

ValleyVoice



New River Valley Association of REALTORS®, 125 Ponderosa Drive, Christiansburg, VA 24073

Phone: 540-381-9354 Fax: 540-381-9358 Website: www.nrvar.com

Calendar of Events

April 10, - Office Closed
Holiday

April 14, - 5:00 - 7:00 p.m.
Mix & Meet (State Electric)

April 20, - 1:30 p.m.
Membership Committee

April 21-24, Rapattoni MLS
Training

April 23, - 8:00 a.m. - 5:00 p.m.
GRI 402, Financing Alternatives

April 27, - Deadline for NRV Real
Estate Magazine

April 28, - "Go Live" with
Rapattoni

April 29, - 9:00 a.m. - BOD

April 30, - 9:00 a.m. - 4:30 p.m.
Lem Marshall (Hillsville)

May 1, - 9:00 a.m. - 4:00 p.m.
Lem Marshall (NRVAR Classrm.)

May 4, - 2:00 p.m.
MLS Orientation

May 5, - 2:00 p.m.
MLS Committee

May 6, - 2:00 p.m.
Southwest Council of NRVAR

May 6, - 9:00a.m. - 12:00 p.m.
Affordable Housing Finance
In a Box (Hampton Inn/Hillsville)
12:00 - 1:00 p.m. Lunch for Atten-
dees during Question & Answer

May 7, - 5:00 - 7:00 p.m.
Mix & Meet (Maple Ridge)

May 18, 19, 20, 27 & 28
Class Times: 8:00 a.m. - 5:00 p.m.
CIPS Institute

News Bulletins!

◆ NRV Real Estate Magazine –

The New River Valley Association of REALTORS® is proud to announce a new cost saving opportunity for its REALTOR and Affiliate Members with the publication of **NRV Real Estate**. The Association has contracted with PULP, a company with twenty two years of experience in real estate publishing, who will print and distribute the magazine every month.

The premier issue will be delivered throughout the four counties of Montgomery, Giles, Pulaski, and Floyd, along with the City of Radford, on May 9, 2009. Advertisement in the magazine is very affordable and members may advertise as needed, with no long term contract required. Take advantage of showcasing your listings or your business with us.

The deadline for the first issue is April 27th.

◆ Training for New MLS System –

As of April 9th over 200 MLS Users have already signed up for the training on our new system, Rapattoni MLS. Training sessions will be held in the NRVAR Classroom April 21st, 22nd, and 23rd. A training session has also been scheduled in Galax at the Crossroads Institute on Tuesday afternoon, April 21st. Everyone needs to sign up by calling NRVAR at 540-381-9354 or sending an email to mollie@nrvar.com.

◆ Lem Marshall –

VAR's Popular Teaching Attorney will be presenting CE and PL classes at the Hillsville Hampton Inn on April 30th and at NRVAR on May 1st. Hillsville classes include "Foreclosures & Short Sales", "Dual & Designated Agency", and "Writing Effective Contracts". NRVAR classes include "Foreclosures & Short Sales" and "Legal Update". Details are found on page 5.

◆ CIPS Institute –

Certified International Property Specialist (CIPS) – Get your designation classes right here in the New River Valley. The 5 day CIPS Institute to complete the class requirements for this coveted designation has been scheduled for May 18th, 19th, & 20th, and May 27th & 28th. Check page 2 for more details.

◆ Affordable Financing Housing in A Box

Find out what's new at the FHA, VA, & USDA Rural Housing Training For REALTORS®. Chase Senior Loan Officer, Conrad Baptiste will conduct this CE and PL class on May 6th in Hillsville, Virginia at the Hampton Inn. Details are found on page 7.

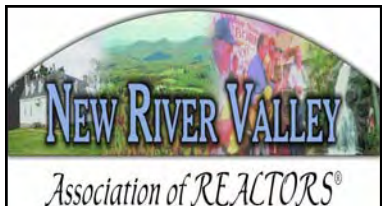
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New River Valley School of Real Estate

125 Ponderosa Drive, Christiansburg, VA 24073

Five Day CIPS Institute

(Certified International Property Specialist)



**Bringing The World
To Your Local Market**



Featuring the expertise of Instructor Chris Soester, CIPS
Specializations include international and commercial real estate investments.

May 18, 19, & 20

Check In: 8:00 - 8:30 a.m. Class Times: 8:30 a.m. to 5:00 p.m.

