

# 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](http://www.nrvar.com)

## Calendar of Events

- Feb. 7, - 6:00 - 11:00 p.m.  
REALTOR Celebration
- Feb. 9, - 10:30 a.m.  
Education Committee
- Feb. 11, VAR "Day on the Hill"
- Feb. 12, - 5:00 - 7:00 p.m.  
Mix & Meet
- Feb. 11 - 13, VAR Legislative  
Conference
- Feb. 9, - 10:30 a.m.  
Education Committee
- Feb. 16, - 2:00 p.m.  
MLS Committee
- Feb. 19, - 10:00 a.m. - 12:00 p.m.  
Limited Service Agency
- Feb. 23, - 2:00 p.m.  
Southwest Council, Hillsville
- Feb. 25, - 8:00 a.m. - 5:00 p.m.  
GRI 401, Understanding Agency
- March 2, - 2:00 p.m.  
MLS Orientation
- March 12, - 5:00 - 7:00 p.m.  
Mix & Meet
- March 18, - 9:00 a.m.  
BOD
- March 19, - 2:00 p.m.  
International Committee
- March 25, - 8:00 a.m. - 5:00 p.m.  
GRI 414, Negotiation: Working  
for a Yes
- April 2, - 5:00 - 7:00 p.m.  
Mix & Meet
- April 6 & 7, - 8:00 a.m. - 5:00 p.m.  
CIPS "International Real Estate for  
Local Markets"
- 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 29, - 9:00 a.m.  
BOD
- April 30, - 9:00 a.m. - 5:00 p.m.  
Lem Marshall (Hillsville)
- May 1, - 9:00 a.m. - 5:00 p.m.  
Lem Marshall (Christiansburg)



## Join us for the first "Mix & Meet" in 2009



**(Member Social)**

**Thursday, February 12th  
5:00 - 7:00 p.m.**

**Appetizers & Drinks Provided**

**Texas Steakhouse & Saloon  
50 Ponderosa Drive North East  
Christiansburg**

**Sponsored by**

**Valley Settlement Services, LLC  
and  
VA Mountain Pest Control**

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## Limited Service Agency Course

Instructor: Linda Deemer  
(Approved for 2 hrs CE or PL Credit.)

Thursday - February 19, 2009 - 10:00 a.m. to 12:00 p.m.

Registration Fee: \$15.00

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

Register online: [www.nrvar.com](http://www.nrvar.com) through Internet Member Services

Registration forms can be found online on the MLS and [www.nrvar.com](http://www.nrvar.com)

**This is a mandatory one time course if your license expires by June 30, 2009.**

**If you have already taken this class for license renewal you do not need to take it again.**

The Virginia General Assembly passed new legislation that requires all active licensees to complete a two hour course on Limited Service Agency. All active licensees renewing their license between July 1, 2007 and June 30, 2009 must complete two hours in Limited Service Agency. This is a one-time requirement and is in addition to the 16 hours of Continuing Education for agents, the 24 hours for brokers and associate brokers, or the 30 hours of Post License Education a licensee is required to complete to renew their license.

### Limited Service Agency Course Registration Form

Date: February 19, 2009 - 10:00 a.m. to 12:00 p.m. Registration Fee \$15.00

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 \_\_\_\_\_



# GRI 401: Understanding Agency

## February 25, 2009

### Instructor: Ann Palmateer



**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®**

Includes a detailed review of Virginia's law that governs brokerage relationships with buyers, sellers, landlords and tenants. Agency disclosure, property disclosure, and confidentiality will also be covered. This is a **REQUIRED** course.

(CE approval for 3 hours Real Estate Agency; 4 hours Real Estate Related)  
(PL approval for 3 hours Mandatory Residential Real Estate: Agency Law)

**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 02/13/09) \$105.00 Regular Registration  
**Non-VAR Members:** \$140 Early-Bird Registration (until 02/13/09) \$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.

