$0
EXT FINISH	VINYL SID	1,554	\$0	\$0
EXT FINISH 2	-	1,554	\$0	\$0
FOUNDATION	CINDER BLK	1,554	\$0	\$0
FRAME	CINDER BLK	1,554	\$0	\$0
HEAT	HEAT PUMP	1,554	\$0	\$0
ROOF MATERIAL	METAL	1,554	\$0	\$0
STORIES	STORIES	1	\$0	\$0
SWL	SWL PRVTE	1	\$22,500	\$22,500

Main Structure Sections

Sec	% Cmpl	Class	Description	Grade	Area	Story Hgt	Wall Hgt	Repl Cost	Yr Built	Eff Yr	Value
1-0	100	CSD	C/B OR STUCCO 1+30 STORY	D+5	700	1.30	0.00	\$76,789	1940	1940	\$39,163
2-0	100	SSA	SIDING/SHINGLE ONE STORY	D+5	252	1.00	0.00	\$22,551	1940	1940	\$9,201
3-0	100	EPA	ENCLOSED PORCH (AVG QUALI	D+5	196	1.00	0.00	\$8,820	1940	1940	\$4,498
4-0	100	OPR	OPEN PORCH (RAISED)	D+5	112	1.00	0.00	\$3,528	1940	1940	\$1,799

5-0	100	WDR	WOODEN DECK W/RAILING	D+5	108	1.00	0.00	\$2,138	1940	1940	\$1,091
6-0	100	WDN	WOODEN DECK (NO RAILING)	D+5	448	1.00	0.00	\$8,064	1940	1940	\$4,113
7-0	100	SSA	SIDING/SHINGLE ONE STORY	D+5	392	1.00	0.00	\$35,079	1940	1940	\$17,890
8-0	100	EPA	ENCLOSED PORCH (AVG QUALI	D+5	108	1.00	0.00	\$4,860	1940	1940	\$2,479

Other Structures

Sec	Description	Class	Grade	Area	BaseRate	Deprec	Story Height	YearBlit	Value
1	FR BARN	FR BARN	NO GRADE	900	\$10.00	MANUAL	1.00	0	\$9,000
2	FR OUTBLDG	FR OUTBLDG	SOUND VALUE	160	\$0.00	MANUAL	1.00	0	\$2,000
3	FR OB	FR OB	SOUND VALUE	1	\$0.00	MANUAL	1.00	0	\$500
4	METAL CARPORT	MTL CPRTZZ	SOUND VALUE	1	\$0.00	MANUAL	1.00	0	\$1,000
5	FR STRG	FR STRG	SOUND VALUE	0	\$0.00	MANUAL	1.00	0	\$2,000

Data last updated: 06/20/2026

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Concise Systems, LLC * www.concisesystems.com * (540)776-1800 * sales@concisesystems.com

210001452

Prepared By: Janet G. Murrell, Esq. (VSB #84982)

Title Insurance: Unknown to the preparer

Grantee Address: 1090 Hardigree Dell Road, Bishop GA 30621

Consideration: GIFT

Tax Map Nos. 2-27 & 2-28

CYNTHIA M. KELLER, Executrix

TO: DEED OF DISTRIBUTION

CHERYL ANN LUDWIG, et al.

DEED OF DISTRIBUTION

THIS DEED OF DISTRIBUTION, made this 24th day of June, 2021, by and between CYNTHIA M. KELLER, Executrix of The Estate of RONALD CLARK LUDWIG, hereinafter styled Grantor, and CHERYL ANN LUDWIG, GREGORY CLARK LUDWIG and ROBYN RENNER LUDWIG, hereinafter collectively styled Grantees, and MILDRED BECKET STEEN, for indexing purposes only.

WITNESSETH:

That for and in consideration of the sum of ONE DOLLAR (\$1.00), the receipt of which is hereby acknowledged, and Grantor does hereby give, grant and convey, unto Grantees the following real estate, as joint tenants with the rights of survivorship, in fee simple for Parcel 1 and a remainder interest in Parcel 2, and with SPECIAL WARRANTY, the following described property, being and lying in Floyd County, Virginia, to wit:

Parcel 1

ALL that certain tract or parcel of real estate together with all improvements thereon and rights of way thereunto belonging, situate

Delivered 6-28-21
Shortt & Murrell, P.C.

~ Law Firm ~

108 South Locust Street • P.O. Box 900 • Floyd, Virginia 24091
 Tel (540) 745-3131 • Fax (540) 745-2999

Shortt & Murrell, P.C.

~ Law Firm ~

108 South Locust Street • P.O. Box 900 • Floyd, Virginia 24091
Tel (540) 745-3131 • Fax (540) 745-2999

and lying on the waters of Goose Creek (also formerly known as Lick Fork Branch), adjacent to Virginia State Secondary Route 653, in Floyd County, Virginia, containing forty-three (43) acres, more or less, and

BEING all of the same property conveyed to Ronald Clark Ludwig by Deed dated November 28, 2001, from Lee Bane Underwood and Phyllis Underwood, husband and wife, of record in the Floyd County Circuit Court Clerk's Office as Instrument No. 010003162.