- Europe and International Real Estate
- Asia/Pacific and International Real Estate
- The Americas and International Real Estate

May 27 & 28

Check In: 8:00 - 8:30 a.m. Class Times: 8:30 a.m. to 5:00 p.m.

- Investment and Financial Analysis for International Real Estate

Five Day Institute - \$550 Registration Fee

CE & PLE Credit Pending

For further information email: mollie@nrvar.com

Register by: Phone: 540-381-9354

Fax: 540-381-9358

Online at www.nrvar.com

* **International Real Estate for Local Markets** must be taken prior to the CIPS Institute Courses. This course may be taken online. Contact Mollie Thurston for further information.

An HP-10BII calculator is required for the investment course. Available at Target or Walmart for Minimal Cost.



Earn more by expanding your market:
A recent NAR study revealed that REALTORS® who earn the CIPS designation increase their business by at least 20%.

Tap into the lucrative, immigrant niche market in your area:
Immigrants have contributed to the explosion of household growth in the United States in recent years

NAME _____

OFFICE _____

ADDRESS _____

CITY _____ STATE _____ ZIP/POSTAL CODE _____

COUNTRY _____ E-MAIL _____

PHONE _____ FAX _____

MAKE CHECK PAYABLE TO: **NRVAR or New River Valley Association of REALTORS®**

EVENT REGISTRATION— \$550

CHARGE \$ _____ TO THE FOLLOWING CREDIT CARD: VISA MASTERCARD

CREDIT CARD NUMBER _____ EXPIRATION DATE _____

SIGNATURE _____ DATE _____



Homebuyers Have Several Options to Maximize New Tax Credit

March 18, 2009

WASHINGTON — As part of the Treasury Department's consumer outreach effort and with the April 15 individual tax filing deadline approaching, the Internal Revenue Service today began a concerted effort to educate taxpayers about additional options at their disposal to claim the new \$8,000 first-time homebuyer credit for 2009 home purchases. For people who recently purchased a home or are considering buying in the next few months, there are several different ways that they can get this tax credit even if they've already filed their tax return.

The Treasury Department encourages taxpayers to explore these options to maximize their credit and get their money back as fast as possible.

"The new credit can get money in the pockets of first-time homebuyers quickly," said IRS Commissioner Doug Shulman. "For people who recently purchased a home or are considering buying in the next few months, there are several different ways that they can get this tax credit even if they've already filed their tax return."

First-time homebuyers represent a significant portion of existing single-family home sales. The expansion in the first-time homebuyer credit will make it easier for first-time homebuyers to enter the housing market this year.

Under the American Recovery and Reinvestment Act of 2009, qualifying taxpayers who purchase a home before Dec. 1 receive up to \$8,000, or \$4,000 for married individuals filing separately. People can claim the credit either on their 2008 tax returns due April 15 or on their 2009 tax returns next year. The filing options to consider are:

- **File an extension.** Taxpayers who haven't yet filed their 2008 returns but are buying a home soon can request a six-month extension to October 15. This step would be faster than waiting until next year to claim it on the 2009 tax return. Even with an extension, taxpayers could still file electronically, receiving their refund in as few as 10 days with direct deposit.
- **File now, amend later.** Taxpayers due a sizable refund for their 2008 tax return but who also are considering buying a house in the next few months can file their return now and claim the credit later. Taxpayers would file their 2008 tax forms as usual, then follow up with an amended return later this year to claim the homebuyer credit.
- **Amend the 2008 tax return.** Taxpayers buying a home in the near future who have already filed their 2008 tax return can consider filing an amended tax return. The amended tax return will allow them to claim the homebuyer credit on the 2008 return without waiting until next year to claim it on the 2009 return.
- **Claim the credit in 2009 rather than 2008.** For some taxpayers, it may make more financial sense to wait and claim the homebuyer credit next year when they file the 2009 tax return rather than claiming it now on the 2008 tax return. This could benefit taxpayers who might qualify for a higher credit on the 2009 tax return. This could include people who have less income in 2009 than 2008 because of factors such as a job loss or drop in investment income.

The IRS reminds taxpayers the amount of the credit begins to phase out for taxpayers whose modified adjusted gross income is more than \$75,000, or \$150,000 for joint filers. Taxpayers can claim 10 percent of the purchase price up to \$8,000, or \$4,000 for married individuals filing separately.

IRS.gov provides more information, including guidance for people who bought their first homes in 2008. To learn more about the overall implementation of the Recovery Act, visit www.Recovery.gov the Treasury Department encourages taxpayers to explore these options to maximize their credit and get their money back as fast as possible.