## Welcome

### New REALTOR Members

Linda Fallon UC/Blue Ridge Land & Auction  
 Amy Hudson (DR) RE/MAX 8  
 Kamilia Lawson (DR) CHP Realty LLC  
 Rolin Miller Primm Real Estate Firm  
 Tina Whetzel (DR) C-21 Jim Owens & Associates  
 Wilford B. Williams Prudential Radford & Associates

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

John Garner Home Place Magazine  
 Chuck Vinson Farmers Insurance, Chuck Vinson Agency

### New Applications

Janice Buchanan Century 21 Town & Country Realty, Inc.  
 Teresa A. Roberts (DR) Prudential Radford & Associates  
 Monica Roman BCR Real Estate  
 April Michelle Shelton Century 21 Town & Country Realty, Inc.  
 Robin Stephen (DR) Realty World Market Place  
 Dixie Voight Snow Realty and Construction

### Member Transfers

Diana Blair  
 Wanda Boyer  
 Connie Chapman  
 Adrienne Graham  
 Robin Laing  
 Robert Lockee  
 Barbara Mayo  
 Joan Mitchell  
 Marshall Overstreet  
 Stacey Pinard-Stivachtis  
 David Ribbe  
 Tara Skewes  
 Desi Sowers  
 Karen Strickler  
 Buddy Williams  
 Tracy Zikes

### New Office

RE/MAX 8  
 Country Road Realty  
 RE/MAX 8  
 RE/MAX Allegiance  
 Long & Foster Roanoke South  
 RE/MAX 8  
 RE/MAX 8  
 RE/MAX 8  
 RE/MAX 8  
 RE/MAX Allegiance  
 RE/MAX 8  
 RE/MAX 8  
 RE/MAX 8  
 Long and Foster Christiansburg Office  
 RE/MAX 8  
 RE/MAX 8

### Congratulations!

Member Anne Collins Albimino of Long and Foster - Blacksburg recently earned the ABR Designation.

Member Melissa Farmer of Century 21 Home Town Realty recently earned the GRI Designation.

Visit us on the web!  
 Now featuring Internet  
 Member Services and Zipforms  
[www.nrvar.com](http://www.nrvar.com)

Deliver, Mail or Fax to:  
 125 Ponderosa Drive, Christiansburg, VA 24073  
 Phone: 540-381-9354  
 Fax: 540-381-9358  
 E-mail: [ehed@realtor.com](mailto:ehed@realtor.com)





# New River Valley School of Real Estate

125 Ponderosa Drive, Christiansburg, VA 24073

**This Spring give yourself an investment in additional business opportunities...**

## “International Real Estate for Local Markets”



Featuring the expertise of Instructor Chris Soester, Certified International Property Specialist  
Specializations include international and commercial real estate investments.

**April 6th & 7th, 2009**

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

**Approved for 8 hours of CE and PL continuing education elective credit**

Location: New River Valley Association of REALTORS® & The New River Valley School of Real Estate  
125 Ponderosa Drive, Christiansburg, VA 24073

- ABR Elective credit
- CIPS Core Course
- Receive At Home With Diversity

Visit our website at [www.nrvar.com](http://www.nrvar.com)

For further information email:  
[mollie@nrvar.com](mailto:mollie@nrvar.com)

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



### Learn how to expand your Real Estate Business & Contacts by marketing to the international community in the New River Valley and surrounding areas.

Consider that :

- Present birth statistics, census data, and the current ratios of people buying homes indicate that next year 65% of all first time homebuyers will be from a different culture.
- People from other cultures tend to be loyal long-term clients when dealing with a trusted Real Estate Agent.
- To reach this market you will have to change how you conduct your business.

### Now is the time to invest in the future and longevity of your career & business through education.

**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.

**Benefits of your CIPS Designation:**

- Join an exclusive network of over 1500 CIPS members.
- Connect with real estate professionals in 50+ countries.
- Market yourself in “Who’s Who in International Real Estate” both in print and on-line.
- Take advantage of customized research and international real estate information from NAR.
- Deliver real estate expertise to international communities in your local area.