Parcel 2

ALL that certain tract or parcel of real estate together with all improvements thereon and appurtenances and rights of way thereunto belonging, situate and lying on the waters of Lick Fork Branch, in the Locust Grove Magisterial District of Floyd County, Virginia, containing 15.8049 acres as surveyed by Robert C. Bolles, Jr. of Draper Aden Associates, dated July 25, 1995, as Project No. P7279, a copy of said survey being of record in the Clerk's Office of the Circuit Court of Floyd County, Virginia, in PC1-737B, and

BEING all of the same property conveyed to Ronald Clark Ludwig by Deed dated July 31, 1995, from Lawrence E. McCutchan and Avis M. McCutchan, husband and wife, of record in the Floyd County Circuit Court Clerk's Office as Instrument No. 950001238.

The said Ronald Clark Ludwig departed this life on January 16, 2020, as evidenced by that by certain List of Heirs dated January 24, 2020, of record in the aforementioned Clerk's Office at Instrument No. CWF200000016. Cynthia M. Keller qualified as Executrix of the Ronald Clark Ludwig estate on January 24, 2020, in the aforementioned Clerk's Office at the aforementioned Instrument Number.

Parcel 2 is subject to the right to occupy the residence and adjoining acreage granted unto Mildred Becket Steen in Article 4 of the aforesaid Last Will and Testament for the remainder of her natural life or until such time as she vacates the premises.

This conveyance is made expressly subject to all covenants, conditions, restrictions, easements and rights of way of record.

WITNESS the following signature and seal:

RONALD CLARK LUDWIG ESTATE

By Cynthia M. Keller (SEAL)
CYNTHIA M. KELLER, Executrix

State of Virginia,
County of Floyd, to wit:

The foregoing instrument was acknowledged before me this 24th day of June, 2021 by Cynthia M. Keller, Executrix of the Ronald Clark Ludwig Estate.

My commission expires:

1/31/2025

Notary ID: 360928

Notary Public



Nota Bene: This deed is exempt from the recordation taxes imposed by Section 802 of the Code of Virginia, 1950, as amended, pursuant to Section 58.1-811D.

Nota Bene: This instrument was prepared without the benefit of a current title examination.

INSTRUMENT 210001452
RECORDED IN THE CLERK'S OFFICE OF
FLOYD CIRCUIT COURT ON
JUNE 25, 2021 AT 03:00 PM
RHONDA T. VAUGHN, CLERK
RECORDED BY: JSS

Shortt & Murrell, P.C.

~ Law Firm ~

108 South Locust Street • P.O. Box 900 • Floyd, Virginia 24091
Tel (540) 745-3131 • Fax (540) 745-2999

BONNIE W. SISSON, widow, et als

TO: DEED

S. RODNEY PETERS, et ux

Deed Book 123
Page 29

THIS DEED, made and entered into this the 20th day of October, 1977, by and between BONNIE W. SISSON, widow; HUBERT WILLIS and RUTH A. WILLIS, husband and wife; and HOBART WILLIS and RUBY E. WILLIS, husband and wife, parties of the first part; and S. RODNEY PETERS and KATHRYN GARRISON PETERS, husband and wife, or the survivor, parties of the second part;

WITNESSETH:

WHEREAS, Minnie Willis departed this life intestate in 1954, seized and possessed of the hereinafter described real estate, set out as Tract No. 1 and containing 40 acres, and left as her sole heirs at law, Bonnie W. Sisson, daughter, Hubert Willis, son and Hobart Willis, son, and Walter Willis, her husband, who departed this life in 1975.

That for and in consideration of the sum of TEN DOLLARS (\$10.00), cash in hand paid by the parties of the second part and other good and valuable consideration, the receipt of which is hereby acknowledged, the said parties of the first part do hereby BARGAIN, SELL, GRANT and CONVEY with General Warranty and English Covenants of Title unto the said parties of the second part, S. Rodney Peters and Kathryn Garrison Peters, husband and wife, as tenants by the entirety with the right of survivorship as at common law, the following described real estate, to-wit:

ALL those two (2) certain tracts or parcels of real estate lying and being in the Locust Grove Magisterial District of Floyd County, Virginia, and containing in the aggregate 42-1/4 acres, be the same more or less, and more particularly described as follows:

Tract No. 1 - Containing 40 acres, be the same more or less, and being the exact same real estate conveyed to Minnie Willis, by deed from C. H. Hale, et ux, et als, dated May 7, 1925, and of record in the Clerk's Office of the Circuit Court of Floyd County, Virginia, in Deed Book 47 at Page 226.

Tract No. 2 - Containing two parcels described as follows:

Parcel No. 1 - Containing 3/4 of an acre, more or less, and Parcel #2 containing 1-1/2 acres, be the same more

or less, and in all respects being the same real estate conveyed to Bonnie W. Sisson, by deed from Donald L. Sisson, et ux, et al, dated 22 March, 1974, and of record in the aforesaid Clerk's Office in Deed Book 111 at Page 7.

There is expressly also conveyed an attending right-of-way from the creek to the public road as historically described in Parcel One of Tract No. Two of the above described real estate.

WITNESS the following signatures and seals:

ROBERT W. SPESSARD
ROBERT W. SPESSARD, JR.
ATTORNEYS AT LAW
P. O. BOX 54
FLOYD, VIRGINIA

Ma. Ind 11-8-77 S. Rodney Peters Rte 1 Check 76.

