

INSPECTRITE SERVICES, INC.

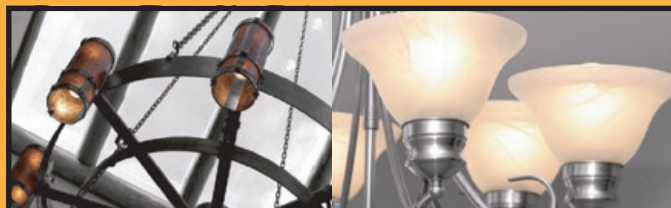
Certified Residential & Commercial Building Inspections
Construction Consultants, Leased-Equipment Inspections

Roland S. Jones - Licensed Inspector (WV H179710839-1006)
P.O. Box 339 • Beckley, WV 25802

Over 40 Years of Construction Experience
IRS (304) 222-7573

WELLS FARGO HOME MORTGAGE

Jill Hendrick - Home Mortgage Consultant
Wells Fargo Home Mortgage
MAC M9207-011
921 W Neville Street
Beckley, WV 25801
304 252-1052 ext. 104 Office
304 252-0880 Fax
304 673-3806 Cell
800 584-9616 ext. 104 Toll Free
jill.hendrick@wellsfargo.com



Visit Our Online Lighting Showroom
www.StateElectric.com

STATE ELECTRIC SUPPLY COMPANY
CUSTOMER FOCUSED. QUALITY DRIVEN

MURRAY FEISS

530 Ragland Road Beckley, WV Phone (304) 256-2200

CLAY'S TREE SERVICE

FREE ESTIMATES • Satisfaction Guaranteed
Call: 304-255-5636 • Cell: 304-575-9527
Trimming • Topping • Pruning
Landscaping • Stump Removal • Firewood •
Licensed & Insured (WV 023659) • Compensation Coverage
Gary Clay - Owner • Box 51 • Lanark, WV 25860

Beautiful Homes Begin With Ceramic Tile

Beautiful Tile Begins With Us

Raleigh TILE

New River Inc.
Po Box 1780 • Beaver, WV 25813
(304) 253-1722
Heating & Air Conditioning
American Standard

A-1 Septic Tank Service

Mark Linzy
(304) 255-1187

P.O. Box 669 • Daniels, WV 25832
Sewer & Drain Cleaning • Septic Tanks Cleaned & Repaired

Countrywide HOME LOANS

COUNTRYWIDE BANK, FSB
110 SUNSET DR. #2 • BECKLEY, WV 25801
TOLL FREE (866) 623-8360
EMAIL: RITA_RAKES@COUNTRYWIDE.COM

RITA RAKES
HOME LOAN CONSULTANT
(304) 255-8922

City NATIONAL BANK'S Champion Mortgage Loan

Phone: (304) 255-7230 • Cell: (304) 575-1071

✓ One Loan - One Rate ✓ No Second Mortgage Required
✓ Low Down Payment ✓ No Private Mortgage Insurance Required
✓ Great Rates Low Closing Cost Available

Make Financing your new Home Fast and Easy
Call Jane Price, your City National Mortgage Loan Officer for Details

MASSAGE BY LAURA
Laura Simpson, NCTMB
Nationally Certified Therapist in Massage & Bodywork
FOR AN APPOINTMENT CALL (304) 673-7682
716 Johnstown Road • Beckley, WV 25801

RED WAGON MOVERS INC.
Local & Long Distance Moving

Free Estimates
1-800-455-0208
304-252-7500

Alan J. Dempsey - President
810 N. Eisenhower Dr.
Beckley, WV 25801

Business Builders, LLC®

540-587-4056 • P. O. Box 668 • Bedford, VA 24523 • USA • www.businessbuildersad.com • Email: info@businessbuildersad.com
© 2008 Business Builders, LLC. • Unauthorized duplication prohibited.



Jones & Jordan



CALL A PRO

Realty Pros

Kevin Kinzer, Broker

Call: **(304) 256-0900**

Fax: (304)252-6293

2873 Robert C. Byrd Dr. • Beckly, WV 25801

Visit: www.8884SaleWV.com

- Free High Speed Internet
- Microwave & Refrigerators in rooms
- Continental Breakfast

1124 Airport Rd.
Beaver, WV 25813
304.255.4222
888.259.8545
Reservations
1.888.SLEEPINN
(753-3746)
gm.wv048@choicehotels.com



Kevin Kinzer, Broker
Call: (304) 256-0900
Fax: (304)252-6293
2873 Robert C. Byrd Dr.
Beckly, WV 25801
Visit: www.8884SaleWV.com



LEGAL SIZED FOLDER - NO LEFT POCKET

LEGAL SIZED FOLDER - NO LEFT POCKET



Build your future on solid ground.

Finding the right house is hard work. But when you want to take advantage of lower rates to refinance, or get into a bigger space, or make improvements, here's the key: practice good fundamentals. Solid fundamentals are what have allowed us to help people like you, in communities like this one, for 134 years.

Before making your next move, talk with us.

Call Jennifer Lambert-Noel, our Mortgage Loan Originator for your area, at 304-929-5164.



CityInsurance

PROFESSIONALS
A Division of City National Bank
1 PARK AVENUE (City National Bank Bldg-2nd Floor) BECKLEY
255-1945
Home - Auto - Commercial
Call us today for a FREE, NO OBLIGATION Quote!
Dianna Powell, Rhonda Underwood, Kim Clark, Julie Poticher
SECURITY.SERVICE.CONVENIENCE.COMPETITIVE RATES.

RESIDENTIAL • COMMERCIAL • TERMITE TREATMENTS & INSPECTIONS
MONTHLY & BI-MONTHLY PEST CONTROL • LICENSED & INSURED
Bats • Rats • Ticks • Fleas • Roaches • Bees

Hibbs (304) 923-4664
Duane Hibbs
hibbspestcontrol@aol.com
TERMITE & PEST CONTROL, INC.

Since 1949 **J. H. HOLT**
Plumbing, Heating & Air Conditioning
(304) 252-3511
2980 Robert C. Bryant Dr. • Beckley, WV 25801
Jim Holt - Engineer

HOLT DEVELOPMENT CORPORATION
New Construction & Remodeling • Residential & Commercial
(304) 252-3511
2980 Robert C. Bryant Dr. • Beckley, WV 25801
Jim Holt - Engineer
FAX: (304) 252-5150

Jones & Jordan
Engineering, Inc.

- ENVIRONMENTAL
- CIVIL
- MINING
- SURVEYING

(304) 252-5872

2873 Robert C. Byrd Dr. • Beckley, WV 25801

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

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.