Thank You

A special thank you to Affiliate Member , George Fardell, of Radon Safe for sponsoring the refreshments for the Association's CIPS "International Real Estate for Local Markets" two-day course.



GRI 402: Financing Alternatives

April 23, 2009

Instructor: Alan Thompson



Time: 8:00 am – 5:00 pm Check In: 7:30-8:00 am
Co-sponsored by: New River Valley Association of REALTORS® & Virginia Association of REALTORS®

This course will cover financing options available for real estate transactions and provide you with the knowledge you need to handle more difficult deals. This is a **REQUIRED** course.

(CE approval for 7 hours Real Estate Related)
 (PL approval for 3 hours Elective Residential Real Estate : Finance)

According to the member survey conducted in 2003 by the National Association of REALTORS®, REALTORS® with a designation earned over \$33,200 more annually than non-designees.

VAR Members: \$90.00 Early-Bird Registration (until 04/15/09) \$105.00 Regular Registration
Non-VAR Members: \$140 Early-Bird Registration (until 04/15/09) \$155 Regular Registration
GRI Plus: Members having GRI designation receive a reduced rate of \$35.00

MODULE DATE: _____ **MODULE NO.** _____ **MODULE LOCATION** _____

Name: _____ Nickname for Badge: _____

Social Security Number: _____ Home Phone: _____

Firm Name: _____ Business Phone: _____

Firm Address: _____ FAX Number: _____

E-mail: _____

Non-Member Member, Va. Association of REALTORS® Primary Board: _____

Check enclosed (payable to appropriate Association) in the amount of \$_____ Charge MasterCard or VISA in the amount of \$_____

Card Holder's Name _____ Expiration Date: _____

Card Number _____

Signature _____ (Signature indicates acceptance of 2009 registration policy and authorization of any MasterCard/VISA charges noted)

NRVAR Cancellation Policy: Cancellation requests will be accepted at the NRVAR Office up until 5:00 p.m. 8 days before the scheduled module. All paid tuition other than the \$20 non-refundable, non-transferable deposit will be refunded. **NO REFUNDS WILL BE GIVEN FOR CANCELLATIONS MADE AFTER 5:00 P.M. ON THAT DAY.** Requests for refund consideration due to extenuating circumstances must be received in writing by NRVAR within 15 days of the course start date. Extenuating circumstances are defined by NRVAR as: being in an accident, hospitalized, death in the family, or something of this magnitude.



Lem Marshall

Lem Marshall Seminar

(Approved 6 hrs CE or PL Credit)



Thursday - April 30, 2009 - 9:00 a.m. to 4:30 p.m.
(Hampton Inn - Hillsville, VA, Exit 14 off of I-77)

“Foreclosures & Short Sales”
“Dual & Designated Agency”
“Writing Effective Contracts”

Registration Fee: \$40.00 - Payable in Advance

Friday - May 1, 2009 - 9:00 a.m. to 4:00 p.m.
(NRVAR Classroom - Christiansburg)

“Foreclosures & Short Sales”
“Legal Update”

Registration Fee: \$40.00 - Payable in Advance



New River Valley Association of REALTORS®
125 Ponderosa Dr., Christiansburg, VA
Phone: 540-381-9354 Fax: 540-381-9358

Register online: www.nrvar.com through Internet Member Services
Registration forms can be found online on the MLS and www.nrvar.com

Lem Marshall Seminars

- Date: April 30, 2009 - 9:00 a.m. to 4:30 p.m. Registration Fee \$40.00 Location: Hampton Inn - Hillsville, VA
- Date: May 1, 2009 - 9:00 a.m. to 4:00 p.m. Registration Fee \$40.00 Location: NRVAR - Christiansburg

Payment by cash, check or credit card (Visa or MasterCard)

Name: _____

Firm Name: _____

Business Phone: _____

E-mail: _____

Check enclosed (NRVAR) in the amount of \$_____

Charge MasterCard or VISA in the amount of \$_____

Card Holder's Name _____ Expiration Date: _____

Card Number _____

Signature _____

Welcome

New REALTOR Members

Gary Parker	McNeil Real Estate
John Payne	Cox Realty
Amy Tolbert Radford	Thompson Real Estate
Susan Verlander (DR)	Olde Mill Realty, LLC
James Willis (DR)	C 21 Town & Country, Inc

