

The Shenandoah Valley Home Team's Preferred Service Group

**ARE YOU SEEKING EXPERIENCED, CLIENT DEDICATED REAL ESTATE PROFESSIONALS?
THEN CONSIDER SELECTING THEM FROM AMONG THE FOLLOWING MEN AND WOMEN OF OUR
'PREFERRED REAL ESTATE SERVICE GROUP' OF THE SHENANDOAH VALLEY HOME TEAM!**

.....we're proud to be associated with these loan officers, bankers, home inspectors, settlement companies and attorneys who will ease you through the home buying maze....from pre-sale to the settlement table.....and beyond. These folks are the members of a very "select" group of extraordinary professionals who've proven their qualifications to my friends, clients, family and business associates over many years.....some of these professionals have been a part of my successful real estate practice since the 1980's.imagine that!!!!

I can assure you that these men and women are experienced in their respective fields. They will be generous with their time and they will give you exceptional customer service. We've also included a list of tradesmen and professional service people such as attorneys, accountants, dentists, electricians, plumbers, painters, home repair specialists and others you may want to contact either before or after settlement....scroll towards the end of the file.

You may evaluate their qualifications and experience to your satisfaction before selecting one. Neither MarketPlace REALTY nor its Agents may recommend any one provider over another. As part of the home buying process, we urge you to do your due diligence with respect to any aspect of the transaction for which you may want separate professional advice. If you're from an area with public services such as water and sewer, remember that rural properties are often on separate well and septic systems.

Please also note our suggestions on other pages regarding inspections, surveys, title insurance, home owners insurance etc.....and take the time to read our BUYER ADVICE AND TIPS PACKET and DISCLOSURES ABOUT REAL ESTATE TRANSACTIONS BOOKLET that we provide you separately from this "HOME TEAM PACKET." You may read them online at www.topofvirginia.com.

Reading these pages ahead of time will help smooth you through the entire transaction. If you're reading this packet online, we'll be providing you with an updated version at the appropriate time.

And finally, there is a two page description in this packet describing the steps to be taken after we have a ratified contract to purchase.....last two pages.

Sincerely,

Roger Lamborne, Associate Broker in VA and WV,
Real Estate Broker and Consultant, MarketPlace REALTY, 302 S Braddock St, Winchester, Va 22601
800-820-8562 roger@lamborne.com www.lamborne.com
Pam Lamborne, Licensed in VA, 540-323-5270, pam@pamlamborne.com

Lenders: Also online at www.topofvirginia.com, click the Mortgage Center button at the top

Anita Hill

Prime Lending, A Home Team Preferred Lender since 1990
Lock and Shop loan program, 100% financing, FHA, VA
15 E Piccadilly St, Winchester, Va 22601
540-247-2002, Main 540-313-4830, ahill@primelending.com <http://ahill.primelending.com>

Tracey Legare

Wells Fargo Home Mortgage, A Home Team Preferred Lender since 1991
Residential mortgages, FHA, VA
104 N Braddock St, Winchester, Va 22601, Direct Line: 540-722-7455, Cell: 540-327-4915, Fax: 540-722-5652
tracey.s.legare@wellsfargo.com, www.wfhm.com/wfhm/tracey-legare.

Donna Gutierrez

Integrity Home Mortgage, A Home Team Preferred Lender since 2003
480 W Jubal Early Dr, Suite 210 Winchester VA 22601 . 540-450-0222 Cellular: 540-533-7028 Fax: 540-450-0223
100% loans, interest only loans , dgutierrez@ihmcloans.com
www.ihmsloans.com and select "Our Staff" and Donna Gutierrez

Karen Perry

Franklin American Mortgage, A Home Team Preferred Lender since 1989
kperry@franklinamerican.com 540-336-2544, Office 304-876-1011
Web direct: www.franklinamerican.com/karenperry
Lock and Shop program, 100% financing

Cindi Trenary

Summit Community Bank & Summit Mortgage, A Home Team Preferred Lender since 1997
In retail banking since 1982, lending since 1997
100 W Jubal Early Dr, Winchester VA, a 22601 Cindi at 540-450-3294
ctrenary@summitfgi.com, www.winchesterlender.com
Specialties include High LTV Investor Loans for residential properties, Land/Lot and Construction loans. Call for current terms and to see if you qualify for one of these unique programs.,

Ruth Boden and Ryan Clouse

Mid-Atlantic Farm Credit, Ruth has been a Home Team Preferred Lender since 1993
125 Prosperity Dr, Winchester, Va 22602, 888-339-3334
rboden@mafc.com, www.mafc.com
Mid Atlantic makes farm and home loans, rural or suburban properties, land, construction, equipment, operating loans

Denise Snapp

City National Bank at the corner of Valley Ave & Jubal Early Dr

90% Land loans with 15% term, Construction/Perm Loans, one closing as little as 10% down

Check lender for current terms

540-667-6163

Denise.snapp@bankatcity.com

Tim Hoffman and/or Cyndie Layman

First Bank, 1835 Valley Ave, Winchester, Va 22601

540-333-6054, 540-665-8811

thoffman@fbvirginia.com.....clayman@fbvirginia.com

First Bank has a number of in-house bank portfolio mortgage products from low downpayment, no closing costs, no PMI etc.

