

GRANTOR Silverwood Corp
 DB/PG OR INST# 1023/99
 DATED 3/21/72
 CON 10- WAR gen
 SIGN ✓ COV eng
 TENANCY TELS
 ACK ✓
 RECORDED 4/7/72
 CITY Cheapeake

GRANTEE Saul Henry Lowe &
 Ulla Kell Lowe, H&W

BRIEF LEGAL Silverwood
L-196
S-6 PB: 50/96

^{1/13} POA @ DB: 9974/236
 * Saul H. Lowe DOD: 3/31/19 WB: 205/123

NOTES: Ulla Kell Lowe DOD: 1/19/14 WB: 173/042

NUMBER OF CURRENT DEEDS OF TRUST LIENS OPEN: 1

DB/PG or Inst# 3704/728 DTD 5/22/98 REC 7/14/98
 GRANTOR Saul H. & Ulla Lowe
 TRUSTEES Thomas C. Boyles & Andrew J. Fine
 PAYABLE TO Branch Banking & Trust Co. of Va.
 AMOUNT \$ 100,000.00 LAST PAYMENT DATE Credit line
 ASSIGNMENT _____

DB/PG or Inst# _____ DTD _____ REC _____
 GRANTOR _____
 TRUSTEES _____
 PAYABLE TO _____
 AMOUNT \$ _____ LAST PAYMENT DATE _____
 ASSIGNMENT _____

JUDGMENTS: YES _____ NO
 UCC: YES _____ NO

ACCESS: PUBLIC _____ PRIVATE _____ UNKNOWN _____ PLAT ATTACHED

ASSESSED IN THE NAME OF _____
 GPIN//MAP//PARCEL# 0054009001960 ADDRESS 3221 Aineridge Dr.
 TAX YEAR 19/20
 LAND ASSESSMENT \$ 90,000
 IMPROVEMENTS \$ 201,100
 TOTAL ASSESSMENT \$ 291,100

NOTES: _____

CASE # Donna EXAMINER Carla EXAMINED TO 2/4/2020 @ 8:00A.M.



EXCEPTIONS

RESTRICTIONS:

1548/88

VIRGINIA POWER:

TELEPHONE: C&P GTE VERIZON OTHER

PLAT: (MAP BOOK / PAGE - CITY)

50/96

OTHER:

City of Chesapeake, Virginia

February 17, 2020

Parcel Number: 0054009001960
 Property Address (Primary): 3221 PINERIDGE DR
 CHESAPEAKE, VA 23321
 Parcel Class: 2010
 Parcel Class Description: RESIDENTIAL - SINGLE FAMILY

Summary

Property Owner	LOWE SAUL HENRY ESTATE
Owner Address Address	3221 PINERIDGE DR CHESAPEAKE, VA 23321-5403
Zoning	R10S: Residential
Acreage	0.342
Legal Description	196 SILVERWOOD SEC 6

Site Information

Neighborhood Number	WB010
Neighborhood Description	SILVERWOOD, FARMVIEW AMENDED
Borough:	WESTERN BRANCH
Building Name	
Frontage Length	100
Other Dimensions	X145.57X174.61X125
Land Use Participant	No

Assessment Information

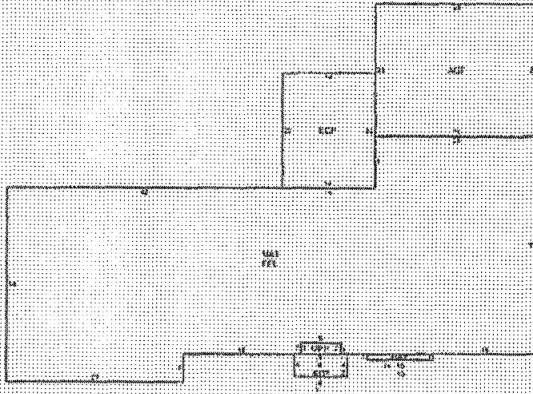
Date	Fiscal Year	Land Value	Land Use Value	Improvement Value	Total Value
7/1/2019	2020	\$90,000		\$201,100	\$291,100
7/1/2018	2019	\$90,000		\$193,700	\$283,700
7/1/2017	2018	\$90,000		\$186,400	\$276,400
7/1/2016	2017	\$85,000		\$181,000	\$266,000
7/1/2015	2016	\$85,000		\$181,000	\$266,000
7/1/2014	2015	\$85,000		\$181,000	\$266,000
7/1/2013	2014	\$85,000		\$181,000	\$266,000
7/1/2012	2013	\$90,000		\$187,900	\$277,900
7/1/2011	2012	\$100,000		\$187,600	\$287,600
7/1/2010	2011	\$110,000		\$195,900	\$305,900
7/1/2009	2010	\$120,000		\$202,200	\$322,200
7/1/2008	2009	\$120,000		\$209,800	\$329,800
7/1/2007	2008	\$120,000		\$209,700	\$329,700
7/1/2006	2007	\$100,000		\$197,200	\$297,200
7/1/2005	2006	\$75,000		\$165,900	\$240,900

Ownership Information

Buyer Name	Seller Name	Sale Date	Sale Amount	Deed Book	Deed Page	Map Book/Page
LOWE SAUL HENRY ESTATE	LOWE SAUL HENRY	6/7/2019	\$	W205	123	50/96
LOWE SAUL HENRY	SEE DEED	4/7/1972	\$	1623	99	00500096
SEE DEED	LOWE SAUL H & ULLA K	4/7/1972	\$54,800	1623	99	00500096
LOWE SAUL H & ULLA K		4/7/1972	\$54,800	1623	99	00000000

DISCLAIMER: This data is provided without warranty of any kind, either expressed or implied, including but not limited to, the implied warranties of merchantability and fitness for a particular purpose. Any person, firm or corporation which uses this map or any of the enclosed information assumes all risk for the accuracy thereof, as City of Chesapeake expressly disclaims any liability for loss or damage arising from the use of said information by any third party.