Any comments about the acceptability of the applicants should be submitted in writing to: Membership Dept., New River Valley Association of REALTORS®, 125 Ponderosa Drive, Christiansburg, VA 24073

New Affiliate Members

Charles Burnette	Professional Remodeling & Maintenance
Zana Blankenbeckler	Pulp

New Applications

Jefferie W. Campbell	Page & Associates Real Estate
William Crockett	Advantage Realty & Property Management, LLC
Judy Fithian (DR)	RE/MAX 1st
Jeanifer Grantham	Advantage Realty & Property Management, LLC
Fred Hall	RE/MAX Valley - Blacksburg
Emma Jarrett	Advantage Realty & Property Management, LLC
Earl Johnson	Morton Realty
Polly Lyons (DR)	Lyons Team REALTORS
Marvin "Lee" Piland	C21 Valley Real Estate

Member Transfers

Steve Bodtke
Gerald Burrus
Charlotte Chan
Laurel Coffey
Judy Fithian (DR)
Adrienne Graham
Kelly Graham
Connie Hedrick
Joel Humphreys
Ranny Humphreys
Jody Lyons
Joey Lyons
Polly Lyons (DR)
Patty Mostaghimi
Ann Muncy
Mike Norwood
Stacey Pinard-Stivachtis
Derek Reynolds
Jim Sarver
Peggy Smith
Betty Strauss
Vasso Sugas
D.D. Thorpe
Sara Young

New Office

RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
RE/MAX 8
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
Lyons Team REALTORS
Lyons Team REALTORS
Lyons Team REALTORS
RE/MAX 1st
RE/MAX 1st
Page
RE/MAX 1st
RE/MAX 8
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
RE/MAX 1st
C21 Valley Real Estate



Visit us on the web!
Now featuring Internet
Member Services and Zipforms
www.nrvar.com

Deliver, Mail or Fax to:
125 Ponderosa Drive, Christiansburg, VA 24073
Phone: 540-381-9354
Fax: 540-381-9358
E-mail: ehhead@realtor.com

Condolences

Our sympathy and condolences go out respectively to Bea Martin whose husband recently passed away and Elijah Ramsey whose father passed away. Both Bea and Elijah are agents of Page & Associates.



Association of REALTORS®

Continuing and Post-Licensing Education

Learn How to Qualify More Buyers in Today's Market Environment! What's New?

Affordable Housing Finance in a Box

FHA, VA, & USDA Rural Housing Training For REALTORS®

Instructor: Conrad Baptiste, Senior Loan Officer, Chase

Wednesday - May 6, 2009 - 9:00 a.m. to 12:00 p.m.

12:00 to 1:00 p.m. - Question & Answer Period

(Lunch Compliments of Chase)

Co-Sponsored by New River Valley Association of REALTORS® & CHASE

Hampton Inn - Hillsville, VA, Exit 14 off of I-77

Registration Fee: \$20.00 - Payable in Advance

***Approved for 3 hours CE and PLE**

Phone: 540-381-9354 Fax: 540-381-9358

Register online: www.nrvar.com through Internet Member Services

Registration forms can be found online on the MLS and www.nrvar.com

Or

Contact mollie@nrvar.com

Affordable Housing Finance in a Box Course Registration Form

Date: May 6, 2009 - 9:00 a.m. to 12:00 p.m. Registration Fee \$20.00 Location: Hampton Inn - Hillsville, VA
Question & Answer Period -12:00 to 1:00 p.m.

Payment by cash, check or credit card (Visa or MasterCard)

Name: _____

Firm Name: _____

Business Phone: _____

E-mail: _____

Check enclosed (NRVAR) in the amount of \$ _____

Charge MasterCard or VISA in the amount of \$ _____

Card Holder's Name _____ Expiration Date: _____

Card Number _____

Signature _____

Beating the recession

By *Bernice Ross*

Created 2009-03-30



Is your real estate business suffering from too many expenses and a lack of closed sales? If so, today's column gives you the tools to put your business back on track no matter what the market does.

1. Invest in training and education The number one mistake that both agents and companies make in a slowing market is to cut back on their training and education budgets. When money is tight, it's easy to justify diverting funds to other areas. The agents and companies who are currently investing in training are picking up market share now and will be well positioned to dominate players as the market improves. In terms of your personal training, focus on lead generation, lead conversion, negotiation, and mastering key market fundamentals such as absorption rates.

