

1 TITLE DESCRIPTION

The Land is described as follows:
All that certain tract, piece or parcel of land lying and being in the City of Hopewell, Virginia at the northeast intersection of Main Street and East City Point Road and being more particularly bounded and described in accordance with plat of survey by Pritchard and Altman, Engineers and Surveyors, dated March 29, 1977, revised April 12, 1977, and entitled, "Map Showing Property of Hopewell Redevelopment and Housing Authority to be Conveyed to First and Merchants Corp. Being Part of Block 1, West City Point Subdivision and Part of Block 1, West City Point Annex, Hopewell, Virginia," a copy of which is attached hereto and to be recorded herewith, as follows:
Beginning at the point of curve of the east right-of-way line of Main Street, being approximately 120 feet wide from the center of East City Point Road; thence N. 5° 18' 53" W., a distance of 100.00 feet along the east right-of-way line of Main Street to a point; thence along the center line of a 20 foot drainage easement N. 84° 41' 07" E., 177.45 feet to the point in the easterly line of a 10 foot utility easement; thence with said easement S. 34° 25' 36" E., 75.36 feet to a point in the north right-of-way line of East City Point Road; thence S. 55° 34' 24" W., along the northern line of East City Point Road 160.00 feet to a point of curvature of a curve connecting East City Point Road with Main Street; thence in a curve to the right having a radius of 50.00 feet and a delta angle of 119° 06' 43", a distance of 103.94 feet to the point and place of beginning.
Being parts of Lots 22 and 27 and all of Lots 23 through 26, Block 1, West City Point Annex, and parts of Lots 16 through 21 and parts of Lots 1, 2 and 3, being Part 1 of a resubdivision of a part of Lot 21, Block 1, West City Point Subdivision, and that part of a ten foot alley lying between the lots in West City Point Annex and the lots in West City Point Subdivision vacated by an ordinance adopted by the City Council on March 26, 1974, a copy of which is entered in Council Minute Book 18, Page 123.
Note: Parcel at the intersection of main street and east city point road, part of Block 1 West City Point and part of Block 1 West City Point Annex
It being the same property conveyed to First and Merchants National Bank, a national banking association by Deed from Hopewell Redevelopment and Housing Authority, a political subdivision of the Commonwealth of Virginia dated July 29, 1977, recorded September 30, 1977 in the Clerk's Office of the Circuit Court of Hopewell City, Virginia in Deed Book 154, Page 150.
The land shown in this survey is the same as that described in Fidelity National Title Insurance Company, Commitment No. NTS-203354-VA-A, effective date of August 29, 2024.

3 SCHEDULE "B" ITEMS

- Numbers correspond with survey-related Schedule B exception items contained in the above referenced Title Commitment.
8. Terms, provisions, covenants, conditions, restrictions, reservations, easements, liens for assessments, developer rights, options, rights of first refusal and reservations and other matters, if any, and any amendments thereto, appearing of record in Declaration in Deed Book 154, Page 150; in the related bylaws; in any instrument creating the estate or interest insured by this policy; and in any other allied instrument referred to in any of the instruments aforesaid, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law. The Company hereby insures the insured against loss or damage incurred, in an amount not exceeding the insurance amount of this policy, by reason of the reversionary rights identified as Item 7 of Schedule B, against the insured property having priority over the estate or interest insured by this policy. AFFECTS, NO PLOTTABLE ITEMS
9. All matters shown on survey recorded with deed at Deed Book 154, Page 150. AFFECTS, AS SHOWN
10. Easement to VEPCO, dated April 6, 1994, recorded April 25, 1994 at Deed Book 259, Page 258. AFFECTS, AS SHOWN
11. Exhibit C - recorded with deed at Deed Book 276, Page 840 shows name Changes of First & Merchants National Bank to Sovran Bank, Na, to Nationsbank of Virginia, national association, then Nationsbank, National Association Charter No. 1111 then to Nationsbank, National Association, merger with Bank of America in 1998. NOT A SURVEY MATTER