30

Bonnie W. Sisson (SEAL)
Bonnie W. Sisson
Hubert Willis (SEAL)
Hubert Willis
Ruth A. Willis (SEAL)
Ruth A. Willis
Hobart Willis (SEAL)
Hobart Willis
Ruby E. Willis (SEAL)
Ruby E. Willis

STATE OF }
CITY/COUNTY OF Montgomery } TO-WIT:

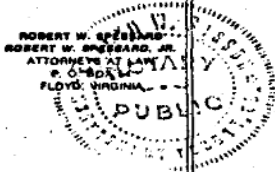
The foregoing instrument was acknowledged before me this 23
day of October, 1977, by Bonnie W. Sisson, widow.
My Commission expires: 12-5-79



Evelyn W. Sisson
Notary Public

STATE OF }
CITY/COUNTY OF Montgomery } TO-WIT:

The foregoing instrument was acknowledged before me this 23
day of October, 1977, by Hubert Willis and Ruth A. Willis,
husband and wife.
My Commission expires: 12-5-79



Evelyn W. Sisson
Notary Public

STATE OF }
CITY/COUNTY OF Montgomery } TO-WIT:

The foregoing instrument was acknowledged before me this 23
day of October, 1977, by Hobart Willis and Ruby E. Willis,
husband and wife.
My Commission expires: 12-5-79



Evelyn W. Sisson
Notary Public

VIRGINIA, in the Clerk's Office of the Circuit Court of Floyd County
October 27, 1977, at 11:55 A.M.
This Deed received in office, and, with certificate thereto attached,
admitted to record. The tax imposed by Section 58-54.1 of the code in
the amount of \$ 26.00 has been paid.

Teste: MARGARET H. HARMAN, Clerk

Margaret H. Harman S.C.

CONTRACT OF PURCHASE

THIS CONTRACT OF PURCHASE (hereinafter "Contract") is made as of **August 19th, 2026**, between **Gregory C Ludwig, Robyn R Ludwig, Cheryl A Ludwig** owner of record of the Property sold herein (hereinafter referred to as the "Seller"), and _____ (hereinafter referred to as the "Purchaser", whether one or more). The Purchaser was the successful bidder at a public auction of the Property held on this date and this Contract restates the terms of sale announced prior to the auction sale.

1. Real Property. Purchaser agrees to buy, and Seller agrees to sell the land and all improvements thereon and appurtenances thereto which fronts upon a public street or has a recorded access easement to a public street (hereinafter referred to as the "Property"), located in the County of Floyd, Virginia, and described as:

2. Legal Description –

+/- 15.8 acres and improvements; Parcel ID: 2-27; Roanoke River PC1-737B

Address: 2806 Shawsville Pike NE, Shawsville, VA 24162

3. Purchase Price. The purchase price of the Property is: _____ (hereinafter referred to as the "Purchase Price"), which shall be paid to the Settlement Agent (designated below) at settlement ("Settlement") by certified or cashier's check, or wired funds, subject to the prorations described herein.

4. Deposit. Purchaser will make a deposit with the Attorney or Title Company of Purchasers Choice, of **\$5,000** (hereinafter referred to as the "Deposit"). The Deposit shall be held by the Attorney or Title Company, pursuant to the terms of this Contract, until Settlement and then applied to the Purchase Price.

5. Settlement Agent and Possession. Settlement shall be made at **Attorney or Title Company of Purchasers Choice** on or before **October 5th, 2026** ("Settlement Date"). Possession shall be given at Settlement.

6. Required Disclosures.

(a) **Property Owners' Association Disclosure.** Seller represents that the Property is not located within a development that is subject to the Virginia Property Owners' Association Act ("Act") (Virginia Code § 55-508 through § 55-516). If the Property is within such a development, the Act requires Seller to obtain an association disclosure packet from the property owners' association and provide it to Purchaser.

The information contained in the association disclosure packet shall be current as of a specified date which shall be within 30 days of the date of acceptance of the Contract by the Seller. Purchaser may

Seller's Initials _____

Purchaser's Initials _____

cancel this Contract: (i) within 3 days after the date of the Contract, if on or before the date that Purchaser signs the Contract, Purchaser receives the association disclosure packet or is notified that the association disclosure packet will not be available; (ii) within 3 days after hand-delivered receipt of the association disclosure packet or notice that the association disclosure packet will not be available; or (iii) within 6 days after the post-marked date, if the association disclosure packet or notice that the association disclosure packet will not be available is sent to Purchaser via the United States mail. Purchaser may also cancel the Contract, without penalty, at any time prior to Settlement if Purchaser has not been notified that the association disclosure packet will not be available and the association disclosure packet is not delivered to Purchaser. Purchaser's notice of cancellation shall be either hand-delivered or sent via United States mail, return receipt requested, to Seller. Purchaser's cancellation pursuant to this subsection shall be without penalty. This Contract shall become void upon cancellation and the Deposit shall be refunded in full to Purchaser upon Purchaser's notice of cancellation.

If more than 6 months have elapsed between the date of ratification of this Contract and the Settlement Date, Purchaser may submit a copy of the Contract to the property owners' association along with a request for assurance that the information required by Virginia Code § 55-512 previously furnished to Purchaser in the association disclosure packet remains materially unchanged; or, if there have been material changes, a statement specifying such changes. Purchaser shall be provided with such assurances or such statement within 10 days of the receipt of such request by the property owner's association. Purchaser may be required to pay a fee for the preparation and issuance of the requested assurances. Said fee shall reflect the actual costs incurred by the property owners' association in providing such assurances but shall not exceed \$100.00 or such higher amount as may now or hereafter be permitted pursuant to applicable statutes.

Any rights of Purchaser to cancel the Contract provided by the Act are waived conclusively if not exercised prior to Settlement.