*A calculator is required.*

NAME \_\_\_\_\_

OFFICE \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP/POSTAL CODE \_\_\_\_\_

COUNTRY \_\_\_\_\_ E-MAIL \_\_\_\_\_

PHONE \_\_\_\_\_ FAX \_\_\_\_\_

NRVAR or New River Valley Association of REALTORS®

MAKE CHECK PAYABLE TO: \_\_\_\_\_

EVENT REGISTRATION— EARLY \$300

EVENT REGISTRATION— REGULAR \$325

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

CREDIT CARD NUMBER \_\_\_\_\_ EXPIRATION DATE \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



## Tax ID and Tax Map Numbers VS Parcel and Account Numbers

Please be sure to check carefully and use the correct numbers on your listings. In this area when you look up a property on GIS, a County or City tax webpage, or our MLS tax search, you will often see both. There is a field for “Tax ID” in the MLS. There is not a field for parcel numbers. For purposes of our MLS, we consider a tax id number and tax map number to be the same thing.

For Montgomery County, our current MLS tax search will not bring up tax id numbers; you need to go to the Montgomery County GIS site to get an actual tax id number. Tax ID’s are just that, parcel numbers are there at the whim of the locality and should never be used as a legal description or substitute for a tax ID number. Pulaski uses their tax ID numbers as parcel numbers so the MLS tax search and GIS are correct. Radford also uses tax ID’s as Parcel numbers, but also has an account number. Again, ignore the account number.

Please verify the correct numbers for whatever county you are listing a property in. Typically tax ID numbers are longer, have dashes and sometimes letters and parentheses. Parcel numbers typically are short and no more than 6-7 digits. If you are unsure, call the city or county and find out. Parcel and account numbers should never be put in the tax map or tax ID field in the MLS.

### Christiansburg Property Ordinances

REALTOR® and Appraiser Offices look for an email this month about ordinances for the Town of Christiansburg regarding property dos and don’ts.



### Congratulations!!!

REALTOR® Louise Baker, of Long and Foster, has been appointed an RPAC of Virginia Trustee for the Virginia Association of REALTORS®. She will serve a three year term.

REALTOR® Dana Spraker, of Blacksburg Real Estate, Inc., has been appointed Federal Political Coordinator (FPC) for Congressman Rick Boucher. In addition to regular contact with Congressman Boucher, Dana will utilize RPAC funds for in-district activities involving other REALTORS. In this manner Dana will help maintain a strong relationship and expand connections with Congressman Boucher and his office.



### Taxes and Credit Card Statements

When filing your taxes for 2008 make sure that you check your credit card statements for accuracy.



# GRI 414: Negotiation: Working for Yes

## March 25, 2009

### Instructor: Marcy Caffrey



**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 is designed to familiarize the student with the various types and styles of negotiations and negotiators. This is an **OPTIONAL** course.

**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 03/13/09) \$105.00 Regular Registration  
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**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: \_\_\_\_\_

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Card Number \_\_\_\_\_

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

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## Education Calendar As of 2-04-09

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

February 19, 2009	Limited Service Agency	10:00 a.m. - 12:00 p.m.
February 25, 2009	GRI 401, Understanding Agency	8:00 a.m. - 5:00 p.m.
March 25, 2009	GRI 414, Negotiation: Working for a Yes	8:00 a.m. - 5:00 p.m.
April 6 & 7, 2009	International Real Estate for Local Markets	8:30 a.m. - 5:00 p.m. (Check in - 8:00 a.m.)
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. - 5:00 p.m.
May 1, 2009	Lem Marshall (Christiansburg)	9:00 a.m. - 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](http://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](http://www.nrvar.com) through Internet Member Services.