2. Become a foreclosure solution specialist A great way to enhance your business is to become a foreclosure workout specialist. To do this, use your marketing materials to invite people to visit your Web site where they can obtain a report called "Four Legal Ways to Delay or Stop Foreclosure." The four strategies include:

- ◆ Working with Hope Now to obtain a loan workout
- ◆ Working with a loss mitigation company (be sure to provide local contacts)
- ◆ Hiring a consumer attorney from NACA.net [1] who can help the homeowner determine if there is an issue with the lender's loan documents that would prohibit them from foreclosing.
- ◆ BEST strategy: Ask the lender for the [original mortgage paperwork](#) [2]. The University of Iowa found that lenders are often negligent in maintaining the required paperwork. Their study found that in 40 percent of the cases, the lenders were unable to produce the note. While most lenders have electronic copies of the paperwork, this request can sometimes stop the sale. Even if it doesn't, it may delay the sale long enough for the homeowner to sell the property or workout a short sale.

3. Traditional prospecting strategies The basics still work. "Right now" business is still the quickest way to generate leads. This means calling on expired listings, for-sale-by-owners, holding open houses, or engaging in any other activity that puts you face to face with buyers or sellers. To convert these leads into signed business, offer them a service, rather than mailing them a marketing postcard with your picture on it. For FSBOs or expired listings, your offer could be the use of your 800 Call Capture system. For open houses, invite neighbors and people from move-up areas to attend the open house. Be sure to serve refreshments. When people attend, have a list of properties that are good buys, foreclosures, or properties priced about 30 to 40 percent less than the house where you are sitting. Remember to select properties that are not open. Give your visitors a list and offer to show them any properties that they would like to see.

4. Track results Very few agents track where their leads originate, as well as how much it costs to generate the lead and turn it into a closed transaction. Consequently, it's impossible for them to distinguish between which activities are dollar productive and which ones are not. To track your results more accurately, you can obtain a rough estimate by reviewing your most recent tax return. First, determine how much you took in total deductions on your Schedule C or corporate tax return. Divide this number by the total of clients you worked with during the last year. This gives you an estimate of the average expense per client.

For example, if your expenses were \$40,000 and you worked with 20 clients, your average expense per client was \$2,000. If you closed 10 transactions, you spent approximately \$20,000 on dollar-productive activities and another \$20,000 on transactions that did not close. Again, this is only an estimate. To have a truly accurate picture, you must track each activity individually.

To put your business back on the road to profitability, track each activity that you engage in, how many closed transactions it generates, as well as how much money you spent on Web marketing, print, signs, transportation and any other activity required to generate the sale. It's also smart to track this number by individual address and by specific client. To illustrate this point, consider these two examples:

1. An agent spends \$3,000 in Web marketing with three closed transactions. Average cost per closed transaction is \$1,000.
2. The agent also sends out 12 print marketing pieces to 500 people in her geographical farm at a cost of \$1 per piece for a total cost of \$6,000. This generates two closed transactions. The average cost per closed transaction was \$3,000.

In this particular example, this agent was spending \$2,000 more for every transaction closed from the agent's farm as compared to her Web marketing efforts. If the agent had put the entire \$6,000 into Web marketing, it would have resulted in an additional four closed transactions. There's no way to know this information, however, unless you track it.

You can prosper in any market provided you (1) have the right training, (2) stay focused on the basics that work in any market, (3) provide a solution to the challenges your clients face, and (4) track results.

Bernice Ross, CEO of RealEstateCoach.com, is a national speaker, trainer and author of "Real Estate Dough: Your Recipe for Real Estate Success" and other books. You can reach her at Bernice@RealEstateCoach.com



April is Fair Housing Month

April 2009 marks the 41st anniversary of the 1968 landmark Fair Housing Act. Each year REALTORS® recognize the significance of this event and reconfirm our commitment to upholding fair housing law as well as our commitment to offering equal professional service to all in their search for real property.

Things you and your REALTOR® Association can do to recognize Fair Housing Month:

- ◆ Sponsor a local Fair Housing Month poster contest. Afterwards, make association calendars out of the artwork.
- ◆ Publish the REALTOR® Fair Housing Declaration and post it in your office and/or association.
- ◆ Use the Fair Housing Proclamation and have your local government proclaim April as Fair Housing Month.
- ◆ Display your 2009 Fair Housing FOCUS poster in your office and/or association.

