

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

June 23, - 2:00 p.m.
MLS Committee

June 29, - 2:00 - 4:00 p.m.
MLS Orientation

July 3 - Office Closed For
July 4th Holiday

July 8, - 1:00 p.m.
Southwest Council of NRVAR

July 27, - 1:30 p.m.
Membership Committee

July 30, - 10:00 a.m.
Education Committee

August 20, - 5:00 - 7:30 p.m.
Mix & Meet (Olde Mill Golf Club)

August 26, - 9:00 a.m.
BOD Meeting

September 2, - 8:00 a.m. - 5:00 p.m.
(Check In: 7:30 - 8:00 a.m.)
GRI 407, Managing Risk

October 14, - 8:00 a.m. - 5:00 p.m.
(Check In: 7:30 - 8:00 a.m.)
GRI 404, The Cyber-REALTOR

November 4, - 8:00 a.m. - 5:00 p.m.
(Check In: 7:30 - 8:00 a.m.)
GRI 409, Business Development



REALTORS® Credit Union Opens for Business

Since its launch during the Midyear Legislative Meetings in Washington last month, the REALTORS® Federal Credit Union has signed up close to 1,000 members and has made more than \$400,000 in loans. The credit union is all-virtual and makes lending and underwriting decisions based on members' irregular income stream. [Opening an account](#) takes minutes. Go to the following web address for more information and to create your account: <https://www.realtorsfcu.org/>.

REALTORS® Core Health Insurance

(RCHI) provides guaranteed-issue, affordable **Limited Medical** plans which are *exclusively designed and priced* specifically for NAR members. Simply put, RCHI provides coverage for your everyday healthcare needs – helping to provide a safety net for people who do not have the luxury of being covered by a comprehensive health insurance plan.

Benefits and Highlights of RCHI*:

- It's guaranteed-acceptance** – No medical questions/exams required.
- It's low cost – Plans start as low as \$70.69 per month.
- **Three plan types** are available (Physician, NAR Value and NAR Platinum)
- You have freedom to choose any provider, with the option of a PPO network, for added savings, in certain states.
- The plans provide **assignable benefits** – the medical provider bills the insurance company directly.
- Next day coverage is available.
- **No contract** needed. Plans have a 10-day money back guarantee.
- Benefits include: doctor office visits, wellness visits, emergency room benefits, surgery benefits, a prescription discount card and more!

Underwritten by United States Fire Insurance Company, rated A ("Excellent") by A.M. Best.

Member Offer

Affordable, guaranteed-acceptance Limited Medical rates and plans for NAR members and their eligible dependents.

Apply online and the \$10 enrollment fee will be waived!

About This Partner

Receive a free, no-obligation quote and learn more about this Program. Have your 9-digit NRDS number handy. Phone: 1-877-CORE-PLAN (1-877-267-3752)

For more information go to the following web address:

<https://secure.sas-it.com/realtorcore/launch.aspx?roi=RBPwebsite>

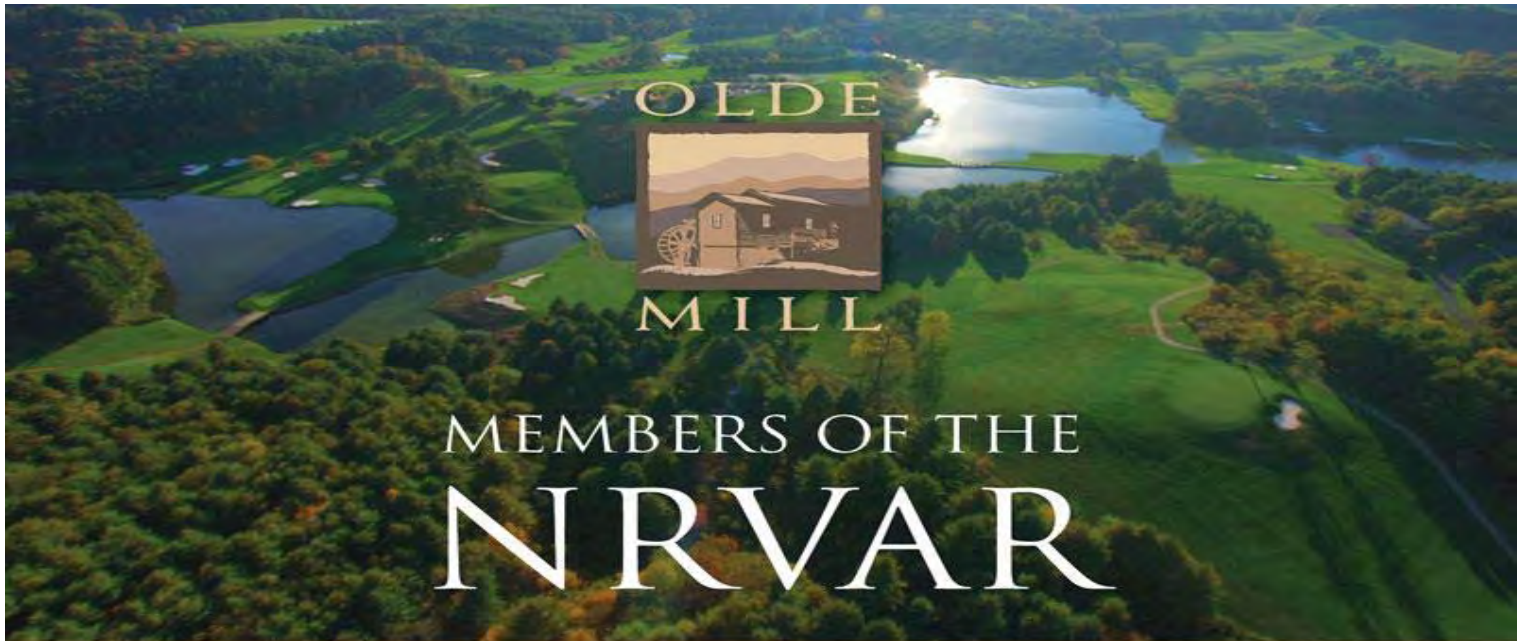
Inside this Issue

- 2 August "Mix & Meet"
- 3 Items of Interest
- 4 Membership
- 5 Making Home Affordable Prog.

- 6 Freddie Mac Modifies Refinance
- 7 GRI 407- Managing Risk
- 8 GRI 404 - The Cyber-REALTOR
- 9 GRI 409 - Business Development

- 10 RPAC Contributions
- 11 Affiliate Directory





You are cordially invited to attend a
Networking Reception for members of the
New River Valley Association of REALTORS
at Olde Mill.

Thursday, August 20th
5:00pm – 7:30pm

See Olde Mill's new Maples Restaurant and Enjoy
Sunset on the Deck, Cocktails, Hors d' Oeuvres
& Model Home Tours...

Plus reduced rates for anyone who wants to play golf –
tee times available from noon on...
Reduced resort lodging rates are also available for anyone
that would like to stay overnight with us.

Please RSVP – Mechelle at Olde Mill 1-800-753-5005
or mechelle@oldemillclubs.com



2258 STONE MOUNTAIN ROAD LAUREL FORK, VA 24352
1.800.753.5005 • oldemillclubs.com



Congratulations!!

Congratulations to **Lisa Hash** of Morton Realty & Auction Company, **Sheree Wimmer** of Wainwright & Co., and **Tim Smoot** of Long and Foster - Blacksburg!
These agents recently earned their **GRI** Designation.

Congratulations also to **Thad Bartley** who earned the **ABR** Designation in April.



FREE Downloadable Products From NAR

Available through the Right Tools, Right Now initiative. (Recently revised)

- ◆ **It Pays to Work with a REALTOR®**
Let your clients know the importance of working with a REALTOR®.
- ◆ **Why Rent When You Can Buy**
Show first time buyers the true value in owning a home with this updated brochure.

Download your copies now for FREE!

Go to the REALTOR.org website. (**member login required**)
Click on the Right Tools, Right now icon
Click on Solutions by Category
Select Educational Tools & Publications



To access these and other products, you must login at the REALTOR.org website.

If you have difficulty downloading these products and/or need assistance, call 1-800-874-6500



Revised Residential Property Disclosure Act—Effective July 1, 2009

The General Assembly amended the Residential Property Disclosure Act (the Act) in HB 1856 during its 2009 session. The revision to the Act required the Real Estate Board to revise the Residential Property Disclosure Statement form to include information on storm water detention facilities. This information was emailed to members on June 17, 2009.