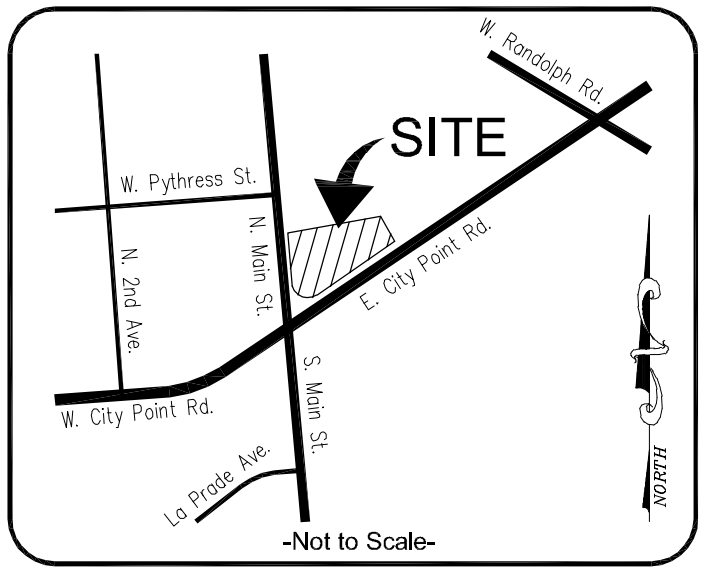
11 SURVEYOR'S NOTES

- 1. There is direct physical access to the subject property via East City Point Road and North Main Street, each a public right of way.
2. The address of the site is 101 East City Point Road, Hopewell, VA.
3. Any underground utilities shown hereon have been located from field survey information and existing drawings. The surveyor makes no guarantee that the underground utilities shown comprise all such utilities in the area, either in service or abandoned. The surveyor further does not warrant that the underground utilities shown are in the exact location indicated although he does certify that they are located as accurately as possible from the information available. This surveyor has not physically located the underground utilities.
4. There was no evidence of recent earth moving work, building construction, or building additions observed in the process of conducting the fieldwork.
5. At the time of this survey there was no information made available to the surveyor regarding proposed changes in street right-of-way lines. There was no evidence of recent street or sidewalk construction or repairs observed in the process of conducting the fieldwork.
6. All field measurements matched record dimensions within the precision requirements of ALTA/NSPS specifications unless otherwise shown.
7. All statements within the certification, and other references located elsewhere hereon, related to: utilities, improvements, structures, buildings, parking, party walls, easements, servitudes and encroachments are based on solely on above-ground, visible evidence, unless another source of information is specifically referenced hereon.
8. Building square footage as shown on the survey is calculated by the exterior footprint of all buildings at ground level and should be used for general purposes only. This calculation does not determine gross floor area and should not be used for any purpose in which a gross floor area determination is required.
9. There are no offsite easements or servitudes affecting the subject property that the surveyor has been made aware of.
10. This survey has not been prepared for recordation, and may not meet the requirements for recording in the jurisdiction in which the property was surveyed.

8 ZONING INFORMATION

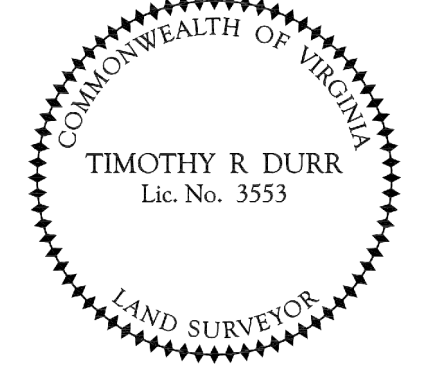
Zoning Jurisdiction: City of Hopewell
Zoning Classification: "B-1" Central Business District
Setback Lines: Front - No Minimum; Side & Rear - None
Maximum Height: 58'4 Stories
Minimum Lot Width: None
Minimum Lot Depth: No Requirement Noted
Maximum Floor Area: No Requirement Noted
Maximum Coverage: No Requirement Noted
Minimum Parking: Bank, Drive-Through: Minimum 1 per 250 Ft. of gross floor area; Maximum 1 per 200 Ft. of gross floor area (3,773 + 250 = 75 Minimum Spaces)(3,773 + 200 = 78.9 Maximum Spaces)
Zoning information has been provided by a Zoning Report by CDS, dated December 2, 2024, Job No. 22-02-0269:8.
Surveyor's Note: Setback lines shown hereon are based solely upon the information provided above, are to be used for reference purposes only and are subject to interpretation by the local zoning authority.

16 VICINITY MAP



4 SURVEYOR CERTIFICATION

To: The City of Hopewell, Virginia, a political subdivision of the Commonwealth of Virginia; Bank of America, National Association; Fidelity National Title Insurance Company; Newmark Title Services and Commercial Due Diligence Services:
This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys, jointly established and adopted by ALTA and NSPS, and includes items 1, 2, 3, 4, 6(a), 6(b), 7(a), 7(b)(1), 7(c), 8, 9, 11(a), 13, 14, 16, 19 and 20(a) (Graphically depicted in relation to the subject tract or property any offsite easements or servitudes benefitting the surveyed property and disclosed in Record Documents provided to the surveyor as part of the Schedule "A") of Table A thereof. The field work was completed on November 20, 2024.
I hereby state that to the best of my knowledge, information and belief, the survey shown herein was made in accordance with the requirements of the Minimum Standard Detail Requirements for the Commonwealth of Virginia.
Date of Preliminary Plat: November 26, 2024
Date of Final Plat: April 18, 2025
Timothy R. Durr
PLS# 0403003553
In the Commonwealth of Virginia



2 TITLE INFORMATION

The Title Description and Schedule B Items shown hereon are from Fidelity National Title Insurance Company, Commitment No. NTS-203354-VA-A, effective date of August 29, 2024.

