



To: Members of the Board of Adjustment, Applicants & Abutting Property Owners
From: Jonathan B. Kanipe, Town Manager
Date: May 12, 2026
Re: **Special Call**
Board of Adjustment Meeting – May 26, 2026

Applicants:

You or a representative **MUST** attend the meeting to have the matter considered.

Neighbors:

You are receiving this notice because your property abuts an applicant on this agenda.

You may review applications & plans for the projects on this agenda at <https://www.biltmoreforest.org/board-adjustment>

You are invited to attend the scheduled meeting at the Town Hall and make comment when called upon.

Additional information regarding the meeting will be provided on the Town's website no later than May 21, 2026.

BOA Information

For detailed information on the Board of Adjustment and the quasi-judicial process, please visit <https://www.biltmoreforest.org/board-adjustment>

*****SPECIAL CALL MEETING AGENDA*****

The following items of business will be considered by the Biltmore Forest Board of Adjustment on Tuesday, May 26, 2026, at 4:00 p.m. at the Biltmore Forest Town Hall at 355 Vanderbilt Road, Biltmore Forest, NC 28803.

The purpose of this meeting is to consider a special use application and variance request for the property noted below.

1. Call to Order and Roll Call

Case 1: Portion of Parcel 9646-91-9265 at Valley Springs Road/Hendersonville Road- Special Use request for a new commercial building and Variance requests for maximum impervious surface and accessory structures within the setback.

- a) Opening of Hearing
 - b) Disclosure/Recusal Period for Board Members
 - c) Objections to Participation by Applicant
 - d) Oath of Witnesses
 - e) Staff Presentation
 - f) Applicant/Agent Presentation
 - g) Public Testimony
 - h) Board Discussion
 - i) Consideration by the Board
Findings of Fact and Decision (Variance Requires 4/5 Approval)
2. Adjournment



TOWN OF BILTMORE FOREST

BOARD OF ADJUSTMENT SPECIAL CALL MEETING
EVIDENTIARY HEARING
STAFF MEMORANDUM

HEARING DATE: May 26, 2026

CASE NUMBER: BOA Case 2026-07

I. GENERAL APPLICATION INFORMATION

PROPERTY ADDRESS: Valley Springs Rd at Hendersonville Rd

PIN / PARCEL ID: 9646919265

ACREAGE / ZONING: 4.08 Acres | R-5 Zoning District

PROPERTY OWNER: Ramble Biltmore Forest LLC

APPLICANT / AGENT: First Bank (Future Owner / Petitioner)

REQUESTS:

1. Special Use Permit (SUP) for a 3-story Commercial Building
 2. Variance from Maximum Impervious Surface Limits
 3. Variance for Accessory Structures within the Setback
-

II. PUBLIC NOTICE & DUE PROCESS VERIFICATION

In accordance with N.C.G.S. § 160D-406, the Town executed the following notices:

- Mailed Notice: Sent to all abutting property owners on May 13, 2026.
 - Posted Notice: Sign placed on the subject property on May 14, 2026.
-

III. PROJECT OVERVIEW & BACKGROUND

The applicant, First Bank, is requesting approvals to construct a new 3-story, Western North Carolina headquarters facility. The subject property is a vacant 4.08-acre parcel located at the southwestern intersection of Valley Springs Road and Hendersonville Road. The property is a portion of a tract owned by Ramble Biltmore Forest, LLC. The owner's affidavit regarding this application is attached.

Because the proposed commercial structure exceeds baseline dimensional and site layouts, the application requires three distinct actions by the Board.

IV. REQUEST #1: SPECIAL USE PERMIT (NEW COMMERCIAL STRUCTURE)

A. Ordinance Standard:

Section 153.046 & 153.047 (Commercial Site Design) and Section 153.008 (C) (6) require a Special Use Permit for commercial service structures in the R-5 district.

B. Staff Summary:

The proposed bank layout features a 3-story structure. Staff review indicates the use aligns with the commercial service definitions allowed within the R-5 Zoning District, subject to the Board's evaluation of the evidentiary standards below.

C. Legally Required Findings for SUP Approval:

To grant this permit, the Board must find that the applicant's evidence satisfies the following four statutory standards:

1. The use will not materially endanger the public health or safety;
 2. The use meets all required conditions and specifications of the Ordinance;
 3. The use will not substantially injure the value of adjoining property; and
 4. The use will be in harmony with the scale and character of the surrounding area.
-

V. SUGGESTED COMPLIANCE CONDITIONS (FOR BOARD CONSIDERATION)

Should the Board move to approve the Special Use Permit, staff suggests the inclusion of the following conditions to ensure compliance with Town Ordinances and safeguard the character of Biltmore Forest:

1. **Signage Compliance and Approvals:** All proposed signage shall comply with Section 153.033 of the Biltmore Forest Zoning Ordinance and Chapter 93.05 of the Town Code of Ordinances. The Board shall review and approve the detailed dimensions, materials, and lighting specifications as part of this Special Use permit request.
 2. **Stormwater Control and Erosion Prevention Compliance:** Because the applicant is seeking an impervious surface variance, the final site design must fully comply with all applicable Buncombe County Stormwater Management and Erosion Control ordinances. The applicant must obtain all required stormwater and sedimentation permits directly from Buncombe County, acting on behalf of the Town of Biltmore Forest. A complete copy of the County-approved stormwater management plan, along with all officially issued County permits, must be submitted to the Biltmore Forest Zoning Administrator prior to the issuance of a Town Zoning Compliance Permit or any local land-disturbing activity.
 3. **Retaining Wall Safety and Screening:** The proposed retaining wall located within the setback must comply with North Carolina State Building Code requirements. A continuous landscape buffer consisting of existing vegetation or evergreen trees and/or shrubs (minimum 3 feet in height at the time of planting, reaching a mature height of at least 6 feet within 3 years) must be installed along the entire exterior perimeter of the wall to screen it from the public right-of-way.
 4. **Lighting Standards and Shielding:** All exterior parking lot and building security lighting must utilize full-cutoff, down-directional LED fixtures to eliminate light trespass onto adjacent properties and the public right-of-way. A certified photometric plan demonstrating a maximum of 0.0 foot-candles at all property lines must be submitted to Town Staff prior to building permit issuance.
 5. **Timing of Infrastructure and Landscaping:** All required parking areas, retaining walls, stormwater systems, and approved landscape buffers must be fully installed, inspected, and approved by Town Staff as compliant with the Board's order prior to the issuance of the final Certificate of Occupancy (CO).
-
-

VI. REQUESTS #2 & #3: VARIANCE REQUESTS

- **Ordinance Standards:**
 - *Impervious Surface (Sec. 153.048):* The maximum allowed impervious coverage for a 4.08-acre lot is 26,427 sq. ft. The applicant proposes 31,427 sq. ft. (requesting a 5,000 sq. ft. variance).
 - *Accessory Structures (Sec. 153.029):* Restricts parking areas and retaining walls within designated property setbacks. The applicant proposes placing

elements of both within the setback.

- **Staff Summary:** The subject property features significant environmental constraints on its southern and western portions, including delineated wetlands and highly valued mature tree canopy. To preserve these natural features and maintain environmental stewardship in accordance with Town goals, the applicant has restricted development on the rear of the site. As a direct result of avoiding these wetlands and tree root zones, the buildable area is heavily compressed, forcing the necessary parking spaces and supporting retaining structures forward into the designated property setbacks.

Legally Required Findings for a Variance:

Per N.C.G.S. § 160D-705 and Sec. 153.110(D), the Board cannot grant a variance unless the applicant carries the burden of proof to demonstrate all four of the following “Unnecessary Hardship” standards:

1. Unnecessary hardship would result from the strict application of the ordinance. *(It shall not be necessary to demonstrate that, in the absence of the variance, no reasonable use can be made of the property).*
 2. The hardship results from conditions peculiar to the property, such as location, size, topography, or unique natural features (such as protected wetlands and tree canopy), rather than from personal circumstances.
 3. The hardship was not the result of actions taken by the applicant or the property owner.
 4. The requested variance is in harmony with the general purpose and intent of the ordinance, preserves public safety, and achieves substantial justice.
-

VII. STAFF EXHIBIT LIST

The following administrative materials are submitted into the official record:

- Exhibit A: Completed Joint Zoning Application/SUP Application/Variance Application
- Exhibit B: First Bank at Valley Springs Owners’ Affidavit
- Exhibit C: Engineered Site Plans & Architectural Elevations (Dated 04/06/2026)
- Exhibit D: First Bank Conceptual Site Plan & Architectural Elevations (Dated 04/16/2026)
- Exhibit E: Official Certified Mailing List and Photo of Sign Posting

EXHIBIT A

Zoning Compliance Application

Town of Biltmore Forest

Name

Chris Day

Property Address

Valley Springs Road at Hendersonville Road

Phone

(828) 252-5388

Email

cday@cdcgo.com

Parcel ID/PIN Number

9646-91-9265

ZONING INFORMATION

Current Zoning

R-5

Lot Size

4.08 ac

Proposed Roof Coverage Total

6,252 sf

Proposed Impervious Surface Coverage

0.79 ac

Front Yard Setback

50 feet (R-2, R-3, R-4, and R-5 Districts)

Side Yard Setback

15 feet (R-2, R-3, R-4, and R-5 Districts)

Rear Yard Setback

20 feet (R-2, R-3, R-4, and R-5 Districts)

Building Height

40 ft

Description of the Proposed Project

First Bank is proposing a new WNC Headquarters bank location. The new building is 3-stories in height with total GFA of approximately 16,000 sf. The building and associated parking are accessed from Hendersonville Road as well as Valley Springs. The design recognizes the significance of the location; both culturally and naturally with an effort to minimize the impact to existing natural features and preserve the majority of the site while providing a safe & convenient location for patrons and a comfortable work space and setting for employees.

Estimated Start Date

6/1/2026

Estimated Completion Date

9/17/2027

Estimated Cost of Project

\$6,000,000.00

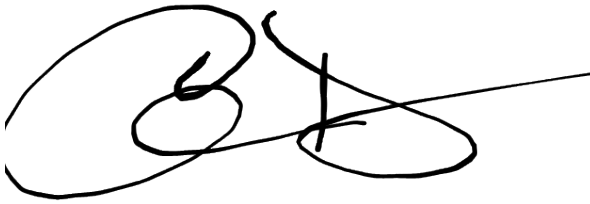
Supporting Documentation (Site Plan, Drawings, Other Information)

2026-02-23 - First Bank WNCHQ - BOA Submittal.pdf

Signature

Date

2/23/2026

A handwritten signature in black ink, consisting of a large, stylized 'B' followed by a vertical line and a horizontal line extending to the right.

Have you paid the \$100 zoning application fee? Your permit application will not be reviewed until payment has been received. You can visit the link below to pay. Copy & paste the link in your browser.

I plan to pay in person or mail a check

Important Notice: The Town will never mail your application and/or permit information to your home. The Town will also never ask you for a wire transfer, giftcards, or any other forms of payment.

Yes, I understand that the Town will NOT reach out via mail or ask for wire transfers. If something seems off, please reach out to the Town immediately.

Special Use Permit Application

Town of Biltmore Forest

Name

Chris Day

Address

Valley Springs Road at Hendersonville Road

Phone

(828) 252-5388

Email

cday@cdcgo.com

Please select the type of special use you are applying for:

Commercial Services, Professional Office Uses, Consumer Services and Retail Businesses

The applicant must show that the proposed use will not materially endanger public health or safety or injure value of adjoining or abutting property. In addition, the proposed use must be in general conformity with the plan of development of the town and be in harmony with scale, bulk, height, coverage, density, and character of the neighborhood.

Please provide a description of the proposed project:

First Bank is proposing a new WNC Headquarters bank location. The new building is 3-stories in height with total GFA of approximately 16,000 sf. The building and associated parking are accessed from Hendersonville Road as well as Valley Springs. The design recognizes the significance of the location; both culturally and naturally with an effort to minimize the impact to existing natural features and preserve the majority of the site while providing a safe & convenient location for patrons and a comfortable work space and setting for employees.

Explain why the project would not adversely affect the public interest of those living in the neighborhood:

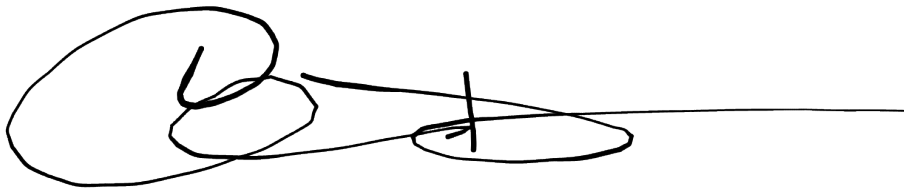
The proposed building and layout were designed to minimize environmental impacts and maximize preservation of existing vegetation and wetlands of the subject property. Pulling the building towards Hendersonville Road improves accessibility and reduces adverse affects on those living in the neighborhood.

The building highlights natural materials such as stone and wood to complement the natural setting.

I hereby certify that all of the information set forth above is true and accurate to the best of my knowledge.

Signature

Date
2/23/2026

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Have you paid the \$100 special use permit application fee? Your permit application will not be reviewed until payment has been received. You can visit the link below to pay. Copy & paste the link in your browser.

I plan to pay in person or mail a check

VARIANCE APPLICATION

Town of Biltmore Forest

Name: Rusty Edwards

Address: 11 Church St, Asheville NC 28801

Phone (828) 713-3114

Email: redwards@localfirstbank.com

Current Zoning/Use: R-5 Residential / Vacant

Requested Use: Office Building

APPLICATION REQUIREMENTS: An application to the Board of Adjustment for a variance must be submitted to the Town of Biltmore Forest Town Manager at least 21 days prior to the meeting at which the application will be considered. A pre-application meeting with Town staff is required prior to application submittal to the Board of Adjustment.

What would you like to do with your property?*(required)

First Bank is proposing a new WNC Headquarters and bank location. The new three-story building will have a total gross floor area ("GFA") of approximately 15,650 square feet. The proposed development, including the parking areas, will be accessed from Hendersonville Road and Valley Springs Road to best facilitate ingress and egress to and from the proposed development. The design recognizes the significance of the location -- both culturally and naturally.

The proposed design minimizes the impact to existing natural features and preserves the majority of the existing site. The design preserves numerous trees (and proposes additional plantings) to facilitate a natural appearance and to make the proposed development compatible with the surrounding area. The design incorporates permeable pavers throughout much of the parking area to reduce impervious surface area. Additionally, the proposed development provides a safe and convenient location for customers of First Bank in and around Biltmore Forest and a high-end office setting for First Bank as it seeks to further expand its presence in WNC.

For this variance request, the applicant seeks a limited variation from the maximum impervious surface requirement in Section 153.048 of the Zoning Ordinance. Specifically, applicant seeks a variance to allow an additional 5,000 square feet over the 26,427 maximum allowable – totaling 31,427 of impervious surface (on an approximately four acre site). This is an approximately 20% increase over the maximum allowable impervious surface calculation.

The applicant also seeks a variation from the Section 153.029 Accessory Structure and Buildings. Section 153.004 defines Accessory Structures to include retaining walls and curbs. The submitted

site plan proposes less than 100' of site retaining walls and less than 7,000 sf of parking areas with curbing within the front and side setback yards. The minimal setback encroachment allows the project to meet Section 153.038 for required off-street parking while minimizing impacts to environmental features and tree canopy. It also promotes the best design and layout for the project and meets the intent of the Town's ordinance.