The revised form is available at the following web address: http://www.dpor.virginia.gov/dporwebreb_consumer.cfm



MLS Photo Reminder...

Yard Signs cannot be in the photos posted on MLS.

Visit us on the web!
Now featuring Internet Member Services (IMS)
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

Welcome

New REALTOR Members

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

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

Brad Burrus	Atlantic Bay Mortgage - Blacksburg
Charles Burnette	Professional Remodeling & Maintenance

New Applications

Bernadette C. Alfonso	Whiting Real Estate
Sid Baldwin (DR)	NRV Property
Chloe Bishop	McCraw Real Estate
Janet Blair-Emmons	Advantage Realty
Connie Carpenter	UC/Southern VA Real Estate
Ron W. Kindrick	Ron W. Kindrick, LLC
Samantha Crigger	Advantage Realty
James Edward Mitchem	RE/MAX 1st. Realty
Sandy Mooney	Century 21 Home Town Realty
Kim Mullins	Maddy
Jim Ratcliff	Long and Foster Blacksburg
Sarah Smith	UC/Southern VA Real Estate
Robert A. Suzuki	Snow Realty and Construction
Laurie Vos	Riley and Associates Realty
Kurt Wallenborn	RE/MAX Valley, REALTORS®
Jeffrey White	Snow Realty and Construction

Member Transfers

Linda Carter
Nancy Corvin
Cherie Downey
Larry Pugh
Jim Viers

New Office

RE/MAX 1st.
RE/MAX 1st.
Cox Realty
Wainwright
RE/MAX 8

Reinstated Members

Bernie Hodges
Britni Ridgaway
D.D. Thorpe

Page
RE/MAX 1st.
McNeil





Obama Administration Announces New Details on Making Home Affordable Program

(Source: NAR's The Washington Report - 5/4/09)

WASHINGTON – The Obama Administration today announced details of new efforts to help bring relief to responsible homeowners under the Making Home Affordable Program, including an effort to achieve greater affordability for homeowners by lowering payments on their second mortgages as well as a set of measures to help underwater borrowers stay in their homes.

"With these latest program details, we're offering even more opportunities for borrowers to make their homes more affordable under the Administration's housing plan," said Treasury Secretary Tim Geithner. "Ensuring that responsible homeowners can afford to stay in their homes is critical to stabilizing the housing market, which is in turn critical to stabilizing our financial system overall. Every step we take forward is done with that imperative in mind."

"Today's announcements will make it easier for borrowers to modify or refinance their loans under FHA's Hope for Homeowners program," said HUD Secretary Shaun Donovan. "We encourage Congress to enact the necessary legislative changes to make the Hope for Homeowners program an integral part of the Making Home Affordable Program."

The Second Lien Program announced today will work in tandem with first lien modifications offered under the Home Affordable Modification Program to deliver a comprehensive affordability solution for struggling borrowers. Second mortgages can create significant challenges in helping borrowers avoid foreclosure, even when a first lien is modified. Up to 50 percent of at-risk mortgages have second liens, and many properties in foreclosure have more than one lien. Under the Second Lien Program, when a Home Affordable Modification is initiated on a first lien, servicers participating in the Second Lien Program will automatically reduce payments on the associated second lien according to a pre-set protocol. Alternatively, servicers will have the option to extinguish the second lien in return for a lump sum payment under a pre-set formula determined by Treasury, allowing servicers to target principal extinguishment to the borrowers where extinguishment is most appropriate.

Separately, the Administration has also announced steps to incorporate the Federal Housing Administration's (FHA) Hope for Homeowners into Making Home Affordable. Hope for Homeowners requires the holder of the mortgage to accept a payoff below the current market value of the home, allowing the borrower to refinance into a new FHA-guaranteed loan. Refinancing into a new loan below the home's market value takes a borrower from a position of being underwater to having equity in their home. By increasing a homeowner's equity in the home, Hope for Homeowners can produce a better outcome for borrowers who qualify.

