

AVAYA BUSINESS PARTNER business telephone systems voice and data service agent structured cabling voip

804.749.8100 www.brecom.com















Business Builders, LLC®
540-587-4056 · P.O. Box 668 · Bedford VA 24523 · USA

Email: info@businessbuildersad.com www.businessbuildersad.com ©2006 Business Builders, LLC. Unauthorized duplication prohibited.

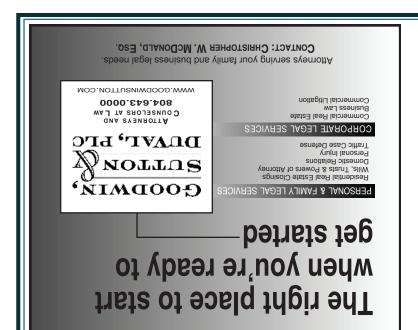


2044 JOHN ROLFE PARKWAY • RICHMOND, VA

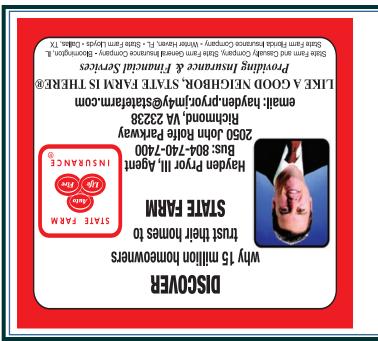


(804) 754-1835 www.neumanndunn.com













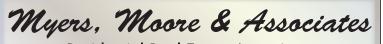
Office: (804) 521-8958 Cell: (804) 833-4303 email: bburkett@benchmarkmortgage.com

6800 Paragon Place Suite 475 Richmond, VA 23230









Residential Real Estate Appraisers

MARVIN MYERS

Appraiser

Office: (804) 741-7173

Fax: (804) 741-7216 P.O. Box 29377, Richmond, Virginia 23242-0377





Michael G. Bryan President

Phone: 804-744-0380 Fax: 804-763-4785



HENSHAW & SWINEFORD, P.C.

Terri L. Henshaw Certified Public Accountant

(804) 649-0375

thenshaw@cavtel.net 2025 East Main Street Fax (804) 649-0374

Richmond, Virginia 23223 Suite 112

BUILDER AND GENERAL CONTRACTOR

RENOVATIONS - ADDITIONS - GARAGES HOME REPAIRING & IMPROVEMENTS PROJECT MANAGEMENT

MATT FERGUSON (804) 690-3975 FAX (804) 427-7277 E-MAIL MATT776@GMAIL.COM VIRGINIA CLASS A BUILDING CONTRACTOR LICENSE # 2705106468A

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
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
<i>5.75</i> %	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, relative or neighbor.