Residential Improvement



Year Built :	1968
Foundation :	Brick Wall
Square Feet :	3707
Exterior Wall :	Face Brick
Exterior Wall 2 :	Vinyl
Roof Type :	Gable
Roof Cover :	Asphalt
Air Conditioned :	Full
Air Conditioned 2 :	
Air Conditioned 3 :	

Central Heating:	Forced Hot Air
Central Heating 2:	
Central Heating 3 :	
Number of Stories:	1.00
Number of Rooms:	8
Number of Bedrooms:	5
Number of Full Bathrooms:	2
Number of Half Bathrooms:	1
Fire Place:	1
Attic Stairs:	Pull Down

Segments Information

Building # 1

Segment Code	Segment Description	Square Feet
AGF	ATTACHED FINISHED GARAGE	575
BAY	BAY WINDOW	10
ECP	ENCLOSED PORCH	280
FFL	FINISHED FIRST FLOOR	2,697
OPP	OPEN PORCH	12
STP	STOOP	12

Outbuilding Information

Building Description	Year Built	Square Feet
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Real Estate Tax

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Current Year	Bill Number	Year	Installment	Date Due	Tax Billed	Tax Paid	Balance Due
2020	46272	2020	INSTALLMENT #1	9/30/2019	\$764.14	-\$764.14	\$2,292.42
2020	46272	2020	INSTALLMENT #2	12/31/2019	\$764.14	-\$764.14	\$1,528.28
2020	46272	2020	INSTALLMENT #3	3/31/2020	\$764.14	\$0.00	
2020	46272	2020	INSTALLMENT #4	6/5/2020	\$764.14	\$0.00	

Please contact the Treasurer's Office at (757) 382-6281 if you have questions regarding Tax Paid or Balance Due. Storm Water Fees and prior balances do not show on this tab.



Real Estate Notes

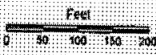
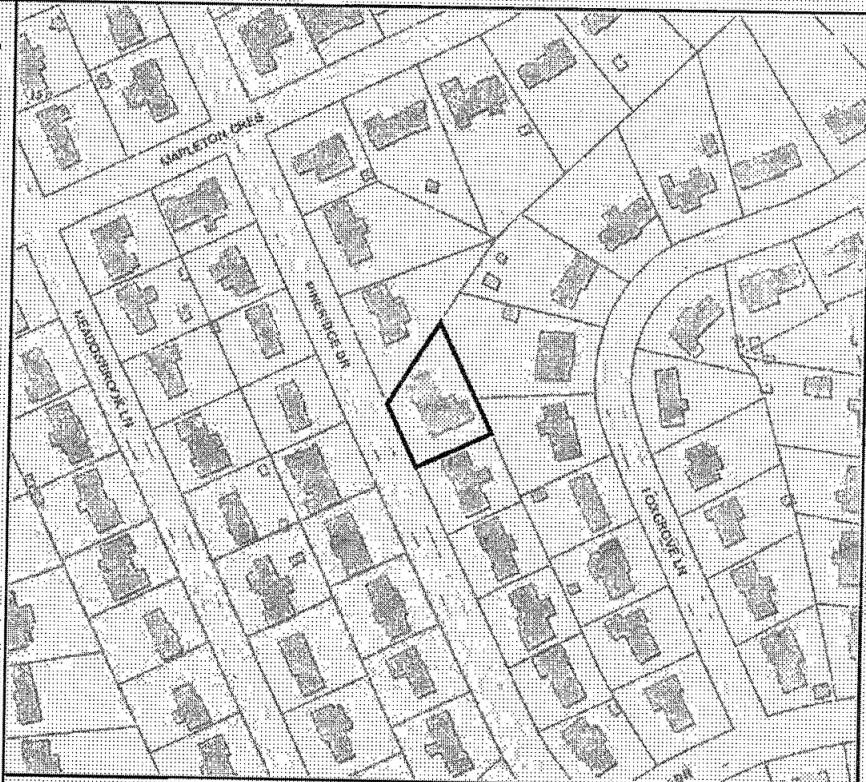
Note
1-WB 173 PG 642 ULLA KELL LOWE DIED 1/19/14; PJ 1/27/15.
2-WB205 PG123 WILL RECD 6/7/19 FOR SAUL H LOWE DOD 3/31/19. ALSO RECEIVED DEATH CERT; JW

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**City of Chesapeake,
Virginia**

Legend

-  Parcels
-  City Boundary



Parcel Number: 0054009001960

Date: 2/17/2020

DISCLAIMER: This drawing is neither a legally recorded map nor a survey and is not intended to be used as such. The information displayed is a compilation of records, information, and data obtained from various sources, and City of Chesapeake is not responsible for its accuracy or how current it may be.

SILVERWOOD CORPORATION, a Virginia corporation,	:		#1941
	:		
to	:	DEED OF BARGAIN AND SALE	
SAUL HENRY LOWE and ULLA KELL LOWE, husband and wife.	:	Tax \$82.20 L. Tax \$27.40	

THIS DEED, made this twenty-first day of March, 1972, between SILVERWOOD CORPORATION, a Virginia corporation, party of the first part, and SAUL HENRY LOWE and ULLA KELL LOWE, husband and wife, parties of the second part;

WITNESSETH:

That for and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the said Silverwood Corporation, a Virginia corporation, doth grant and convey with GENERAL WARRANTY unto the said Saul Henry Lowe and Ulla Kell Lowe, husband and wife, as tenants by the entireties with the right of survivorship as at common law, the following described property, to-wit:

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, situate in the Western Branch Borough of the City of Chesapeake, State of Virginia, and known, numbered and designated as Lot No. 196 as shown on that certain plat entitled, "Subdivision of Silverwood, Section Six", made by Hassell and Folkes, Surveyors and Engineers, dated April 1969, and recorded in the Clerk's Office of the Circuit Court of the City of Chesapeake, Virginia in Map Book 50 at page 96, and to which said plat reference is hereby expressly made for a more particular description of the property herein conveyed;

IT BEING A PART OF THE SAME PROPERTY which was conveyed to Silverwood Corporation by the deed of Dock Landing Corporation, a Virginia corporation, dated July 13, 1960 and recorded in the Clerk's Office aforesaid in Deed Book 1318 at page 139.