(b) **Virginia Residential Property Disclosure Act.** The Virginia Residential Property Disclosure Act (§55-517 et seq. of the Code of Virginia) requires the owner of certain residential real property, whenever the property is to be sold or leased with an option to buy, to furnish to the purchaser a RESIDENTIAL PROPERTY DISCLOSURE STATEMENT stating the owner makes certain representations as to the real property. Said form is attached.

(c) **Virginia Condominium Act.** Pursuant to Virginia Code § 55-79.97, Seller represents that the Property is not a condominium unit. If the Property is a condominium unit, this Contract is subject to the Virginia Condominium Act that requires Seller to furnish Purchaser with certain financial and other disclosures prior to entering into a binding contract. If the required disclosures are unavailable on the date of ratification, Seller shall promptly request them from the unit condominium owners' association and provide them to Purchaser who shall acknowledge receipt in writing upon delivery. If Purchaser fails to receive the disclosures within 15 days after the date of ratification of this Contract or the disclosures are found unacceptable to Purchaser, Purchaser may void this Contract by delivering notice to the Broker within 3 days after the disclosures are received or due (if not received) and Purchaser's Deposit shall be returned promptly.

Seller's Initials _____

Purchaser's Initials _____

If more than 60 days have lapsed between the date of ratification of this Contract and the Settlement Date, Purchaser may submit a copy of the Contract to the unit owners' condominium association with a request for assurance from the unit owners' condominium association that there have been no material changes from the previously furnished information from the unit owners' condominium association.

Purchaser may declare this Contract void within 3 days after either receipt of the required disclosures or of notice that there are material changes, or the failure of the condominium unit owners' association to provide assurances (within 10 days after receipt of Purchaser's request) that there have been no material changes.

(d) **Mechanics' and Materialmen's Liens.**

NOTICE

Virginia law (Virginia Code § 43-1 *et seq.*) permits persons who have performed labor or furnished materials for the construction, removal, repair or improvement of any building or structure to file a lien against the Property. This lien may be filed at any time after the work is commenced or the material is furnished, but not later than the earlier of (i) 90 days from the last day of the month in which the lienor last performed work or furnished materials or (ii) 90 days from the time the construction, removal, repair or improvement is terminated.

An effective lien for work performed prior to the settlement date may be filed after settlement. Legal counsel should be consulted.

MECHANIC'S LIEN AFFIDAVIT: Sellers shall furnish at settlement an affidavit, in form satisfactory to Purchaser, showing that all labor and materials, if any, furnished to the property within 123 days prior to settlement have been paid, or affidavit, in the form satisfactory to Purchaser, certifying that no labor or materials have been furnished to the property within such period which would permit the filing of a mechanic's lien against the property.

(e) **Notice of Principal Residence.** Purchaser does _____ or does not _____ intend to occupy the Property as Purchaser's principal residence.

(f) **Title Insurance Notification.** Purchaser may wish at Purchaser's expense to purchase owner's title insurance. Depending on the particular circumstances of the transaction, such insurance could include affirmative coverage against possible mechanics' and materialmen's liens for labor and materials performed prior to Settlement and which, though not recorded at the time of recordation of Purchaser's deed, could be subsequently recorded and would adversely affect Purchaser's title to the

Property. The coverage afforded by such title insurance would be governed by the terms and conditions thereof, and the premium for obtaining such title insurance coverage will be determined by its coverage.

Seller's Initials _____

Purchaser's Initials _____

(g) **Lead-Based Paint Disclosure.** The certification, required pursuant to the Lead-Based Paint Hazard Reduction Act of 1992, signed by Seller on any residence built prior to 1978. Home was built in 1940 and lead base paint disclosures apply.

(h) **Choice of Settlement Agent.** Virginia's Consumer Real Estate Settlement Protection Act provides that the purchaser or borrower has the right to select the settlement agent to handle the closing of this transaction. The settlement agent's role in closing this transaction involves the coordination of numerous administrative and clerical functions relating to the collection of documents and the collection and disbursement of funds required to carry out the terms of the contract between the parties. If part of the purchase price is financed, the lender for the purchaser will instruct the settlement agent as to the signing and recording of loan documents and the disbursement of loan proceeds. No settlement agent can provide legal advice to any party to the transaction except a settlement agent who is engaged in the private practice of law in Virginia and who has been retained or engaged by a party to the transaction for the purpose of providing legal services to that party.

Variation by agreement: The provisions of the Consumer Real Estate Settlement Protection Act may not be varied by agreement, and rights conferred by this chapter may not be waived. The Seller may not require the use of a particular settlement agent as a condition of the sale of the property.

Escrow, closing and settlement service guidelines: The Virginia State Bar issues guidelines to help settlement agents avoid and prevent the unauthorized practice of law in connection with furnishing escrow, settlement or closing services. As a party to a real estate transaction, the purchaser or borrower is entitled to receive a copy of these guidelines from your settlement agent, upon request, in accordance with the provisions of the Consumer Real Estate Settlement Protection Act.