What does the ordinance require?*(required)

Section 153.048 Impervious Surface Coverage

A lot size of approximately four (4) acres has maximum impervious coverage of no more than 26,427 square feet. Lots on which new construction and/or development activity could cause the amount of impervious surface on the lot to exceed the amounts set forth above shall proceed with the proposed construction and/or development activity only if a variance for the increased impervious surface coverage is granted by the Board of Adjustment in accordance with the procedures set forth in Section 153.110(D).

Section 153.029 Accessory Structures and Buildings

Accessory structures and/or necessary buildings shall not detract from nor interfere with adjacent properties. No accessory structure or building shall be constructed, erected, or located within any front yard, or within any side yard setback or rear yard setback.

BOARD OF ADJUSTMENT: N.C.G.S. 160A-388(D) requires that the Board of Adjustment shall vary the provisions of the Zoning Ordinance only upon a showing of ALL the items below. The Board of Adjustment must follow strict procedure, and all determinations must be decided by a concurring vote of four-fifths of the members of the Board. It is important to provide detailed supporting documentation for the Board of Adjustment to review. If necessary, additional sheets may be attached to this application.

REQUIRED FINDINGS: Please provide a thorough response to each.

Unnecessary hardship would result from the strict application of the ordinance. *(required)

Strict application of Section 153.048 and 153.029 and the maximum impervious surface limitation results in an unnecessary hardship for the project. Strict compliance with Section 153.048 and 153.029 would significantly reduce the development envelope for the subject property. Additionally, the applicant has worked to comply with all requirements and obligations of the ordinance.

In submitting this request for a variance, the applicant went to great efforts to address a number of items, including the minimum number of parking spaces and the required dimensions of those parking spaces, pursuant to Section 153.038. The applicant meets both of those and added pavers to reduce the impervious area as much as practical, given the other requirements in the Zoning Ordinance. The Ordinance includes Section 153.048(B) for this exact situation – where the layout/configuration of a lot and compliance with other requirements requires a slight variation from the strict application of Section 153.048.

The hardship results from conditions that are peculiar to the property, such as location, size, or topography. *(required)

The existing location of Valley Springs Road and overall configuration of the subject property limits strict compliance with Section 153.048 and 153.029 of the Zoning Ordinance and would create other hardships to the applicant and surrounding area if it is not granted. The subject property is flanked on two sides by Hendersonville Road and Valley Springs Road. The subject property also tapers and narrows considerably as you move back from Hendersonville Road and down the adjacent Valley Springs Road along Four Mile Creek. This creates unique, limiting features for a property fronting Hendersonville Road – and one which is best suited for this type of use. The subject property also includes certain wetland areas and flood zones and this design intentionally minimizes the impact to those areas to preserve their natural characteristics. The result of those factors – which creates a limited building envelope/area and factoring in the other requirements of the Zoning Ordinance, has placed the applicant in the position where it is seeking this limited variance.

The hardship did not result from actions taken by the applicant or the property owner.*(required)

This hardship did not result from actions taken by the applicant given the unique features and aspects of the subject property, as previously detailed herein. Not only has the applicant not created the hardship, but the applicant has spent considerable time and resources trying to meet the strict compliance with each and every ordinance provision – including the parking requirements and parking space dimension requirements. This included incorporating permeable pavers throughout much of the parking area. Following that extensive review and revisions to the proposed design, this minor variance is what remained and is being applied for in an effort to balance all requirements, obligations, and the intent of the Zoning Ordinance.

The requested variance is consistent with the spirit, purpose, and intent of the ordinance, such that public safety is secured, and substantial justice is achieved.*(required)

The requested variances seek a limited/minor variation from a single section of the Zoning Ordinance – and one which specifically contemplates this type of request where strict compliance creates a hardship (Section 153.048(B)). As mentioned herein, the request seeks an approximately 20% increase over the maximum allowable impervious surface calculation and ability to construct pervious paver parking areas within the front and side setback yards. These variances promote compliance with numerous other requirements in the Zoning Ordinance, including the required number of parking spaces and the required parking space dimensions. The applicant is also proposing extensive tree preservation and additional planting to promote the intent of the Zoning Ordinance, coupled with stormwater detention and maintenance to promote containment and treatment of runoff.

The project proposes to utilize pervious pavers to the extent possible so that the variance request is consistent with the spirit, purpose, and intent of the ordinance. This will be achieved by making all parking stalls pervious, with the exception of a small number of parking spaces in higher traffic areas and the ADA parking spaces.

I hereby certify that all of the information set forth above is true and accurate to the best of my knowledge.

Signature*(required)



Date*(required)



Have you paid the \$300 variance application fee? Your permit application will not be reviewed until payment has been received. You can visit the link below to pay. Copy & paste the link in your browser. *(required)

- Yes

ND:4929-6217-8978, v. 2

EXHIBIT B

OWNER(S) AUTHORIZATION

The persons listed below do hereby appear before a Notary Public and affirm that they are authorized agents of the legal owner, **Ramble Biltmore Forest, LLC**, of the property located at and more fully described as:

An approximately 4.3 acre portion of that larger parcel consisting of approximately 16 acres and currently known as 5 Valley Springs Road, Biltmore Forest, North Carolina, which larger parcel is described as "Tract 2" in Deed Book 3836, at Page 521 and Plat Book 138, at Page 183, both as recorded in the Buncombe County Registry. Subject to and as a condition of the approval of the associated land use applications, the approximately four (4)+/- acre portion will be formally subdivided, pursuant to all applicable regulations and requirements.

PIN #: 9646-91-9265

The persons listed below do hereby give authorization and permission to:

First Bank and its agents, including, but not limited to: (1) Chris Day and Justin Thorn of Civil Design Concepts, P.A. and (2) Clint Cogburn of Ward and Smith, P.A.

to submit to the Town of Biltmore Forst a request for a Special Use Permit and request(s) for Variances (including all required application materials and documents associated therewith) for the above listed property and to otherwise engage with the Town of Biltmore Forest on any such requests, including, but not limited to, presenting such requests to the applicable Town of Biltmore Forest board(s) and pursuing/requesting/receiving approvals, permits, determinations, or decisions related to the subject property.

By signing below, Ramble Biltmore Forest, LLC acknowledges and understands that it will reasonably cooperate with First Bank and its agents on these request(s).

Ramble Biltmore Forest, LLC also acknowledges and understands that any such approvals received from the Town of Biltmore Forest run with the land and are otherwise subject to the requirements in the Town of Biltmore Forest Code of Ordinances.

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Ramble Biltmore Forest, LLC

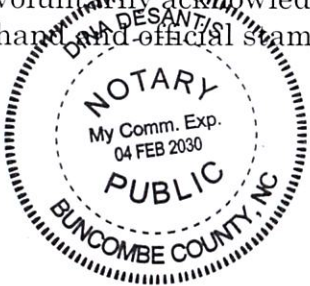
By Biltmore Farms, LLC, its Manager


By: 
John F.A.V. Cecil, President

STATE OF NORTH CAROLINA

COUNTY OF BUNCOMBE

I, Dina DeSantis, a Notary Public of the County and State aforesaid, certify that John F.A.V. Cecil, President of Biltmore Farms, LLC, a Manager of Ramble Biltmore Forest, LLC, personally appeared before me this day and voluntarily acknowledged the due execution of the foregoing instrument. Witness my hand and official stamp or seal, this the 27 day of March, 2026.




Notary Public

My Commission Expires: 2/4/2030

ND:4898-3338-4091, v. 4

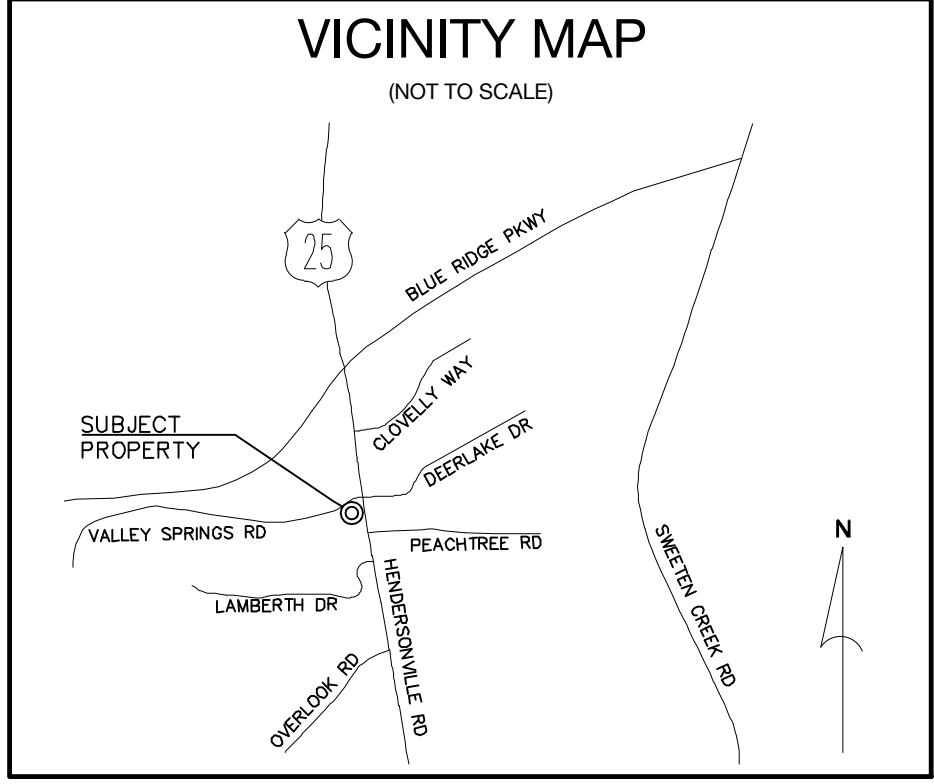
EXHIBIT C

FIRST BANK AT VALLEY SPRINGS ROAD

TOWN OF BILTMORE FOREST, NORTH CAROLINA

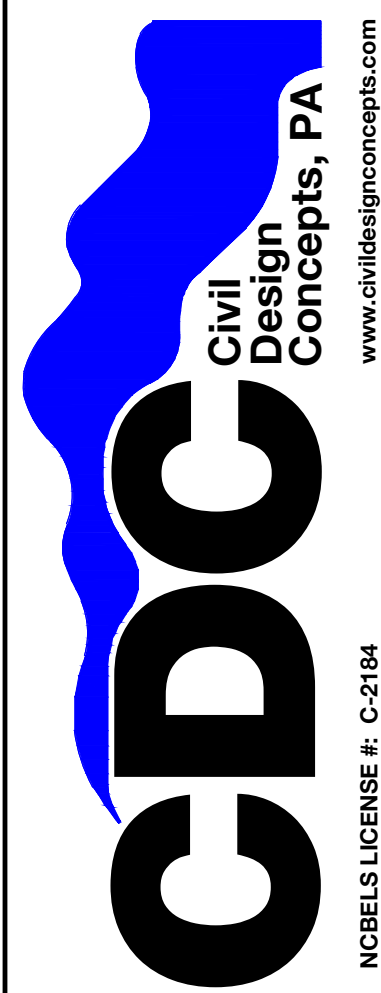
PREPARED FOR:
FIRST BANK
 11 CHURCH STREET
 ASHEVILLE, NC 28801
 RUSTY EDWARDS
 (828) 713-3114

| INDEX OF SHEETS | |
|-----------------|---------------------------------------|
| SHEET NO | TITLE |
| C000 | COVER SHEET |
| -- | SURVEY |
| C101 | EXISTING CONDITIONS & DEMOLITION PLAN |
| C102 | TREE REMOVAL & PRESERVATION PLAN |
| C200 | CONCEPTUAL MASTER SITE PLAN |
| C201 | CONCEPTUAL SITE PLAN |
| C202 | CONCEPTUAL LANDSCAPE PLAN |
| C301 | CONCEPTUAL GRADING & STORMWATER PLAN |
| -- | ARCHITECTURAL |



Know what's below.
 Call before you dig.

| DEVELOPMENT DATA | |
|------------------|--|
| OWNER/DEVELOPER: | FIRST BANK 11 CHURCH STREET ASHEVILLE, NC 28801 |
| CONTACT: | RUSTY EDWARDS (828) 713-3114 |
| CIVIL ENGINEER: | CIVIL DESIGN CONCEPTS, P.A. 84 COXE AVENUE - SUITE 260 ASHEVILLE, NC 28801 |
| CONTACT: | CHRIS DAY, P.E. (828) 252-5388 |

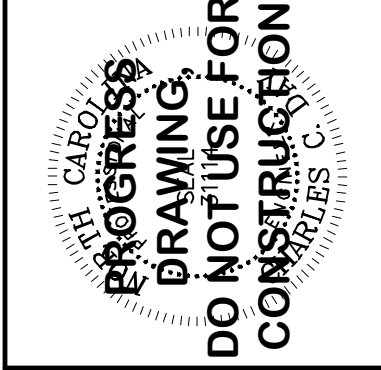


84 COXE AVENUE - SUITE 260
 ASHEVILLE, NC 28801
 PHONE (828) 252-5388
 FAX (828) 252-5385

52 WALNUT STREET - SUITE 9
 WAYNEVILLE, NC 28786
 PHONE (828) 252-5388
 FAX (828) 455-5455

NCELS LICENSE # C-2184
 www.civildesignconcepts.com

| NO. | DATE | DESCRIPTION | BY |
|-----|------------|-----------------|-----|
| 1 | 02/23/2026 | BOA SUBMITTAL | AAM |
| 2 | 04/01/2026 | BOA RESUBMITTAL | AAM |
| 3 | 04/06/2026 | BOA RESUBMITTAL | AAM |



COVER SHEET FOR:

FIRST BANK AT VALLEY SPRINGS ROAD

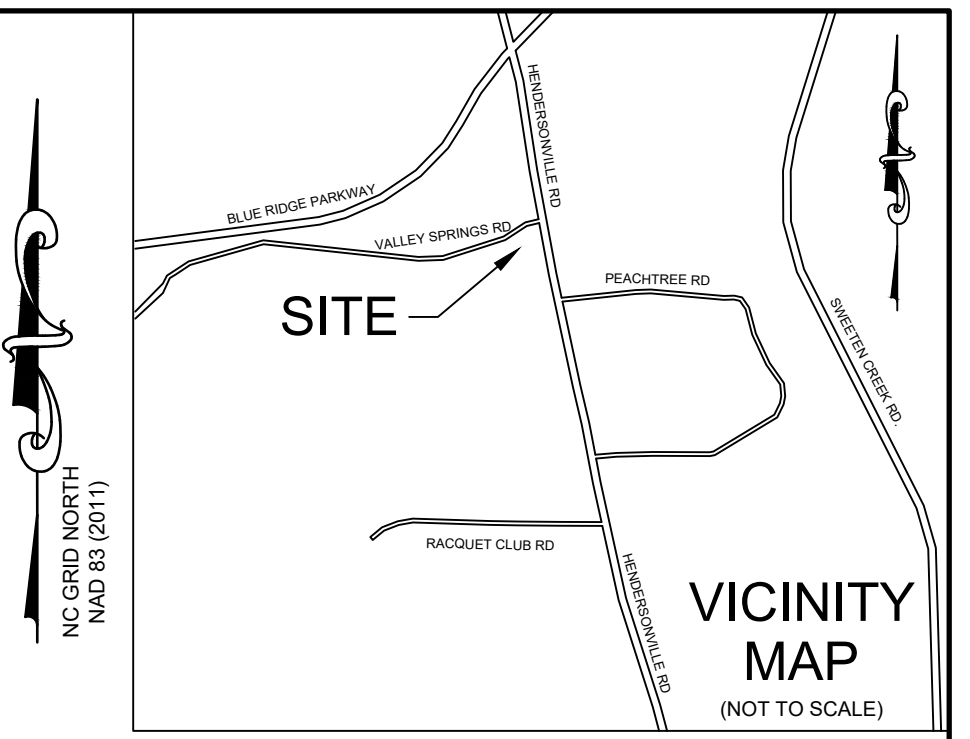
FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AAM
 CDC PROJECT NO.: 12561
 XXX PERMIT NO.: XXXX