THIS CONVEYANCE IS MADE SUBJECT to the conditions, easements and restrictions of record in the chain of title, insofar as the same may now be applicable, and in particular to a certain Declaration of Restrictions of Silverwood, Section Six, dated August 1, 1969, and recorded in the Clerk's Office aforesaid in Deed Book 1548 at page 88; it being the intention of this deed not to reimpose the said restrictions.

Tax Imposed by Sec. 88541 has been
paid in the sum of \$27.40
Charles B. Cross, Jr., Clerk BY

SAVE AS AFORESAID, the said party of the first part covenants that it has the right to convey the said land to the grantees; that the grantees shall have quiet possession of said land, free from all encumbrances; that it, the said party of the first part, will execute such further assurances of the said land as may be requisite, and that it has done no act to encumber the said land.

IN WITNESS WHEREOF, Silverwood Corporation, a Virginia corporation, has caused its name to be hereunto signed by Charles E. Russell, its President, and its corporate seal to be hereunto affixed and attested by E. H. Phelps, its Secretary, all done the day and month and year as stated below.

SILVERWOOD CORPORATION

By: Charles E. Russell
President



E. H. Phelps
Secretary

STATE OF VIRGINIA,

CITY OF PORTSMOUTH, to-wit:

I, Betty J. McQuibban, a Notary Public in and for the City and State aforesaid, do certify that Charles E. Russell and E. H. Phelps, President and Secretary, respectively, of Silverwood Corporation, whose names as such are signed to the foregoing writing, have acknowledged the same before me in my City and State aforesaid.

Given under my hand this 21st day of March, 1972.

Betty J. McQuibban
Notary Public

My commission expires:

September 1973

VIRGINIA In the Clerk's Office of Circuit Court of the City of Chesapeake April 7, 1972 at 11:50 AM
This Deed was presented in Office with the certificate annexed and admitted to record.

Test: Charles B. Cross, Jr., Clerk
Charles B. Cross, Jr.

EX-103
L. H. H. H.
4-21-1972
Box 7183
Portsmouth, Va.
23707

BR 173PG0642

LIST OF HEIRS
COMMONWEALTH OF VIRGINIA VA. CODE § 64.2-509

Court File No.: 150000035

Chesapeake Circuit Court

Ulla Kell Lowe
NAME OF DECEDENT

January 19, 2014
DATE OF DEATH

I/We, the undersigned, hereby state under oath that the following are all of the heirs of the Decedent:

NAMES OF HEIRS	ADDRESSES	RELATIONSHIP	AGE
Saul Henry Lowe	3221 Pineridge Drive Chesapeake, VA 23321 USA	Spouse	Adult

[] This LIST OF HEIRS is filed in addition to the LIST OF HEIRS previously filed with this Court on
DATE

I/we am/are (please check one):

- Proponent(s) of the will (no qualification)
- Personal representative(s) of the decedent's estate
- Heir-at-law of intestate decedent (no qualification within 30 days following death)

Given under my/our hand this twenty second day of January, 2015
DATE

Saul H. Lowe
PRINTED NAME OF SUBSCRIBER

Saul H. Lowe
SIGNATURE OF SUBSCRIBER

PRINTED NAME OF SUBSCRIBER

SIGNATURE OF SUBSCRIBER

PRINTED NAME OF SUBSCRIBER

SIGNATURE OF SUBSCRIBER

State of Virginia

City/County of Chesapeake, to-wit:

Subscribed and sworn to before me this twenty second day of January, 2015 by Saul H. Lowe.

Claudette B. Beeson
[] CLERK [x] DEPUTY CLERK [] NOTARY PUBLIC

My commission expires

Registration No.

VIRGINIA: In the Clerk's Office of the Chesapeake Circuit Court this twenty second day of January, 2015 the foregoing LIST OF HEIRS was filed and admitted to record.

Teste: Faye W. Mitchell
CLERK

by: *Claudette B. Beeson* Deputy Clerk

FIDUCIARY'S BOND

Court File No.: 150000035

KNOW ALL MEN BY THESE PRESENTS, that SAUL H. LOWE the "OBLIGOR(S)", is(are) held and firmly bound to the COMMONWEALTH OF VIRGINIA, in the sum of Sixty-Two Thousand Dollars and 00 Cents, to the payment whereof I(we) bind myself(ourselves), our heirs, personal representatives, successors and assigns, jointly and severally, by these presents, hereby waiving the benefit of any homestead exemptions as to this obligation.

This debt is [X] UNSECURED [] SECURED BY : [] CASH [] PROPERTY [] CORPORATE SURETY [] OTHER:

The Conditions of this BOND are: SAUL H. LOWE , the Obligor(s) was this day qualified as [X] Administrator [] Administrator, c.t.a. [] Executor [] Curator [] Other:

of the Estate of ULLA KELL LOWE , deceased, this twenty second day of January, 2015.

The Obligor(s) shall faithfully perform all duties required by law of said fiduciary office. If these conditions are faithfully fulfilled, this obligation shall be void; otherwise it shall remain in full force and effect.

In witness whereof, the Undersigned have hereunto set their hands and seals, this twenty second day of January, 2015.

