

LEGAL SIZED FOLDER - NO LEFT POCKET



LEGAL SIZED FOLDER - NO LEFT POCKET

WWW.APASSIONFORPROPERTYREALESTATE.COM

8096 ELM DRIVE, MECHANICSVILLE, VA 23111

804-554-5181

A PASSION FOR PROPERTY
REAL ESTATE



Purchase | Refinance
Home, Commercial, Construction & Land Loans
 With SEB Mortgage, experience excellence and genuine care, from application to closing.

CONTACT US OR VISIT US!


 (804) 426-5377
 info@sebtng.com
 www.sebtng.com
 English, Spanish & Portuguese




A Passion For Property Real Estate
804-554-5181
8096 Elm Drive • Mechanicville, VA 23111
apassionforproperty@gmail.com
apassionforrealestate.com



Flooring Design and Installation by:

BUILDER DÉCOR 804-218-8133

Beautiful from the floor up.

- Sell & Install All Types of Flooring
- Specializing In Installing & Refinishing Hardwood Floors
- Voted 'R-Home Magazine' Reader's Favorite In Flooring for Past 10 Years



H D Harvey & Driggs (804) 396-3580
ATTORNEYS AT LAW harveydriggs.com

Real Estate Closings | Wills/Estates | Small Business | Traffic/DUI

9464 Chamberlayne Rd | Suite 200
Mechanicsville, VA 23116

RMM Electrical Services LLC
804-514-7467
Ross Moritz
2141 Hopewell Road, Mechanicsville 23111

We Do It All – Inside, Outside, Attic to Crawl!
Protect your most important investment with a top-quality home inspection. Whether you're a first-time buyer or an experienced homeowner, we'll help you have peace of mind by inspecting your home as if our family will live there. *Schedule your inspection today.*

804-387-1747
Jane Midkiff, CPI
Steve Midkiff, CPI

Premier INSPECTIONS LLC



State Farm
24 Hour Good Neighbor Service®

Joseph L. Lam, Agent
1007 E Nine Mile Road, P O Box 279 • Highland Springs, VA 23075-0279
Bus 804-737-5447 • Fax 804-737-4957 • joe.lam.bvxx@statefarm.com

statefarm.com®

State Farm Fire and Casualty Company • State Farm General Insurance Company • Bloomington, IL • State Farm Lloyds • Dallas, TX

HOME LAND
Title Settlement Agency, LLC
Let Us Handle Your Next Closing or Refinance!

7 Locations!

- West End
- Mechanicsville
- White Stone
- Chesterfield
- Scott's Addition
- Tappahannock

www.homelandtitlesettlement.com
(804) 935-0043

NOW IN KING WILLIAM

ROAD MASTER PAVING

- FREE ESTIMATES
- ASPHALT PAVING
- SEAL COATING
- STRIPPING
- Since 1978

Lucio Scaringi 804-364-4299
Phillip Scaringi 804-592-0061
Mechanicsville, VA

www.rmpavingva.com • roadmasterpaving@yahoo.com



ADVANCED SEPTIC

Dallas Hall
Mechanicsville, VA
dallashall0375@gmail.com

Call: 804-317-9485

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 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	
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, relative or neighbor.