SHEET
C000

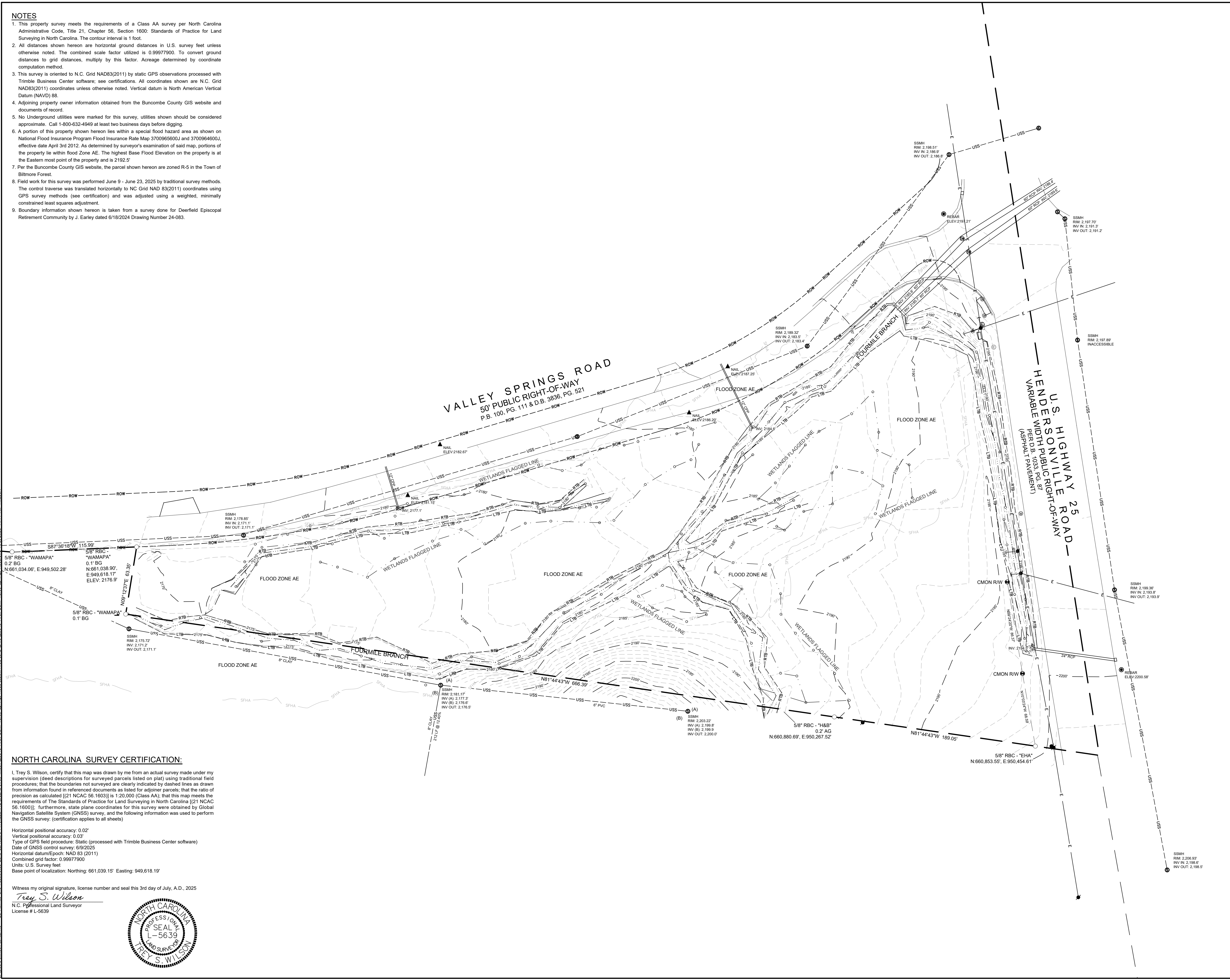
NOTES

- This property survey meets the requirements of a Class AA survey per North Carolina Administrative Code, Title 21, Chapter 56, Section 1600; Standards of Practice for Land Surveying in North Carolina. The contour interval is 1 foot.
- All distances shown hereon are horizontal ground distances in U.S. survey feet unless otherwise noted. The combined scale factor utilized is 0.99977900. To convert ground distances to grid distances, multiply by this factor. Acreage determined by coordinate computation method.
- This survey is oriented to N.C. Grid NAD83(2011) by static GPS observations processed with Trimble Business Center software; see certifications. All coordinates shown are N.C. Grid NAD83(2011) coordinates unless otherwise noted. Vertical datum is North American Vertical Datum (NAVD) 88.
- Adjoining property owner information obtained from the Buncombe County GIS website and documents of record.
- No Underground utilities were marked for this survey, utilities shown should be considered approximate. Call 1-800-632-4949 at least two business days before digging.
- A portion of this property shown hereon lies within a special flood hazard area as shown on National Flood Insurance Program Flood Insurance Rate Map 3700965600J and 3700964600J, effective date April 3rd 2012. As determined by surveyor's examination of said map, portions of the property lie within flood Zone AE. The highest Base Flood Elevation on the property is at the Eastern most point of the property and is 2192.5'
- Per the Buncombe County GIS website, the parcel shown hereon are zoned R-5 in the Town of Biltmore Forest.
- Field work for this survey was performed June 9 - June 23, 2025 by traditional survey methods. The control traverse was translated horizontally to NC Grid NAD 83(2011) coordinates using GPS survey methods (see certification) and was adjusted using a weighted, minimally constrained least squares adjustment.
- Boundary information shown hereon is taken from a survey done for Deerfield Episcopal Retirement Community by J. Earley dated 6/18/2024 Drawing Number 24-083.



LEGEND

| | |
|------|------------------------------|
| ○ | CORNER FOUND (AS DESCRIBED) |
| ▲ | MAGNETIC NAIL SET |
| ● | RIGHT-OF-WAY MONUMENT |
| — | THALWEG OF CREEK |
| --- | WETLANDS LINE |
| --- | PROPERTY LINE (SURVEYED) |
| --- | PROPERTY LINE (NOT SURVEYED) |
| --- | SEWER LINE |
| --- | LEFT TOP OF BANK |
| --- | RIGHT TOP OF BANK |
| --- | RIGHT OF WAY LINE |
| --- | OVERHEAD POWER LINE |
| --- | FLOOD HAZARD AE LINE |
| AG | ABOVE GROUND |
| BG | BELOW GROUND |
| CMP | CORRUGATED METAL PIPE |
| CI | CURB INLET |
| D.B. | DEED BOOK |
| DI | DROP INLET |
| E | EASTING |
| HG | HOLMES GEOSPATIAL |
| INV | INVERT |
| MN | MAGNETIC NAIL |
| N | NORTHING |
| OTI | OPEN TOP INLET |
| PIN | PARCEL IDENTIFICATION NUMBER |
| PG | PAGE |
| PVC | POLYVINYL CHLORIDE PIPE |
| RCP | REINFORCED CONCRETE PIPE |
| ROW | RIGHT-OF-WAY |
| RBC | 5/8" REBAR WITH CAP |
| ⊙ | ELECTRIC METER |
| ⊙ | WETLANDS FLAG |
| ⊙ | STORM MANHOLE |
| ⊙ | GUY WIRE |
| ⊙ | SEWER MANHOLE |
| ⊙ | COMMUNICATIONS PEDESTAL |
| ⊙ | UTILITY POLE |
| ⊙ | WATER METER |



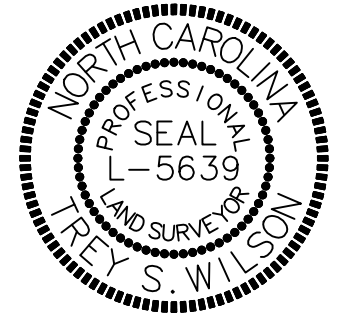
NORTH CAROLINA SURVEY CERTIFICATION:

I, Trey S. Wilson, certify that this map was drawn by me from an actual survey made under my supervision (deed descriptions for surveyed parcels listed on plat) using traditional field procedures; that the boundaries not surveyed are clearly indicated by dashed lines as drawn from information found in referenced documents as listed for adjoining parcels; that the ratio of precision as calculated [(21 NCAC 56-1603)] is 1:20,000 (Class AA); that this map meets the requirements of The Standards of Practice for Land Surveying in North Carolina [(21 NCAC 56-1600)]; furthermore, state plane coordinates for this survey were obtained by Global Navigation Satellite System (GNSS) survey, and the following information was used to perform the GNSS survey. (certification applies to all sheets)

Horizontal positional accuracy: 0.02'
 Vertical positional accuracy: 0.03'
 Type of GPS field procedure: Static (processed with Trimble Business Center software)
 Date of GNSS control survey: 6/9/2025
 Horizontal datum/EPOCH: NAD 83 (2011)
 Combined grid factor: 0.99977900
 Units: U.S. Survey feet
 Base point of localization: Northing: 661,039.15' Easting: 949,618.19'

Witness my original signature, license number and seal this 3rd day of July, A.D., 2025

Trey S. Wilson
 N.C. Professional Land Surveyor
 License # L-5639



BOUNDARY AND TOPOGRAPHIC SURVEY FOR:
First Bank
 off of Valley Springs Rd. Asheville, NC 28803

REFERENCES
 Owner: RAMBLE BILTMORE FOREST LLC
 PIN: 9646-91-9265
 Deed Book: 3836 Page: 521 Tract: 2
 Plat Book: 138 Page: 183
 Limestone Township, Buncombe County, NC

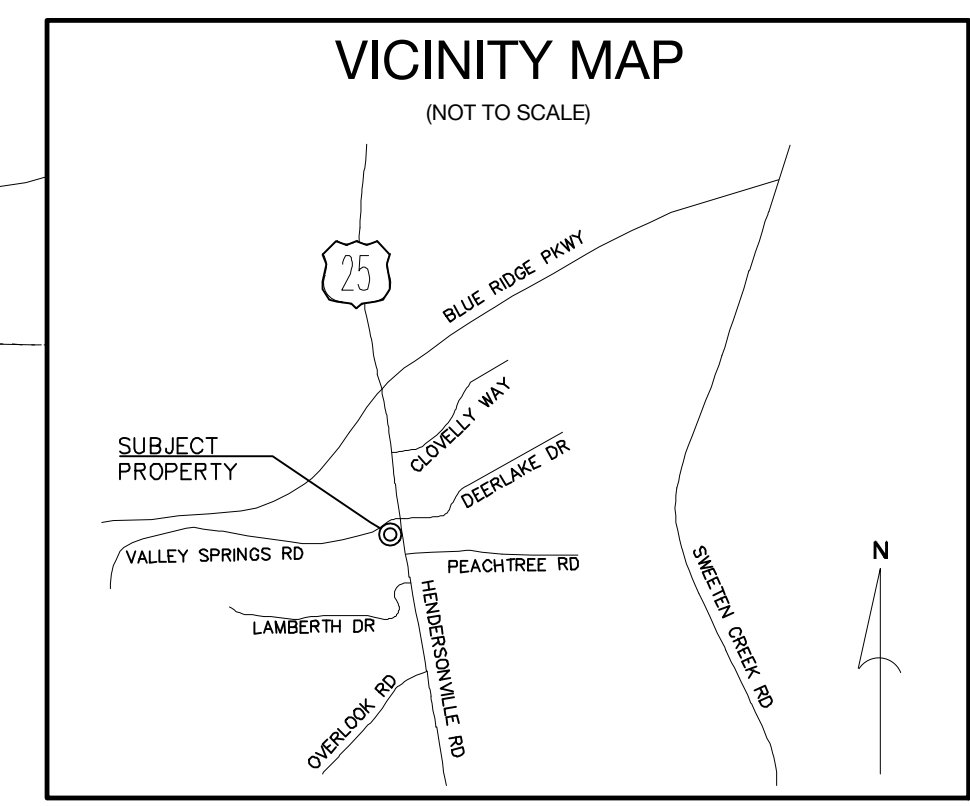
Field Work: 6/9/2025 - 6/23/2025
 Drawn By: M Olszack JOB # 25435
 Trey S. Wilson, PLS twilson@holmesgeo.com

HOLMES GEOSPATIAL
 200 Ridgely Court, Suite 208 Asheville, NC 28806
 Phone: (828) 225-6562 Company License C-2806
 www.holmesgeospatial.com

40' 0' 40' 80'
 SCALE 1" = 40'

BOARD OF ADJUSTMENT NOTES

1. ALL SITEWORK SHALL BE IN ACCORDANCE WITH ALL LOCAL, STATE, AND NATIONAL REGULATORY STANDARDS AND ALL REQUIREMENTS IN THE PROJECT TECHNICAL SPECIFICATIONS.
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11. NO RETAINING WALLS GREATER THAN 15' TO BE PROPOSED FOR PROJECT.



DEVELOPMENT DATA

OWNER/DEVELOPER: 11 CHURCH STREET ASHEVILLE, NC 28801 RUSTY EDWARDS (828) 713-3114

CONTACT:

CIVIL ENGINEER: CIVIL DESIGN CONCEPTS, P.A. 84 COXE AVENUE - SUITE 260 ASHEVILLE, NC 28801 CHRIS DAY, P.E. (828) 252-5388

CONTACT:

SURVEYOR: ED HOLMES & ASSOCIATES 200 RIDGEFIELD COURT STE 208 ASHEVILLE, NC, 28806 TREV S. WILSON (828) 225-6562

CONTACT:

ARCHITECT: MCMILLAN PAZDAN SMITH 47 RANKIN AVE STE 141 ASHEVILLE, NC, 28801 ETHAN WARD, ARCHITECT (828) 398-5016

CONTACT:

PROJECT DATA

PIN: 9646-91-9265

ADDRESS: VALLEY SPRINGS ROAD 3836/521

DEED BOOK/PAGE: 4.08± ACRES

PROJECT ACREAGE: R-5 RESIDENTIAL

CURRENT ZONING:

SETBACKS: SIDE AND REAR SETBACK INCREASED DUE TO 40' BUILDING HEIGHT. (40'-25'=15 x1.5= 22.5' ADDITIONAL SETBACK FEET)

FRONT: 50' (FROM US 25)

CORNER: 30' + 22.5' = 52.5'

SIDES: 15' + 22.5' = 37.5'

REAR: 20' + 22.5' = 42.5'

DISTURBED AREA: ±1.5 AC (±65,500 SF)

IMPERVIOUS AREA: PBE ±435 SF (1%) POST ±30,700 SF (17%)

PERVIOUS AREA: ±177,300 SF (99%) ±146,600 SF (83%)

MAX IMPERVIOUS ALLOWED: 26,427 SF

*VARIANCE REQUESTED TO INCREASE MAX IMPERVIOUS BY 20%

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| BUILDING | DESCRIPTION | HEIGHT | GFA |
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| 1 | 3 STORIES | 40' | 15,650± SF |

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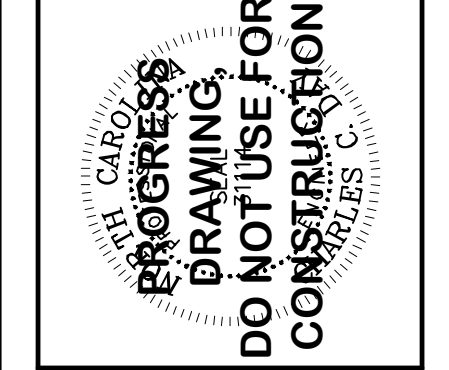
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52 WALNUT STREET - SUITE 900 WAYNESVILLE, NC 28798
PHONE (828) 252-5388 FAX (828) 455-5455

CDC Civil Design Concepts, PA
www.civildesignconcepts.com

NCELS LICENSE # C-2184

| NO. | DATE | DESCRIPTION | BY |
|-----|------------|-----------------|----|
| 1 | 02/23/2026 | BOA SUBMITTAL | AM |
| 2 | 04/01/2026 | BOA RESUBMITTAL | AM |
| 3 | 04/06/2026 | BOA RESUBMITTAL | AM |



CDC INSPECTIONS HOTLINE:
828-771-1755 OR INSPECTIONS@CDCGO.COM

811 Know what's below. Call before you dig.

NORTH

EXISTING CONDITIONS & DEMOLITION PLAN
GRAPHIC SCALE

(IN FEET)
1 inch = 50 ft.