### 2009 GRI Statewide Schedule

If you want a Statewide GRI schedule emailed to you please contact us at:

Phone: 540-381-9354 or email: [mollie@nrvar.com](mailto:mollie@nrvar.com)

A Statewide GRI schedule may also be found on the MLS under daily functions, mls intranet, registration forms; and, on our website: [www.nrvar.com](http://www.nrvar.com)



**Now is a great time to start taking courses for your GRI Designation!** You have five years from the first GRI module that you pass to complete the required course work.

## VAR's February 2nd, 2009 Legislative Agenda Update

### [Senate Bill 1031](#)

#### Commercial real estate referrals ([Hanger](#)):

This legislation will allow Virginia real estate agents to pay commissions to other states' licensees who bring buyers or tenants into Virginia for commercial transactions. The goal is to encourage and facilitate cross-border transactions in the commercial field.

- ◆ **STATUS:** This bill passed the Senate General Laws committee unanimously and now awaits full passage by the Senate.

### [House Bill 2541](#)

#### Mandatory background checks for real estate license applicants ([Amundson](#)):

- ◆ **STATUS:** VAR lobbyists continue to hammer out the details of a mandatory background check bill with the Virginia State Police and the Department of Professional and Occupational Regulation.

### [Senate Bill 1157](#) / [House Bill 2135](#)

#### Recordation tax / grantor tax assessments – stated consideration ([Saslaw](#) / [Jackson Miller](#)):

In the 2008 General Assembly, VAR introduced legislation requiring that the calculation of grantor taxes owed at closing be determined using the "stated consideration of the property" — the sales price — instead of the assessed value.

- ◆ **STATUS:** Senate bill 1157 was heard before the Senate Finance committee earlier last week. On counsel from the patron, Senate Richard Saslaw (D-Fairfax and Senate Majority Leader) we have agreed to have the Department of Taxation study this policy implications of this bill during the interim between the 2009 and 2010 General Assembly sessions.

### [House Bill 1680](#)

#### Vested Rights ([Orrock](#)):

The City of Norfolk has interpreted the vested rights law that was passed last year as part of VAR's 2008 Legislative Agenda so as to exempt fire damage from the vested rights provisions. After several meetings with city officials over the summer and fall, it became apparent to VAR staff that we should introduce a bill in the 2009 General Assembly session specifically including fire damage in the vested rights statute.

In 2008, VAR spearheaded major reforms of the POA Act. The Department of Professional and Occupational Regulation and the Virginia Housing Commission have been working to ensure that the state and the represented constituencies conform their various regulations and adhere to the new statutory provisions. There will be technical and policy amendments made in the coming years, but they will be channeled through the Virginia Housing Commission.

The only issue that VAR seeks to amend in 2009 deals specifically with properties that are sold at auction. Such properties would be exempt from the provisions regarding POA disclosure packets.

- ◆ **STATUS:** HB 1680 passed the House 97-1 last week.

### [House Bill 1785](#)

#### Property Owners' Association Act amendments ([Hull](#)):

In 2008, VAR spearheaded major reforms of the POA Act. The Department of Professional and Occupational Regulation and the Virginia Housing Commission have been working to ensure that the state and the represented constituencies conform their various regulations and adhere to the new statutory provisions. There will be technical and policy amendments made in the coming years, but they will be channeled through the Virginia Housing Commission.

The only issue that VAR seeks to amend in 2009 deals specifically with properties that are sold at auction. Such properties would be exempt from the provisions regarding POA disclosure packets.

- ◆ **STATUS:** HB 1785 passed the House 97-0 last week.

## VAR's February 2nd, 2009 Legislative Agenda Update Continued...

### [Senate Bill 997](#) / [House Bill 1724](#)

#### Secondary signature ([John Miller](#) / [Rust](#)):

State law allows a local government to include in its vehicle towing ordinance a requirement for a secondary signature prior to any towing, which may require the property manager be available whenever the towing company is planning to work — such as at 2 a.m. — to authorize a tow.

