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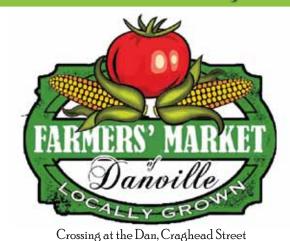
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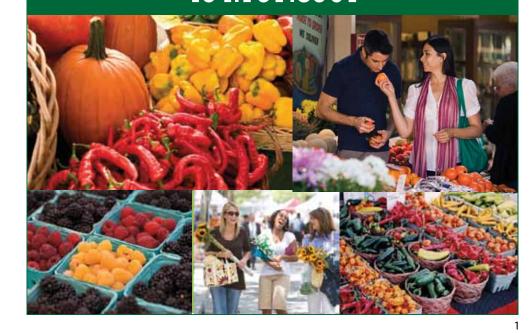
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US Post Office

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US Post Office

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US Post Office

4745 Ringgold Church Rd. Ringgold, VA (434) 822-6053

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Pittsylvania County Courthouse

> 1 N. Main St. Chatham, VA (434) 432-7887

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Danville Water Department (434) 799-5270

Pittsvlvania Co. Water Authority (434) 836-7135

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Chatham, VA - (434) 432-7800

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Gretna Police

105 Shelton St. Gretna, VA (434) 656-6123

State Police

19255 U.S. 29 Chatham, VA (434) 432-7287

Fire

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600 Lynn St. Danville, VA (434) 799-5226

Kentuck Fire

250 Ringgold Church Rd. Ringgold, VA (434) 822-8026

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4812 Mount Cross Rd. Danville, VA (434) 797-5535

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821 Ferry Rd. Danville, VA (434) 792-2312

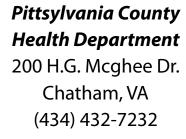
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Danville Public Schools

341 Main St., Ste. 100 Danville, VA (434) 799-6400

When Registering Your Children For School, Please Remember To Bring:

Current Immunization Record & Birth Certificate
 Name & Address Of Last School Attended
 Last Report Card & Any Scores Obtained From Standardized Tests

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420 W. Main St. Danville, VA (434) 791-5600

Averett University North Campus

707 Mount Cross Rd. Danville, VA (434) 791-5700

Averett University Flight Center

427 Airport Dr. Danville, VA (434) 791-5652

Danville Community College

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Empire Beauty School

158 Arnett Blvd. Danville, VA (434) 793-9860

Hargrave Military Academy

200 Military Dr. Chatham, VA (434) 432-2481

National College

336 Old Riverside Dr. Danville, VA (434) 793-6822



A BIT OF HISTORY



The largest county in Virginia, Pittsylvania County consists of 982.89 square miles. Situated in the south-central Piedmont plateau region, the land is rolling to hilly with elevations averaging from 400 to 800 feet above sea level. The highest point in the county is Smith Mountain, which is 2,043 feet high.

The county borders North Carolina and is adjacent to the City of Danville. Chatham, the county seat, is 140 miles from Richmond, 68 miles from Roanoke, 50 miles from Lynchburg, and 96 miles from Raleigh, North Carolina.

Originally "Pittsylvania" was a name suggested for an unrealized British colony located primarily in what is now West Virginia. Pittsylvania County would not have been within this proposed colony, subsequently known as Vandalia.

The county was formed in 1767 from Halifax County. It was named for William Pitt, 1st Earl of Chatham, who served as Prime Minister of Great Britain from 1766 to 1768 and opposed harsh colonial policies. In 1777 the western part of Pittsylvania County became Henry County.

Maud Clement's History of Pittsylvania County notes the following: "Despite the settlers' intentions, towns failed to develop for two reasons: the generally low level of economic activity in the area and the competition from plantation settlements already providing the kind of marketing and purchasing services typically offered by a town. Plantation settlements along the rivers, particularly at ferrying points, became commercial centers. The most important for early Pittsylvania was that of Sam Pannill, a Scots-Irishman, who at the end of the eighteenth century, while still a young man, set up a plantation town at Green Hill on the north side of the Staunton River in Campbell." Its economy was tobacco-dominated and reliant on a growing slave labor force. It was a county without towns or a commercial center. Plantation villages on the major River thoroughfares were the only centers of trade, until the Danville emergence.