7. **Standard Provisions.**

(a) **Deposit.** If Purchaser fails to complete settlement on or before the Settlement Date, the Deposit shall be forfeited to the Seller. Such forfeiture shall not limit any liability of the defaulting Purchaser or any rights or remedies of the Seller with respect to any such default, and the defaulting Purchaser shall be liable for all costs of re-sale of the Property (including attorney's fees of Seller), plus any amount by which the ultimate sale price for the Property is less than the defaulting purchaser's bid. After any such default and forfeiture, the Property may, at the discretion of the Seller, be conveyed to the next highest bidder of the Property whose bid was acceptable to the Seller. In the event the Seller does not execute a deed of conveyance for any reason, the Purchaser's sole remedy shall be the refund of the deposit. Immediately upon delivery of the deed for the Property by the Seller, all duties, liabilities, and obligations of the Seller, if any, to the purchaser with respect to the Property shall be extinguished.

(b) **Expenses and Prorations.** Seller agrees to pay the costs of preparing the deed, certificates for non-foreign status and state residency and the applicable IRS Form 1099, and the recordation tax applicable to grantors. Except as otherwise agreed herein, all other expenses incurred by Purchaser

Seller's Initials _____

Purchaser's Initials _____

in connection with the Contract and the transaction set forth therein, including, without limitation, title examination costs, insurance premiums, survey costs, recording costs, loan document preparation costs and fees of Purchaser's attorney, shall be borne by Purchaser. All taxes, assessments, interest, rent and mortgage insurance, if any, shall be prorated as of Settlement. In addition to the Purchase Price, Purchaser shall pay Seller (i) for all propane remaining on the Property (if any) at the prevailing market price as of Settlement and (ii) any escrow Deposits made by Seller which are credited to Purchaser by the holders thereof.

(c) **Title.** At Settlement, Seller shall convey to Purchaser good and marketable fee simple title to the Property by **Deed of General Warranty**, free of all liens, tenancies, defects and encumbrances, except as otherwise indicated herein, and subject only to such restrictions and easements as shall then be of record which do not affect the use of the Property for residential purposes or render the title unmarketable. If a defect is found which can be remedied by legal action within a reasonable time, Seller shall, at Seller's expense, promptly take such action as is necessary to cure the defect. If Seller, acting in good faith, is unable to have such defect corrected within 60 days after notice of such defect is given to Seller, then this Contract may be terminated by either Seller or Purchaser. Purchaser may extend the date for Settlement to the extent necessary for Seller to comply with this Paragraph but not longer than 60 days.

(d) **Land Use Assessment.** In the event the Property is taxed under land use assessment and this sale results in disqualification from land use eligibility, Seller shall pay, when assessed, whether at or after Settlement, any rollback taxes assessed. If the Property continues to be eligible for land use assessment, Purchaser agrees to make application, at Purchaser's expense, for continuation under land use, and to pay any rollback taxes resulting from failure to file or to qualify.

(e) **Risk of Loss.** All risk of loss or damage to the Property by fire, windstorm, casualty or other cause, or taking by eminent domain, is assumed by Seller until Settlement. In the event of substantial loss or damage to the Property before Settlement, Purchaser shall have the option of either (i) terminating this Contract, or (ii) affirming this Contract, with appropriate arrangements being made by Seller to repair the damage, in a manner acceptable to Purchaser, or Seller shall assign to Purchaser all of Seller's rights under any applicable policy or policies of insurance and any condemnation awards and shall pay over to Purchaser any sums received as a result of such loss or damage.

(f) **Property Sold "As Is".** Purchaser agrees to accept the Property at Settlement in its present physical condition. No representations or warranties are made as to zoning, structural integrity, physical condition, environmental condition, construction, workmanship, materials, habitability, fitness for a particular purpose, or merchantability of all or any part of the Property.

(g) **Counterparts.** This Contract may be executed in one or more counterparts, with each such counterpart to be deemed an original. All such counterparts shall constitute a single agreement binding on all the parties hereto as if all had signed a single document. It is not necessary that all parties sign all or any one of the counterparts, but each party must sign at least one counterpart for this Contract to be effective.

Seller's Initials _____

Purchaser's Initials _____

(h) **Assignability.** This Contract may not be assigned by either Seller or Purchaser without the written consent of the other.

(i) **Miscellaneous.** The parties to this Contract agree that it shall be binding upon them, and their respective personal representatives, successors and assigns, and that its provisions shall not survive Settlement and shall be merged into the deed delivered at Settlement except for the provisions relating to rollback taxes. This Contract contains the final agreement between the parties hereto, and they shall not be bound by any terms, conditions, oral statements, warranties or representations not herein contained. This Contract shall be construed under the laws of the Commonwealth of Virginia.

Seller's Initials _____

Purchaser's Initials _____

IN WITNESS WHEREOF, the Purchaser and the Seller have duly executed this Contract as of the day and year first above written.

Seller Signature

Date

Purchaser Name

Address

Phone #

Email

(Purchaser signature)

Date

Purchaser Name

Address

Phone #

Email

(Purchaser signature)

Date

Seller's Initials _____

Purchaser's Initials _____



VIRGINIA REALTORS®
DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT
LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS
(Purchase)



This disclosure applies to the property(ies) in the City or County of Floyd and is described as follows:
2806 Shawsville Pike NE, Shawsville, VA 24162

Lead Warning Statement:

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Sellers' Disclosures (each Seller initial in each space and check the appropriate box after each space)

GC&C (a) Presence of lead-based paint hazards (check one below):

- ☒ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
☐ Known lead-based paint and/or lead-based paint hazards are present in the housing: (Explain): _____

GC&C (b) Records and reports available to the seller (check one below):

- ☒ Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.
☐ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based hazards in the housing (list documents): _____

Purchasers' Acknowledgments (each purchaser initial in each space and check the appropriate box after space (e))

- ____ (c) Purchaser has received copies of all available information listed above.
____ (d) Purchaser has received the pamphlet "Protect Your Family From Lead in Your Home.", available at <https://www.epa.gov/sites/default/files/2020-04/documents/lead-in-your-home-portfolio-color-2020-508.pdf>
____ (e) Purchaser has (check one below):
☐ Received a 10-day opportunity (or mutually agreed-upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
☐ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based and/or lead-based paint hazards.

