

**OWNER'S AFFIDAVIT AS TO
MECHANICS' LIENS AND POSSESSION**

TO WHOM IT MAY CONCERN:

THIS DAY personally appeared before me, the undersigned, who is the Senior Vice President of BLUE RIDGE BANK, N.A. (the "Owner"), with full authority to act on behalf of the Owner, as owner, and who, after being duly sworn, deposed and said on behalf of the Owner that:

- (i) the Owner is the owner, and has been the record owner of the real property described on Exhibit 1 attached hereto (the "Property") since March 7, 2023 (the "Ownership Date");
- (ii) there has been no work done, services rendered, or materials furnished in connection with repairs, improvements, development, construction, removal, alterations, demolition, or such similar activity on or incident to the Property since the Ownership Date, for which charges remain unpaid or for which payment shall not be made;
- (iii) the Owner has no knowledge of any outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against the Property;
- (iv) there are no outstanding leases, written or oral, unrecorded or otherwise, between the Owner and any other parties that would entitle them to possession of some or all of the Property; and
- (v) the purchaser is entitled to sole and exclusive possession of the Property upon settlement.

Whichever the context so requires, the singular number includes the plural, and the masculine includes the feminine.

[SIGNATURE AND NOTARIAL

ACKNOWLEDGMENT ON NEXT PAGE]

WITNESS the following signature and seal:

BLUE RIDGE BANK, N.A.

By _____
Dean Crouch:
Its Senior Vice President

COMMONWEALTH OF VIRGINIA
COUNTY OF CHESTERFIELD, to wit:

I, _____, a Notary Public of the jurisdiction aforesaid, do certify that DEAN CROUCH in his capacity as Senior Vice President of BLUE RIDGE BANK, N.A., has made oath to the foregoing Affidavit on behalf of the bank, and has acknowledged the same before me in my jurisdiction aforesaid. Given under my hand this ____ of _____, 2023.

Notary Public

[SEAL]

EXHIBIT 1

Property Description
TAX MAP OR PARCEL NO. 27B-4-4P

ALL that certain lot or parcel of land, together with all improvements thereon, situate, lying and being in Christ Church Magisterial District, Lancaster County, Virginia, containing approximately 0.85 of an acre, be the same however, ever so much more or less, this conveyance to be made in gross and not by the acre, and being more particularly shown and described as Lot 2C of The Highlands Subdivision on a certain plat of survey entitled, "The Highlands at The Tides Lodge", made by Tomlin & Keyser, P.C., C. L. S., dated May 16, 1990, a copy of which plat of survey is recorded in the Clerk's Office of the Circuit Court of Lancaster County, Virginia, in Plat Book 2 at Pages 29, 30 and 31, by this reference is expressly made a part hereof for a further and more accurate description of the real estate herein conveyed.

BEING the sale real estate conveyed to Blue Ridge Bank, N.A., by Deed in Lieu of Foreclosure dated January 31, 2023, from Matson C. Terry, II, Trustee of The Arthur's Cove Land Trust, and recorded in the Clerk's Office of the Circuit Court of the County of Lancaster, Virginia, on March 7, 2023, as Instrument No. 230000388.