Saul H. Lowe (SEAL)(SEAL)
Saul H. Lowe
.....(SEAL)(SEAL)
.....(SEAL)(SEAL)

Before the Clerk of Chesapeake Circuit Court on this twenty second day of January, 2015.

The foregoing BOND was subscribed, sworn to and acknowledged by: Saul H. Lowe the obligor(s) therein, and ordered to be recorded as provided by law.

Teste: FAYE W. MITCHELL CLERK

by [Signature] , Deputy Clerk

BK 173PG0644

VIRGINIA: IN THE CIRCUIT COURT IN THE OF CHESAPEAKE
COURT FILE NO. 150000035
IN RE: Ulla Kell Lowe , Deceased

QUALIFICATION OF ADMINISTRATOR

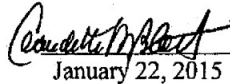
It appearing that Ulla Kell Lowe , resided at 3221 Pineridge Drive Chesapeake VA 23321 USA, in Chesapeake, Virginia, within the jurisdiction of this Court, and died intestate on January 19, 2014, on motion of Saul H. Lowe, it is ORDERED that Saul H. Lowe is hereby appointed Administrator of the estate of Ulla Kell Lowe , deceased.

Saul H. Lowe then appeared, made oath as the law directs, and acknowledged a bond as Administrator in the penalty of \$62,000.00. The bond, being payable and conditioned according to law, is ORDERED to be recorded.

Certificate is GRANTED Saul H. Lowe for obtaining letter of administration upon the personal estate of Ulla Kell Lowe , in due form.

The statement of responsibilities required by Sec. 64.2-507, Code of Virginia was given to the Administrator. The written notice of probate referred to in Section 64.2-508, Code of Virginia, are not required in this estate pursuant to Sec. 64.2-508 (B).

TESTE: FAYE W. MITCHELL, CLERK

 , Deputy Clerk
January 22, 2015

Dec 20, 2018 10:14 am

INST# 32970

Document prepared by/Return to:
Shaheen Law Firm, P.C.
5041 Corporate Woods Drive, Suite 150
Virginia Beach, VA 23462

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that We, Saul Lowery also known as Saul Covington Lowery and Tamesha Jamison also known as Tamesha Nicole Jamison, the undersigned, do hereby constitute and appoint Deanna J. Jamison as my true and lawful attorney for me, and in my name and stead, to transact any and all business connected with the consummation of the following:

- (1) Executing deeds, deeds of trust, deed of trust notes, owners affidavits as to mechanic's liens, closing statements, lender's affidavits, and
- (2) Any and all other documents necessary and required for the consummation of the real estate transaction for the purchase of the property at: 2858 Lambert Trail, Chesapeake, VA 23323, and
- (3) Given the power to use/execute the Veteran's Certificate of eligibility for loan guarantee purposes as closing.

This power of attorney is for the consummation of the real estate transaction for the purchase of the property in the approximate amount of \$247,000.00, and with a VA loan in the approximate amount of \$255,000.00, and shall terminate after said transaction is completed or, if for any reason, the transaction shall be terminated and not completed.

We hereby ratify, confirm and approve all lawful acts that said attorney may do or cause to be done by virtue of the power given herein.

We intend to us as much of my VA entitlement as needed to obtain said loan.

We intend to occupy this property as our principal residence.

This power of attorney shall not terminate upon our physical and/or mental disabilities.

The plural shall be substituted for the singular and the singular for the plural wherever the context thereof so requires.

Tax ID # 0252006000340

IN WITNESS WHEREOF, We have hereunto set our hands and seals this

November 27, 2018

[Signature] (SEAL)
Saul Lowery

[Signature] (SEAL)
Tamesha Jamison

STATE OF California
CITY/COUNTY OF City of San Diego, to-wit:

I, the undersigned, a Notary Public, do hereby certify that Saul Lowery, whose name is signed to the foregoing power of attorney, has acknowledged and sworn to the same before me in my jurisdiction aforesaid.

Given under my hand this 27 day of November, 2018.

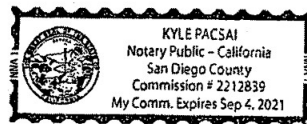


[Signature]
NOTARY PUBLIC
My commission expires: 9/4/2021

STATE OF California
CITY/COUNTY OF City of San Diego, to-wit:

I, the undersigned, a Notary Public, do hereby certify that Tamesha Jamison, whose name is signed to the foregoing power of attorney, has acknowledged and sworn to the same before me in my jurisdiction aforesaid.

Given under my hand this 27 day of November, 2018.



[Signature]
NOTARY PUBLIC
My commission expires: 9/4/2021

INSTRUMENT # 180032970
RECORDED CHESAPEAKE CIRCUIT COURT CLERK'S OFFICE
Dec 20, 2018 AT 10:14 am
ALAN P. KRASNOFF, CLERK by SWM
BOOK 09976 PAGE 0236 - 00237

**LAST WILL AND TESTAMENT
OF
SAUL H. LOWE**

I, SAUL H. LOWE, of the City of Chesapeake, Commonwealth of Virginia, make this my will. I revoke any other wills or amendments to wills made by me.

**ARTICLE I
FAMILY MEMBERS**

I was married to ULLA K. LOWE, and she is now deceased. I have NO children.

**ARTICLE II
DISTRIBUTION OF MY ESTATE.**

A. I give all of my real and personal estate to the Trustee under a Trust Agreement made by me dated June 10, 2014, with Saul H. Lowe as initial Trustee and my attorney, Ann M. Kirk, as Successor Trustee, as an addition to the trust under its terms in effect at my death. The Trust Agreement was executed before this will was signed.

