

LETTER SIZED FOLDER NO LEFT SIDE POCKET

Furrow & Dudley, P.C.
ATTORNEYS AT LAW

David A. Furrow
dfurrow@furrowdudley.com

Allan (A.J.) Dudley, Jr.
adudley@furrowdudley.com

Melissa P. Keen
mkeen@furrowdudley.com

(540) 483-8696

Fax: (540) 483-7467
115 East Court Street • Moneta, VA 24151
www.furrowdudley.com

540-484-1777 • www.countrykids.com

COUNTRY KIDS
CHILDCARE

ALL DAY & AFTER SCHOOL
Ages 16 Months to 12 Years

Serving Entire Franklin Co. & Smith Mt. Lake Area
James Tillman Riddle, L.S. • Robert C. Jeans, L.S.

CORNERSTONE
LAND SURVEYING INC.

Office: 540-489-3590 • Fax: 540-483-8906
P.O. Box 779 • 250 S. Main St. • Rocky Mount, VA 24151
Boundary Surveys • Topographic Surveys
Construction Staking • Subdivision Planning & Layout

Dugwell Pest Control
257 Miracle Road • Rocky Mount, VA 24151

- Wood Destroying and General Pest Control
- Home Inspection for Termite, Well and Septic

Dale Bowman • (540) 483-9781
Cell: (540) 263-0704 • Licensed & Insured

The Medicine Shoppe
COMPOUNDING PHARMACY
Caring beyond prescriptions.

\$5.00 OFF ANY TRANSFERRED PRESCRIPTION WITH THIS AD
(One prescription per customer)

108 Main Street • Boones Mill, VA • 540-334-5966

16475 Booker T. Washington Hwy, Moneta, VA 24121 • www.rsirentals.com
866-721-9797 (toll free) or 540-721-9797 • Email: info@rsirentals.com

RSI RENTALS INC.
Vacation Rentals at Smith Mountain Lake, Virginia
LAKEFRONT RENTALS - VACATION/LONG TERM - CONDOMINIUMS, TOWNHOMES & SINGLE-FAMILY HOMES

FLORA
Funeral Service, Inc.
& CREMATION CENTER

Rocky Mount 540-483-3835 Smith Mountain Lake 540-721-3835

VIA INSURANCE AGENCY

DAVID VIA - Trusted Advisor Via Insurance Agency
Tel.: 540-904-SAVE (7283) 1212 Corporate Circle, Suite B
Fax: 540-776-5563 Roanoke, VA 24018
viaagency@verizon.net www.viainsuranceagency.com

Hablamos Español
AUTO • HOME • LIFE • BUSINESS

Lippy's
RESTAURANT & LOUNGE

Find us on: **facebook.**

1760 N. MAIN ST.
ROCKY MOUNT, VA
MON-FRI LUNCH 11AM-2PM
MON-WED DINNER 5PM-9PM
THURS-SAT DINNER 5PM-10PM
LOUNGE OPEN LATER - CLOSED SUNDAY

540-489-5600
FULL CATERING SERVICES AVAILABLE

Find Your FreedomSM

United Country[®]
Quality Realty

2 Office Locations to Serve You:

24935 Virgil H. Goode Hwy. • Boones Mill, VA 24065
540-334-2020

16475 Booker T. Washington Hwy. • Moneta, VA 24121
540-721-3333

www.UnitedCountryQualityRealty.com
Email: UCQualityRealty@aol.com

Contact One of Our Professional Agents Today!
Representing Buyers & Sellers



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.



Photo by Gregg Woods • www.gregshots.com

LETTER SIZED FOLDER NO LEFT SIDE POCKET

MOD-U-KRAF HOMES
Build, Modify or Customize
to Fit Your Lifestyle
Discover the Difference

Mod-U-Kraf Discovery Center
18210 Virgil H. Goode Hwy.
Rocky Mount, VA 24151
540-483-2035
www.mod-u-kraf.com

www.UnitedCountryQualityRealty.com



LETTER SIZED FOLDER NO LEFT SIDE POCKET



HEATING & AIR CONDITIONING
540-483-5605 540-725-5605

- Service On All Brands
- Maintenance Service Agreements
 - Retro Fit
- New Installations
 - Duct Cleaning
 - Attic Insulation

www.davisheat.com

**Your biggest investment
shouldn't be your biggest worry.**

It's been your dream to own a home. Sleep easier knowing it's protected by a company you can trust.



Scott Lynch
Agent
(540) 420-9159
1155 North Main St - Rocky Mount
scott.lynych@vafb.com

FarmBureauAdvantage.com



Brian K. Wood
Virginia Certified Home Inspector National Radon Safety Board
#3380-000278 #6550010
Toll Free: 800-617-7178
Office: 540-334-2700
Cell: 540-529-7506 • Fax: 540-334-9970
briannpi@earthlink.net • <http://www.npiweb.com/bwood>



DEBBIE FARTHING
Vice President • Certified Loan Officer
NMLS # 415273

540-721-4345
dfarthing@bbandt.com
www.BBT.com/MLO/dfarthing
37 Village Spring Drive • Hardy, VA 24101



BB&T Home Mortgage

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

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, or neighbor.