VAR's legislation will tighten secondary signature requirements, and we will work with the Virginia Municipal League and the Virginia Association of Counties to address other towing-related issues.

VAR has worked out compromise language to allow localities to designate their police departments as authorized secondary signatories for the tow.

- ◆ **STATUS:** SB 997 passed the Senate 37-2. HB 1724 passed the House Transportation Committee 21-1 and is expected to pass the House later this week.

### [Senate Bill 1276](#) / [House Bill 1788](#)

#### Alternative Septic Systems ([Martin](#) / [Hull](#)):

Several local associations contacted VAR over the past year regarding actions by local governments to ban alternative septic systems. Both VAR and the Office of the Attorney General advised localities that while the Code of Virginia allows local governments to regulate alternative septic systems, the Code does not give them authority to ban outright these systems. VAR's bill clarifies that local governments do not have the authority to ban alternative septic systems unless expressly authorized by the General Assembly.

- ◆ **STATUS:** VAR lobbyists are negotiating with local governments on this legislation, but anticipate its passage later this week.

### [House Bill 2040](#)

#### Compensation of Attorneys for Real Estate Referrals ([Iaquinto](#)):

Services rendered by attorneys in the performance of their duties are exempted from the provisions of the Code defining and regulating real estate licensees and their activities. VAR's bill amends the exemption to make clear that an attorney is not entitled to claim or receive compensation merely for referring clients to real estate firms, unless that attorney is also licensed by the Virginia Real Estate Board as a real estate broker or salesperson.

- ◆ **STATUS:** HB 2040 passed the House General Laws' Housing Subcommittee 5-1 last week and will be heard before the full General Laws Committee later this week.

### *Invest in RPAC: It works for you!*

RPAC is people: It's not vote-buying or wasted money thrown at legislators who don't think like we do. It's monetary backing for candidates who support our issues. Political campaigns take money, and with RPAC's support, that real estate friendly candidate stands a better chance of getting elected.

And how does he or she vote once in office? For the issues that he or she has always considered important: especially pro-real estate legislation.

See how that works?

And there is no better time to see how critical your investment in RPAC is than during the session.

So [invest in RPAC today](#) (It really works: 9 out of 9 VAR bills that were voted on in 2008 PASSED).

# 2009 RPAC CONTRIBUTIONS

## \$99 Club/Broker Fair Share

Ward Angle  
Louise Baker  
Gary Ballard  
Dennis Bane  
William Bondurant  
Jeannette Boyd  
David Branch  
Charles Burnette  
T. Bradley Cole  
Gene Cox  
Roger Cupp  
Ronald S. Davis  
Lawrence DeHart  
Dee Dee Edwards  
David Epperley  
Leslie Frantz  
Edward Gallimore  
Mary Ann Hanna  
Carol Lavinder  
Charlie Martin  
Edd Martin  
Trey McCallie  
Laura McFalls  
Phillip Morris  
Nancy Page  
Douglas Phillips  
Robert Poff  
Paula Presnell  
Bryan Rice  
Benny Ridpath  
Larry Slusser  
Edward Smith  
Mary Snow  
Jeanne Stosser  
Terry Thompson  
Trula Tuck  
J. Wayne Vaughan  
Glenda von Dameck  
James Wagoner  
Marjorie Willis

