

# SECURITIES AND EXCHANGE COMMISSION

## FORM 3

Filing Date: **2005-05-02** | Period of Report: **2005-04-20**  
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### ISSUER

#### **MIDDLEBURG FINANCIAL CORP**

CIK: **914138** | IRS No.: **541696103** | State of Incorporation: **VA** | Fiscal Year End: **1231**  
SIC: **6021** National commercial banks

Mailing Address  
*111 WEST WASHINGTON  
STREET  
C/O MIDDLEBURG BANK  
MIDDLEBURG VA 22117*

Business Address  
*111 W WASHINGTON ST  
C/O MIDDLEBURG BANK  
MIDDLEBURG VA 22117  
5406876377*

### REPORTING OWNER

#### **Chappell Kathleen J**

CIK: **1325314**  
Type: **3** | Act: **34** | File No.: **000-24159** | Film No.: **05792178**

Mailing Address  
*111 WEST WASHINGTON  
STREET  
MIDDLEBURG VA 22117*

Business Address  
*540-687-6377*

**UNITED STATES SECURITIES AND EXCHANGE  
COMMISSION**

Washington, D.C. 20549

OMB APPROVAL	
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**INITIAL STATEMENT OF BENEFICIAL  
OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person <u>Chappell Kathleen J</u> (Last) (First) (Middle) 111 WEST WASHINGTON STREET, C/O MIDDLEBURG BANK (Street) MIDDLEBURG, VA 22117 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 04/20/2005	3. Issuer Name and Ticker or Trading Symbol <u>MIDDLEBURG FINANCIAL CORP [MBRG]</u>		
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) ___ Director ___ 10% Owner <u>X</u> Officer (give title below) ___ Other (specify below) <u>Sr. Vice President and CFO</u>		5. If Amendment, Date Original Filed (Month/Day/Year)
				6. Individual or Joint/Group Filing (Check applicable line) <u>X</u> Form Filed by One Reporting Person ___ Form Filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	97.843 <sup>(1)</sup>	D	
Common Stock	21.822 <sup>(2)</sup>	I	By son

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Stock Options	10/01/1999	09/30/2009	Common Stock	150	\$12.25	D	
Stock Options	10/15/2003	10/14/2013	Common Stock	500	\$37	D	

**Explanation of Responses:**

- Of these shares, 69.843 shares were automatic purchases under the Issuer's Dividend Reinvestment and Stock Purchase Plan.
- Of these shares, 1.822 shares were automatic purchases under the Issuer's Dividend Reinvestment and Stock Purchase Plan..

**Signatures**

Kathleen J. Chappell

05/02/2005

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.**