EXISTING CONDITIONS & DEMOLITION PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD

FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: CDC PROJECT NO.: XXX PERMIT NO.

AM 12561 XXXX

SHEET
C101

- SITE NOTES**
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 - SINGLE-PHASE CONSTRUCTION.
 - ALL WORK MUST BE PERFORMED BY A NORTH CAROLINA LICENSED CONTRACTOR.
 - TO SCHEDULE THE REQUIRED INSPECTIONS ON ALL WORK, CALL THE CIVIL DESIGN CONCEPTS INSPECTIONS HOTLINE AT 828-771-4755, OR EMAIL AT INSPECTIONS@CDCGO.COM. FAILURE TO SCHEDULE INSPECTIONS MAY RESULT IN UNCOVERING OR REDOING WORK.
 - CONTRACTOR IS RESPONSIBLE FOR LOCATING AND VERIFYING THE EXACT LOCATION AND ELEVATION FOR ALL UTILITIES PRIOR TO CONSTRUCTION. NOTIFY ENGINEER OF ANY CONFLICTS OR DISCREPANCIES. THE LOCATION OF SOME UTILITIES SHOWN ON THE PLANS HAVE BEEN APPROXIMATED. ALL BURIED UTILITIES HAVE NOT BEEN SHOWN ON THE PLANS AND IT IS THE CONTRACTOR'S RESPONSIBILITY TO DETERMINE THEIR LOCATION PRIOR TO CONSTRUCTION. CONTACT ENGINEER TO CONFIRM IF ADDITIONAL PERMITS ARE NEEDED.
 - CONTRACTOR SHALL PROTECT EXISTING SITE FEATURES (SHOWN TO REMAIN) AND NEWLY COMPLETED WORK DURING CONSTRUCTION. ANY DAMAGE INCURRED DURING OR RESULTING FROM CONSTRUCTION ACTIVITY IS THE RESPONSIBILITY OF THE CONTRACTOR AND IS TO BE REPAIRED IN ACCORDANCE WITH APPLICABLE STANDARDS OF APPROPRIATE AGENCIES AT THE CONTRACTOR'S EXPENSE.
 - THE CONTRACTOR IS TO NOTIFY ALL UTILITY COMPANIES AT LEAST 72 HOURS BEFORE CONSTRUCTION ACTIVITY IS TO BEGIN. THE CONTRACTOR SHALL NOTIFY ULOCO AT 1-800-632-4949 OR 811, 72 HOURS BEFORE CONSTRUCTION BEGINS.
 - SIDEWALKS SHALL BE CONSTRUCTED IN ORDER TO PROVIDE POSITIVE DRAINAGE AWAY FROM ALL STRUCTURES. SIDEWALKS TO MEET ALL ADA/PROWAG STANDARDS. CONTRACTOR TO NOTIFY ENGINEER AFTER FORMING BUT PRIOR TO POURING SIDEWALK. ANY SIDEWALK/CROSSWALK NOT INSTALLED TO REQUIRED STANDARDS SHALL BE REMOVED AND REPLACED AT CONTRACTOR'S EXPENSE.
 - ALL RADII LISTED ARE FROM FACE OF CURB UNLESS OTHERWISE NOTED. ALL PARKING LOT RADII ARE 'X' UNLESS OTHERWISE NOTED.
 - ALL ROAD/PARKING LOT IMPROVEMENTS, STRIPING AND SIGNAGE SHALL BE IN ACCORDANCE WITH THE LOCAL JURISDICTION AND THE LATEST MANUAL ON UNIFORM TRAFFIC CONTROL DEVICE (MUTCD). CONTRACTOR MAY USE A PAINT SUITABLE FOR ASPHALT APPLICATION IN LIEU OF THERMOPLASTIC WITH PRIOR APPROVAL FROM THE ENGINEER.
 - CURB AND GUTTER ON THE HIGH SIDE OF PAVED AREAS AND ROADS SHALL BE CONSTRUCTED WITH SPILLOUT CURB AND GUTTER. CURB AND GUTTER ON THE LOW SIDE SHALL BE CONSTRUCTED WITH STANDARD CURB AND GUTTER; REFER TO SPILLOUT CURB AND GUTTER DETAILS. CURB END TREATMENT SHALL BE APPLIED AT ALL CURB ENDS; REFER TO CURB END TREATMENT DETAIL.
 - PROPOSED ROADS TO BE PRIVATE. NCDOT IS NOT RESPONSIBLE FOR ANY ROAD MAINTENANCE.

TOTAL TREE REPLACEMENT REQUIRED: 158 TREES
 TOTAL TREE CREDITS THROUGH PRESERVATION: >292 TREES ±

PROPOSED TREE REMOVAL AND REQUIRED REPLACEMENT TABLE

| SIZE OF TREE REMOVAL | EXISTING TREES INSIDE SETBACK | REQUIRED REPLACEMENT INSIDE SETBACK | | | EXISTING TREES OUTSIDE SETBACK | REQUIRED REPLACEMENT OUTSIDE SETBACK | | |
|----------------------|-------------------------------|-------------------------------------|------|------------|--------------------------------|--------------------------------------|-----------|------------|
| | | QTY | SIZE | TREES REQ. | | QTY | SIZE | TREES REQ. |
| 6"-12" | 65 | 1 | 2 | 65 | 0 | NA | NA | |
| 13"-18" | 24 | 2 | 2" | 48 | 12 | 2" | 12 | |
| 19"-36" | 9 | 2* | 3" | 18 | 13 | 3" | 13 | |
| 36"+1" | 2 | 2** | 4" | 2 | 0 | 4" | 0 | |
| TOTAL | | | | 133 | | | 25 | |

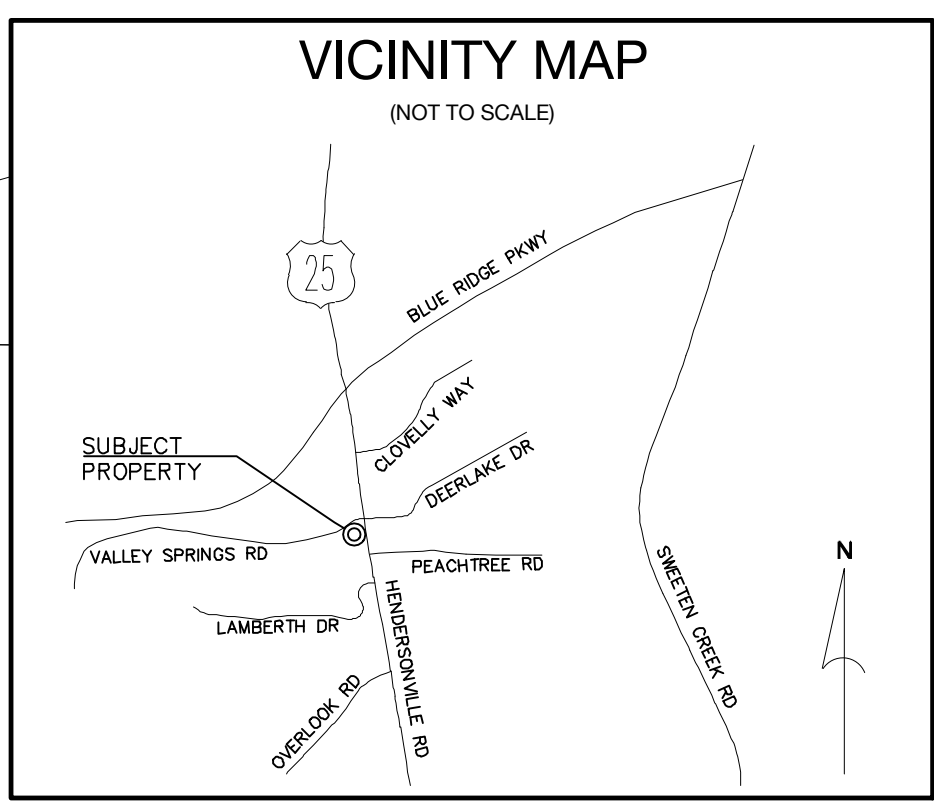
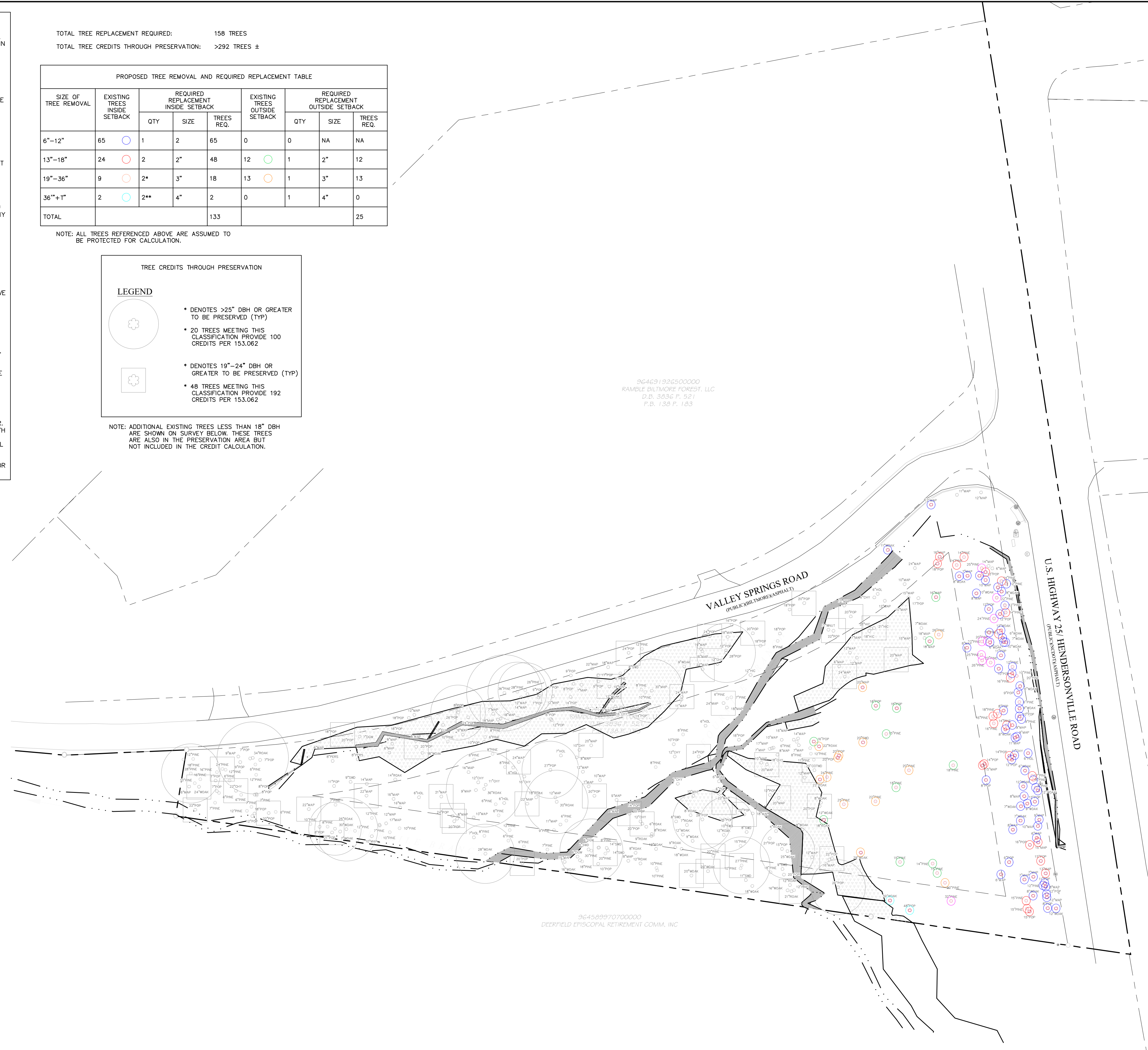
NOTE: ALL TREES REFERENCED ABOVE ARE ASSUMED TO BE PROTECTED FOR CALCULATION.

TREE CREDITS THROUGH PRESERVATION

LEGEND

- DENOTES >25" DBH OR GREATER TO BE PRESERVED (TYP)
- 20 TREES MEETING THIS CLASSIFICATION PROVIDE 100 CREDITS PER 153,062
- DENOTES 19"-24" DBH OR GREATER TO BE PRESERVED (TYP)
- 48 TREES MEETING THIS CLASSIFICATION PROVIDE 192 CREDITS PER 153,062

NOTE: ADDITIONAL EXISTING TREES LESS THAN 18" DBH ARE SHOWN ON SURVEY BELOW. THESE TREES ARE ALSO IN THE PRESERVATION AREA BUT NOT INCLUDED IN THE CREDIT CALCULATION.