The city of Danville's history up through the antebellum period overall is an expression of the relationship between the town and the planters who influenced its development.



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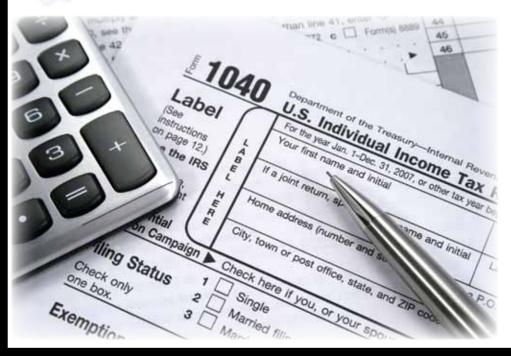
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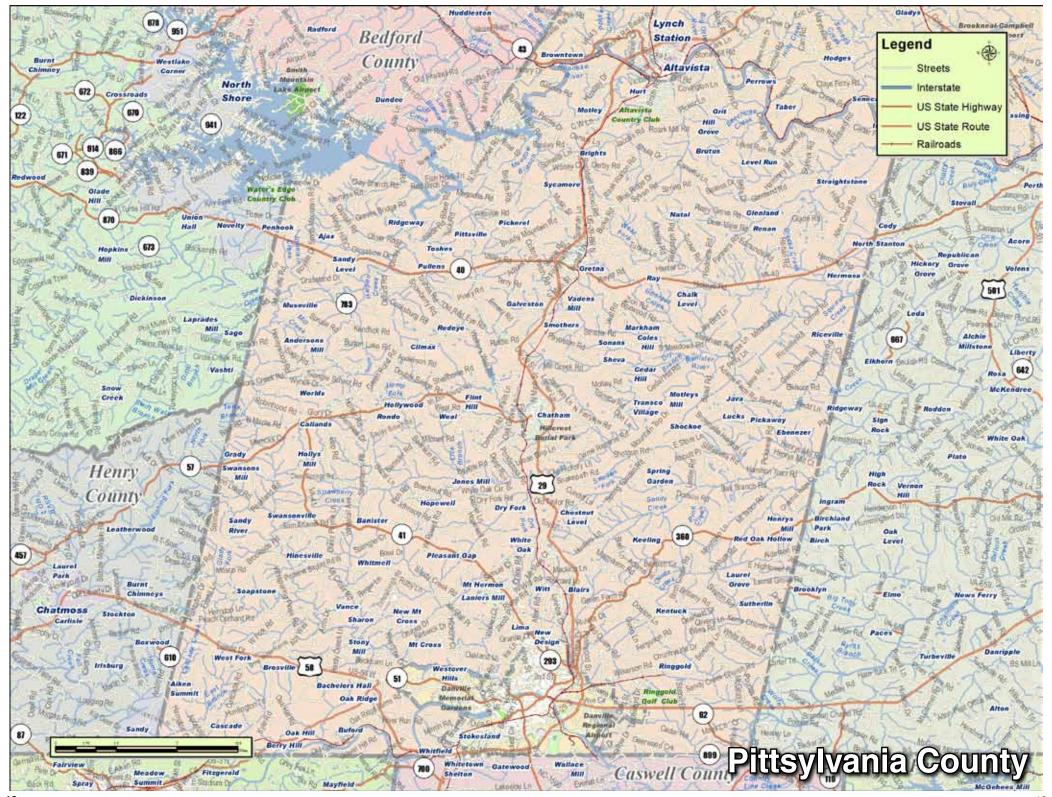