7 POSSIBLE ENCROACHMENTS

- A Concrete sidewalk extends into the subject property a maximum distance of 1.0'.
B Concrete sidewalk extends into the subject property a maximum distance of 0.4'.

12 PARKING INFORMATION

10 Regular Parking Spaces
2 Handicap Parking Spaces
12 Total Parking Spaces

10 BASIS OF BEARINGS

The meridian for all bearings shown hereon is the northerly lone of the subject property known as being N 84°41'07" E per Deed Book 154, Page 150 of City of Hopewell Records.

13 LAND AREA

0.551 Acres±
24,000 Square Feet±

5 FLOOD INFORMATION

By graphic plotting only, this property is located in Zone "X" of the Flood Insurance Rate Map, Community Panel No. 5100800016D, which bears an effective date of 7/16/2015 and is not in a special flood hazard area. No field surveying was performed to determine this Zone and an elevation certificate may be needed to verify this determination or apply for a variance from the Federal Emergency Management Agency.
Zone "X" denotes areas outside the 0.2% annual chance floodplain. At the time of the survey, there were no LOMA's applicable to the subject property per FEMA.gov.

14 BUILDING AREA

3,773 Square Feet±

6 CEMETERY

There is no observable evidence of cemeteries.

15 BUILDING HEIGHT

30 Feet±

REFERENCES

Volume 154, Page 150

Key to CDS ALTA Survey

- 1 TITLE DESCRIPTION
2 TITLE INFORMATION
3 SCHEDULE 'B' ITEMS
4 SURVEYOR CERTIFICATION
5 FLOOD INFORMATION
6 CEMETERY
7 POSSIBLE ENCROACHMENTS
8 ZONING INFORMATION
9 LEGEND
10 BASIS OF BEARING
11 SURVEYOR'S NOTES
12 PARKING INFORMATION
13 LAND AREA
14 BUILDING AREA
15 BUILDING HEIGHT
16 VICINITY MAP
17 NORTH ARROW / SCALE
18 CLIENT INFORMATION BOX
19 SURVEY DRAWING
20 PROJECT ADDRESS

18 ALTA/NSPS Land Title Survey

This survey prepared in accordance with the "2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys" (Effective February 23, 2021)
This Work Coordinated By: FA Commercial Due Diligence Services Co.
CDS COMMERCIAL DUE DILIGENCE SERVICES
3550 W. Robinson Street, Third Floor
Norman, Oklahoma 73072
Office: 405-253-2444
website: www.firstamcds.com
Toll Free: 888.322.7371
Drawn By: AL Date: 12.3.24
Revision: Zoning
Surveyor Ref.No: B-241053 Date: 4.18.25
Revision: Certification
Approved By: TRD Date:
Revision:
Field Date: 11.20.24 Date:
Revision:
Scale: 1" = 20' Date:
Revision:
Prepared For: Bank of American, National Association
Client Ref. No: VA2-933
20 PROJECT ADDRESS
101 E City Point Road
Hopewell, VA 23860
Project Name: BOA Properties 2022
CDS Project Number: 22-02-0269:008



This survey coordinated, but not performed, by Commercial Due Diligence Services. Survey obtained from and certified to by a land surveyor licensed in the state property is located.

This survey coordinated, but not performed, by Commercial Due Diligence Services. Survey obtained from and certified to by a land surveyor licensed in the state property is located.