◆ [2009 April Fair Focus Publication](#): The 2009 edition of the Fair Housing FOCUS publication features a lead article on Diversity and Schools; and information on diversity course specials, community outreach grants, fair housing DVDs, as well as new products like the FHA Toolkit and other ideas you can implement at your association or office to recognize Fair Housing Month.



Realtors® Get the Right Tools, Right Now

WASHINGTON (March 3, 2009) – To help Realtors® meet their clients' needs and succeed in today's economic climate, the National Association of Realtors® is offering its roster of business-building resources to members for free or at significantly reduced costs through the association's new "Right Tools, Right Now" initiative.

"NAR is the most trusted resource for real estate information, and we want to ensure that Realtors® have easy access to these powerful resources in today's market," said NAR President Charles McMillan, a broker with Coldwell Banker Residential Brokerage in Dallas-Fort Worth. "Every NAR division is contributing to this initiative so that Realtors® can better service their clients and enhance their business."

More than 300 resources are being offered through "Right Tools, Right Now." Realtors® can take advantage of education and online training opportunities, access NAR publications and research, attend conventions and events, and obtain technology services for free or at a discount. Local and state associations and boards also have access to resources and materials through the initiative.

Among the many useful tools available to Realtors® at no cost are eProduct versions of the 2007 and 2008 *NAR Profile of Home Buyers and Sellers* and the 2007 *Profile of Buyer's Home Feature Preferences*, as well as valuable information on short sales, foreclosures, business tips and marketing.

For more information on the products, publications, services and enhancements available through the "Right Tools, Right Now" initiative, visit www.REALTOR.org/RightTools.

The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1.2 million members involved in all aspects of the residential and commercial real estate industries.

Education Calendar As of 4-07-09

New River Valley School of Real Estate
125 Ponderosa Drive, Christiansburg 24073

April 23, 2009	GRI 402, Financing Alternatives	8:00 a.m. - 5:00 p.m.
April 30, 2009	Lem Marshall (Hillsville)	9:00 a.m. - 4:30 p.m.
May 1, 2009	Lem Marshall (Christiansburg)	9:00 a.m. - 4:00 p.m.
May 6, 2009	Affordable Housing Finance in a Box Question & Answer Period (Hillsville)	9:00 a.m. - 12:00 p.m. 12:00 - 1:00 p.m.
May 18,19 & 20	CIPS Institute: Europe/Asia/Pacific & The Americas 8:00 - 5:00 p.m.	
May 27 & 28	CIPS Institute: Investment and Financial Analysis 8:00 - 5:00 p.m.	
September 2, 2009	GRI 407, Managing Risk	8:00 a.m. - 5:00 p.m.
October 14, 2009	GRI 404, The Cyber-REALTOR	8:00 a.m. - 5:00 p.m.
November 4, 2009	GRI 409, Business Development	8:00 a.m. - 5:00 p.m.

Current class registration forms may also be found on our MLS. Under Daily Functions click on MLS intranet next select registration forms.

A current education calendar and registration forms may be found on our website at: www.nrvar.com Menu links are located on the left hand side of the website. Also you may register for courses online. at: www.nrvar.com through Internet Member Services.

Join us for the April "Mix & Meet"



(Member Social)

Tuesday, April 14th
5:00 - 7:00 p.m.