Under the changes announced today and, when evaluating borrowers for a Home Affordable Modification, servicers will be required to determine eligibility for a Hope for Homeowners refinancing. Where Hope for Homeowners proves to be viable, the servicer must offer this option to the borrower. To ensure proper alignment of incentives, servicers and lenders will receive pay-for-success payments for Hope for Homeowners refinancing similar to those offered for Home Affordable Modifications. These additional supports are designed to work in tandem and take effect with the improved and expanded program under consideration by Congress. The Administration supports legislation to strengthen Hope for Homeowners so that it can function effectively as an integral part of the Making Home Affordable Program.

Making Home Affordable, a comprehensive plan to stabilize the U.S. housing market, was first announced by the Administration on February 18. The three part program includes aggressive measures to support low mortgage rates by strengthening confidence in Fannie Mae and Freddie Mac; a Home Affordable Refinance Program, which will provide new access to refinancing for up to 4 to 5 million homeowners; and a Home Affordable Modification Program, which will reduce monthly payments on existing first lien mortgages for up to 3 to 4 million at-risk homeowners. Two weeks later, the Administration published detailed guidelines for the Home Affordable Modification Program and authorized servicers to begin modifications under the plan immediately. Twelve servicers, including the five largest, have now signed contracts and begun modifications under the program. Between loans covered by these servicers and loans owned or securitized by Fannie Mae or Freddie Mac, more than 75 percent of all loans in the country are now covered by the Making Home Affordable Program.

Continuing to bolster its outreach around the program, the Administration also announced today a new effort to engage directly with homeowners via MakingHomeAffordable.gov. Starting today, homeowners will have the ability to submit individual questions through the website to the Administration's housing team. Members of the Treasury and HUD staffs will periodically select commonly asked questions and post responses on MakingHomeAffordable.gov. To submit a question, homeowners can visit www.MakingHomeAffordable.gov/feedback.html. Selected questions from homeowners across the country and responses from the Administration will be available at : www.MakingHomesAffordable.gov/asked-and-answered.html



Source: NAR's The Washington Report - 6/15/09

FREDDIE MAC MODIFIES RELIEF REFINANCE MORTGAGESM

Changes Provide Broader Availability for Borrowers, More Flexibility for Closing Costs

McLean, VA – In a move aimed at furthering the success of President Obama’s Making Home Affordable Program, Freddie Mac (NYSE: FRE) today announced several changes to its refinance offering under the program. Freddie Mac’s Relief Refinance Mortgage is designed to assist borrowers who are current on their mortgage payments but who would benefit from refinancing into mortgages with terms that better position them for long-term homeownership.

Once these changes are available, borrowers will be able to refinance a Freddie Mac-owned or guaranteed mortgage with any lender affiliated with Freddie Mac. Previously, borrowers had to work with the lender who currently services their mortgage. In addition, to help reach more borrowers, Freddie Mac is increasing the amount of closing costs that can be rolled into the new refinance mortgage.

“We are responding to consumers’ desires to have more refinancing options,” said Freddie Mac Executive Vice President Don Bisenius. “As an added benefit, we are expanding the program and providing greater flexibility in financing closing costs. Freddie Mac is committed to doing everything we can to bring the benefits of the Administration’s Making Home Affordable program to as many borrowers as possible.”

Borrowers can continue to work with their existing servicer to refinance their mortgage. In the vast majority of these cases, the current servicer will not have to re-underwrite the borrower. If the borrower chooses to work with another Freddie Mac-affiliated lender, the mortgage will need to be re-underwritten.

Freddie Mac will allow the lesser of 4 percent of the new refinance mortgage amount or \$5,000 of closing costs, financing costs and prepaids/escrows to be rolled into the new refinance mortgage.

Freddie Mac’s standard postsettlement delivery fees, up to a maximum of 2 percent, will apply to the Relief Refinance Program.

Borrowers should visit <https://www.freddiemac.com/corporate/> and complete the online form to determine if Freddie Mac owns their mortgage.

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Over the years, Freddie Mac has made home possible for one in six homebuyers and more than five million renters.

Senator Isakson Introduces Bill to Extend, Expand Homebuyer Tax Credit

Senator Johnny Isakson (R-GA) and 9 cosponsors have introduced S. 1230, a bill that would increase the homebuyer tax credit to \$15,000 and extend it to all purchasers. It would extend the credit past December 1, 2009 by making the new credit available on the date of enactment (whenever the bill might get signed) and for one year after the date of enactment. Unlike current law, the proposed expanded tax credit would not be refundable. As a result, existing state-level bridge loan downpayment programs would be less available because the purchaser/taxpayer will not know his/her tax liability at the time of purchase.

