



Real Living Cornerstone  
Corner of Third and North  
Farmville, VA 23901  
434-395-1225  
Visit us at  
www.RealLivingCornerstone.com

**Business Builders, LLC®**

540-587-4056 • P. O. Box 668 • Bedford, VA 24523 • USA  
www.businessbuildersad.com • Email: info@businessbuildersad.com  
© 2009 Business Builders, LLC. • Unauthorized duplication prohibited.



*Guiding Your Financial Future*  
**Citizen's Residential Mortgage**  
 Purchases • Refinances • Home Equity  
[www.tonymarkland.com](http://www.tonymarkland.com)



**Tony Markland**  
 Mortgage Planner  
 Office: (804) 598-8076  
 Mobile: (804) 640-3646  
 Toll Free: 1-877-598-9505  
 tony@cmstfunding.net



Real Living Cornerstone  
Corner of Third and North  
Farmville, VA 23901  
434-395-1225  
Visit us at  
www.RealLivingCornerstone.com



Real Living Cornerstone  
Corner of Third and North  
Farmville, VA 23901  
434-395-1225  
Visit us at  
www.RealLivingCornerstone.com



Don't Just Buy a Home, Live Your Dream



**THE MANOR RESORT**  
SPA & RESIDENTIAL ESTATE  
At Historic Poplar Hill Farm

Wooded & Alley Loaded Lots  
.25 to .60 acres, from \$66,000  
Golf Course & View Lots  
.56 to 1.2 acres, from \$106,000  
Hospitality Cottages  
from \$309,000

Located in the Heart of Virginia in Prince Edward County, The Manor Resort is now offering a limited number of exclusive Home Sites and Cottages for reservation. Call or visit our website for more information • **434.392.4430** • [www.TheManorResort.com](http://www.TheManorResort.com)

FINE DINING • GOLF & CLUBHOUSE • SPA • SWIMMING • TENNIS • BIKING & WALKING TRAILS • CONFERENCE CENTER • GUEST SUITES

Serving Virginia Since 1991 State Certification #55836



**GENERAL HOME SERVICES, INC**  
TERMITE & PEST CONTROL COMPANY

Phone: 804-561-5343 • 800-742-2307  
Fax: 804-561-6743  
P.O. Box 571 • Amelia, VA 23002

Termite & Pest Control • Complete Home Inspections  
Environmental Inspections • Fungus & Moisture Control  
Septic Inspections • Water Testing • State Certified, Licensed, Insured

Leigh Cliborne • Cell: 804-314-2127

[www.ghsinspect.com](http://www.ghsinspect.com)

"Our Family Serving Your Family"

*Puckett Funeral Home, Inc.*

115 Covington Court • Farmville, Virginia 23901  
C. Dayton Puckett • Manager/Director

(434) 391-3830 24 Hour Service

We Make Shipping Easy!

**Midtown Mailboxes** FedEx Federal Express

Full Service Packaging • Mailbox Rentals • Copies • Laminating  
Photo Enlargements • Fax Service • Coil Binding • Notary Service

118 S. South Street • Farmville, VA 23901  
(434) 391-3550 • Fax (434) 391-3554  
[www.midtownmailboxes.com](http://www.midtownmailboxes.com)



**Home Inspections of Virginia**  
Rick Hazelwood • 434-390-7777

1207 Gilliam Drive • Farmville, VA 23901

Buying A Home? New, Old or Manufactured. Know What You're Getting Into? We Do.



**J. PAUL STOLTZFUS Construction**

Designer & Builder of Quality Homes

942 Campbell Hill Rd.  
Prospect, VA 23960 (434) 574-2029

AUTO • HOME • LIFE • HEALTH • BUSINESS

**RAYMOND INSURANCE AGENCY**

(434) 392-8911

Email: [raymondins@gmail.com](mailto:raymondins@gmail.com) • [www.raymondinsuranceonline.com](http://www.raymondinsuranceonline.com)  
1001 E. Third St. • Suite 2 • Farmville, VA 23901

**HARLAN L. HORTON, PC**

Harlan L. Horton, ESQ. • Kristen W. Gee, ESQ.  
113 Second St. • P.O. Box 605 • Powhatan, VA 23139 • [hlhesq@kinex.net](mailto:hlhesq@kinex.net)

Phone: (434) 391-1014 • Fax (434) 391-1016

- Corporations & Partnerships • Real Estate
- Criminal Defense • Family Law • Estate & Tax Planning

**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



[www.RealLivingCornerstone.com](http://www.RealLivingCornerstone.com)

**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.