





# Scott & Associates, Inc., REALTORS®

Residential - Farms Commercial - Appraisals

51 E. Windsor Blvd.
P.O. Box 289
Windsor, VA 23487
(757) 242-4722 / 539-8417
scottwindsor@charter.net

115 W. Second Ave. Franklin, VA 23851 (757) 562-6183 / 539-8137 scottfranklin@charter.net

Website: www.hrmls.com/scottassociates

"Serving Western Hampton Roads Since 1976"

## Business Builders, LLC°

540-587-4056 • P. O. Box 668 • Bedford, VA 24523 • USA www.businessbuildersad.com • Email: info@businessbuildersad.com © 2012 Business Builders, LLC. • Unauthorized duplication prohibited.





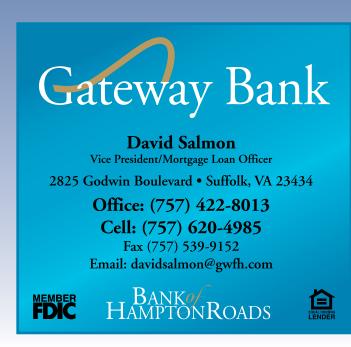
Residential - Farms Commercial - Appraisals









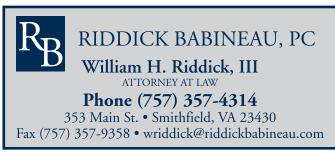
















#### **Mortgage Payment Chart**

Use the chart below 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.

#### Scott & Associates, Inc., **REALTORS®**

Residential - Farms Commercial - Appraisals

20

Years

5.546

5.672

5.800

5.929

6.060

6.192

6.326

6.462

6.600

6.738

6.879

7.021

7.164

7.310

7.456

7.604

7.753

7.904

8.056

8.209

8.364

8.521

8.678

8.837

9.00

9.32

9.65

15

Years

6.906

7.027

7.149

7.272

7.397

7.523

7.650

7.778

7.908

8.039

8.171

8.304

8.439

8.571

8.711

8.849

8.988

9.129

9.270

9.413

9.557

9.701

9.847

9.994

10.15

10.44

Interest

Rates

3.00 %

3.25 %

3.50 %

3.75 %

4.00 %

4.25 %

4.50 %

4.75 %

5.00 %

5.25 %

5.50 %

5.75 %

6.00 %

6.25 %

6.50 %

6.75 %

7.00 %

7.25 %

7.50 %

7.75 %

8.00 %

8.25 %

8.50 %

8.75 %

9.00 %

9.50 % 10.00 %

### (2 Weeks in Advance)

**Preparing For Moving Day** 

- Open checking and savings accounts in your new community.
- O Call phone company for assistance in arranging telephone service in your new home.
- O Coordinate disconnect/connect dates with local utilities such as electric, gas/oil, water, trash and cable TV companies.
- O Begin packing of unneeded items.
- O Send change of address cards and leave a forwarding address with your post office.
- O Arrange for pet travel.
- Return or retrieve borrowed items.
- O Service your car, especially if traveling a distance.

#### **MORTGAGE PAYMENTS Tips For A Smoother Moving Day**

30

Years

4.216

4.352

4.500

4.631

4.774

4.919

5.067

5.216

5.368

5.522

5.678

5.836

5.996

6.157

6.321

6.486

6.653

6.822

6.992

7.164

7.338

7.513

7.689

7.867

8.05

8.41

# **Moving Out:**

- O Confirm arrival time with moving company.
- O Keep important documents and keys handy.
- O Make a final inspection to be sure nothing is left behind. Look through all closets, attic, basement
- O Turn off all lights and close and lock all windows and doors.

and garage.

- O Leave keys with real estate agent or landlord.
- O Leave home only after the moving truck is on its way to your new residence.

#### **Moving In:**

# O Meet the movers promptly.

O Supervise placement of cartons, furniture, etc. O Make sure smoke detectors LEGAL SIZED FOLDER - NO LEFT POCKET

- are in proper working order. O Make sure the telephones
- are working. O Install new locks.
- O Make extra set of keys and leave a set with a friend,
- or neighbor.