Home Inspectors/Radon Testing

To learn more about home inspections, ASHI, Radon, Polybutylene Pipe etc, please go to www.lamborne.com and select "Area Links & Events." Then select "Home Inspectors" The ASHI site has a complete list of home inspection guidelines and their Code of Ethics. See the last pages for questions to ask the inspectors.

NOTE: HOME INSPECTORS CANNOT FIND ALL HIDDEN, OVERT OR LATENT DEFECTS.....ASK YOUR INSPECTOR ABOUT THE SCOPE OF THE INSPECTION BEFORE THE INSPECTOR BEGINS. INSPECTORS DO NOT DO SEPTIC OR WELL INSPECTIONS, NOR DO THEY ADVISE ON WHETHER THE SEPTIC OR WELL FOR ANY GIVEN PROPERTY IS ADEQUATE FOR YOUR NEEDS. WE URGE YOU TO DO YOUR OWN DUE DILLIGENCE WITH THE COUNTY HEALTH DEPARTMENT OR OTHER PROFESSIONALS REGARDING THE ADEQUACY OF THE SEPTIC SYSTEM FOR YOUR USES OF THE PROPERTY YOU ARE INTERESTED IN, OR TO CONFIRM IF THERE IS A SYSTEM IN PLACE AND FOR HOW MANY BEDROOMS IT'S PERMITTED FOR.

Following is the list of some of the home inspectors working in our area. You should evaluate the qualifications and experience of these inspectors, to your satisfaction, before selecting one. Our office does not recommend one inspector over another nor warrant their work. You could select any inspector you wish, whether the inspector is included on this list or not. Many have a base fee and then the fees can range upward depending on the house size and other considerations. They will also be on the look out for such things as mold, asbestos, poly pipes etc.

Drummond Inspections, LLC, Randy L Drummond
Cell: 540-771-0408, rl drum@shentel.net

Ken's Inspection Service, Stephens City, Va 22655
Tim Reilly...Tim's direct line is 540-550-7055..he also does radon remediation systems
Kevin Turner: 540- **327-7408**, Ken Black: 540-869-2218

William G "Bill" Meier, Building Diagnostics, also does Radon Remediation Systems
Winchester, Va , 540-667-2290, bdi1993@yahoo.com
Licensed contractor, National Environmental Health Association (NEHA) Radon Mitigation Provider and Residential Measurement Provider

Rich Carter LLC 35 + years of experience in building maintenance, operations and inspections.
Handles both Virginia and West Virginia. AHIT Certified
304-268-8484,
www.richcarterllc.com richctr@gmail.com

Ron (Gene) Kuykendall, HM Services, Inc
540-336-1115 www.HMServicesinc.com Stephens City Va 22655
AHIT & NACHI certified, insured, serving many areas of VA and WV

Corey Hoover
Pillar To Post Home Inspections
POB 212, White Post, Va 22663
540-535-6812, www.pillartopost.com/coreyhoover, corwy.hoover@pillartopost.com

ENVIRONMENTAL INSPECTIONS

These firms can handle issues such as: underground tanks, mold, asbestos, some do extensive environmental inspections, and geotechnical engineering. See their respective websites.

Winchester Environmental Consultants

Bruce Sigurdson

104 W Cork St, Winchester, Va 22601

Bruce_Sigurdson@weci.biz www.weci.biz

540-303-1531

Triad Engineering

Jeffrey H Mitchell

200 Aviation Dr, Winchester Va 22602

540-667-9300, 540-539-2024

jmitchell@triadeng.com www.triadeng.com

Pollard Environmental

Primary business is storage tanks, above and below ground

3530 Maryland Ct

Richmond, Va 23233

1-800-761-3299

www.pollardenvironmental.com

Settlement Firms:

Settlement firms are generally chosen by the buyer and most real estate settlement firms (either a title company or attorney) will handle both the buyer and seller sides of the transaction on behalf of the lender. But, they then generally do not individually represent either the buyer or the seller in the specific transaction, except under circumstances that you can control if you need to.

