

GRANITE
COUNTERTOP EXPERTS
 CUSTOM FABRICATION, INSTALLATION, RESTORATION
 & MAINTENANCE OF NATURAL STONE



Member **PHBA** PENINSULA HOUSING & BUILDERS ASSOCIATION
 Member **MARBLE INSTITUTE of America**
 Member **NAHB** NATIONAL ASSOCIATION OF HOME BUILDERS

Phone: (757) 826-9316 Fax: (757) 826-9315

Motivation Fuels your dreams, but what drives you to success?



Drive toward your dreams today by calling **Fran Harding 757.376.0633** and I'll introduce you to the Arbonne opportunity and much, much more.

We're driven to be successful for many reasons:
 Family, financial security or just a better quality of life.
 Why not jump into the driver's seat today and take control of your future?
 With a generous compensation plan that features a white Mercedes-Benz incentive, it's only a matter of time before you arrive at your final destination — success as an Arbonne Independent Consultant, Vice President.

PURE SWISS SKIN CARE | COLOR | NUTRITION | AROMATHERAPY
 FORMULATED IN SWITZERLAND | MADE IN THE USA
 order online @ <http://www.franhardingmyarbonne.com>

ARBONNE INTERNATIONAL
 Independent Consultant



Business Builders, LLC®

540-587-4056 • P.O. Box 668 • Bedford VA 24523 • USA
 Email: info@businessbuildersad.com
www.businessbuildersad.com
 ©2006 Business Builders, LLC. Unauthorized duplication prohibited.



“Your Real Estate Professionals”



ROBERT M. PEIFER
 Attorney at Law

• Residential Real Estate Closings
 • Estate Planning, Wills & Trusts
 • Corporations, Partnerships & LLCs

Office: 757-873-1110
 Fax: 757-873-1155
 727 J. Clyde Morris Blvd.
 Newport News, VA 23601



CTX MORTGAGE COMPANY



Michael Hartnett
 Branch Manager/Loan officer

Office: 757-265-2535
 Cell: 757-344-3366
 Fax: 757-265-4999

email: michael.hartnett@ctxmort.com
www.michaelhartnett.com



I can help you make sure your coverage is up-to-date. Call me today.

CATHERINE KELLEY
(757) 599 6900
 All Peninsula Insurance Agency
 10828 WARWICK BLVD
 NEWPORT NEWS



Insurance subject to availability and qualifications. Allstate Insurance Company and Allstate Property and Casualty Insurance Company, Northbrook, Illinois ©2006 Allstate Insurance Company.



Mortgage Solutions By:

Ed Maroney
Mortgage Banker

Phone: 757-594-6165 Cell: 757-532-2616
 E-mail: ed@twmortgage.com

Mortgage lender licensed by the Virginia State Corporation Commission, State License # MLB-533.

Wall To Wall • Carpets • Vinyl • Remnants
VIRGINIA CARPET INC.

FIRST QUALITY CARPET • MILL DIRECT
 Why Pay For High Commission and Fancy Showrooms
 465 Denbigh Blvd. Newport News, VA 23608 **(757) 875-9480**

Gifts by Denene *Sharlita Daniel*
 (757) 715-7796

Gifts by Denene caters to your specific gift needs. We deliver our Custom Flower Arrangements and Gift Baskets.

RIGO'S
Electrical Heating & Air
(757) 595-3860

RIGO ARCE
 Owner Newport News, VA 23601

PERFECT IMAGE *If your car is unbecoming to you... Then you should be coming to us.*
AUTO DETAILING, INC.

Shop: 757.825.4954 Cell: 757.303.9316

2817 Build America Drive Hampton, VA 23666 *Then again, Why bother. "We can come to you"*

You've tried the rest, now try the Best!

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
3.00 %	6.906	5.546	4.216
3.25 %	7.027	5.672	4.352
3.50 %	7.149	5.800	4.500
3.75 %	7.272	5.929	4.631
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

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.

Tips For A Smoother Moving Day

MOVING OUT

- Confirm arrival time with moving 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.