













Septic Inspections | Grease Traps | Sewer Jet Cleaning Septic Repair | Real Estate Inspection | Water Sampling

540.977.7684



Business Builders, Lac[®]



Serving Botetourt County & Surrounding Area For Over 30 Years

(540) 992-2500

Please check our listings at www.wamplerrealty.com.



Pick a Bundle. Save a Bunch!

The best value in communications for your home.

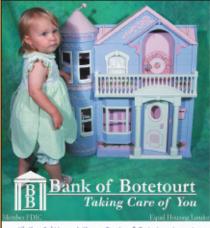


Local Long Distance Calling Features

High-Speed DSL Internet



Available only for NTELOS residential customers in Covington, Clifton Forge, and Alleghany and Botetourt counties



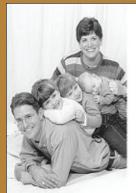
financing for that Dream House is just a phone call away with mortgage loans from Bank of Botetourt!

Daleville Mortgage Center (540) 992-LOAN (5626) Lexington Mortgage Center (540) 463-LOAN (5626)

We offer: Construction Loans and permanent financing options - Fixed r adjustable rate mortgages - FHA and VA Loans - Fast Pre-approvals for all ypes of credit, and much, much more!



Inspecting American homes since 1990. Roanoke, New River Valley, Lynchburg. www.rwhuntley.com



DOWNHOME PHARMACY

Our Family Helping Yours

(540)966-4858

40 Summers Way, Suite 101 Roanoke, VA DownHome@ntelos.net



The Trusted Name In Basement Solutions 540-992-1144 * 800-772-0704

Interior/Exterior Waterproofing ★ New Construction Waterproofing ★ Drainage Systems ★ Humidity/Odor Elimination ★ Foundation/Crack Repair ★ Radon Mitigation www.sealtitebasement.com

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

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 |
| <i>3.25 %</i> | 7.027 | <i>5.672</i> | 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 | <i>5.216</i> |
| 5.00 % | 7.908 | 6.600 | 5.368 |
| <i>5.25 %</i> | 8.039 | 6.738 | 5.522 |
| 5.50 % | 8.171 | 6.879 | 5.678 |
| 5.75 % | 8.304 | 7.021 | <i>5.836</i> |
| 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
- Begin packing of unneeded items.
- Send change of address cards and leave a forwarding address with your
- Arrange for pet travel.
- Return or retrieve borrowed items.
- Service your car, especially if traveling a distance.

Tips For A Smoother Moving Day

- Confirm arrival time with moving company.
- Keep important documents and kevs handv.
- 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.

- 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

Business Card

State Farm®

Providing Insurance and Financial Services Home Office, Bloomington, Illinois 61710

Mike Francisco, CLU, LTCP

5720 Airport Road, Roanoke, VA 24012-1122 Bus. 540 362 3711 Fax 540 362 4973 Home 540 366 6200

Like a good neighbor, State Farm is there.®

STATE FARM

INSURANCE



MORTGAGE GROUP Lends Peace of Mind

MENTION THIS AD AND RECEIVE \$300 OFF YOUR CLOSING COST!

Offering Conventional, FHA, VA, VHDA and many other programs to suit your needs.

Frank Terry

540.992.4813 OFFICE 540.992.4137 FAX 540.537.0393 CELL

86 Lee Highway Roanoke, VA 24019



Woods Service Experts

Heating, Air Conditioning, Indoor Air Quality



Tom Frazier 540.772.3161 EXT 321 OFFICE

800.333.9772 TOLL FREE 540.354.2378 CELL 540.772.3163 FAX

tomfrazier@atlanticbay.com www.atlanticbay.com/tomfrazier