Therefore, if you choose a real estate attorney or your personal attorney to handle the settlement, he/she may not be able to fully represent you individually on any legal issues involving that specific transaction. You can use your own attorney as long as he is acting solely for you and is not acting on behalf of the settlement. Under those conditions, each side will then use their own closing services.

Please discuss this with your settlement agent/attorney when you begin to make arrangements for your closing. Ask the settlement agent about the different types of Title Insurance.....lenders, Owners and Enhanced Owners Title. Also ask your settlement agent about ordering a survey for you.....(see the page about surveyors) and have the settlement company order it. Also ask the settlement agent to immediately order the title search to avoid any last minute issues. Let me know whom you choose so I can get the contract documents to them.

Attorneys:

Ed Yost, Attorney, A Home Team Preferred Attorney since 1987

112 S Cameron St, Winchester, VA 22601
540-662-3486
540-667-2180-Fax

Greg Hutchinson, Attorney, A Home Team Preferred Attorney since 1988

Contact: Mary Paula Wilson
124 S Braddock St, Winchester VA 22601
540-667-7646
540-667-9168-Fax

George Glass, Attorney, A Home Team Preferred Attorney 1987

Also does West Virginia
20 S Kent St, Winchester, Va 22601
540-667-6900
540-722-3036 (Fax) closings1@ntelos.net

Michael Briel, PC, A Home Team Preferred Attorney since 2010

Attorney, VA and WV settlements
12 W Gerard St.
Winchester, Va 22601
540-667-8222 Ask for Beck Starlipper

Christopher Luttrell, A Home Team Preferred Attorney since 2013

Luttrell & Prezioso, Attornies, WV settlements
306 W Main St
Martinsburg, WV
304-267-3050 Ask for Lindsey James, Closing Processor

Title companies that handle settlements:

**Sandra Raynor, DATA QUICK formerly RELS Title
A Home Team Preferred Settlement Service since 1998**

Ask for Manager, Sandra Raynor

31 W Jubal Early Dr, Winchester, Va 22601

Office: 540-667-5246

Cell: 540-247-2129

Sandra.raynor@dataquick.com www.dataquicktitle.com

Jim Pope, A Home Preferred Settlement Service Since 2000

RGS Title

500 W Jubal Early Dr, Suite 100, facing Jubal Early Dr

Winchester, Va 22601

540-723-09662

jpope@rgstitle.com

Hazard/Homeowners Insurance

Lora Anderson: Wilkins and Wilkins Insurance Agency,
Erie Insurance among others
4125 Valley Pike, Winchester, Va 22602
540-667-6611, 800-296-6366
www.Wilkinsinsuranceinc.com, lora@wilkinsinsuranceinc.com

TD Clayton: State Farm Insurance Co,
158 Front Royal Rd, Suite 105, Winchester, Va 22601
540-665-1766
www.TDClayton.com, email: t.d.clayton.bv3v@statefarm.com

Note: Due to changing conditions in the Underwriting of Insurance Policies in the nation & in Virginia, we urge you to contact your insurance agent immediately upon ratification of the contract and ORDER INSURANCE ON YOUR NEW HOME.

The availability and affordability of homeowners insurance is a serious issue facing the real estate industry, according to Jennifer Jones, the Virginia Association of Realtors, Legislative Specialist. Many insurance companies have tightened their underwriting standards significantly.....As a result, many potential and existing homeowners are having a difficult time obtaining insurance....especially on older homes.

Insurance companies use information from a variety of sources, including credit bureaus. The companies may also use a numerical scoring process. It might be a good idea to obtain your score and you can do so at www.choicetrust.com, and clicking on "insurance scoring," under the "Your Home" heading according to an article written by Ms. Jones in VAR's Commonwealth Magazine. This service is only available to the home owner/seller to view and order.

She also suggests getting a copy of the C.L.U.E. property report at the same website by going to the CLUE Property Section at www.choicetrust.com. However, only the property owner and the insurance company can order the CLUE reports. We can ask the seller to provide this report if you wish.

FOR THE MOST RECENT UP-DATES ON VIRGINIA INSURANCE ISSUES GO ONLINE TO www.lamborne.com, click on AREA LINKS, then CONSUMER SITES, scroll down to VIRGINA HOME OWNERS INSURANCE ISSUES.