B If, at the time my Executor is to make distribution to the Trustee under my aforementioned Trust Agreement, any trust beneficiary or distributee is then entitled to a distribution of the trust assets from the trust, my Executor may make the distribution directly to such beneficiary or distributee.

C Any beneficiary or the legal representative of any deceased beneficiary shall have the right, within the time period prescribed by law, to disclaim any benefit or power under this will. When property is to be distributed to the descendants of a person and one such descendant disclaims his interest in all or a portion of such property, the disclaimed interest, determined as if the disclaimant were living at the time of

ANN M. KIRK
ATTORNEY AT LAW
SUITE 101
5907 WEST NORFOLK RD.
PORTSMOUTH, VA 23703
(757) 483-8866
(757) 483-6311 FAX

distribution, shall be distributed to the then living descendants of the disclaimant; provided, however, that if the disclaimant has no descendants then living, the interest shall be distributed as if the disclaimant had predeceased the event that results in the distribution of the property.

D. Gifts of specific items of property mentioned in this will or any separate writing that is binding upon my Executor shall fail to the extent that I, or any duly authorized agent of mine, dispose of such property prior to my death. My Executor shall not substitute cash or any other assets for any such property.

ARTICLE III

PAYMENT OF EXPENSES AND OTHER CHARGES.

I direct my Executor to pay as a cost of the administration of my estate all my funeral and cremation or burial expenses (including the cost of a monument or marker over my grave). Any estate, inheritance and similar taxes assessable on my death (including taxes on assets not passing under this will) shall also be paid as a cost of administering my estate and shall not be apportioned against the recipients of such property.

ARTICLE IV

APPOINTMENT OF FIDUCIARIES AND POWERS.

A. I name my attorney, ANN M. KIRK to be my Executor(hereinafter "Executor"). Should she fail or cease to act, I name Steve Jordan to be my Executor. If administration of my estate should be necessary in any jurisdiction where my Executor is unable to qualify, or if my Executor deems it necessary for any other reason, I give to my Executor the power to designate any individual or corporation with trust powers to serve with my Executor or in my Executor's stead. I request that no security be required of any

Executor (including an Executor named pursuant to the preceding sentence). References in my will to my "Executor" are to the one or ones acting at the time, except where otherwise specifically provided.

B. In addition to the powers granted by law, I grant my Executor the powers set forth in Section 64.2-105 of the Code of Virginia, as amended or restated and in force from time to time, and I incorporate that Code Section in my will by this reference. My Executor may distribute tangible personal property passing to a minor to any adult person with whom the minor resides, and that person's receipt shall be a sufficient voucher in the accounts of my Executor.

IN TESTIMONY WHEREOF, I have set my hand and seal to this my last will and testament consisting of FOUR typewritten pages, and on all pages of which I have placed my initials for security and identification this 5th day of September, 2017.

Saul H. Lowe (SEAL)
SAUL H. LOWE

Signed, sealed, published and declared for and as his Last Will and Testament by the testator in our presence, we all being present at the same time; and we, in his presence and at his request and in the presence of each other, have subscribed our names as witnesses whereof, all on the date last above written.

Kelly Fujimoto
Witness
4032 Hargrove Lndg
Suffolk, Va 23435

Maria A. Greene
Witness
6803 Goldeneye Ct.
Suffolk, Va. 23435

M

COMMONWEALTH OF VIRGINIA
CITY OF PORTSMOUTH, to wit:

Before me, the undersigned authority, on this day personally appeared SAUL H. LOWE, ~~MARILIO J. MENDES~~ and ~~Kelly Fujimoto~~ ^{Mary A. Greene} to me to be the testator and the witnesses, respectively, whose names are signed to the attached or foregoing instrument and, all of these persons being by me first duly sworn, SAUL H. LOWE, the testator, declared to me and to the witnesses in my presence that said instrument is his Last Will and Testament and that he had willingly signed or directed another to sign the same for him, and executed it in the presence of said witnesses as his free and voluntary act for the purposes therein expressed; that said witnesses stated before me that the foregoing will was executed and acknowledged by the testator as his Last Will and Testament in the presence of said witnesses who, in his presence and at his request, and in the presence of each other, did subscribe their names thereto as attesting witnesses on the day of the date of said will, and that the testator, at the time of the execution of said will, was over the age of eighteen years and of sound and disposing mind and memory.

Saul H. Lowe
Saul H. Lowe, Testator

Mary A. Greene
~~MARILIO J. MENDES~~, Witness

Kelly Fujimoto
Witness . Kelly Fujimoto

Subscribed, sworn and acknowledged before me by SAUL H. LOWE, the testator, and subscribed and sworn before me by ~~MARILIO J. MENDES~~ and ~~Kelly Fujimoto~~ ^{Mary A. Greene}, witnesses, who are all personally known to me, this 5th day of September, 2017.



[Signature]
Notary Public

Commission No. _____
My Commission Expires _____

0205
0127

VIRGINIA: IN THE CIRCUIT COURT OF CHESAPEAKE

COURT FILE NO. 190000417

IN RE: SAUL H. LOWE , Deceased

PROBATE OF WILL AND
QUALIFICATION OF EXECUTOR

A paper writing purporting to be the last will and testament of Saul H. Lowe , deceased, was this day presented to the Clerk by Ann M. Kirk , a beneficiary or the executor, and offered for probate.

It appearing that the decedent resided at 3221 Pineridge Road Chesapeake VA 23321 USA, in City of Chesapeake, Virginia, within the jurisdiction of this Court, and died on March 31, 2019; and the paper writing dated September 5, 2017, consisting of four (4) typewritten pages, having been executed and witnessed as provided by Sec. 64.2-452 or 64.2-453, Code of Virginia, it is ESTABLISHED and ADJUDGED to be the true last will and testament of Saul H. Lowe , deceased, and is ORDERED to be recorded as such.