## Agent Fair Share

\$35+

Eric Adams  
Ann Adkins  
Nancy Agee  
Donna Akers  
Josephine Alderman  
Harvey Alderman  
Tommy Altizer  
Spike Andrew  
Tonya Arnold  
Steve Ayers  
James Ballard  
Donald Barker  
Kenneth Belton  
Joyce Bennett  
Laura Berry  
Daniel Bishop  
Diana Blair  
Ben Bondurant  
Hix Bondurant  
Al Brammer  
Reggie Britts  
Larry Bryson  
Dennis Bullins  
Scott Bunn  
Randall Burch  
Debbie Burdette  
Cindy Burnette  
Linda Carter  
Bart Castleberry  
Linda Chamowitz  
Charlotte Chan  
Jeannie Chang  
Lishu Chang  
Debra Chase  
Tommy Clapp  
Evelyn Clark  
Vincent Clark  
Martha Cole  
Thomas B. Cole  
Charles Cox  
Karen Cox  
Wanda Cox  
Jana Cranwell  
Ann Crawford  
Daniel Crawford  
Steven Crawford  
Renee Crockett  
Barbara Cumbee  
Clark Cunningham  
Dari Cupp  
Tami Cupp  
Don Dame  
Scooter Darnall  
Annette David  
Amy Davis

Sandra Davis  
Linda Deemer  
Linda DeVito  
David Diesel  
Dan Dodson  
Cliff Dowdy  
Cherie Downey  
Lucy Draper  
Michael Eggleston  
Wayne Elliott  
Barbara Evans  
Melissa Farmer  
Judy Fithian  
Alma Fore  
Gregory Frost  
Catherine Fugate  
Margaret Galecki  
Roger Gallimore  
C.R. Gardner  
Bill Gearhart  
Kerry Gillispie  
Diane Gilmore  
Robert Goss  
Darin Greear  
Kit Hale  
Mary Hall  
Pam Hall  
Perry Hall  
Nicole Harless  
Ben Harris  
Jeremy Hart  
Connie Hedrick  
Shelia Hedrick  
Kelly Hiatt Thomas  
Margaret Hicks  
Matt Hicks  
Gary Higgins  
Anne Hite  
Bobby Hodge  
Rachel Hogan  
Sherry Hollandsworth  
Mark Hoover  
Lora Howard  
Amy Hudson  
Larry Humphrey  
Darlene Hylton  
Davina Irvin  
William Isenhour  
Robert James  
Mitch Jearls  
Eric Johnson  
Rachel Johnson  
Mike Jonston  
Joseph Jones  
Rob Jones  
Steven Kirk  
Johnny Lambert  
David Lane

Richard Lavinder  
Norma Lawson  
Carol Lidgard  
Angela Lieb  
Bill Linkenhoker  
Kimball Liskey  
Robert Lockee  
Diana Lyons  
Victoria Lytton  
Russell MacDonald  
Matt Macomber  
David Mann  
Carolyn Markle  
Beatrice Martin  
Ralph Martin  
Jennifer Massey  
Barbara Mayo  
Mike Goodhart  
Charlotte McDonald  
Dawn McGrady  
Rita McKinster  
James McKnight  
Carl McNeil  
Aloma Meador  
Wanda Meador  
Rhonda Melton  
Shelia Miles  
Joan Mitchell  
Marc Mitchell  
Ann Moore  
Dale Moran  
Randy Moran  
Patsy Morris  
Priscilla Morris  
Chris Mortan  
Ann Muncy  
Amanda Newhouse  
Lindsay Newsom  
Jerry O'Dell  
Katie O'Leary  
Linda Orange  
Dana Orr  
Hannah Overstreet  
Marshall Overstreet  
Helen J. Page  
Joanne Palmer  
Ricky Palmer  
Johnny Payne  
David Phillips  
Vickie Phillips  
Regina Piland  
Michael Poldiak  
Jeffrey Price  
William Price  
Barbara Prillaman  
Ashley Primm  
Janet Psathas  
Dana Pugh

Gary Quesinberry  
Warren Radford  
David Ribbe  
Benita Rice  
Joan Richardson  
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**Agriculture**

Agricultural Economics 231-4528

**Architect**

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**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

**General Contracting**

SAS Construction 953-2080

**Government Agencies**

VDOT 540-387-5418

**Home Builders**

J & D Builders 540-980-1060  
 NRV Home Builders Association 381-0180  
 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

**Non-Profit Agencies**

New River Community Action 633-1478  
 New River Economic Alliance 267-0007

**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