Surveyors, Soil Scientist & Soil Evaluations

Note: Few lenders require surveys anymore.....**HOWEVER, I urge you to avail yourself of this valuable service. GET a house location survey completed prior to closing to insure there no boundary, easement, encroachment or building line restriction problems etc.**

Usually the settlement firm will order the survey at your request. Allow plenty of time for ordering a survey. Make your selection, (or ask the settlement firm to do it) then contact us to follow-up and provide any necessary documents that the surveyor may need from the real estate firm.

Surveys usually do not locate septic fields....Remember that septic permits are often non-existent for older properties, and are often approved for fewer than the actual number of bedrooms that may currently exist in a home or for rooms that are being used and marketed as bedrooms in a home. Few sellers have copies of the permits so if you're buying a rural property with a well and septic, please read our packet of advice and suggestions for buyers and call your local health department to get a copy of the septic permit and to learn about septic systems and their maintenance. It is the Buyer's responsibility to obtain this information from the appropriate sources.

Chris Furstenau Surveying for Frederick, Clarke and Winchester

Ask for Tori to schedule
133 W Boscawen Street, #2, Winchester, VA 22601-4190
540-542-1164 (Business)
540-542-1183 (Fax)

Dave Furstenau Surveying for Shenandoah and Warren Counties

Ask for Tiann...Chris generally works the Frederick Winchester area
111 S Loudoun St, Winchester, Va 22601
540-662-9323
furstenausurveying@networkfocus.com

Bruce Legge of Marsh & Legge, Surveyors

560 N Loudoun St, Winchester, Va 22601
540-667-0468
Also a good choice for Soil Analysis for Septic Systems

Rinker, Carl J Urban Engineering & Associates

600 Pegasus Ct, Suite 101, Winchester, VA 22602
540-450-0211

Soil Scientist

Evans, Karl E Evans Soil Consulting, LLC
Strasburg, Va Cell: 540-974-4830, Res: 540-465-8870
Kevans1@shentel.net

Lam, John W REHS
Valley Soil & Environmental Consulting
176 School House rd, Woodstock Va 22664
540-459-5700, 540-335-1075 lam176@shentel.net
10 years experience, Virginia Licensed AOSE

Lee, Frank A&L Soil Consulting
Berryville, VA
540-722-5113
540-955-4283

Legge, Bruce Marsh and Legge
See above

PEST, WELL AND SEPTIC INSPECTIONS:

Pest Inspectors generally handle both the termite/pest inspections, the water test and septic walkover. It has been traditional in this region for the seller to order and pay for these inspections. However, you as the buyer can order your own inspection service at your costs.....not the sellers. Check the contract to see who is responsible for the inspections. Most charge about \$150-\$195 for all three. FHA loans also require a lead test at an additional cost.

We usually order these after the home inspection has been satisfied and the loan approval letter is in hand.....including the appraisal....Choose one, call us and we will follow-up with arranging for the inspections, handling the paperwork from the inspector and getting it to the closing agent. Although pest inspectors due a water and septic test, it DOES NOT give a true indication of the viability of a septic system, nor any warranty as to whether it will continue to function.

These onsite septic systems are unique in that they require periodic maintenance, especially with the newer alternate and/or pump systems. Septic systems and wells may be subject to failure. Well and septic pumping equipment do not function during power outages, unless you're using a separate power supply.

Septic systems may have a limited useful life expectancy if not maintained...also note that many systems were approved for a specified number of bedrooms that may now be less than the existing number of bedrooms in the home you're considering. Each bedroom is generally considered for two occupants according to the literature from the health department. A 1 bedroom permit for example would be for 2 person occupancy, a 2 bedroom permit would be for 4 person occupancy, a 3 bedroom permit would be for 6 persons etc. Some of the newer permits show both the number of bedrooms and the number of occupants.

Some older permits may also state that the home is for weekend use only. CHECK your local health department about the septic permit for the home you're considering, or for the criteria used to judge the number of bedrooms or the number of occupants....we can also add a septic contingency to the contract allowing you to arrange for a more detailed inspection than is commonly provided by the seller. Clarke County recently began requiring sellers to record a document detailing certain information about septic systems. Ask for a copy.

Remember that septic permits are often non-existent for many older properties, and are often approved for fewer than the actual number of bedrooms that may currently exist in a home or for rooms that are being used and marketed as bedrooms in a home. Few sellers have copies of the permits so if you're buying a property with a well and/or septic, please read our packet of advice and suggestions for buyers and call your local health department to get a copy of the septic permit and to learn about septic systems and their maintenance. As it is the Buyer's responsibility to obtain this information from the appropriate sources, please check your local health department for information on the system. It would be in your interest to hire a septic contractor to open the system and check to see if it appears to be in working order. Some contractors use a video camera to snake through the lines and tank. Our initial disclosure packet you received also has further details on this. Also check the health department to determine the type of filter on alternative systems as some (mid tank seams) tend to leak and get overloaded with ground water.