It is not known when this legislation might be considered, as both tax-writing committees are working solely on health reform. In addition, the proposal has not yet been scored for revenue purposes. Housing and Urban Development Secretary has expressed concern about whether extending the credit to all purchasers would reduce the inventory of houses available for sale. He noted that in most cases a current owner must sell another home before purchasing a new one. NAR is pleased that so many legislators have shown interest in extending and/or expanding the credit.



GRI 407: Managing Risk

September 2, 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 fair housing, equal services, environmental concerns, state and federal regulations including lead paint, property disclosure, anti-trust and ADA. This is a **REQUIRED** course.

(CE approval for 2 hours Law, 2 hours Fair Housing, and 3 hours Real Estate Related)
 (PL approval for 3 hours Mandatory Residential Real Estate: Fair Housing)

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 08/21/09) \$105.00 Regular Registration
Non-VAR Members: \$140 Early-Bird Registration (until 08/21/09) \$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.

Send Registration Form to: NRVAR OR Fax Registration Form to: 540-381-9358
 125 Ponderosa Drive
 Christiansburg, VA 24073



GRI 404: The Cyber-REALTOR®

October 14, 2009

Instructor: Keith Kreuer



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®

Focuses on how REALTORS® can take advantage of modern technology to gain an edge on the competition. Learn what hardware is needed, which software makes sense and how communication technologies can make you more effective. This is a **REQUIRED** course.

(PL approval for 3 hours Elective Residential Real Estate: Technology)

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 10/02/09) \$105.00 Regular Registration
Non-VAR Members: \$140 Early-Bird Registration (until 10/02/09) \$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)

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Send Registration Form to: NRVAR
 125 Ponderosa Drive
 Christiansburg, VA 24073

OR

Fax Registration Form to: 540-381-9358



GRI 409: Business Development

November 4, 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®

Includes goal setting, business planning, working with an assistant and cultivating a positive professional image. This is a **REQUIRED** course.

(PL approval for 3 hours Elective Residential Real Estate: Business Planning)

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 10/23/09) \$105.00 Regular Registration
Non-VAR Members: \$140 Early-Bird Registration (until 10/23/09) \$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.

Send Registration Form to: NRVAR
125 Ponderosa Drive
Christiansburg, VA 24073

OR

Fax Registration Form to: 540-381-9358

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 McKinstler	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	Wanda Cox	Mark Hoover	Dana Orr	Judy Wagner	
	Charles Cox	Lora Howard	Hannah Overstreet	Mike Weber	
	Karen Cox	Amy Hudson	Marshall Overstreet	Garrett Weddle	
	Jana Cranwell	Larry Humphrey	Helen J. Page	Carolyn Westmoreland	
	Ann Crawford	Darlene Hylton	Joanne Palmer	Sam Wheeling	
	Daniel Crawford	Davina Irvin	Ricky Palmer	Stella Wheeling	
	Steven Crawford	William Isenhour	Johnny Payne	Jim Whetzel	
	Renee Crockett	Robert James	David Phillips	Tina Whetzel	
	Barbara Cumbee	Mitch Jearls	Vickie Phillips	John Wilburn	
	Clark Cunningham	Eric Johnson	Regina Piland	Nina Wilburn	
	Dari Cupp	Rachel Johnson	Michael Poldiak	Gerald Williams	
	Tami Cupp	Mike Jonston	Jeffrey Price	Marie Williams	
	Don Dame	Joseph Jones	William Price	James Willis	
	Scooter Darnall	Rob Jones	Barbara Prillaman	Sheree Wimmer	
	Annette David	Steven Kirk	Ashley Primm	Janet Winslow	
	Amy Davis	Johnny Lambert	Janet Psathas	Jeff Wofford	
	Sandra Davis	David Lane	Dana Pugh	Karen Wofford	
	Linda Deemer	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	
Gail Cook DeVilbiss	639-4056
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 - Blacksburg	808-1030
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
Wells Fargo Home Mortgage	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