DEVELOPMENT DATA

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 11 CHURCH STREET
 ASHEVILLE, NC 28801
 RUSTY EDWARDS
 (828) 713-3114

CONTACT:

CIVIL ENGINEER: CIVIL DESIGN CONCEPTS, P.A.
 84 COXE AVENUE - SUITE 260
 ASHEVILLE, NC 28801
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 ETHAN WARD, ARCHITECT
 (828) 398-5016

CONTACT:

PROJECT DATA

PIN: 9646-91-9265
 ADDRESS: VALLEY SPRINGS ROAD
 DEED BOOK/PAGE: 3836/521
 PROJECT ACREAGE: 4.08± ACRES
 CURRENT ZONING: R-5 RESIDENTIAL

SETBACKS:
 SIDE AND REAR SETBACK INCREASED DUE TO 40' BUILDING HEIGHT.
 (40'-25'=15 x1.5= 22.5' ADDITIONAL SETBACK FEET)

FRONT: 50' (FROM US 25)
 CORNER: 30' + 22.5' = 52.5'
 SIDES: 15' + 22.5' = 37.5'
 REAR: 20' + 22.5' = 42.5'

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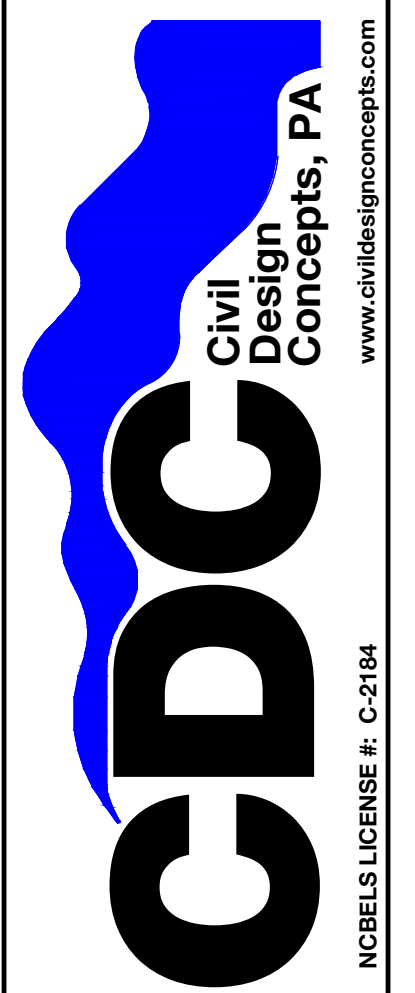
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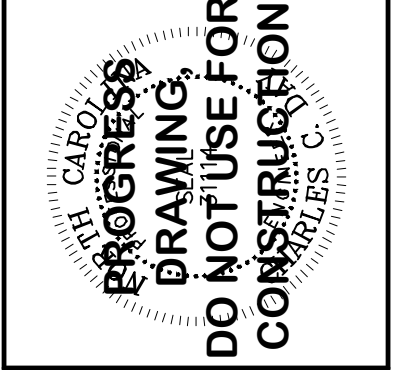
ROOF COVERAGE:
 MAX ALLOWED: 8,424 SF
 PROPOSED: 6,752 SF

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| NO. | DATE | DESCRIPTION |
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811
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NORTH

TREE REMOVAL & PRESERVATION PLAN
 GRAPHIC SCALE

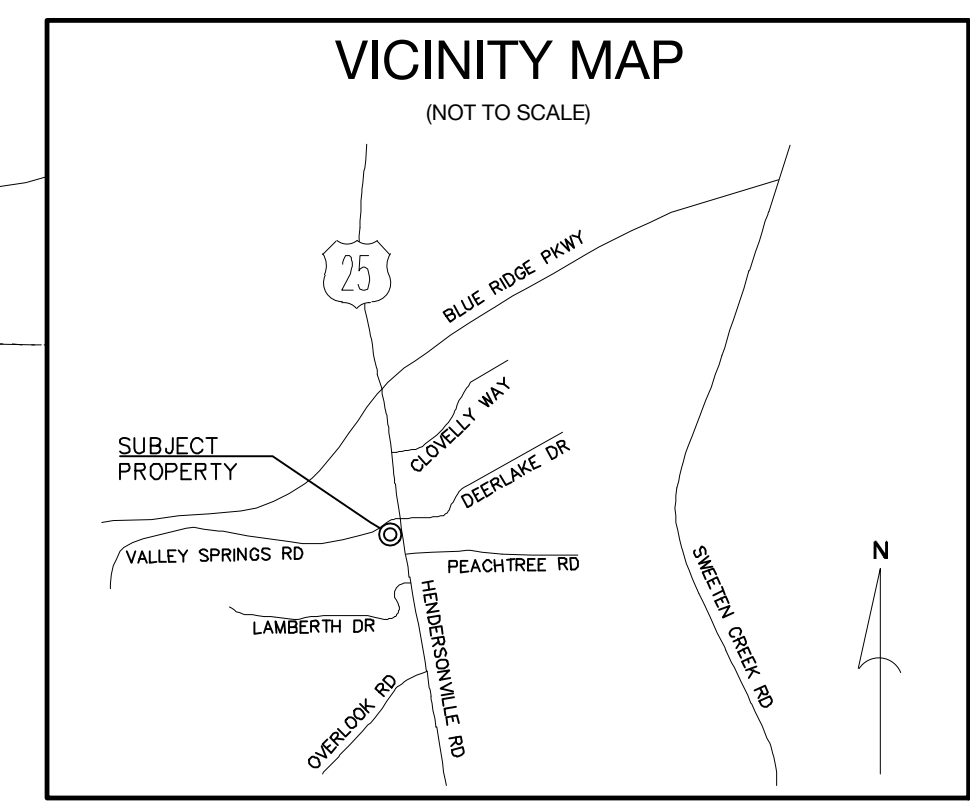
(IN FEET)
 1 inch = 50 ft.

TREE REMOVAL & PRESERVATION PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD
 FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AMM
 CDC PROJECT NO.: 12561
 XXX PERMIT NO.: XXXX

SHEET
C102

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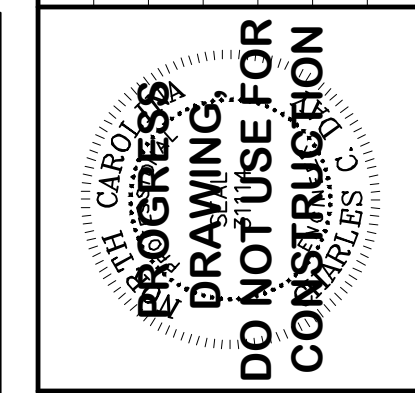
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CDC Civil Design Concepts, PA
www.civildesignconcepts.com
NCELS LICENSE # C-2184

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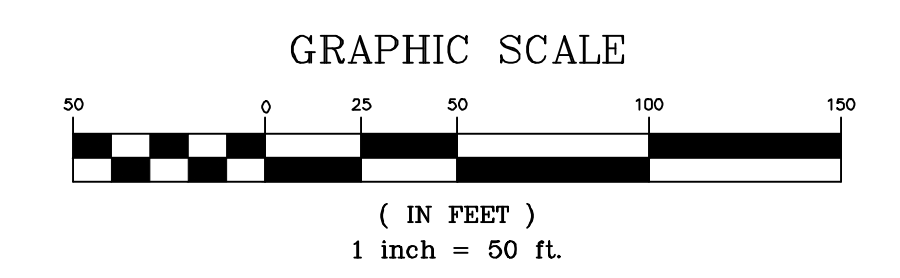


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NORTH

CONCEPTUAL MASTER SITE PLAN

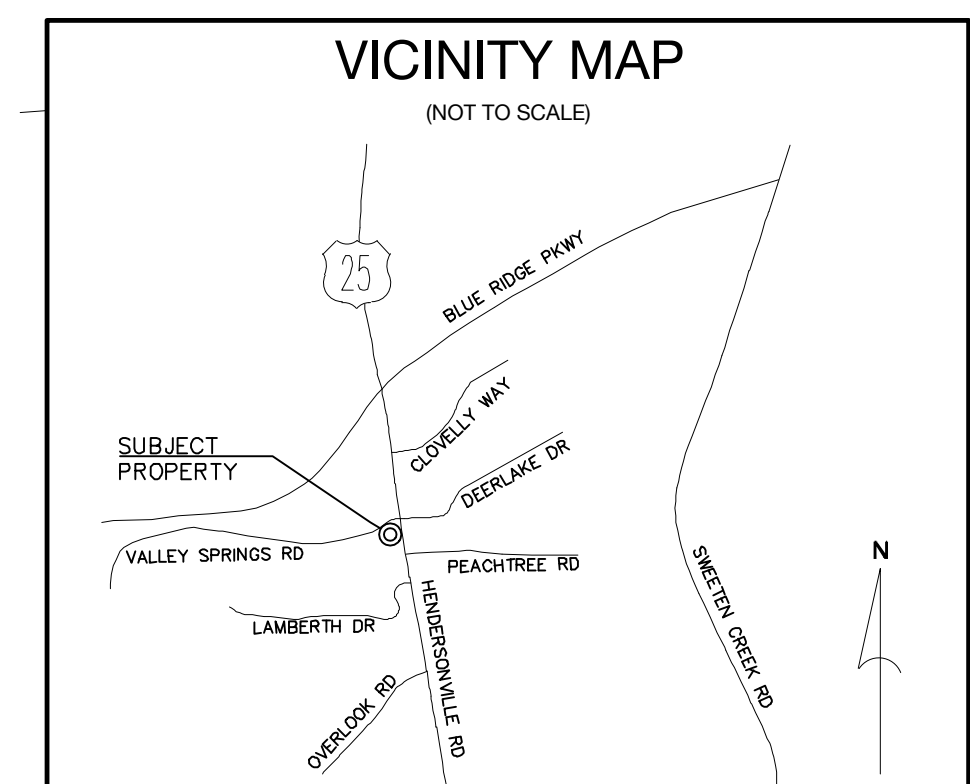
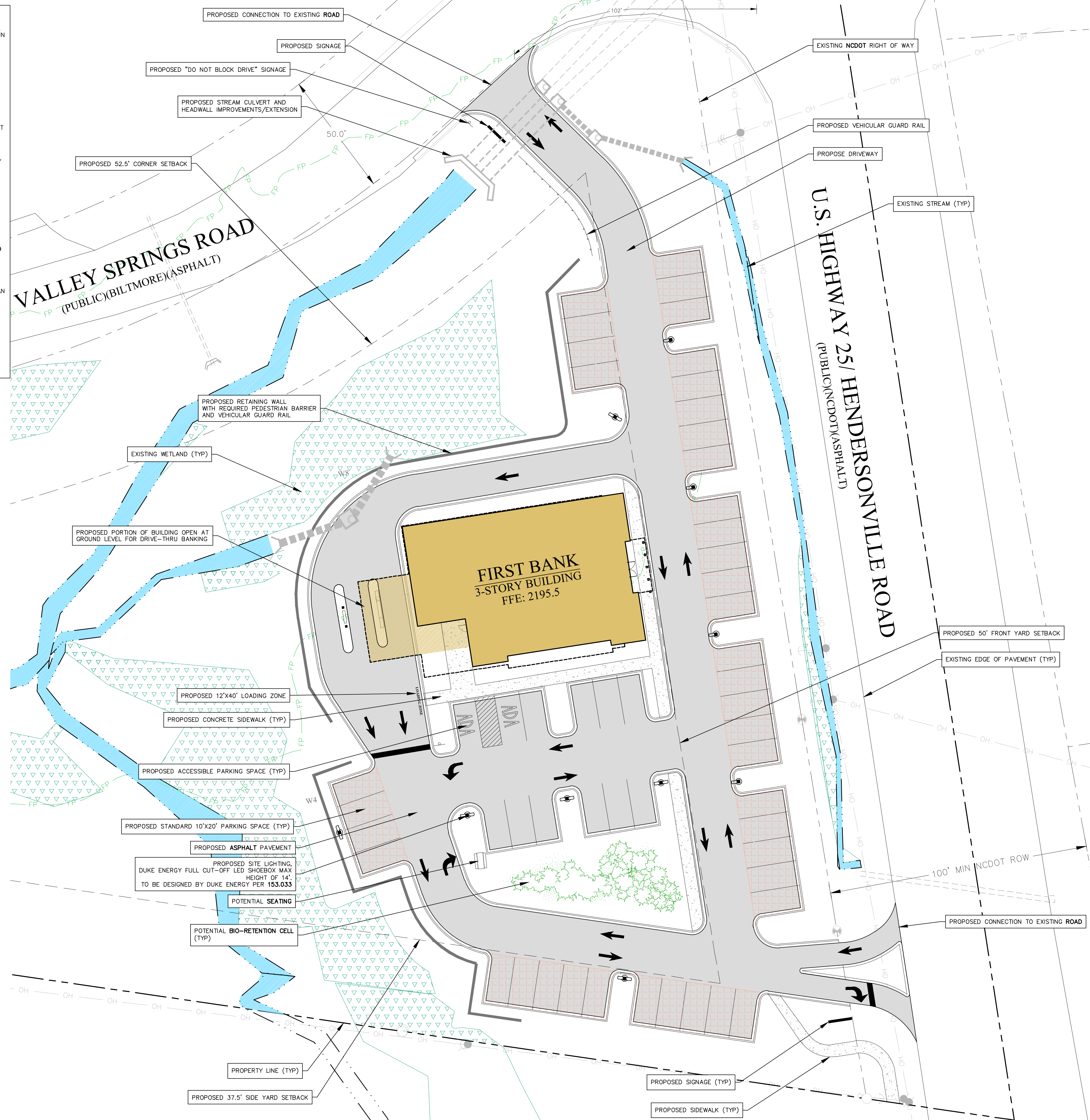


CONCEPTUAL MASTER SITE PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD
FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AMM 12561
CDC PROJECT NO.: XXX PERMIT NO. XXXX

SHEET
C200

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 - PROPOSED DRIVES WITHIN THE DEVELOPMENT TO BE **PRIVATE INTERNAL DRIVES.** ALL STRIPING AND SIGNAGE SHALL BE IN ACCORDANCE WITH THE LATEST MANUAL ON UNIFORM TRAFFIC CONTROL DEVICE (MUTCD). DRIVEWAY MAINTENANCE IS THE FINANCIAL RESPONSIBILITY OF THE DEVELOPER.
 - THE DEVELOPMENT SHOWN ON THIS PLAN WILL BE SERVED BY **MSD SEWER AND CITY OF ASHEVILLE WATER** (SEE UTILITY PLAN FOR PRELIMINARY WATER AND SEWER LAYOUTS). PROVISIONS WILL BE MADE BY THE DEVELOPER FOR ELECTRICAL, TELEPHONE, CABLE, AND/OR NATURAL GAS SERVICE.
 - APPROVED EROSION CONTROL AND STORMWATER MANAGEMENT PLAN TO BE OBTAINED PRIOR TO BEGINNING ANY PHASE OF CONSTRUCTION. EROSION CONTROL DEVICES WILL BE MAINTAINED FOR THE DEVELOPMENT OF THE DEVELOPMENT PERIOD BY THE RESPONSIBLE PARTY.
 - PORTION OF THE SITE LIES WITHIN THE 100-YR FEMA FLOODPLAIN.**
 - CONSTRUCTION LIKELY TO BEGIN IN THE **SPRING OF 2026**, AND PHASE 1 TO BE COMPLETED IN APPROXIMATELY **18 MONTHS.**
 - NO RETAINING WALLS GREATER THAN 15'** TO BE PROPOSED FOR PROJECT.