Agents' Acknowledgments (each agent involved in this transaction receiving compensation from the seller must initial in the appropriate space)

- ____ (f) Seller's agent (listing agent) has informed the seller of the seller's obligations under 42 U.S.C. 4852d and Agent is aware of his/her responsibility to ensure compliance.
____ (g) Purchaser's agent (if agent will receive any compensation from seller or seller's agent) has been assured the seller is aware of the seller's obligations under 42 U.S.C. 4852d, or the Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d, and Agent is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify that, to the best of their knowledge, the information provided by the signatory is true and accurate.

07/04/2026	/	<u>Gregory C. Ludwig</u>		/	
Date		Seller		Date	Purchaser
07/01/2026	/	<u>Cheryl Ann Ludwig</u>		/	
Date		Seller		Date	Purchaser
06/30/2026	/	<u>Matt Gallimore</u>		/	
Date		Agent		Date	Agent

For informational purposes only:

Firm: _____ Firm: _____

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VAR Form 1350 Revised 07/23

Reviewed 07/23

UC/Blue Ridge Land & Auction Company Inc., 102 South Locust St, P.O Box 234 Floyd VA 24091
Kaitlyn W Harman

Phone: (540) 835-9085

Fax: (540) 745-4401

blank forms

Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

7/10/26
Date

Rolande R. Ludwig
Seller



SUMMARY OF RIGHTS AND OBLIGATIONS OF SELLERS AND PURCHASERS UNDER THE VIRGINIA RESIDENTIAL PROPERTY DISCLOSURE ACT



Virginia's Residential Property Disclosure Act (the "Act") (Virginia Code § 55.1-700 et seq.) requires real estate licensees to inform the parties to a transaction with whom they deal of their rights and obligations under the Act. The licensee providing this information to you is prepared to answer any questions you may have about what the Act means to you, and to furnish you with a copy of the Act at your request.

The Act applies to sales, exchanges, installment sales, or leases with option to purchase of residential real property improved with one to four dwelling units. The Act does not apply to: transfers pursuant to court order (estate administration, pursuant to writ execution, foreclosure, bankruptcy, condemnation, or by decree for specific performance); transfers among co-owners; transfers among spouses; transfers among parents or grandparents and their children or grandchildren; tax sales; transfers involving a government or housing authority; or (subject to certain exceptions discussed below) sales of new homes.

The Act requires sellers to furnish purchasers with a disclosure statement developed by the Virginia Real Estate Board. The statement must be furnished to the purchaser before final ratification of the purchase contract or the purchaser may terminate the contract or sue later for damages. The disclosures will be current as of the date of delivery. The seller will not be required to provide updated or additional disclosures if a transaction pursuant to a ratified real estate contract proceeds to settlement after the effective date of legislation amending any of the disclosures under § 55.1-700, provided that the correct disclosures were delivered under the law in effect at the time of delivery. The statement will direct purchasers to the **RESIDENTIAL PROPERTY DISCLOSURES** web page (https://www.dpor.virginia.gov/Consumers/Disclosure_Forms/) for important information about the real property. Purchasers are advised to consult the webpage.

A seller, in furnishing a disclosure statement, makes no representations or warranties as to the condition of the property or any improvements located thereon nor with respect to the matters set forth and described at the **RESIDENTIAL PROPERTY DISCLOSURES** web page (https://www.dpor.virginia.gov/Consumers/Disclosure_Forms/). Purchaser is advised to exercise whatever due diligence purchaser deems necessary, including a home inspection, as defined in Virginia Code § 54.1-500, in accordance with the terms and condition of the purchase contract, but in any event prior to settlement.

A builder of a new home must disclose to a purchaser in writing all known material defects which would constitute a violation of any applicable building code. In addition, for property located wholly or partially in any locality comprising Planning District 15 (the City of Richmond, the Town of Ashland, and the counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, and Powhatan), the builder (or seller, if the owner is not the builder) shall disclose in writing whether mining operations have previously been conducted on the property or the presence of any abandoned mines, shafts or pits. This disclosure does not abrogate any warranty or other obligations the builder may have to the purchaser, and must be made (i) when selling a completed home, before acceptance of the purchase contract, or (ii) when selling a home before or during construction, after issuance of a certificate of occupancy. No disclosure or statement of any kind is required if there is no such information to disclose. Any required disclosure may be, but need not be, contained in the disclosure statement described in this summary.

A purchaser must be furnished with a disclosure statement signed by the seller prior to final ratification of the purchase contract. If such statement is received after final ratification, the purchaser's sole remedy shall be to terminate the purchase contract by sending written notice to the seller either by hand delivery or U. S. Mail, postage prepaid, at or prior to the earliest of (i) three days after receiving the statement (if delivered in person); (ii) five days after postmark (if sent by U. S. Mail, postage prepaid); (iii) settlement; (iv) occupancy by purchaser; (v) purchaser's making written application for a mortgage loan if such application discloses that the termination right ends upon application; (vi) purchaser's execution of a written waiver of the right to terminate (such waiver may not be in the purchaser contract).