Thereupon Ann M. Kirk asked permission to qualify as Executor and such permission was GRANTED. Ann M. Kirk then appeared, made oath as the law directs, and entered into and acknowledged before the Clerk a bond in the penalty of \$598,000.00, without surety, the will requesting that none be required. This bond, being payable and conditioned according to law, is ORDERED to be recorded.

Certificate is GRANTED the Executor for obtaining a probate of the will of Saul H. Lowe , deceased, in due form.

The statement of responsibilities required by Sec. 64.2-507, Code of Virginia, and the written notice of probate and the affidavit referred to in Sec. 64.2-508, Code of Virginia, were given to the Executor.

Teste: Alan P. Krasnoff , Clerk

Claudette M. [Signature] , Deputy Clerk
June 7, 2019

0205

0128

LIST OF HEIRS

COMMONWEALTH OF VIRGINIA VA. CODE § 64.2-509

Court File No.: 190000417

Chesapeake Circuit Court

Saul H. Lowe
NAME OF DECEDENT

March 31, 2019
DATE OF DEATH

I/We, the undersigned, hereby state under oath that the following are all of the heirs of the Decedent:

NAMES OF HEIRS	ADDRESSES	RELATIONSHIP	AGE
Not Known			

This LIST OF HEIRS is filed in addition to the LIST OF HEIRS previously filed with this Court on DATE

I/we am/are (please check one):

- Proponent(s) of the will (no qualification)
- Personal representative(s) of the decedent's estate
- Heir-at-law of intestate decedent (no qualification within 30 days following death)

Given under my/our hand this seventh day of June, 2019
DATE

Ann M. Kirk
PRINTED NAME OF SUBSCRIBER


SIGNATURE OF SUBSCRIBER

PRINTED NAME OF SUBSCRIBER

SIGNATURE OF SUBSCRIBER

PRINTED NAME OF SUBSCRIBER

SIGNATURE OF SUBSCRIBER

State of Virginia City/County of Chesapeake, to-wit:

Subscribed and sworn to before me this seventh day of June, 2019 by Ann M. Kirk .

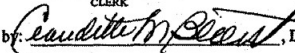

[] CLERK [x] DEPUTY CLERK [] NOTARY PUBLIC

My commission expires

Registration No.

VIRGINIA: In the Clerk's Office of the Chesapeake Circuit Court this seventh day of June, 2019
the foregoing LIST OF HEIRS was filed and admitted to record.

Teste: Alan P. Krasnoff
CLERK

by: , Deputy Clerk.

0205
0129

BK0205PG0129

FIDUCIARY'S BOND

Court File No.: 190000417

KNOW ALL MEN BY THESE PRESENTS, that **ANN M. KIRK** the "OBLIGOR(S)", is(are) held and firmly bound to the **COMMONWEALTH OF VIRGINIA**, in the sum of Five Hundred Ninety-Eight Thousand Dollars and 00 Cents, to the payment whereof I(we) bind myself(ourselves), our heirs, personal representatives, successors and assigns, jointly and severally, by these presents, hereby waiving the benefit of any homestead exemptions as to this obligation.

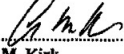
This debt is UNSECURED SECURED BY:
 CASH PROPERTY CORPORATE SURETY OTHER:

The Conditions of this BOND are:

ANN M. KIRK, the Obligor(s) was this day qualified as
 Administrator Administrator, c.t.a. Executor Curator Other:
of the Estate of **SAUL H. LOWE**, deceased, this seventh day of **June, 2019**.

The Obligor(s) shall faithfully perform all duties required by law of said fiduciary office. If these conditions are faithfully fulfilled, this obligation shall be void; otherwise it shall remain in full force and effect.

In witness whereof, the Undersigned have hereunto set their hands and seals, this seventh day of **June, 2019**.

(SEAL)(SEAL)
Ann M. Kirk
.....(SEAL)(SEAL)
.....(SEAL)(SEAL)

Before the Clerk of Chesapeake Circuit Court on this seventh day of **June, 2019**.

The foregoing BOND was subscribed, sworn to and acknowledged by:
Ann M. Kirk the obligor(s) therein, and ordered to be recorded as provided by law.

Teste: **ALAN P. KRASNOFF**
CLERK

by  Deputy Clerk

TAX \$ 150.00 L. TAX \$ 50.00

RETURN TO: Herbert & Martin
3333-B Station House Road
Chesapeake, VA 23321
(757) 484-1617

This instrument was prepared by:

Margaret U Moser

NOTICES PERMITTED OR REQUIRED UNDER VIRGINIA CODE §55-58.2, AS AMENDED, MAY BE SENT OR DELIVERED TO:

BRANCH BANKING AND TRUST COMPANY OF VIRGINIA
C/O SOUTHERN NATIONAL CORPORATION
ATTN.: RETAIL LOAN ADMINISTRATION
P.O. BOX 1290
WHITEVILLE, NC 28472-1290

Recording: Time, Book and Page

VIRGINIA DEED OF TRUST THIS IS A CREDIT LINE DEED OF TRUST

THIS CREDIT LINE DEED OF TRUST ("Deed of Trust") is made as of this 22 day of MAY 1998

by and between: Saul H LOWE

Ula LOWE

GRANTOR (Whether one or more "Grantor") TRUSTEE

ADDRESS: 3221 PINERIDGE DR Thomas C. BROYLES and Andrew S. FINE,
CHESAPEAKE VA 23321 residents of Virginia Beach, Virginia
CHESAPEAKE VA 23321 ("Trustee" and for recordation purposes "Grantees")

BENEFICIARY
BRANCH BANKING AND TRUST COMPANY OF VIRGINIA, a Virginia banking corporation
5101 Cleveland Street, Virginia Beach, Virginia 23462
("Beneficiary" and for recordation purposes "Grantee")

