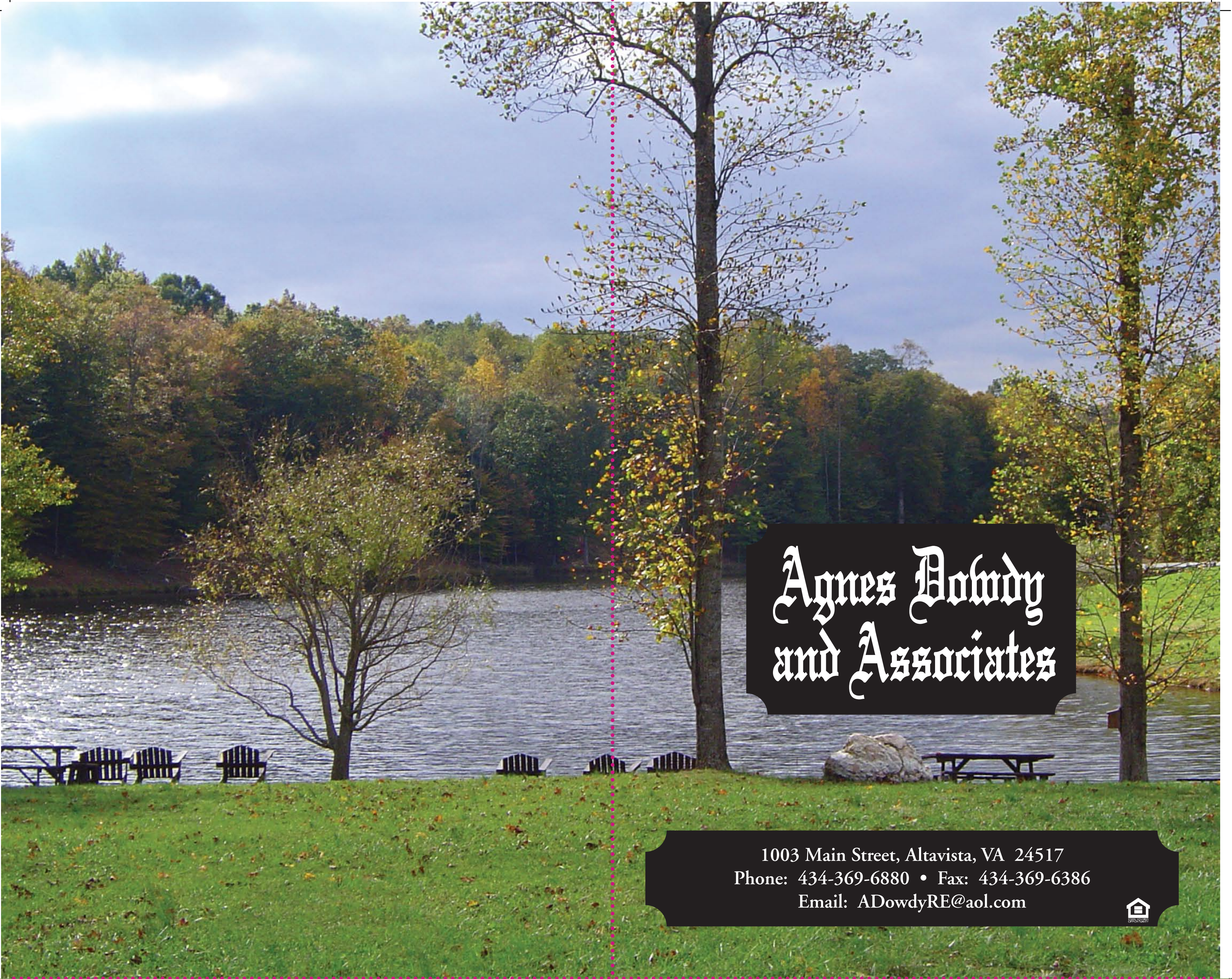


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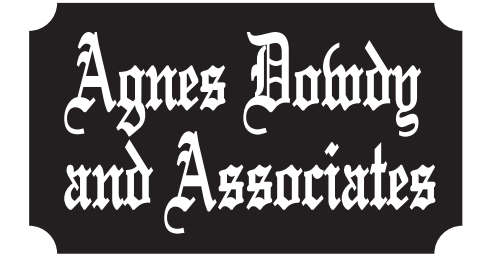
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Agnes Dowdy & Associates is the oldest established real estate firm in Altavista. We have been turning houses into homes and dreams into realities in this area for over 30 years! Our goal is to make each transaction a satisfying experience for both the buyer and the seller.

Agnes Dowdy & Associates markets residential, lake, commercial and investment properties as well as farms and new construction. We have been instrumental in bringing in new business to our town, ranging from fast food chains and grocery stores to new retail outlets. You can count on us to serve your real estate needs in a professional manner, with an added personal touch! We take pride in our town and look forward to continuing to be an active part of our community.

*Voted Best Real Estate Company 2006 & 2007*  
*Cindi Parsons, Voted Best Real Estate Agent 2006*

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 William P. Anderson, Associate Broker  
 Cindi Parsons, Associate Broker  
 Mark Dowdy, Sales Associate



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**Mortgage Payment Chart**  
 Use this chart to estimate your monthly mortgage payment. Keep in mind that taxes and insurance may be additional to your monthly payment. Ask your real estate agent for more details about mortgage costs and options in your area. To determine your monthly mortgage payment (principle and interest) simply locate the current interest rate in the first column, and move across to the loan duration you will be using, then multiply that number by the amount of thousands of dollars you will be borrowing.

**MORTGAGE PAYMENTS**

Interest Rates	15 Years	20 Years	30 Years
4.00 %	7.397	6.060	4.774
4.25 %	7.523	6.192	4.919
4.50 %	7.650	6.326	5.067
4.75 %	7.778	6.462	5.216
5.00 %	7.908	6.600	5.368
5.25 %	8.039	6.738	5.522
5.50 %	8.171	6.879	5.678
5.75 %	8.304	7.021	5.836
6.00 %	8.439	7.164	5.996
6.25 %	8.571	7.310	6.157
6.50 %	8.711	7.456	6.321
6.75 %	8.849	7.604	6.486
7.00 %	8.988	7.753	6.653
7.25 %	9.129	7.904	6.822
7.50 %	9.270	8.056	6.992
7.75 %	9.413	8.209	7.164
8.00 %	9.557	8.364	7.338
8.25 %	9.701	8.521	7.513
8.50 %	9.847	8.678	7.689
8.75 %	9.994	8.837	7.867
9.00 %	10.15	9.00	8.05
9.50 %	10.44	9.32	8.41
10.00 %	10.75	9.65	8.78