IF YOU'RE DOING EXCAVATING TO INSPECT THE SYSTEM, SEE LIST OF CONTRACTORS BELOW**

Total Pest Services a member of the team since 2011

Mike Strawderman

Cell: 540-974-0768, Office: 540-877-1224

Can also safely and humanely trap small rodents and animals

Professional Termite and Pest Services A Member of the Team since 1998

Jaimie Sulser,

540-323-1403

Sulser4@frontiernet.net

Barrett Pest & Termite Service A member of the Team since 2009

180 Prosperity Dr

Winchester Va 22602

540-662-5805

Pest Management A member of the Team since 2000

238 Prosperity Dr, Winchester

540-868-1111

****Extensive septic testing via excavation and/or video inspection**

**Martin Septic Service, 540-722-6110

Merritt Sanitation, (ROTO-ROOTER) 540-667-7590

Powell's Plumbing, 540-665-8196

Appraisers

Appraisers are chosen by your lender to ensure that their collateral is sufficient to support your loan. Local lenders will have a list of appraisers they usually contact.....But if you are using an out of town lender who is looking for a source for appraisers in this area ask them if they want to select from this list.

Michael Doherty, Virginia and some WV

540-247-6234

mpdappraisals@comcast.net

Loving, Tammi

1-540-662-6995

Rhinehart, Melody A

1-540-667-6772

John Hansbrough

Commonwealth Appraisal Service

540-327-4571, john@knowyourvaluenow.com

Also does Home Values with Appraisal forms as low as \$49 to help define market value

www.knowyourvaluenow.com

Other members of our team who can provide you with professional services during or after the sale are:

ACCOUNTANTS

Katherine C Foley, CPA

18 years of experience, personal and business returns, tax planning, business plans, consulting, IRS representation, IRA's.

106 Racey Ridge Dr

Winchester, Va 22602

540-678-9133

kfoleycpa@verizon.net

www.accountant-city.com/kfoleycpa

Paula Tennant, CPA

Specializing in State and Local Taxation

3046 Valley Ave, Suite 100

Winchester, Va 22601

540-247-1103 paulacpa@verizon.net

Adrian U Taylor, CPA

Yount, Hyde & Barbour, PC

50 S Cameron St

Winchester, Va 22601

540-662-3417

ataylor@yhbcpa.com

www.yhbcpa.com

APPLIANCE SERVICE

Shenandoah Appliance Service, Electric and Plumbing

I've used them since 1983, but they have new owners since 2010 who have been reported to do a very good job.

Winchester number: 540-662-3311

ATTORNEYS, LEGAL SERVICES

Mary LC Daniel, The Daniel Group, PC

General Legal Services, specialties include real estate and family law., No real estate closings

130 S Cameron St, Winchester, Va 22601

540-678-4731, Fax: 540-678-1819, email is mdaniel@ntelos.net.

Be sure you let her secretary know that you're calling at Roger Lamborne's request.

P Kay Adrian and Frederick S Vondy

Adrian and Vondy, PLC

General Legal Services, Real Estate Law, Bankruptcy, Wills, Trusts, and Family Law, No real estate closings, 125 W Boscawen St, Winchester, Va 22601, 540-667-8735

Suzan D Herskowitz, P.L.L.C

Estate Planning, Real Estate (No Closings), Elder Law, Business Planning, Land Development

Also a member of the West Virginia Bar, 180-1 Prosperity Dr, Winchester, Va 22602

540-450-3223 Fax 540-450-3221, suzan@suzanherskowitz.com

BANKING

Darcus Brenaman, RP,

BB&T Bank

Private Banker, Private Financial Services

115 N Cameron St, Winchester, Va 22601

540-665-4203 (Business), 540-665-4210 (Fax)

Banking and Financial Service for individuals and firms, team includes investment & mortgage professionals

dbreneman@BBandT.com.

CERTIFIED FINANCIAL PLANNING

Tommy Tavenner, Certified Financial Planner (CFP)

Innovative Value Corporation

7910 Woodmont Ave, Bethesda, Md

1-301-520-5425, 1-240-395-0520

Betty Schutte, Edward Jones

15 W Main St, Berryville Va 22611

540-955-9015 (Business)

1-866-462-9486 (Fax)

<http://www.edwardjones.com/cgi/getHTML.cgi?page=/USA/IR/market/index.html&CIRN=731502>

Her personal web page, or www.edwardjones.com, type in her name.