DEVELOPMENT DATA

OWNER/DEVELOPER: 11 CHURCH STREET ASHEVILLE, NC 28801 RUSTY EDWARDS (828) 713-3114

CONTACT:

CIVIL ENGINEER: CIVIL DESIGN CONCEPTS, P.A. 200 RIDGEFIELD COURT STE 208 ASHEVILLE, NC 28806 CHRIS DAY, P.E. (828) 252-5388

CONTACT:

SURVEYOR: ED HOLMES & ASSOCIATES 200 RIDGEFIELD COURT STE 208 ASHEVILLE, NC, 28806 TREV S. WILSON (828) 225-6562

CONTACT:

ARCHITECT: MCMILLAN PAZDAN SMITH 47 RANKIN AVE STE 141 ASHEVILLE, NC, 28801 ETHAN WARD, ARCHITECT (828) 398-5016

CONTACT:

PROJECT DATA

PIN: 9646-91-9265

ADDRESS: VALLEY SPRINGS ROAD 3836/521

DEED BOOK/PAGE: 4.08± ACRES

PROJECT ACREAGE: R-5 RESIDENTIAL

CURRENT ZONING:

SETBACKS: SIDE AND REAR SETBACK INCREASED DUE TO 40' BUILDING HEIGHT. (40'-25'=15 x1.5= 22.5' ADDITIONAL SETBACK FEET)

FRONT: 50' (FROM US 25)

CORNER: 30' + 22.5' = 52.5'

SIDES: 15' + 22.5' = 37.5'

REAR: 20' + 22.5' = 42.5'

DISTURBED AREA: ±1.5 AC (±65,500 SF)

IMPERVIOUS AREA: PBE ±435 SF (1%) POST ±30,700 SF (17%)

PERVIOUS AREA: ±177,300 SF (99%) ±146,600 SF (83%)

MAX IMPERVIOUS ALLOWED: 26,427 SF

*VARIANCE REQUESTED TO INCREASE MAX IMPERVIOUS BY 20%

ZONING DATA

PARKING CALCULATIONS: VEHICULAR: (MIN. 1 SPACE FOR EACH 300 SF BUILDING AREA) REQUIRED SPACES: 53 PROVIDED SPACES: 53

ACCESSIBLE: (PER TABLE 208.2) SPACES REQUIRED: 2 SPACES PROVIDED: 2

BUILDING DATA:

| BUILDING | DESCRIPTION | HEIGHT | GFA |
|----------|-------------|--------|------------|
| 1 | 3 STORIES | 40' | 15,650± SF |

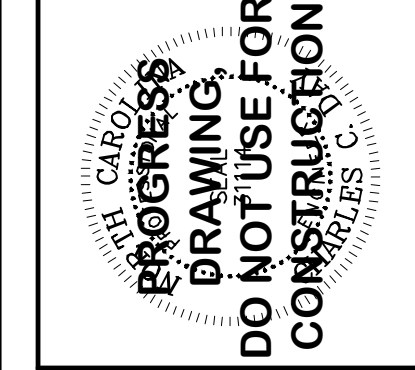
ROOF COVERAGE: MAX ALLOWED: 8,424 SF PROPOSED: 6,752 SF

CDC Civil Design Concepts, PA

www.civildesignconcepts.com

NCBELS LICENSE # C-2184

| NO. | DATE | DESCRIPTION |
|-----|------------|-----------------|
| 1 | 02/23/2026 | BOA SUBMITTAL |
| 2 | 04/01/2026 | BOA RESUBMITTAL |
| 3 | 04/06/2026 | BOA RESUBMITTAL |



CDC INSPECTIONS HOTLINE: 828-771-4755 OR INSPECTIONS@CDCGO.COM

811 Know what's below. Call before you dig.

NORTH

CONCEPTUAL SITE PLAN FOR

FIRST BANK AT VALLEY SPRINGS ROAD

CONCEPTUAL SITE PLAN

GRAPHIC SCALE

20 0 10 20 40 60

(IN FEET)

1 inch = 20 ft.

CONCEPTUAL SITE PLAN FOR:

FIRST BANK AT VALLEY SPRINGS ROAD

TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AAM 12561

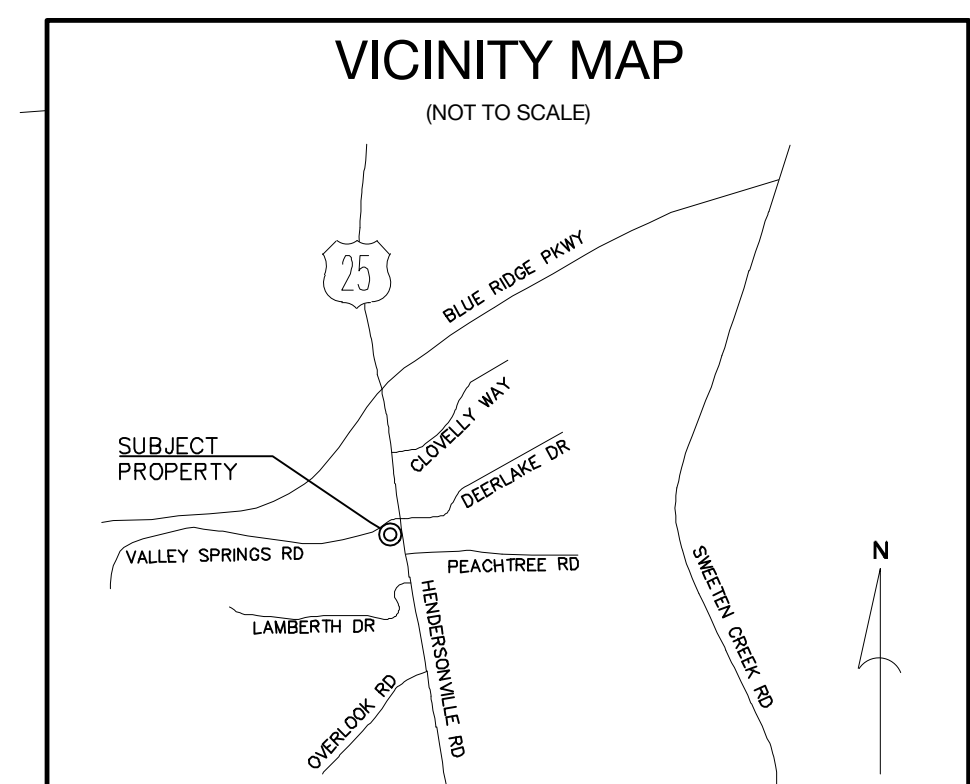
CDC PROJECT NO.: XXX PERMIT NO. XXXX

SHEET

C201

| KEY | QTY | BOTANICAL NAME | COMMON NAME | CONT | GAL | SIZE |
|------------------------------|-----|-----------------------------------|----------------------|-------|---------------------|------|
| TREES | | | | | | |
| AS | 5 | ACER SACCHARUM | SUGAR MAPLE | B&B | 2" CAL. | |
| AB | 12 | ACER BUERGERIANUM | TRIDENT MAPLE | B&B | 2" CAL. | |
| ER | 7 | CERCIS CANADENSIS | EASTERN REDBUD | B&B | 2" CAL. | |
| CC | 6 | CARPINUS CAROLINIANA | AMERICAN HORNBEAM | B&B | 2" CAL. | |
| TD | 20 | TAXODIUM DISTICHUM | BALD CYPRESS | PLUGS | 2-3' TALL | |
| SHRUBS (EXAMPLE LIST) | | | | | | |
| FGA ## | | FOTHERGILLA GARDENII | DWARF FOTHERGILLA | | 3 GAL./18" HT. MIN. | |
| HAA ## | | HYDRANGEA ARBORESCENS 'ANNABELLE' | ANNABELLE HYDRANGEA | | 3 GAL./24" HT. MIN. | |
| HQU ## | | HYDRANGEA QUESRIFOLIA | OAKLEAF HYDRANGEA | | 5 GAL./24" HT. MIN. | |
| PJM ## | | PIERIS JAPONICA 'MOUNTAIN FIRE' | MOUNTAIN FIRE PIERIS | | 3 GAL. | |
| PLO ## | | PRUNUS LAUROCERASUS 'OTTO LUYKEN' | OTTO LUYKEN LAUREL | | 5 GAL. | |
| RCA ## | | RHODODENDRON CATAWBIENSE | CATAWBA RHODODENDRON | | 5 GAL. | |

GROUND COVER (TYP)
 TBD: ALL GROUND COVER PLANTS CHOSEN WILL BE NATIVE, NON-INVASIVE SPECIES THAT ARE SUITABLE FOR THEIR CHOSEN LOCATION, SUCH AS RIPARIAN, SOIL MAKEUP & SUN EXPOSURE.



DEVELOPMENT DATA

OWNER/DEVELOPER: FIRST BANK
 11 CHURCH STREET
 ASHEVILLE, NC 28801
 RUSTY EDWARDS
 (828) 713-3114

CONTACT:

CIVIL ENGINEER: CIVIL DESIGN CONCEPTS, P.A.
 200 RIDGEFIELD COURT STE 208
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 (828) 398-5016

CONTACT:

PROJECT DATA

PIN: 9646-91-9265
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 3836/521
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 MAX ALLOWED: 8,424 SF
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84 COXE AVENUE - SUITE 800
 WAYNESVILLE, NC 28798
 PHONE (828) 252-5388
 FAX (828) 252-5385

52 WALNUT STREET - SUITE 9
 WAYNESVILLE, NC 28798
 PHONE (828) 252-5388
 FAX (828) 456-5455

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PROGRESS DRAWING DO NOT USE FOR CONSTRUCTION

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811 Know what's below. Call before you dig.

NORTH

CONCEPTUAL LANDSCAPE PLAN

GRAPHIC SCALE

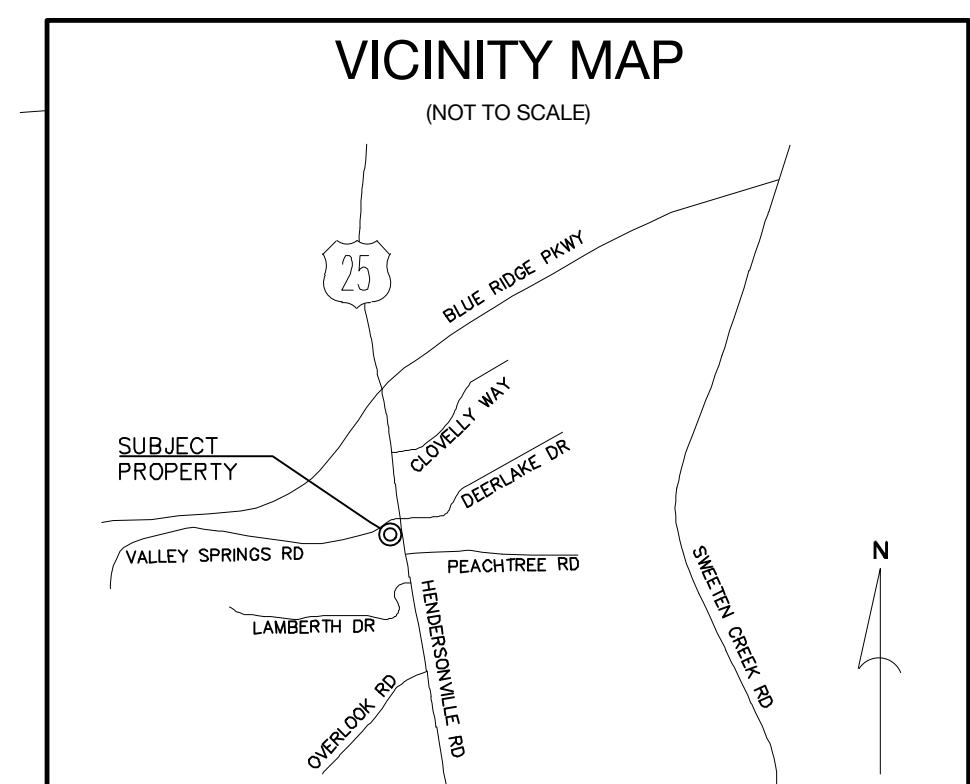
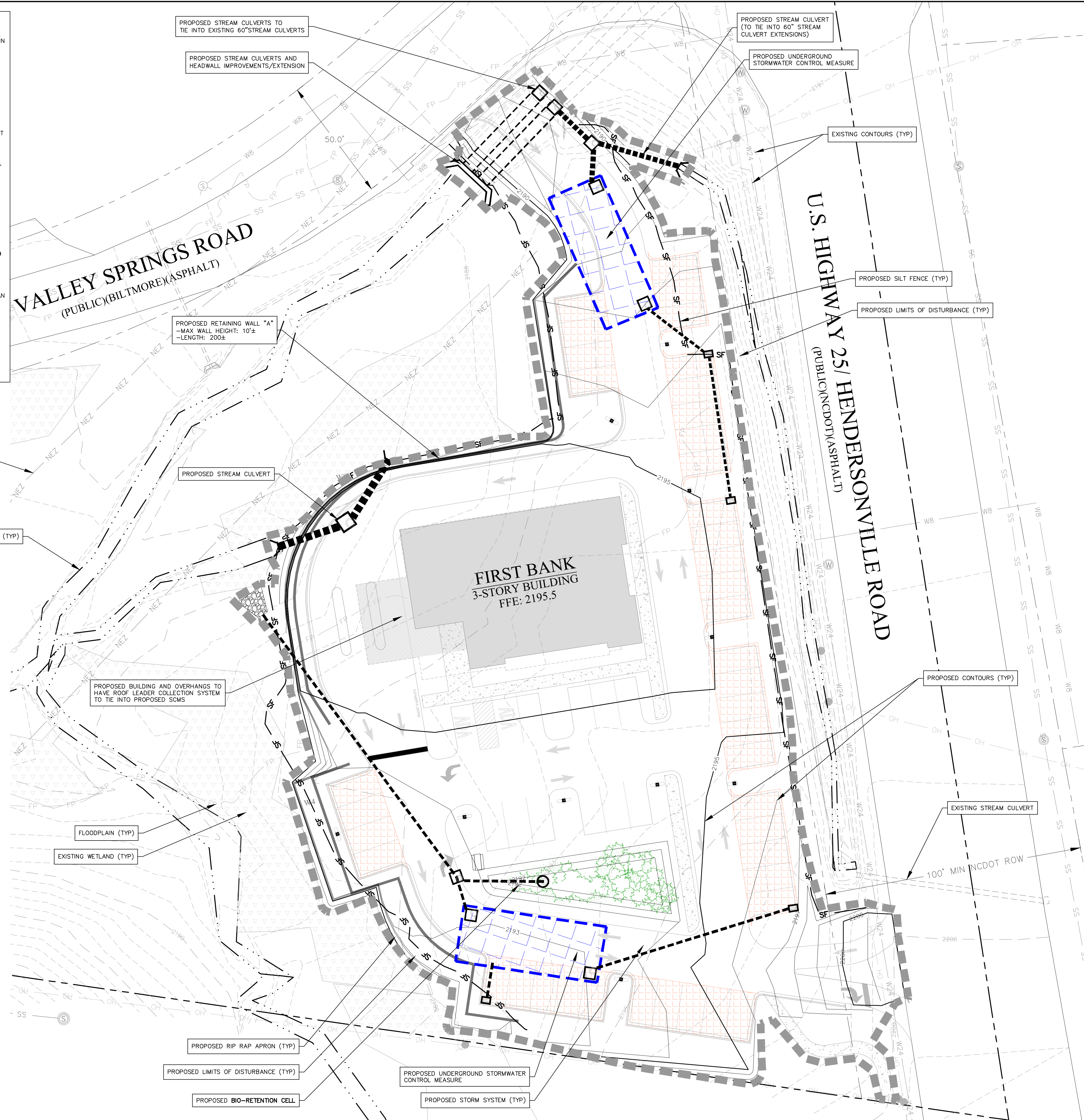
(IN FEET)
 1 inch = 20 ft.

