





"Why shop the rest, when you can buy from the Best?" Sales • Service • Parts • Body Shop

Elliott Chevrolet-Cadillac 540-885-1584 **Augusta Dodge-Jeep 540-213-1690** 

1100 Greenville Ave. • Staunton, VA 24401

www.elliottchevy.com or www.augustadodgejeep.com









(540) 942-1282



Always Wanted a Deluxe Kitchen?

Consider our Elegant & Affordable Granite & Marble Counter Tops



(540) 949-6648

Signature Stone Corporation Call Today for a FREE Est. 540-943-1660

Mention this ad for \$250 discount off a \$3,500 + purchase





"Home Inspection Done Right" SN

NIBI NO INSPECTOR Virginia State Certified Home Inspectors NEHA Certified Radon Testing with SunNuclear Monitor Serving the Valley for Over 15 Years!

Over 1,2000 Homes Inspected • www.housemaster.com

540-234-8844 • 1-800-226-7001



# **Real Estate**



15 Boyington Blvd., Suite 103 • Waynesboro, VA 22980 Ph: 540-943-3030 • 540-885-7955 Fax: 540-943-1743 re-pluswbo@ntelos.net www.reatestate-plus.com



1600 Commerce Rd. • Verona, VA 24482 Ph: 540-248-7587 • 1-800-596-PLUS (7587) Fax: 540-248-2416 info@realestate-plus.com www.reatestate-plus.com



# Business Builders, LLC°

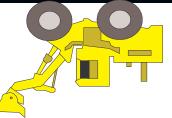
540-587-4056 • P. O. Box 668 • Bedford, VA 24523 • USA www.businessbuildersad.com • Email: info@businessbuildersad.com © 2007 Business Builders, LLC. • Unauthorized duplication prohibited.



# We Respect Our Customers We Value Our Customers We Appreciate Our Customers S490-E17 0#S XBJ Staunton, Virginia 24401 24 South Augusta Street 0490-612 048 Settlement • Title Policies • Title Searches Cong & sonsular shit solvas Alut A FINANCIAL TITLE virginia

# **9871-188-019**

Fax: (540) 337-4085 Stuarts Draft, VA 24477 P.O. Box 29 17 Romaine Lane **Bobby Eavers** 

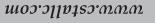


Site Grading  $^{\circ}$  Blasting  $^{\circ}$  Septic  $^{\circ}$  Hauling Residential • Commercial • Clearing

Excavating

HC. Eavers & Sons, Inc.



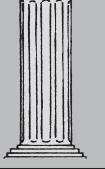


Verona, VA 24482 13 Skyview Circle Fax: 540-248-1272 Phone: 540-248-1270

Fishersville, VA 22939 13 Long Meadow Road Fax: (540) 932-1787 Phone: (540) 932-1788

• Title Insurance • Real Estate Closings

**AGENCY, LLC** LILLE **SOUNT** COURT



www.realestate-plus.com (2857) SUJ9-248-7587 • 1-800-596-PLUS (7887) 1600 Commerce Rd. • Verona, VA 24482 P: 540-943-3030 • 540-885-7955 15 Boyington Blvd., Suite 103 • Waynesboro, VA 22980

EQUIA, HILSINK

LEGAL SIZED FOLDER



512 B North Coalter Street • Staunton, VA 24401

**540.213.4674** (phone)

540.213.4677 (fax) ssserv@ntelos.net

Professional • Proficient • Personable

## WE HAVE A HOME LOAN THAT IS RIGHT FOR YOU.

With a variety of Mortgage Loans, Construction Loans and Bridge Loans we can assist you in your home financing; give us a call.

CAROLYN CURRY 540.213.7214

ERIC MOORE 540.213.7217



YOUR FINANCIAL PARTNER FOR LIFE





• PLANNERS • ARCHITECTS • ENGINEERS • SURVEYORS

CONTACT US FOR ALL OF YOUR SURVEYING NEEDS (540) 248-3220 1561 COMMERCE ROAD SUITE 401

VERONA, VA 24482 www.balzer.cc

### PROFESSIONAL HOME INSPECTIONS

**HOMES** • RADON • WATER/SEPTIC SERVING THE VALLEY SINCE 1993

• ASHI CERTIFIED INSPECTORS • VIRGINIA STATE CERTIFIED INSPECTORS • NATIONAL RADON SAFETY BOARD CERTIFIED

FOR EXPERIENCE AND EXPERTISE CALL TODAY!

**BOB SHIPP** STUARTS DRAFT, VA

**STEVE SUTTON** 540-337-1509 or 888-465-1032



**Call the Crawl Space Specialists at** 

(540) 946-2357

Do you have mold, mildew, rotted beams and joists, or uneven floors? Do you need emergency service?

What's in your crawl space?

29 Stoneridge Dr. • Suite 201 • Waynesboro, VA • Licensed & Insured • Class A Contractor

### S & W HOME INSPECTIONS "Inspected Once, Inspected Right, The Way It Should Be"

(540) 294-2289 s\_w\_inspections@yahoo.com



Jeremy Shifflett

www.swinspections.com



Certified Public Accountant 7 South Market Street

P.O. Box 2277 Staunton, VA 24402-2277 Website: www.stscpa.com

Telephone: 540 887-2200 Fax: 540 887-2284 Cellular: 540 294-5206 Email: stephen@stscpa.com

# ALDER HOMES, INC.



VA029718A

**BJ Polland** Sales Consultant

Office: 540-433-5353

Fax: 540-434-3930 Email: alderhomes2@comcast.net www.aldercustomhomes.com 4749 Spotswood Trail • Penn Laird, VA 22846

### 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
- 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**

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

**MOVING OUT** 

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.

LEGAL SIZED FOLDER

- 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