CLEANING SERVICES

Gina Griffith Cleaning Service

Whole House, Move-In and Move-Out Cleaning, regular scheduled cleaning

Bonded, Licensed, Insured

Residential, Commercial, New Construction

540-877-1595 cleangina@aol.com

DENTAL

Winchester Dental Group

Gio Iuculano, DDS

130 S Cameron St, Winchester 22601

540-662-4866

Jared J Pell, DDS

136 Linden Dr

Winchester, Va 22601

540-667-8731

ELECTRICAL, PLUMBING

Jack Beeler

540-247-1927

Well established....been doing very high quality work for me since 1987

Behr Electric

540-533-4803

nathan@behrelectric.com www.behrelectric.com

Bridge Electric, Class A contractor, licensed in VA and WV

Ask for Beverly Longo, 540-535-5100, bridgeelectric@gmail.com

ENVIRONMENTAL INSPECTIONS

SEE ENGINEERS for Winchester Environmental, Triad Engineering

HVAC, HEATING, AC, ELECTRICAL

James Lockard

114 Bedford Dr, Winchester 22602

540-323-5000

One of the best HVAC technicians around, excellent reputation. Also Electrician

HOME IMPROVEMENTS, DECKS, PAINTING

Andrew Saffelle

Home Improvements, decks, kitchens, painting etc

540-974-3090

Licensed and Insured

Cary Smith

Home improvements from decks to finished custom homes, historic home renovation.

Very experienced, keeps job site clean and neat, builder since 1998

Licensed and Insured

540-533-2454

cary_smith@msn.com

Tommy Beavers

Home Improvements, decks, small painting jobs, good general handy man

Licensed and Insured

540-664-3383

Note: We also have a multi-page list of contractors that have been recommended to us by our clients, friends, business associates and fellow Realtors. It's available free...call Roger Lamborne for a copy.

LAWN CARE

Carl Funk
540-550-5583

Scott Blevins Lawn Care
General yard work, mowing, mulching
443-844-8248
blevinlawncares@live.com
POB 247, Bunker Hill, WV 25413

Randy Gray
General yard work, clean up, planting shrubs, mulching, minor painting
prandalgray@yahoo.com
540-535-5620

LOCK SERVICE

Norvac Lock Technology Co
2001 S Loudoun St, Winchester, Va 22601
540-662-5641
Keys, Change Locks

MOVING COMPANIES

Mover Dudes, Inc.
Mail to: 1520 Commerce St, Winchester Va 22601
Ask for owner Jon Eye
423 W Cecil Street, Winchester, VA, 22601
Business: 540-450-0770
Fax: 800-662-1720 www.moverdudes.com
Email: info@moverdudes.com
jon@moverdudes.com
Local and across town

JK Moving & Storage Inc
Ask for Chuck Simpson or Winchester rep
44112 Mercure Cir
Sterling, Va 20166
Cell: 1-703-932-3954
703-260-3086

csimpson@jkmoving.com, www.jkmoving.com

Ask about special discounting certificates for our clients.

PLASTERER

Denny Allen

Allen Applicators

540-533-0310

He did renovation work in the historic GW Hotel in old town Winchester

ROOFING

SUNRISE ROOFING

TERRY L PUGH

540-858-2700, 540-303-2072

UTILITIES

. Please contact the Utility Companies early to ensure there are no unforeseen application requirements that may delay getting services. It's especially important to contact the phone company early. They seem to need the most lead time. Have the seller's name, address and if known, the phone number of the home available when you call. Let me know if you find any of these numbers or contacts to be incorrect.

Frederick County

Fire, Rescue, Sheriff's Office EMERGENCY 911
Non Emergency
Sheriff: 540-662-6168
Fire: 540-665-5645

Water and Sewer
Frederick County Sanitation Authority
540-868-1061

Phone Service
Verizon
Within Virginia: 954-6222
Outside Virginia: 1-800-954-6222

Electric
Shenandoah Valley Electric Co-Op
540-450-0111

Rappahannock Electric Co-Op
540-662-2001
800-552-3904

Cable
Comcast
1-800-266-2278

Schools/Bus Routes
Administration Office
540-662-3888
Bus Routes, Transportation Office
540-667-2770

Gas, Natural
Shenandoah Gas (Washington Gas)
540-869-1111

Gas: Propane, Bottled
Amerigas Propane, 540-869-5360
Southern States, 540-869-3132