If the seller fails to provide the required disclosure statement, the contract may be terminated as set forth above. If the seller fails to provide the required disclosure statement, or the seller misrepresents, willfully or otherwise, the information required in such disclosure, except as a result of information provided by the locality in which the property is located, the purchaser may bring an action to recover actual damages suffered as a result of such violation. No purchaser of property located in a noise zone designated on the official zoning map of the locality as having a day-night average sound level of less than 65 decibels shall have a right to maintain an action for such damages. Any such action must be brought within one year of the date the purchaser received the disclosure statement. If no disclosure statement was provided to the purchaser, the action must be brought within one year of the date of settlement, or purchaser's occupancy of the property by lease with option to purchase.

Purchasers should be aware that neither a seller nor a real estate licensee is obligated to disclose facts or

occurrences which have no effect on the physical structure of the property, its physical environment, or the improvements located thereon, or the fact that the property was the site of a homicide, felony, or suicide. Furthermore, it is a violation of federal law to disclose whether a previous occupant of the property was afflicted with the HIV virus or has AIDS. Purchasers should be aware that in providing a disclosure statement:

1. **CONDITION:** The owner(s) of the residential real property makes no representations or warranties as to the condition of the real property or any improvements thereon, or with regard to any covenants and restrictions, or any conveyances of mineral rights, as may be recorded among the land records affecting the real property or any improvements thereon, and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary including obtaining a home inspection, as defined in § 54.1-500, a mold assessment conducted by a business that follows the guidelines provided by the U.S. Environmental Protection Agency, and a residential building energy analysis, as defined in § 54.1-1144, in accordance with the terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
2. **LOT LINES:** The owner(s) makes no representation with respect to current lot lines or the ability to expand, improve, or add any structures on the property, and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary, including obtaining a property survey and contacting the locality to determine zoning ordinances or lot coverage, height, or setback requirements on the property.
3. **ADJACENT PARCELS:** The owner(s) makes no representations with respect to any matters that may pertain to parcels adjacent to the subject parcel, including zoning classification or permitted uses of adjacent parcels, and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary with respect to adjacent parcels in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
4. **HISTORIC DISTRICT ORDINANCES(S):** The owner(s) makes no representations to any matters that pertain to whether the provisions of any historic district ordinance affect the property and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary with respect to any historic district designated by the locality pursuant to § 15.2-2306, including review of (i) any local ordinance creating such district, (ii) any official map adopted by the locality depicting historic districts, and (iii) any materials available from the locality that explain (a) any requirements to alter, reconstruct, renovate, restore, or demolish buildings or signs in the local historic district and (b) the necessity of any local review board or governing body approvals prior to doing any work on a property located in a local historic district, in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
5. **RESOURCE PROTECTION AREAS:** The owner(s) makes no representations with respect to whether the property contains any resource protection areas established in an ordinance implementing the Chesapeake Bay Preservation Act (§ 62.1-44.15:67 et seq.) adopted by the locality where the property is located pursuant to § 62.1-44.15:74, and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary to determine whether the provisions of any such ordinance affect the property, including review of any official map adopted by the locality depicting resource protection areas, in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
6. **SEXUAL OFFENDERS:** The owner(s) makes no representations with respect to information on any sexual offenders registered under Chapter 23 (§ 19.2-387 et seq.) of Title 19.2, and purchasers are advised to exercise whatever due diligence they deem necessary with respect to such information, in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
7. **DAM BREAK INUNDATION ZONE(S):** The owner(s) makes no representations with respect to whether the property is within a dam break inundation zone and purchasers are advised to exercise whatever due diligence they deem necessary with respect to whether the property resides within a dam break inundation zone, including a review of any map adopted by the locality depicting dam break inundation zones.
8. **WASTEWATER SYSTEM:** The owner(s) makes no representations with respect to the presence of any wastewater system, including the type or size thereof or associated maintenance responsibilities related thereto, located on the property and purchasers are advised to exercise whatever due diligence they deem necessary to determine the presence of any wastewater system on the property and the costs associated with maintaining, repairing, or inspecting any wastewater system, including any costs or requirements related to the pump-out of septic tanks, in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
9. **SOLAR ENERGY COLLECTION DEVICE(S):** The owner(s) makes no representations with respect to any right to install or use solar energy collection devices on the property.
10. **SPECIAL FLOOD HAZARD AREAS:** The owner(s) makes no representations with respect to whether the property is located in one or more special flood hazard areas and purchasers are advised to exercise whatever due diligence they deem necessary, including (i) obtaining a flood certification or mortgage lender determination of whether the property is located in one or more special flood hazard areas, (ii) reviewing any map depicting special flood hazard areas, (iii) contacting the Federal Emergency Management Agency (FEMA)

