# REAL ESTATE PLUS



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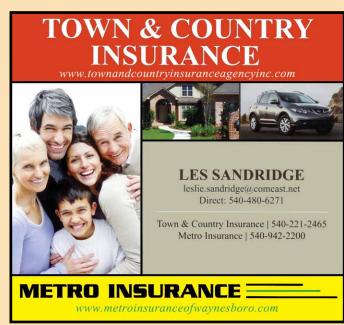


• PLANNERS • ARCHITECTS • ENGINEERS • SURVEYORS For Surveying & Engineering needs contact: Howard Vance 1561 Commerce Rd, Verona, VA 24482

540-248-3220

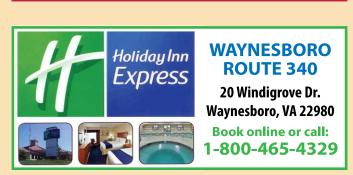
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### Mortgage **Payment** Chart

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

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
<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 %	<i>9.557</i>	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
- Call phone company for assistance in arranging telephone service in your
- 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

## **MOVING IN**

- Confirm arrival time with moving
- company. ■ Keep important documents and

**MOVING OUT** 

**Tips For A Smoother Moving Day** 

- 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.

- 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.