19 SURVEY DRAWING

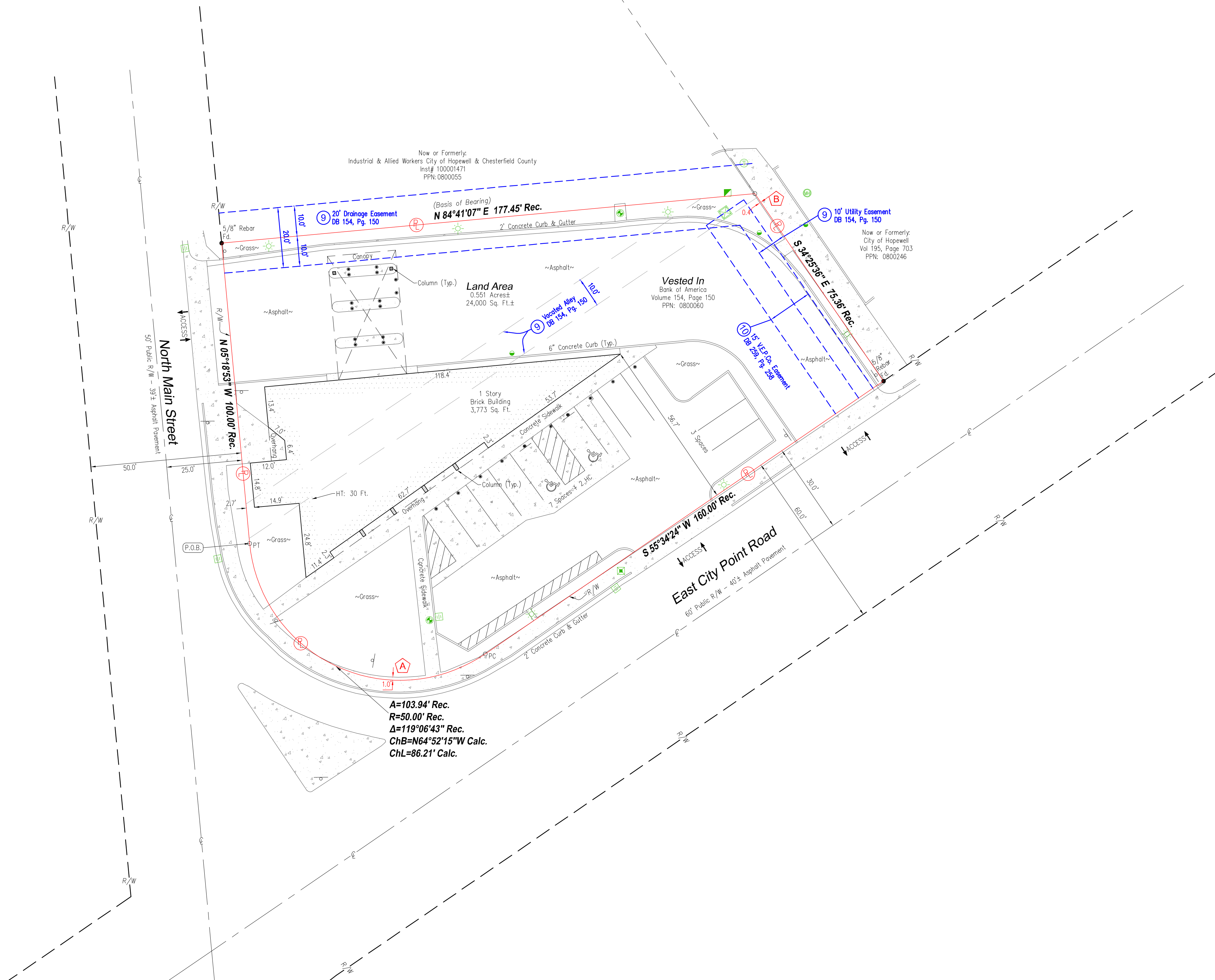


17 SCALE



9 LEGEND

- P.O.B. - Point of Beginning
- P.O.C. - Point of Commencement
- R/W - Right-of-Way
- CL - Centerline
- Property Line
- Easement Line
- Monumentation Found (as noted)
- 5/8" Rebar Set
- Encroachment
- Schedule B-Section II Item
- Calc. - Calculated
- Rec. - Record
- Water Valve
- Water Meter
- Manhole
- Clean Out
- Catch Basin (Square)
- Storm Manhole
- Transformer
- Utility Box
- Telephone Manhole
- Light Pole
- Sign
- Bollard
- Handicapped Space
- Concrete Area
- No Parking Area
- Building Area



18 ALTA/NSPS Land Title Survey

This survey prepared in accordance with the "2021 Minimum Standard Detail Requirements for ALTA/NSPS Land Title Surveys (Effective February 23, 2021)"

This Work Coordinated By:  
FA Commercial Due Diligence Services Co.



3550 W. Robinson Street, Third Floor  
Norman, Oklahoma 73072  
Office: 405.253.2444  
Toll Free: 888.322.7371

Prepared For:  
Bank of American, National Association

Client Ref. No: VA2-933

20 PROJECT ADDRESS

101 E City Point Road  
Hopewell, VA 23860

Project Name:  
BOA Properties 2022  
CDS Project Number:  
22-02-0269:008

This survey coordinated, but not performed, by Commercial Due Diligence Services. Survey obtained from and certified to by a land surveyor licensed in the state property is located.

This survey coordinated, but not performed, by Commercial Due Diligence Services. Survey obtained from and certified to by a land surveyor licensed in the state property is located.