Sumptuous Fresh Fruit Smoothies & Scrumptious Appetizers

Location: State Electric, 390 Arbor Drive, Christiansburg

Sponsored by

J and D Builders of the NRV & State Electric

2009 RPAC CONTRIBUTIONS

<u>\$99 Club/Broker Fair Share</u>	<u>Agent Fair Share \$35+</u>				
Ward Angle	Eric Adams	Linda DeVito	Carol Lidgard	David Ribbe	Tracy Zikes
Louise Baker	Ann Adkins	David Diesel	Angela Lieb	Benita Rice	Gerry Zirk
Gary Ballard	Nancy Agee	Dan Dodson	Bill Linkenhoker	Joan Richardson	
Dennis Bane	Donna Akers	Cliff Dowdy	Kimball Liskey	Foster Ridpath	
William Bondurant	Josephine Alderman	Cherie Downey	Robert Lockee	Kim Ridpath	
Jeannette Boyd	Harvey Alderman	Lucy Draper	Diana Lyons	Ray Roberts	
David Branch	Tommy Altizer	Michael Eggleston	Victoria Lytton	Carla Russell	
Charles Burnette	Spike Andrew	Wayne Elliott	Russell MacDonald	Janet Sadler	
Bart Castleberry	Tonya Arnold	Barbara Evans	Matt Macomber	Jim Sarver	
T. Bradley Cole	Steve Ayers	Melissa Farmer	David Mann	Jessey Schaudt	
Gene Cox	James Ballard	Judy Fithian	Carolyn Markle	Britni Seagle	
Roger Cupp	Donald Barker	Alma Fore	Beatrice Martin	Lori Simmers	
Ronald S. Davis	Kenneth Belton	Gregory Frost	Ralph Martin	Jean Simmons	
Lawrence DeHart	Joyce Bennett	Catherine Fugate	Jennifer Massey	Lummon Simmons	
Dee Dee Edwards	Laura Berzy	Margaret Galecki	Barbara Mayo	Angie Simpkins	
David Epperley	Daniel Bishop	Roger Gallimore	Mike Goodhart	John Skelton	
Leslie Frantz	Diana Blair	C.R. Gardner	Charlotte McDonald	Tara Skewes	
Edward Gallimore	Ben Bondurant	Bill Gearhart	Dawn McGrady	Skip Slocum	
Mary Ann Hanna	Hix Bondurant	Kerry Gillispie	Rita McKinster	Christopher R. Smith	
Carol Lavinder	Al Brammer	Diane Gilmore	James McKnight	George Smith	
Charlie Martin	Reggie Britts	Robert Goss	Carl McNeil	Julie Smith	
Edd Martin	Larry Bryson	Darin Greear	Aloma Meador	Gary Snider	
Trey McCallie	Dennis Bullins	Kit Hale	Wanda Meador	Tracy Songer	
Laura McFalls	Scott Bunn	Mary Hall	Rhonda Melton	Desi Sowers	
Phillip Morris	Randall Burch	Pam Hall	Shelia Miles	Carol St. Clair	
Nancy Page	Debbie Burdette	Perry Hall	Joan Mitchell	Anne Stevens	
Douglas Phillips	Cindy Burnette	Nicole Harless	Marc Mitchell	Tom Stover	
Robert Poff	Linda Carter	Ben Harris	Ann Moore	Betty Strauss	
Paula Presnell	Linda Chamowitz	Jeremy Hart	Dale Moran	Karen Strickler	
Bryan Rice	Charlotte Chan	Connie Hedrick	Randy Moran	Vasso Sugas	
Benny Ridpath	Jeannie Chang	Shelia Hedrick	Patsy Morris	Irene Szczur	
Larry Slusser	Lishu Chang	Kelly Hiatt Thomas	Priscilla Morris	Deborah Toney	
Edward Smith	Debra Chase	Margaret Hicks	Chris Mortan	Patricia Tracy	
Mary Snow	Tommy Clapp	Matt Hicks	Ann Muncy	Donna Travis	
Jeanne Stosser	Evelyn Clark	Gary Higgins	Amanda Newhouse	Leona Treadway	
Terry Thompson	Vincent Clark	Anne Hite	Lindsay Newsom	Jason Underwood	
Trula Tuck	Martha Cole	Bobby Hodge	Jerry O'Dell	Jennifer Vaughan	
J. Wayne Vaughan	Thomas B. Cole	Rachel Hogan	Katie O'Leary	Teresa Vaughan	
Glenda von Dameck	Charles Cox	Sherry Hollandsworth	Linda Orange	Greg Vidmar	
James Wagoner	Karen Cox	Mark Hoover	Dana Orr	Judy Wagner	
	Wanda Cox	Lora Howard	Hannah Overstreet	Mike Weber	
	Jana Cranwell	Amy Hudson	Marshall Overstreet	Garrett Weddle	
	Ann Crawford	Larry Humphrey	Helen J. Page	Carolyn Westmoreland	
	Daniel Crawford	Darlene Hylton	Joanne Palmer	Sam Wheeling	
	Steven Crawford	Davina Irvin	Ricky Palmer	Stella Wheeling	
	Renee Crockett	William Isenhour	Johnny Payne	Jim Whetzel	
	Barbara Cumbee	Robert James	David Phillips	Tina Whetzel	
	Clark Cunningham	Mitch Jearls	Vickie Phillips	John Wilburn	
	Dari Cupp	Eric Johnson	Regina Piland	Nina Wilburn	
	Tami Cupp	Rachel Johnson	Michael Poldiak	Gerald Williams	
	Don Dame	Mike Jonston	Jeffrey Price	Marie Williams	
	Scooter Darnall	Joseph Jones	William Price	James Willis	
	Annette David	Rob Jones	Barbara Prillaman	Sheree Wimmer	
	Amy Davis	Steven Kirk	Ashley Primm	Janet Winslow	
	Sandra Davis	Johnny Lambert	Janet Psathas	Jeff Wofford	
	Linda Deemer	David Lane	Dana Pugh	Karen Wofford	
		Richard Lavinder	Gary Quesinberry	Alana Yates	
		Norma Lawson	Warren Radford	Sheila Zellers	