THE FOLLOWING INFORMATION APPLIES TO THIS DEED OF TRUST:

- This Deed of Trust secures a credit line governed by provisions of Va. Code §55-58.2, and secures all present and future advances thereunder.
- The maximum aggregate principal amount of the Debt (defined below) which may be secured by this Deed of Trust at any one time is ONE HUNDRED THOUSAND DOLLARS & 00/100
(\$100,000.00) Dollars.
- The Debt, on the date hereof, is evidenced by a BB&T Home Equity Line of Credit Loan Agreement BB&T Tax Advantage Credit Line Agreement BB&T Tax Advantage Gold Card Agreement of even date herewith from Grantor and may be evidenced by and shall be at all times deemed to include, any Notes or other Documents (defined below), now or hereafter evidencing any debt whatsoever incurred by Grantor and payable to Beneficiary, the terms of which are incorporated herein by reference.
- No execution of a written instrument or notation shall be necessary to evidence or secure any advances made hereunder.
- The real property which is the subject of this Deed of Trust is located in or near the City of CHESAPEAKE or in the County of _____ in the Commonwealth of Virginia, and the legal description of the real property are set forth as follows:

SEE SCHEDULE A

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND situate in the Western Branch Borough of the City of Chesapeake, State of Virginia, and known, numbered and designated as Lot No. 196, as shown on that certain plat entitled, "Subdivision of Silverwood, Section Six", made by Hassell and Folkes, Surveyors and Engineers, dated April 1969, and recorded in the Clerk's Office of the Circuit Court of the City of Chesapeake, Virginia in Map Book 50 at page 96, and to which said plat reference is hereby expressly made for a more particular description of the property herein conveyed.

RECORDED WITH
CERTIFICATE ANNEXED

98 JUL 14 PM 2: 57

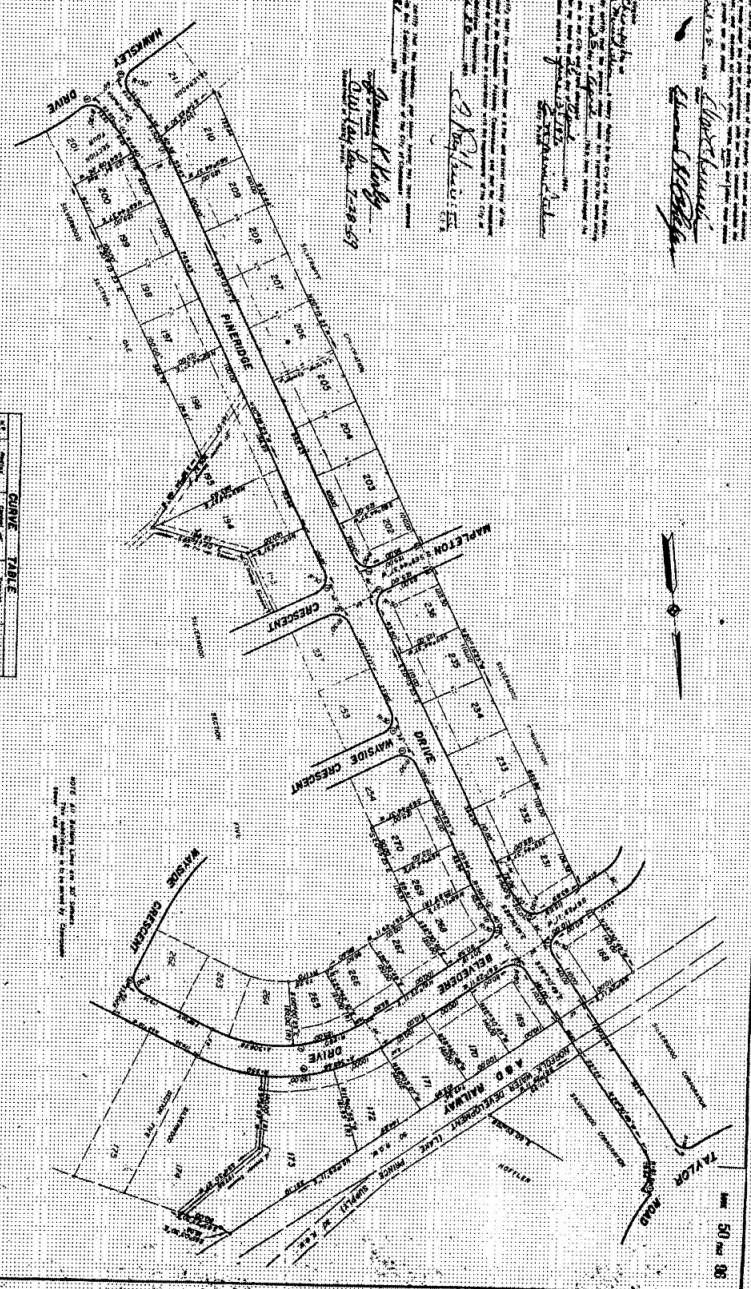
950.1-002 TAXES PAID \$ _____
CHESAPEAKE, VA.

