Miller's Home **Improvements LTD** 540-312-8085

Home Inspection Reports? No Problem!

We specialize in Windows, Siding, Decks, Structural Repair, and offer many other home improvement, maintenance and repair services. We understand the timeline that you are under to get your estimate and we provide the quality work that you expect for your

> **Miller's Home Improvements LTD** is licensed and insured.

Dugwell Pest Control

19356 Virgil H. Goode Hwy. • Rocky Mount, VA 24151 Termite, Wood Destroying and General Pest Control Home Inspections for Termite, Well and Septic THE BUG Licensed and Insured

STOPS HERE! Call Dale Bowman at:

540-483-9781 • C. 540-263-0704



7325 Williamson Road • Roanoke, VA 24019 (540) 344-7765 • www.c21goldkey.net



Each Office Is Independently Owned and Operated



Don't settle for average.

540-587-4056 • P. O. Box 668 • Bedford, VA 24523 • USA Builders, LLC © 2019 Business Builders, LLC. Unauthorized duplication prohibited.



(540) 344-7765 • www.c21goldkey.net 7325 Williamson Road • Roanoke, VA 24019

Gold Key, REALTORS® **CENTURY 21**







 ${f N}$ ational ${f P}$ roperty ${f I}$ nspections

David L. Perrin

"North America's Premier

Inspection Service"

WEBSITE: www.npiweb.com/perrin

PHONE: (540) 774-3550

EMAIL: dlperrin@cox.net

FAX: (540) 774-7191





3922 Electric Road • Suite IB
Roanoke, VA 24018
susan.simmons@movement.com
www.movement.com/lo/susan-simmons/
W-ML0-34294VA [Movement Mortgage, LLC supports Equal Housing Opportunity. NMLS 108 39179
(www.mbconsumeracess.org) [877-314-1499. Movement Mortgage, LLC is licensed by, VM & MC-5112

www.rscottlawoffice.com



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.

Preparing For Moving Day

(2 Weeks in Advance)

- Open checking and savings accounts in your new community.
- Call phone company for assistance in arranging telephone service in your new home.
- Coordinate disconnect/connect dates with local utilities such as electric, gas/oil, water, trash and cable TV companies.
- Begin packing of unneeded items.
- Send change of address cards and leave a forwarding address with your post office.
- Arrange for pet travel.
- Return or retrieve borrowed items.
- Service your car, especially if traveling a distance.

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 %	<i>7.778</i>	6.462	5.216
5.00 %	7.908	6.600	5.368
<i>5.25</i> %	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

Tips For A Smoother Moving Day

MOVING OUT

- Confirm arrival time with moving company.
- company.Keep important documents and keys handy.
- Make a final inspection to be sure nothing is left behind. Look through all closets, attic, basement and garage.
- Turn off all lights and close and lock all windows and doors.
- Leave keys with real estate agent or landlord.
- Leave home only after the moving truck is on its way to your new residence.

MOVING IN

- Meet the movers promptly.
- Supervise placement of cartons, furniture, etc.
- Make sure smoke detectors are in proper working order.
- Make sure the telephones are working.
- Install new locks.
- Make extra set of keys and leave a set with a friend, relative or neighbor.