Agriculture	
Agricultural Economics	231-4528
Architect	
Ted von Dameck, Architect	449-9837
Attorneys at Law	
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Frank, Spicer, & Cox	552-0007
Patrick Moore, PC	639-1590
Shaheen & Shaheen, PC	552-3390
Banking and Financial Institutions	
Alcova Mortgage	552-7150
Atlantic Bay Mortgage	639-9711
Bank of America Mortgage	552-9962
BB&T	808-1204
Chase Home Finance	953-0456
Country Mortgage/Farm Credit Union	745-2071
First Bank & Trust Company	540-260-9060
Freedom First Credit Union	951-2160
SunTrust Mortgage	552-0054
Member One Federal Credit Union	982-8811
National Bank of Blacksburg	552-2011
NationsPlus Mortgage Corporation	381-5485
Prosperity Mortgage, Christiansburg	382-5270
Stellar One, Christiansburg	382-6091
Stellar One Mortgage, Radford	394-6928
Sun Trust Mortgage	951-5562
VHDA	276-228-7060
Wachovia Mortgage Corp	381-6236
Car Wash	
Squeaky's Laser Wash	392-0602
Computer Support	
Gentoo Technologies	961-4800
Energy	
Energy Check	540-443-9966
Engineering Firm	
Gay & Neel Incorporated	381-6011
Environmental Services	
Environmental Services & Consulting	540-552-1528
General Contracting	
SAS Construction	953-2080
Government Agencies	
VDOT	540-387-5418
Home Builders	
J & D Builders	540-980-1060
Professional Remodeling & Maintenance	540-443-3847
Progress Street Builders	552-1812
Unlimited Construction	639-1478
Home Inspections	
Appalachian Inspections	921-6905
Healthy Home Inspections	818-4718
Heritage Home Inspections	599-32341
Inspections, Inc.	381-0200
Lighthouse Home Inspections	921-4360
National Property Inspections	250-6443
Pillar to Post	392-7678
Quality Pro Home Inspections Inc.	276-613-4600

Home Staging	
Showplace Home Staging and Redesign	540-998-4194
Home Buyers Warranty	
2-10 Home Buyers Warranty of VA	804-304-4986
Insurance	
Carper Insurance Associates	953-2383
Farmers Insurance	381-2687
Greater Valley Insurance	382-2959
Leonard L. Brown Agency, Inc.	552-5331
Turman State Farm Insurance	953-2300
Moving/Storage/Packaging	
Clinton's Transfer & Storage	552-3201
Premier Transfer & Storage	552-1231
Newspaper/Publications	
Home Place Magazine	540-599-9118
The Real Estate Book	540-312-5865
The Roanoke Times-NRV Edition	382-4905
Pulp	800-264-5934
Non-Profit Agencies	
New River Community Action	633-1478
Organizations	
PMA International	1-866-412-9749
Pest Control	
All Seasons Pest Control	961-7378
Brown Exterminating Co.	731-4765
Bug Man Exterminating, Inc	381-8581
Crown Exterminating	552-5866
Pest Defense	540-392-3030
VA Mountain Pest Control	382-2973
Printers	
Wordsprint	228-6608
Property Management/Development	
CMG Leasing	951-0514
Foxridge Apartments	951-1221
Park Real Estate, Inc.	552-5253
Radon Mitigation and Testing	
New River Radon Service	639-2610
Quality Pro Home Inspections	276-613-4600
Radon Safe, Inc.	540-265-0101
Settlement Agencies	
Castle Title & Settlement	674-9500
Homestead Settlement Services, LLC	540-777-3360
Mid-States Title of Southwest Virginia	552-0888
Southwest Settlement & Title Agency	381-9105
Valley Settlement Services	961-0061
Supplies	
Williams Supply/Williams Lighting	382-5080
Shaklee Distributors	731-1555
Water Testing	
Clear Water Testing, LLC	381-5700
Clear Creek Water Works	381-0768