TESTE: *Steve M. Hunt*
CLERK, CIRCUIT COURT

Classified
 General
 [Signature]

Approved by
 [Signature]
 [Signature]
 [Signature]

General
 [Signature]
 [Signature]



GRAVE TABLE

LOT	NO.	AREA	TYPE	DATE	BY
1	1	100	100	100	100
2	2	100	100	100	100
3	3	100	100	100	100
4	4	100	100	100	100
5	5	100	100	100	100
6	6	100	100	100	100
7	7	100	100	100	100
8	8	100	100	100	100
9	9	100	100	100	100
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47	47	100	100	100	100
48	48	100	100	100	100
49	49	100	100	100	100
50	50	100	100	100	100

COMMISSIONER OF
 SILVERADO
 COUNTY
 DIVISION OF
 LANDS
 AND
 SURVEYS
 SACRAMENTO, CALIFORNIA

A-72-1

50 10 38

City of Chesapeake
Index Brief

Land:01/02/1975 to 02/04/2020 Unverified (2020-02-19)
 Judgments:01/05/1987 to 02/18/2020 Unverified (2020-02-19)
 UCCs:01/05/1998 to 02/18/2020
 Wills:01/03/1995 to 02/10/2020 Unverified (2020-02-18)
 Assumed Names:01/01/1990 to 01/24/2020

Search Criteria
 All Indexes Name Search - Person : lowe, sa

Surname/Non-Human	Given Name	Series	Type	Book	Page	Description	Instrument #
LOWE (Land)	SAUL HENRY	2-Grantee	CERTIF	01948	0037	05/04/1982 CERTIFICATE OF SATISFACTION	03141 <u>103101</u>
LOWE (Assumed Names) HOME FED S&L ASSN	SAUL H	A-Owner		00017	0233	08/31/1984 PARTNERSHIP	17233 <u>X</u>
LOWE (Assumed Names) TLT INVESTMENTS	SAUL H	A-Owner		00017	0381	10/17/1984 PARTNERSHIP	1738 <u>X</u>
LOWE (Assumed Names) QUALITY INVESTMENTS	SAUL H	A-Owner		00020	0336	03/12/1986 PARTNERSHIP	20336 <u>X</u>
LOWE (Assumed Names) ISLAND INVESTMENTS	SAUL H	A-Owner		00020	0336	03/12/1986 PARTNERSHIP	20336 <u>X</u>
LOWE (Land) BRANCH BANKING & TRUST CO OF VA	SAUL H	1-Grantor	D/T	03704	0728	07/14/1998 W B LOT 196 SEC 6 SILVERWOOD	24338 <u>0301</u>
LOWE (Wills)	SAUL HENRY, HEIR	W-Will	HEIRS	00173	0642	01/22/2015 ADMINISTRATOR APPOINTED	0058114 <u>1</u>
LOWERY (Land)	SAUL COVINGTON	2-Grantee	B&S	09976	0233	12/20/2018 D C LOT 34 WOODLAND TRAILS	32968 <u>X</u>
CALBB J GARNER	SAUL COVINGTON,-AKA	1-Grantor	P/ATT	09976	0236	12/20/2018 POWER OF ATTORNEY	32970 <u>X</u>
LOWERY (Land)	SAUL	1-Grantor	P/ATT	09976	0236	12/20/2018 POWER OF ATTORNEY	32970 <u>1</u>
DEANNA J JAMISON	SAUL	1-Grantor	P/ATT	09976	0236	12/20/2018 POWER OF ATTORNEY	32970 <u>1</u>
LOWERY (Land)	SAUL COVINGTON	1-Grantor	D/T/R	09976	0238	12/20/2018 D C LOT 34 WOODLAND TRAILS	32971 <u>X</u>
DEANNA J JAMISON	SAUL COVINGTON	1-Grantor	D/T/R	09976	0238	12/20/2018 D C LOT 34 WOODLAND TRAILS	32971 <u>X</u>
LOWERY (Land)	SAUL H	W-Will	WILL	00205	0123	06/07/2019 EXECUTRIX APPOINTED	01834 <u>1</u>
FRANCIS,-TR MROZ	SAUL H	W-Will	WILL	00205	0123	06/07/2019 EXECUTRIX APPOINTED	01834 <u>1</u>
LOWE (Wills)	SAUL H	W-Will	HEIRS	00205	0128	06/07/2019	01832 <u>1</u>

City of Chesapeake
Index Brief

Surname/Non-Human	Given Name	Series	Type	Book	Page	Description	Instrument #
LOWE (W/His)	SAUL H	W-W/II	BOND	00205	0129	06/07/2019 EXECUTRIX BOND	01833
LOWE (W/His)	SAUL H	W-W/II	AFFID	00206	0187	08/02/2019 AFFIDAVIT OF NOTICE	02472
LOWE (W/His)	SAUL H	W-W/II	INVEN	00056	0857	11/06/2019	03570
Total Records 15							

1623/99 - doedici
 1623/101 - sat 1948/37

City of Chesapeake
Index Brief

Land:01/02/1975 to 02/04/2020 Unverified (2020-02-19)
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Wills:01/03/1995 to 02/10/2020 Unverified (2020-02-18)
Assumed Names:01/01/1900 to 01/24/2020

Search Criteria
All Indexes Name Search - Person : lowe, ull

Surname/Non-Human	Given Name	Series	Type	Book	Page	Description	Instrument #
LOWE (Land)	ULLA KELL	2-Grantee	CERTIF	01948	0037	05/04/1982 CERTIFICATE OF SATISFACTION	03141
LOWE (Land)	ULLA KELL	1-Estator	D/T	03704	0728	07/14/1998 W B LOT 196 SEC 6 SILVERWOOD	2433
LOWE (Land)	ULLA KELL	W-Will	HEIRS	00173	0642	01/22/2015 ADMINISTRATOR APPOINTED	0058114
LOWE (Wills)	ULLA KELL	W-Will	BOND	00173	0643	01/22/2015 ADMINISTRATOR BOND	0058115
LOWE (Wills)	ULLA KELL	W-Will	AFPD	00173	0645	01/22/2015 AFFIDAVIT OF NOTICE	0058116
LOWE (Wills)	ULLA KELL	W-Will	INVEN	00051	0870	05/01/2015	0059930
LOWE (Wills)	ULLA KELL	W-Will	ACCOUNT	00201	0427	04/26/2016 STATEMENT IN LIEU OF ACCOUNTING	68171

Total Records 7