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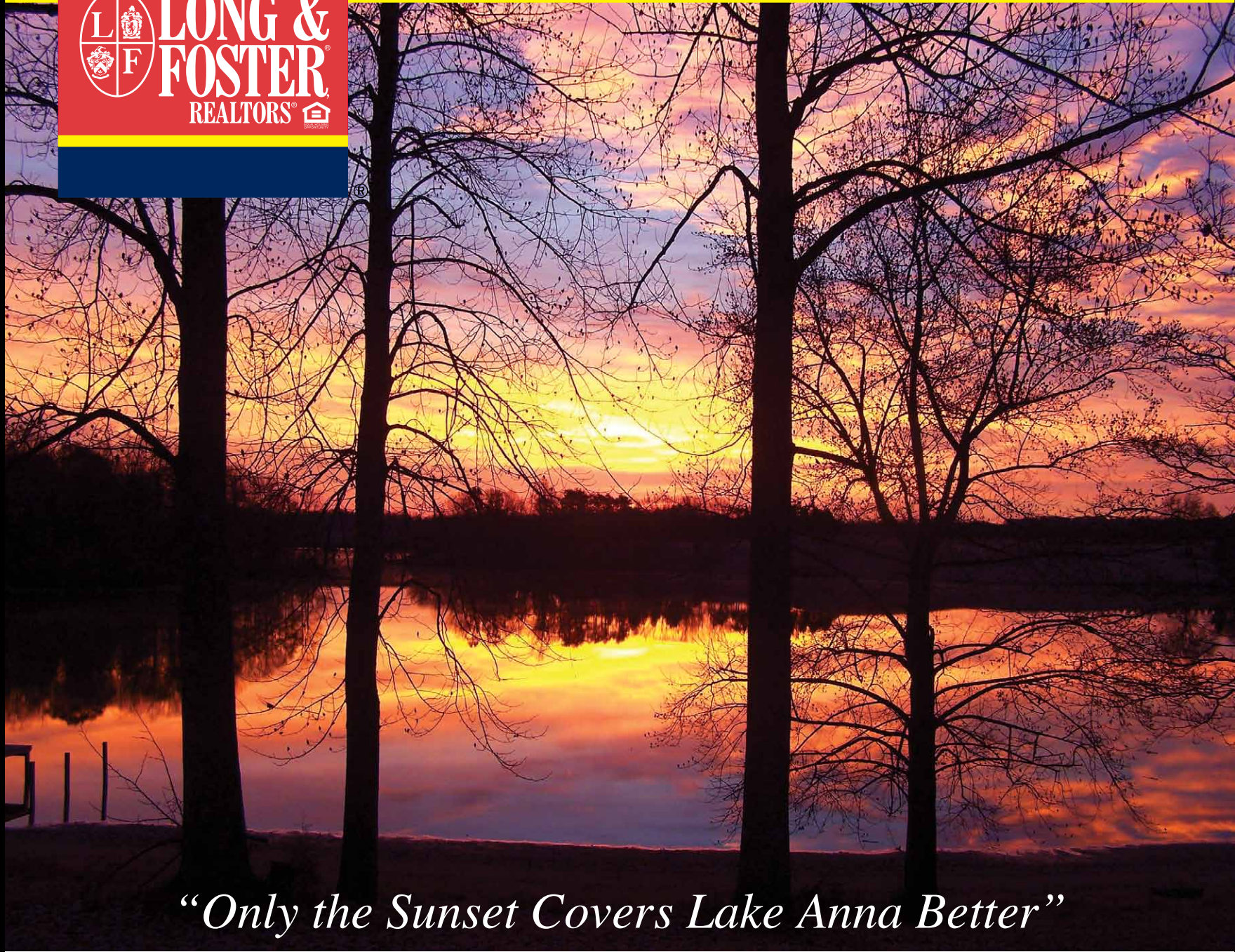
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(Located in Lake Anna Plaza)

**Lunch:** Mon. - Sat. 11 AM to 3 PM

**Dinner:** Mon. - Thurs. 3 PM to 10 PM

Fri. - Sat. 3 PM to 11 PM • Sun. Noon to 10 PM

### 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.

MORTGAGE PAYMENTS			
Interest Rates	15 Years	20 Years	30 Years
3.00 %	6.906	5.546	4.216
3.25 %	7.027	5.672	4.352
3.50 %	7.149	5.800	4.500
3.75 %	7.272	5.929	4.631
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



Angel Hough (540) 207-9963  
 Doug Hough (540) 846-5844  
 Dana Isaac (540) 661-2166  
 Greg Isaac (540) 661-2019  
 Ken Isaac (540) 661-6900



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*We hope that your experience with us has been a positive one. We strive to make this process as worry-free and stress-free as possible. Please know that the greatest compliment that you can give us is to refer us to your friends and family.*

*Thank you,  
 Angel, Doug, Dana, Greg, and Ken Isaac*

### 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, or neighbor.