

*Moorefield's*  
**QUALITY DRY CLEANING**  
 • Free Pick-up & Delivery • Alterations & Repair  
 • Shirt Laundry • Suede & Leather Cleaning  
 • All-Seasons Garment Storage  
**(434) 369-4015**  
 Email: [cleanefm@earthlink.net](mailto:cleanefm@earthlink.net)  
 508 Pittsylvania Ave. • Altavista, VA 24517

**ENGLISH'S**  
*since 1909*  
**THE COMPLETE HOME CENTER**  
 1522 MAIN STREET Phone 434-369-4771  
 ALTAVISTA, VA 24517 Fax 434-369-7419

**English's Auto**  
**Alignment**  
 General Repairs and Alignments  
**(434) 369-6501**  
**(434) 369-7123**  
 628 Main St. • Altavista, VA 24517

434-309-1101  
 fax 434-309-1332  
[sesurvey@earthlink.net](mailto:sesurvey@earthlink.net)  
**SOUTHEAST SURVEY GROUP, LTD**  
*Surveying • Mapping*  
 2292 Lynch Mill Road  
 P.O. Box 90  
 Altavista, VA 24517

**TYREE**  
 HEATING, COOLING & ELECTRICAL, LLC  
  
 When Quality Counts, Count On Us  
**(434) 309-2266 (888) 788-2488**  
 Licensed & Insured

**I AM A REALTOR**

*I Pledge Myself...*

- To protect the individual right of real estate ownership and to widen the opportunity to enjoy it;
- To be honorable and honest in all dealings;
- To seek to better represent my clients by building my knowledge and competence;
- To act fairly towards all in the spirit of the Golden Rule;
- To serve well my community, and through it my country;
- To observe the REALTORS Code of Ethics and conform my conduct to its lofty ideals.

**Business Builders, LLC®**

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



**Shortt Auction & Realty Co., Inc.**



**SOLD**  
 FOR SALE  
**Shortt**  
 AUCTION & REALTY CO.  
**369-6678**  
 ALTAVISTA, VIRGINIA

Altavista  
 1907 - 2007

OPEN SUNDAY  
 2 to 4  
 Shortt  
 FOR SALE  
 AUCTION & REALTY CO., INC.



 **Private Sales - Realtors - Public Auctions** 

PO Box 225 Phone: (434) 369-6678  
 616-A Campbell Avenue Fax: (434) 369-6485  
 Altavista, VA 24517 Email: [shortta@earthlink.net](mailto:shortta@earthlink.net)  
[www.shorttrealestate.com](http://www.shorttrealestate.com)

1205 Main St. • Altavista, VA 24517  
**(434) 369-6003**  
**Crystal Bay Pools**  
  
*"Family Fun in the Sun"*

812 Main Street • P.O. Box 655 • Altavista, VA 24517  
 Email: [rosserlaw@aol.com](mailto:rosserlaw@aol.com)  
**(434) 369-4728**  
  
 AUBREY JONES ROSSER, JR.  
 Attorney At Law

**SOLD**  
 FOR SALE  
**Shortt**  
 AUCTION & REALTY CO.  
**369-6678**  
 ALTAVISTA, VIRGINIA



## ALTAVISTA



## INSURANCE

Auto • Home • Business • Life • Health  
(just up the street at) 917 Main Street

**369-4723**

[www.altavista-insurance.com](http://www.altavista-insurance.com)



*Protecting Your Future Since 1938*

## A TOWN INSURANCE



On Your Side™

**Roark Insurance Agency**  
Chip Roark  
**(434) 309-1300**  
Toll Free (877) 288-6614  
[www.atownins.com](http://www.atownins.com)  
810 Main St. • Altavista, VA 24517



**Feel Good About Your Insurance**

## Altavista Medical Center

A service of  **CENTRA**

434.309.1165

### Buyer's Checklist:

- Make loan application within five (5) business days of contract ratification.
- Schedule a professional home inspection, if provided in the contract, within the allotted "Inspection Period". Be sure to check your contract and know the time allowed to obtain an inspection and report deficiencies to the Seller. Typically, you will lose your right for an inspection if it is not completed and reported within the "Inspection Period" outlined in the contract.
- Two Weeks before settlement – arrange for utilities to be connected or transferred to you on the date you are scheduled to take possession (gas, electric, water, trash, etc.)
- Purchase Homeowner's Insurance. Prior to closing, provide Settlement Agent or Attorney evidence that the first year's premium has been paid. The Settlement Agent or Attorney will need to contact your insurance carrier to be sure the policy is written in compliance with the lenders requirements.
- One or two days before settlement-attend a final walk-through inspection. The purpose of the walk-through is to be sure the property is in the same condition as when you made your initial inspection and to verify that any repairs provided in the contract have been satisfactorily completed.
- One business day before settlement-contact the settlement agent or attorney for the exact amount of money you will need to bring to settlement.  
**The funds for settlement will need to be certified or cashier's check.**
- Bring ID to Settlement
- Pick up keys at settlement.
- Call your Realtor whenever you have questions.
- Contact your Realtor with referrals when you know anyone who can benefit from their service.

### Get Pre-Qualified:

Before you start looking for your next home we recommend you meet with a lender and ask for a "Pre-Qualification Letter". The advantages of a "Pre-Qualification" letter are:

- Knowing your financing options up front will save you disappointment and wasted time looking at properties that are not within your means.
- Sellers will consider offers more seriously when Purchasers can show that they have the ability to complete the sale.

### What to Bring to Loan Application:

- A picture ID and Your Social Security Number.
- Proof of Employment and Income-A recent check stub or w-2 form. If you are self-employed, three years signed tax returns will be required.
- Information about your current loans or debts - who you owe, their address, their phone number and your loan number. Include:**
  - Car Loans
  - Credit Card Payments
  - Installment Loans
  - Mortgage Loans
  - Generally, any debt you pay monthly will be required. Monthly expenses, such as an electric bill, are not considered debt.
- Statements from banks or other financial institution showing funds you have. Bring all pages of the statements. Include:**
  - Checking Accounts
  - Savings Accounts
  - Certificates of Deposits
  - Investment Accounts
  - IRA
  - 401-K
- List of Other Assets. Include:**
  - Cars Owned
  - Real Estate
  - Stocks and Bonds