Trash, Refuse
Evergreen Waste Management
540-665-0180
Residential, Recycling

County stickers, Car Decals
Treasurer's Office
540-665-5607

Shawneeland Sanitary District
Shawneeland Office
540-877-1035

Lake Holiday, The Summit
Water, Sewer (Now Aqua Water), Dues, Fees
540-888-3549
540-888-3892 (Fax)

Voter Registration
540-662-8723

Public Library
Handley regional Library
540-662-9041

Department of Motor Vehicles
Local office on Valley Pike south of Rt 37
All Regions, Toll Free
866-368-5463

DIRECT TV
1-888-777-2454

DISH NETWORK
1-888-284-7116

City of Winchester

Fire, Rescue, City Police **EMERGENCY 911**
Non-Emergency
540-662-2298
Police
540-662-4131

Water and Sewer
540-667-1815

Phone Service
Verizon
Within Virginia: 954-6222
Outside Virginia: 1-800-954-6222

Electric
Shenandoah Valley Electric Co-Op
540-450-0111

Cable
Comcast
1-800-266-2278

Natural Gas
Shenandoah Gas (Wash Gas)
540-869-1111

Trash/Refuse/Recycling
540-667-1815

Car Decals, (Stickers no longer used, but pay fees)
Commissioner of The Revenue
540-667-1815
Treasurer's Office
540-667-1815

Voter Registration
540-667-5857

Public Library
Handley regional Library
540-662-9041

Parks and Recreation
540-662-4946

Schools
Central Administration
540—667-4253

Department of Motor Vehicles
All Regions, Toll Free
866-368-5463

DIRECT TV
1-800-201-1204

CLARKE COUNTY, BERRYVILLE, BOYCE

FIRE, RESCUE, SHERIFF EMERGENCY 911

Sheriff's Office-County Wide

Non-Emergency

540-955-5152

Fire-Rescue

Non Emergency

540-955-1234

Car Decals

Commissioner of The Revenue

540-955-5108

Treasurer's Office

540-5160

Phone Service

Verizon

Within Virginia: 954-6222

Outside Virginia: 1-800-954-6222

Electric

Rappahannock Electric Co-Op

540-662-2001

800-552-3904

Cable

Comcast Cable

1-800-266-2278

Public Library

540-955-5144

THE INFORMATION IN THESE FILES IS BELIEVED TO BE RELIABLE, BUT NOT GUARANTEED. YOU SHOULD ALWAYS CONSULT AN ATTORNEY OR THIRD PARTY PROFESSIONAL FOR ANY SERVICES OR ADVICE YOU MAY REQUIRE TO CONSUMATE YOUR REAL ESTATE TRANSACTION. RV050810

OK.....YOUR OFFER TO PURCHASE HAS BEEN SIGNED BY THE SELLERS AND IS NOW
CONSIDERED TO BE AN "ACCEPTED" OR "RATIFIED" CONTRACT....WHAT'S NEXT?

Now that your contract to purchase your property has been accepted, there are a number of items we need to schedule.

You may want to use many of the service providers listed on these pages, or you may have others you'd like to contact. The team members we've assembled here have proven their reliability and ability to deliver QUALITY service over many years. Here's what we would like to accomplish within the first 24-36 hours after all parties have accepted the contract. We commonly call that a "ratified contract."

Note about your Earnest Money Deposit: Some loan programs or lenders may require proof that the earnest money deposit that you gave your escrow agent, such as your real estate broker when signing your contract, has actually been deposited and paid by your bank.

As soon as your check has been cleared your bank, obtain a copy for your file and give a copy to your loan officer and your settlement company. This will avoid last minute closing glitches.

1) **Contact your lender:** Let your lender know that we will be sending them the ratified contract documents which they will need to continue processing your loan. Be sure the loan officer is aware of the date in the contract by which time you have to provide the seller with a written loan commitment including appraisal.

Find out if the lender requires a house location survey. See #5 below if a house location survey is going to be a condition of obtaining your home loan.

2) **Order your home inspection and/or radon test.....**one inspector usually does both. You should schedule it so you can be in attendance.....allow 3+ hours for the inspections. Get at least two appointment dates/times and call me with them so I can make arrangements with the seller. If the home is vacant, only set one date for the inspection. Remember the dates in the contract by which time the inspections need to be completed and turned in. It is absolutely necessary to complete the inspection and file an amendment with the seller within the time frame in the contract or the home inspection contingency will be deemed satisfied. See the last pages of this packet for a list of questions to ask the home inspector.

3) **Call your settlement provider** (attorney or title Company) and schedule a date and time for your closing. Since possession may not be given to you until the deed (title is transferred to you) is recorded and cleared funds are available to the seller, IT IS ESSENTIAL that you plan your settlement both early in the week and early in the day. I suggest not later than 1 pm Mon to Thurs to allow for receipt of the funds from your lender.