- or visiting the website for FEMA's National Flood Insurance Program or for the Virginia Department of Conservation and Recreation's Flood Risk Information System, and (iv) determining whether flood insurance is required, in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
11. **CONSERVATION OR OTHER EASEMENTS:** The owner(s) makes no representations with respect to whether the property is subject to one or more conservation or other easements and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event, prior to settlement pursuant to such contract.
 12. **COMMUNITY DEVELOPMENT AUTHORITY:** The owner(s) makes no representations with respect to whether the property is subject to a community development authority approved by a local governing body pursuant to Article 6 (§ 15.2-5152 et seq.) of Chapter 51 of Title 15.2 and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary in accordance with terms and conditions as may be contained in the real estate purchase contract, including determining whether a copy of the resolution or ordinance has been recorded in the land records of the circuit court for the locality in which the community development authority district is located for each tax parcel included in the district pursuant to § 15.2-5157, but in any event, prior to settlement pursuant to such contract.
 13. **MARINE CLAYS:** The owner(s) makes no representations with respect to whether the property is located on or near deposits of marine clays (marumsco soils), and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary in accordance with terms and conditions as may be contained in the real estate purchase contract, including consulting public resources regarding local soil conditions and having the soil and structural conditions of the property analyzed by a qualified professional.
 14. **RADON GAS:** The owner(s) makes no representations with respect to whether the property is located in a locality classified as Zone 1 or Zone 2 by the U.S. Environmental Protection Agency's (EPA) Map of Radon Zones, and purchasers are advised to exercise whatever due diligence they deem necessary to determine whether the property is located in such a zone, including (i) reviewing the EPA's Map of Radon Zones or visiting the EPA's radon information website; (ii) visiting the Virginia Department of Health's Indoor Radon Program website; (iii) visiting the National Radon Proficiency Program's website; (iv) visiting the National Radon Safety Board's website that lists the Board's certified contractors; and (v) ordering a radon inspection, in accordance with the terms and conditions as may be contained in the real estate purchase contract, but in any event prior to settlement pursuant to such contract.
 15. **DEFECTIVE DRYWALL:** The owner(s) makes no representations with respect to the existence of defective drywall on the property, and purchasers are advised to exercise whatever due diligence they deem necessary to determine whether there is defective drywall on the property, in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event prior to settlement pursuant to such contract. For purposes of this disclosure, "defective drywall" means the same as that term is defined in § 36-156.1.
 16. **LEAD PIPES:** The owner(s) makes no representations with respect to whether the property contains any pipe, pipe or plumbing fitting, fixture, solder, or flux that does not meet the federal Safe Drinking Water Act definition of "lead free" pursuant to 42 U.S.C § 300g-6, and purchasers are advised to exercise whatever due diligence they deem necessary to determine whether the property contains any pipe, pipe or plumbing fitting, fixture, solder, or flux that does not meet the federal Safe Drinking Water Act definition of "lead free," in accordance with terms and conditions as may be contained in the real estate purchase contract, but in any event prior to settlement pursuant to such contract.
 17. **IMPOUNDING STRUCTURES OR DAMS:** The owner(s) makes no representations with respect to the condition or regulatory status of any impounding structure or dam on the property or under the ownership of the common interest community that the owner of the property is required to join, and purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary to determine the condition, regulatory status, cost of required maintenance and operation, or other relevant information pertaining to the impounding structure or dam, including contacting the Department of Conservation and Recreation or a licensed professional engineer.
 18. **AIRCRAFT NOISE:** The owner makes no representations or warranties with respect to the property's proximity to a public use airport nor any noise from aircraft due to the proximity of the property to flight operations. The Federal Aviation Administration is responsible for managing the national airspace system, including aircraft flight paths. Purchasers are advised to exercise whatever due diligence a particular purchaser deems necessary to determine whether a property is within proximity to a flight path or public use airport aircraft noise zone, including contacting (i) the locality or public use airport and reviewing any available maps depicting public use airport aircraft noise zones or (ii) the Department of Aviation or visiting the Department of Aviation's website, where any such maps, if made available by localities or public use airports, shall be accessible to the public ([Department of Aviation Website](#)).

Please acknowledge receiving a copy of this summary by signing below.

Gregory C. Ludwig
Cheryl Ann Ludwig
Rolfen R. Ludwig

07/04/2026 (Date)

07/01/2026 (Date)

7/10/26 (Date)

____ (Date)

RESIDENTIAL PROPERTY DISCLOSURE STATEMENT SELLER AND PURCHASER ACKNOWLEDGEMENT FORM

The Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*) requires the owner of certain residential real property—whenever the property is to be sold or leased with an option to buy—to provide notification to the purchaser of disclosures required by the Act and to advise the purchaser that the disclosures are listed on the Real Estate Board webpage.

Certain transfers of residential property are excluded from this requirement (see § 55.1-702).

PROPERTY ADDRESS/
LEGAL DESCRIPTION:

2806 Shawsville Pike, Shawsville VA
24162

The purchaser is advised of the disclosures listed in the RESIDENTIAL PROPERTY DISCLOSURE STATEMENT located on the Real Estate Board webpage at:

https://www.dpor.virginia.gov/Consumers/Residential_Property_Disclosures

The owner(s) hereby provides notification as required under the Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*) and, if represented by a real estate licensee as provided in § 55.1-712, further acknowledges having been informed of the rights and obligations under the Act.

Gregory C. Ludwig
Owner

07/04/2026

Date

Cheryl Ann Ludwig
Owner

07/01/2026

Date

Rolando R. Ludwig
Seller

date
7/10/26

The purchaser(s) hereby acknowledges receipt of notification of disclosures as required under the Virginia Residential Property Disclosure Act (§ 55.1-700 et seq. of the *Code of Virginia*). In addition, if the purchaser is (i) represented by a real estate licensee or (ii) not represented by a real estate licensee but the owner is so represented as provided in § 55.1-712, the purchaser further acknowledges having been informed of the rights and obligations under the Act.

Purchaser

Date

Purchaser

Date