CONCEPTUAL LANDSCAPE PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD
 FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AAM
 CDC PROJECT NO.: 12561
 XXX PERMIT NO.: XXXX

SHEET
C202

- BOARD OF ADJUSTMENT NOTES**
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 - SINGLE-PHASE CONSTRUCTION.**
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| | |
|------------------|--|
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| CONTACT: | RUSTY EDWARDS (828) 713-3114 |
| CIVIL ENGINEER: | CIVIL DESIGN CONCEPTS, P.A. 84 COXE AVENUE - SUITE 260 ASHEVILLE, NC 28801 |
| CONTACT: | CHRIS DAY, P.E. (828) 252-5388 |
| SURVEYOR: | ED HOLMES & ASSOCIATES 200 RIDGEFIELD COURT, STE 208 ASHEVILLE, NC, 28806 |
| CONTACT: | TREY S. WILSON (828) 225-6562 |
| ARCHITECT: | MC MILLAN PAZDAN SMITH 47 RANKIN AVE STE 141 ASHEVILLE, NC, 28801 |
| CONTACT: | ETHAN WARD, ARCHITECT (828) 398-5016 |

PROJECT DATA

| | |
|------------------|---------------------|
| FIN: | 9646-91-9265 |
| ADDRESS: | VALLEY SPRINGS ROAD |
| DEED BOOK/PAGE: | 3836/521 |
| PROJECT ACREAGE: | 4.08± ACRES |
| CURRENT ZONING: | R-5 RESIDENTIAL |

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(40'-25'=15 x1.5= 22.5' ADDITIONAL SETBACK FEET)

| | |
|---------|---------------------|
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| | |
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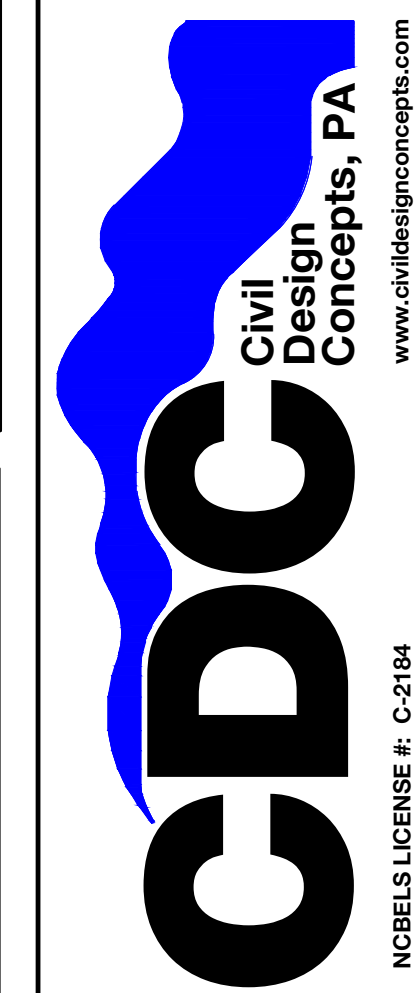
BUILDING DATA:

| BUILDING | DESCRIPTION | HEIGHT | GFA |
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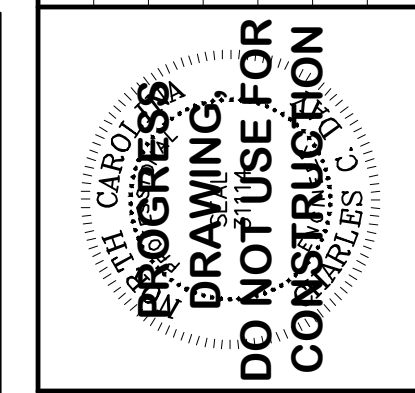
ROOF COVERAGE:
MAX ALLOWED: 8,424 SF
PROPOSED: 6,752 SF

84 COXE AVENUE - SUITE 260
ASHEVILLE, NC 28801
PHONE (828) 252-5388
FAX (828) 252-5385

52 WALNUT STREET - SUITE 9
WAYNESVILLE, NC 28798
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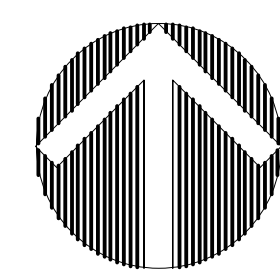
| NO. | DATE | DESCRIPTION | BY |
|-----|------------|-----------------|----|
| 1 | 02/23/2026 | BOA SUBMITTAL | AM |
| 2 | 04/01/2026 | BOA RESUBMITTAL | AM |
| 3 | 04/06/2026 | BOA RESUBMITTAL | AM |



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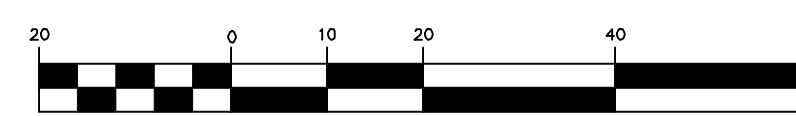
Know what's below.
Call before you dig.



NORTH

CONCEPTUAL GRADING & STORMWATER PLAN

GRAPHIC SCALE

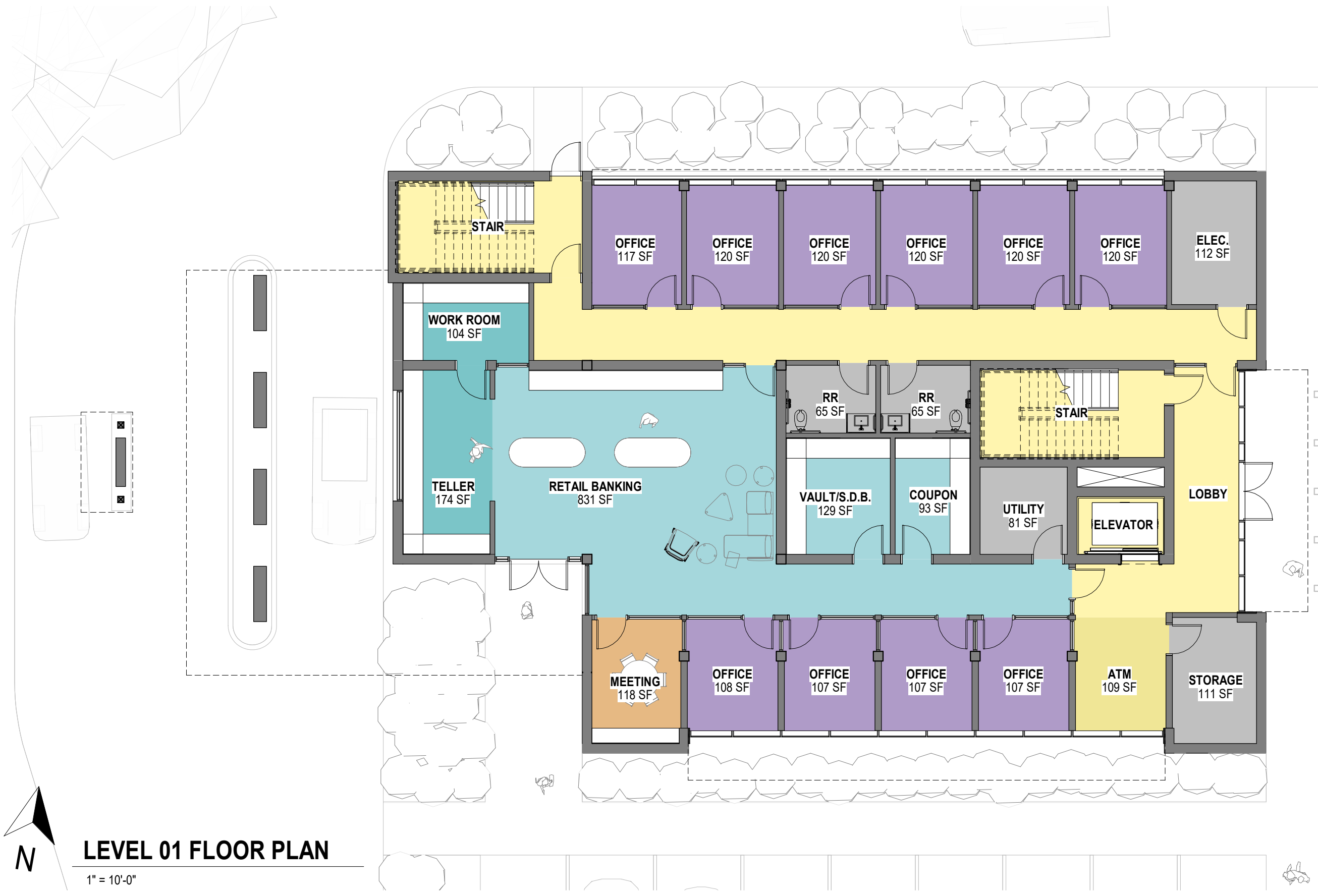


(IN FEET)
1 inch = 20 ft.

CONCEPTUAL GRADING & STORMWATER PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD
FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AM
CDC PROJECT NO.: 12561
XXX PERMIT NO.: XXXX

SHEET
C301



LEVEL 01 FLOOR PLAN

1" = 10'-0"

GROSS SQUARE FOOTAGE

L1 GSF: 4,862 SF

L2 GSF: 5,860 SF

L3 GSF: 4,928 SF

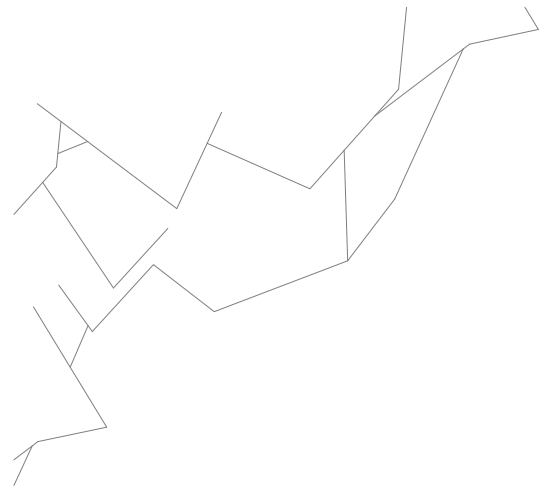
TOTAL: 15,650 SF



FIRST BANK WNC HEADQUARTERS
 BILTMORE FOREST, NC

03/27/26

FIRST FLOOR PLAN



LEVEL 02 FLOOR PLAN

1" = 10'-0"

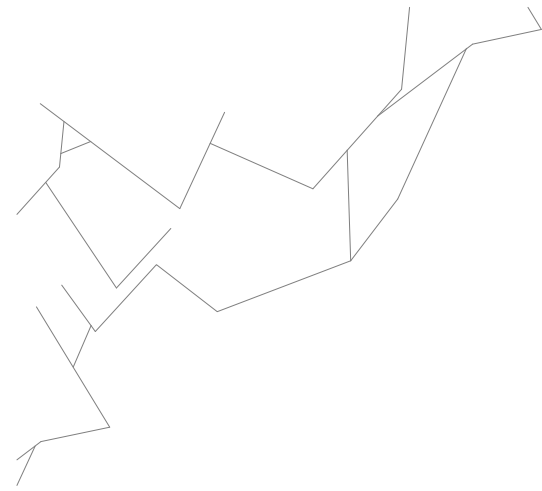
L2 GSF: 5,860 SF



FIRST BANK WNC HEADQUARTERS
BILTMORE FOREST, NC

03/27/26

SECOND FLOOR PLAN



LEVEL 03 FLOOR PLAN

1" = 10'-0"

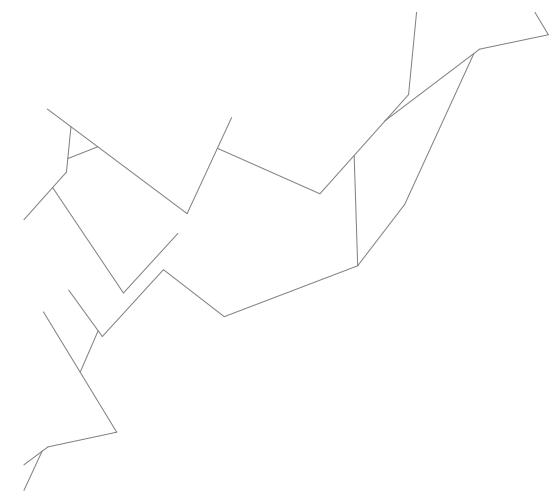
L3 GSF: 4,928 SF



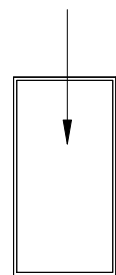
FIRST BANK WNC HEADQUARTERS
BILTMORE FOREST, NC

03/27/26

THIRD FLOOR PLAN



55 SF ROOF AREA
(ATM CANOPY)



5,862 SF ROOF AREA
(MEMBRANE ROOF)

590 SF ROOF AREA
(BALLAST ROOF &
ROOF DECK)

107 SF ROOF AREA
(ENTRY CANOPY)

138 SF ROOF AREA
(SOLAR CANOPY)

HIGH ROOF: 5,862 SF
LOW ROOF: 590 SF
ENTRY CANOPY: 107 SF
SOLAR CANOPY: 138 SF
ATM CANOPY: 55 SF

TOTAL ROOF COVERAGE: 6,752 SF



ROOF PLAN

1" = 10'-0"



FIRST BANK WNC HEADQUARTERS
BILTMORE FOREST, NC

03/27/26

ROOF PLAN



SOUTH ELEVATION

1/16" = 1'-0"



EAST ELEVATION

1/16" = 1'-0"



NORTH ELEVATION

1/16" = 1'-0"



WEST ELEVATION

1/16" = 1'-0"

MAX HEIGHT: 40'-0"
 AVERAGE HEIGHT: 39'-0"
 (90% - 40'-0")
 (10% - 30'-2")