Example: If the Settlement documents are signed by all parties at the closing table on Fri at 2 pm but funds did not arrive by the closing, the deed cannot be recorded that day. As a result, you may not be able have possession until Monday because the proceeds were not available to the seller prior to you taking possession.

Allow for this eventuality when planning your moving company. *Make sure your **lender** understands that lender funds must be delivered to the closing agent by the time of closing.* Some out of town lenders require final review of the settlement documents after closing before they will deliver funds to the settlement agent...This may be a violation of Virginia's 'Wet Settlement Act' and could further delay your move-in date. If this is an issue, please discuss it with your legal counsel.

Settlements dates included in many of the contract documents used in this area are "on or about dates." NOT a specific "set in stone" date...(except the Northern Va contract form which is set in stone) for now, consider the date as a goal until we are closer to settlement when a date can be better scheduled. Discuss with you agent on how to handle the date depending on the contract form being used. Also confirm with your settlement agent as to when he/she should order the title search...if the contract falls through you remain liable for the costs of the search...you may want to ask that the title search be conducted after a satisfactory home inspection has been completed and the appraisal has been received by your

lender. This advice can be a double edged sword...if you wait to long to request the title work, issues may arise late in the transaction that would cause a delay in the settlement date. Weigh the costs of the title work vs the home inspection and appraisal and discuss with your closing attorney to determine what is best for you.

Remember that the funds that you need to bring to the closing for your down payment or closing costs **MUST BE CLEARED FUNDS** in the form of a certified or cashiers check or wire transferred from your account or from a previous settlement. You may also want to open a local account to put funds into well in advance...again confirm these details with both your lender and settlement agent.....out of state checks may NOT be accepted. Be prepared. Ask the settlement provider how your transaction should be handled.

Previous sale advisory: Confirm from the settlement agent handling your sale when they will record the deed from you to your buyer and when your funds can be released TO BE USED for your purchase here. This could cause a 2-3 day or more delay from the time you close on your sale until you can close on your purchase. If the settlement agent suggests he can send an "assignment of funds" for your purchase, be advised that this is only a promise of future delivery of funds. THIS IS NOT CONSIDERED TO BE CLEARED FUNDS for use by your seller.

When planning your moving and settlement dates, always have a " Plan B." Delays and transactions glitches often occur that could delay your closing date...what alternative plans can you make to deal with this....for example, can furniture be stored somewhere till closing....can you stay in a motel for a few days if there is a delay.....etc?

4) **Call your insurance agent** and request a quote on a Hazard (Homeowners) policy for the address. Let me know whom you choose and their contact info. If they need info on the house, ask the agent to call me for the MLS data sheet and the public records. Note the discussion on insurance issues on the "Insurance Page" that follows. Your insurance agent may also need to do an inspection.....have the agent call me for access. Again, remember to comply within the contractual dates.

5) As you know from our discussions, we advise you to invest in a **house location survey** to insure that there are no boundary issues, encroachments or easements etc that may affect your use of the property or that may affect the terms of your owners title insurance policy or its future marketability. Ask your settlement agent if they want to order the survey, or you can call a surveyor from our list. If you want a survey, let me know if you've requested it or if the settlement firm will order it. Please have it scheduled early.

MORE TIPS: Do you already have your own legal counsel? Consider having access to your own personal attorney available in the event of any issues that may arise during the transaction that requires an attorney's expertise and counsel.....let your attorney know when the settlement will take place and determine if you want the attorney to be reasonably available to answer telephone inquiries. See our list of attorneys elsewhere in this document.

THE SETTLEMENT ATTORNEY/AGENT IS USUALLY NOT YOUR PERSONAL ATTORNEY, EXCEPT UNDER CERTAIN CIRCUMSTANCES.

Settlement officers, whether title companies or attorneys, act as Settlement Agents for your specific real estate closing, and may not be able to give legal advice to individual principals involved in this specific transaction...If there is an issue or dispute to be resolved, this attorney may not then be able to assist you....you'll need to consult your own separate attorney for advice and counsel.

In some instances, your attorney can represent you in a closing, but only under certain conditions.....ask your attorney how he/she can do this if this for you...especially if it is a particularly complicated transaction. We advise using an attorney for any property involving short sales or foreclosures, estate sales, sales involving divorcing sellers or any kind of distressed sale due to unusual title issues that often arise.

That should get us started, but we'll stay in close touch during the process. Please call me immediately if you have any questions or concerns.

Roger

Roger Lamborne