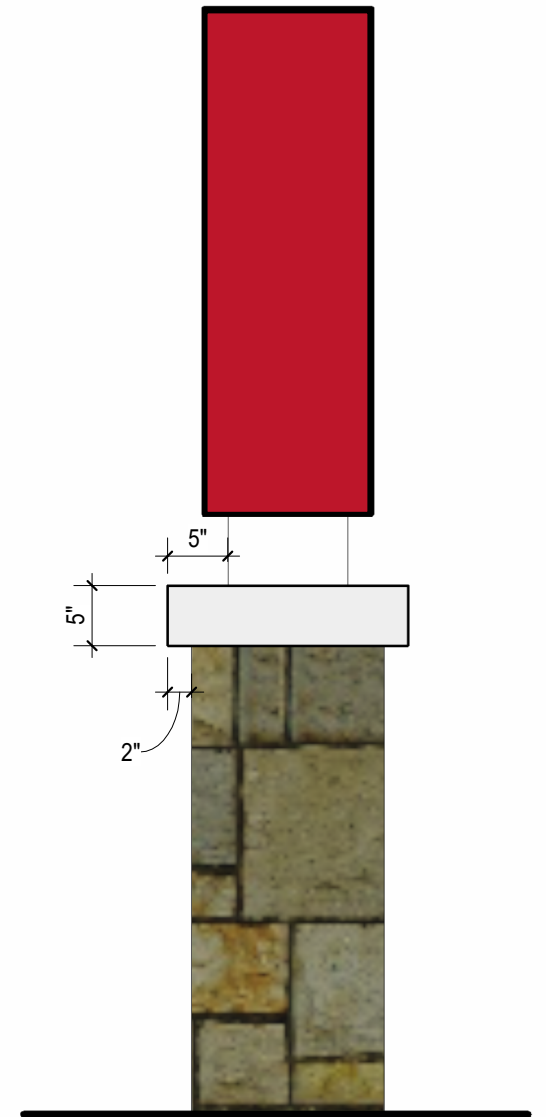


FIRST BANK WNC HEADQUARTERS
 BILTMORE FOREST, NC
 03/27/26

EXTERIOR ELEVATIONS



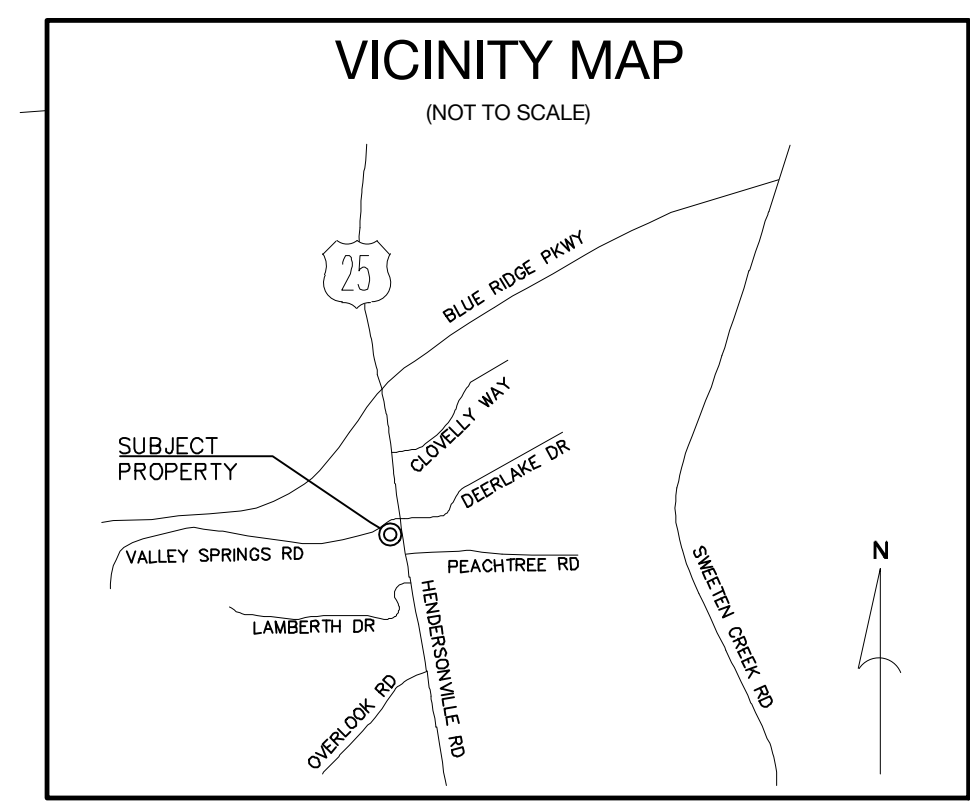
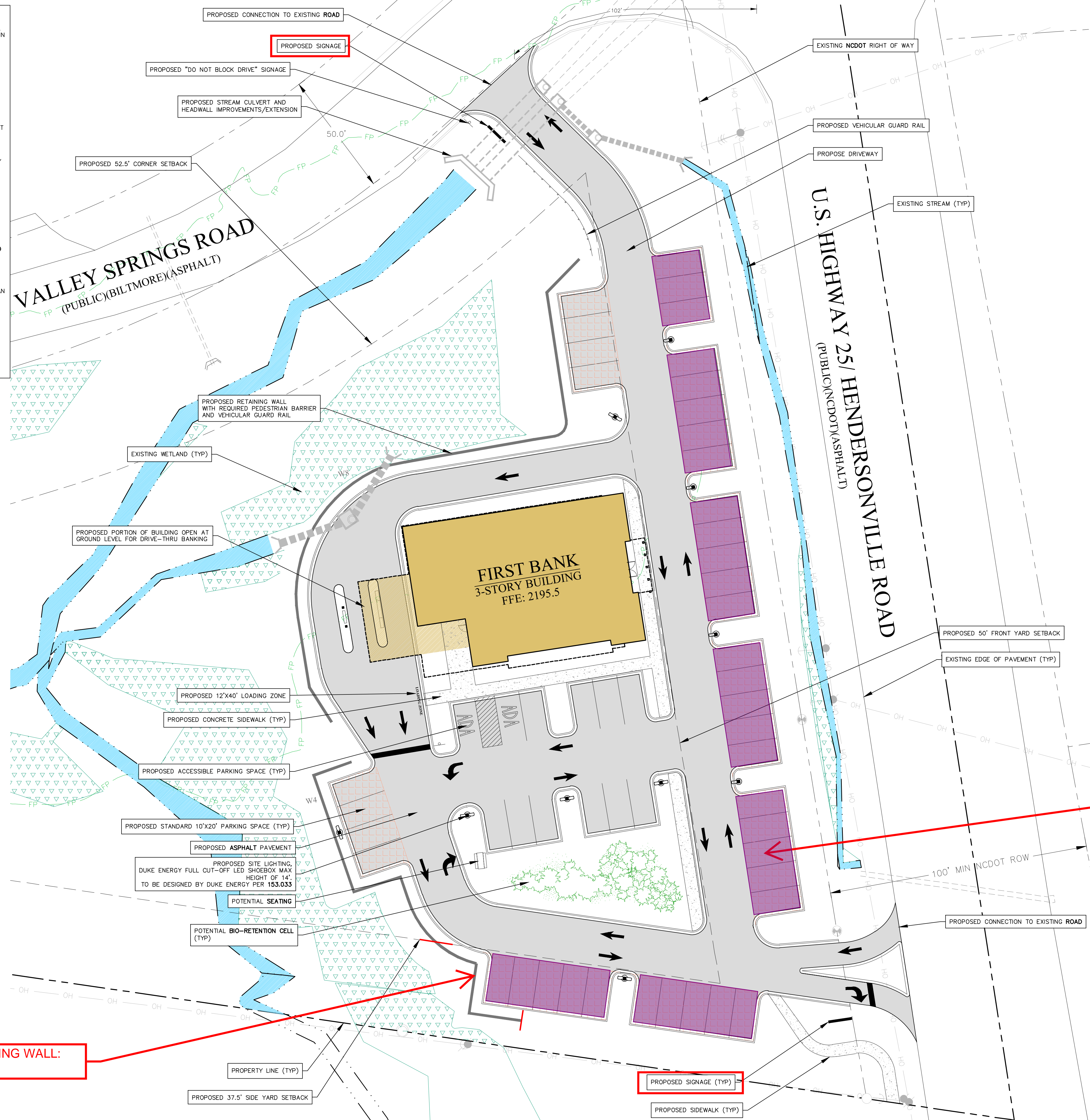
FRONT ELEVATION



SIDE ELEVATION

EXHIBIT D

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ADDRESS: VALLEY SPRINGS ROAD 3836/521
DEED BOOK/PAGE: 4.08± ACRES
PROJECT ACREAGE: R-5 RESIDENTIAL
CURRENT ZONING: R-5 RESIDENTIAL

SETBACKS:
SIDE AND REAR SETBACK INCREASED DUE TO 40' BUILDING HEIGHT. (40'-25'=15 x1.5= 22.5' ADDITIONAL SETBACK FEET)

FRONT: 50' (FROM US 25)
CORNER: 30' + 22.5' = 52.5'
SIDES: 15' + 22.5' = 37.5'
REAR: 20' + 22.5' = 42.5'

DISTURBED AREA: ±1.5 AC (±65,500 SF)
IMPERVIOUS AREA: PBE ±435 SF (1%) POST ±30,700 SF (17%)
PERVIOUS AREA: ±177,300 SF (99%) ±146,600 SF (83%)
MAX IMPERVIOUS ALLOWED: 26,427 SF

*VARIANCE REQUESTED TO INCREASE MAX IMPERVIOUS BY 20%

ZONING DATA

PARKING CALCULATIONS:
VEHICULAR: (MIN. 1 SPACE FOR EACH 300 SF BUILDING AREA)
REQUIRED SPACES: 53
PROVIDED SPACES: 53

ACCESSIBLE: (PER TABLE 208.2)
SPACES REQUIRED: 2 SPACES PROVIDED: 2

BUILDING DATA:

| BUILDING | DESCRIPTION | HEIGHT | GFA |
|----------|-------------|--------|------------|
| 1 | 3 STORIES | 40' | 15,650± SF |

ROOF COVERAGE:
MAX ALLOWED: 8,424 SF
PROPOSED: 6,752 SF

84 COXE AVENUE - SUITE 260
ASHEVILLE, NC 28801
PHONE (828) 252-5388
FAX (828) 252-5388

52 WALNUT STREET - SUITE 9
WAYNESVILLE, NC 28798
PHONE (828) 252-5388
FAX (828) 455-5455

CDC Civil Design Concepts, PA
www.civildesignconcepts.com
NCBELS LICENSE # C-2184

| NO. | DATE | DESCRIPTION |
|-----|------------|-----------------|
| 1 | 02/23/2026 | BOA SUBMITTAL |
| 2 | 04/01/2026 | BOA RESUBMITTAL |
| 3 | 04/06/2026 | BOA RESUBMITTAL |

CONCEPTUAL SITE PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD
FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

CONCEPTUAL SITE PLAN FOR:
FIRST BANK AT VALLEY SPRINGS ROAD
FIRST BANK - TOWN OF BILTMORE FOREST, NORTH CAROLINA

DRAWN BY: AAM
CDC PROJECT NO.: 12561
XXX PERMIT NO.: XXXX

SHEET
C201

**PARKING LOT:
6622 SQ FT**

**RETAINING WALL:
60 LF**

CDC INSPECTIONS HOTLINE:
828-771-4755 OR INSPECTIONS@CDCGO.COM

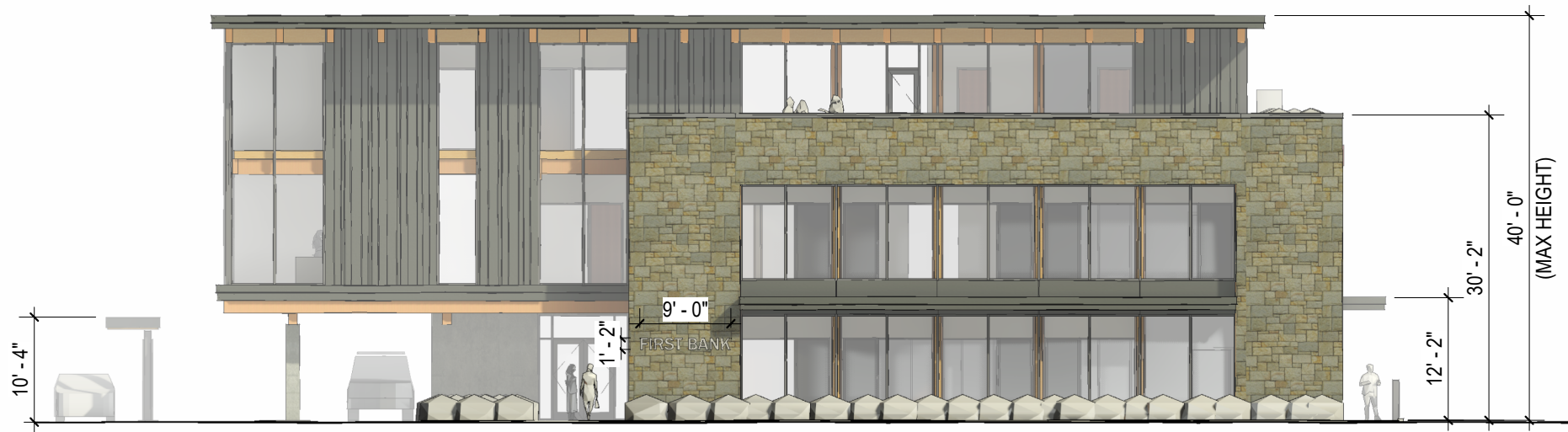
811
Know what's below.
Call before you dig.

NORTH

CONCEPTUAL SITE PLAN

GRAPHIC SCALE

20 0 10 20 40 60
(IN FEET)
1 inch = 20 ft.



SOUTH ELEVATION

1/16" = 1'-0"



EAST ELEVATION

1/16" = 1'-0"



NORTH ELEVATION

1/16" = 1'-0"



WEST ELEVATION

1/16" = 1'-0"

MAX HEIGHT: 40'-0"
 AVERAGE HEIGHT: 39'-0"
 (90% - 40'-0")
 (10% - 30'-2")





FIRST BANK WNC HEADQUARTERS

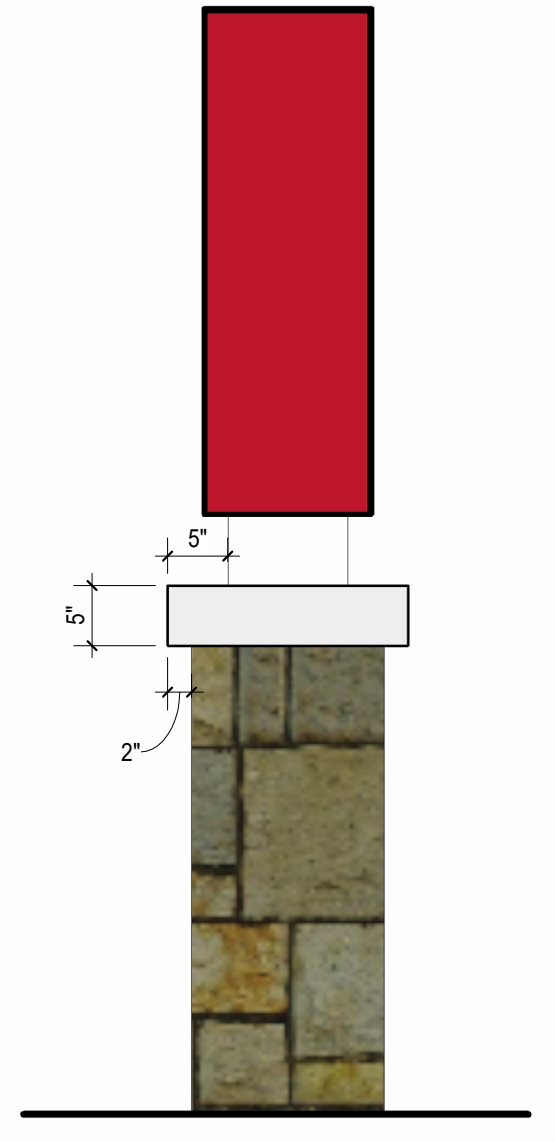
BILTMORE FOREST, NC

03/27/26

EXTERIOR ELEVATIONS



FRONT ELEVATION



SIDE ELEVATION

EXHIBIT E

Town of Biltmore Forest
**BOARD OF ADJUSTMENT
HEARING NOTICE**



For More Information Visit:
www.biltmoreforest.org

| NAME | ADDRESS | CITY | STATE | ZIPCODE |
|-------------------------------------|----------------------------|-------------|-------|---------|
| MARKET CENTER LLC | 418 MCDOWELL ST | ASHEVILLE | NC | 28803 |
| ASHEVILLE COMMONS PARTNERS LLC | 8315 BEVERLY BLVD STE 100 | LOS ANGELES | CA | 90048 |
| NETTLEWOOD ASSOCIATES LLC | 83 PEACHTREE RD | ASHEVILLE | NC | 28803 |
| DEERFIELD EPIS RETIREMENT COM INC | 1617 HENDERSONVILLE RD | ASHEVILLE | NC | 28803 |
| DEVONSHIRE HOMEOWNERS ASSOC | 40 ARLINGTON ST | ASHEVILLE | NC | 28801 |
| DEERWOOD HOMEOWNERS ASSOCIATION INC | 100 CLUBWOOD CT | ASHEVILLE | NC | 28803 |
| RAMBLE BILTMORE FOREST LLC | 1 TOWN SQUARE BLVD STE 330 | ASHEVILLE | NC | 28803 |
| THE SKYLAND VOL FIRE DEPT INC | PO BOX 640 | SKYLAND | NC | 28776 |
| BLUE RIDGE PARKWAY | 199 Hemphill Knob Rd | ASHEVILLE | NC | 28803 |