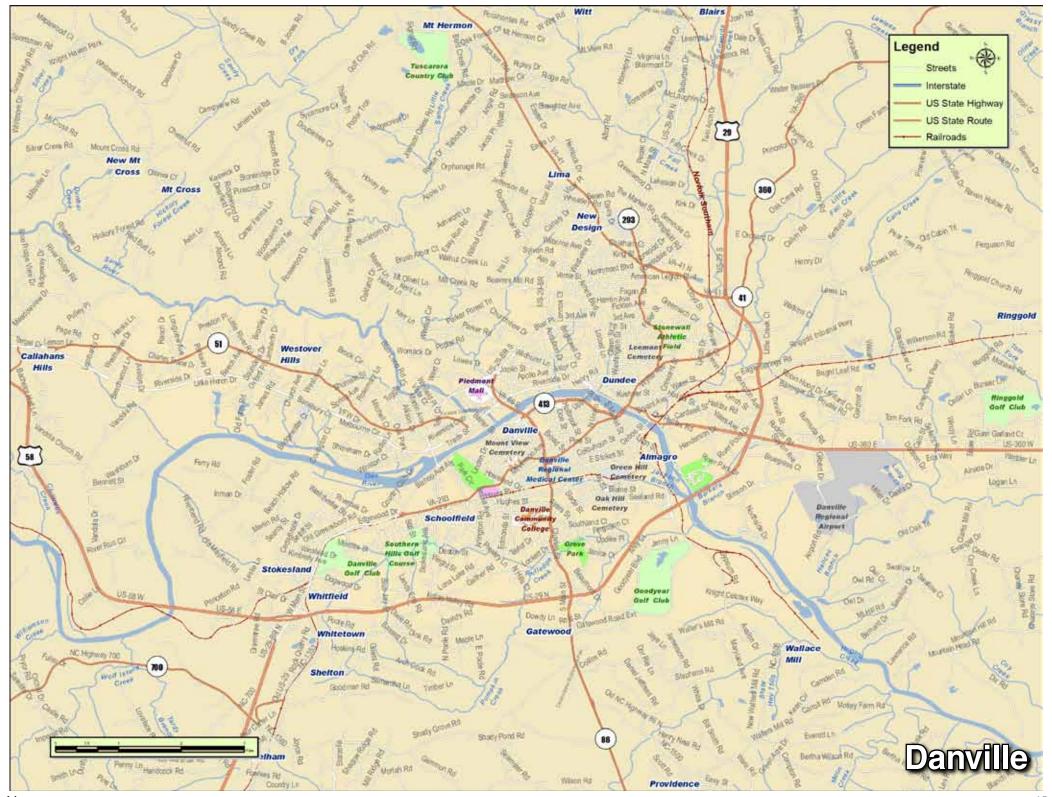
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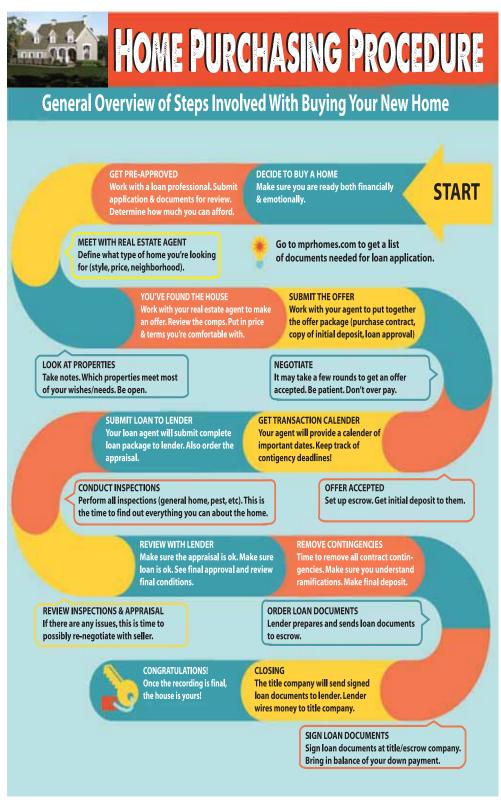
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Common Mistakes Home Buyers Make

1. Choosing a real estate agent who is not committed to forming a strong business relationship with you. Here's how to avoid it:

Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

2. Making an offer on a home without being pre-qualified.

Here's how to avoid it:

Pre-qualification will make your life easier-take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownershop.

3. Not knowing the total costs involved.

Here's how to avoid it:

Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner's association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the Internet.

Here's how to avoid it:

Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

5. Thinking that there is only one perfect home out there.

Here's how to avoid it:

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

6. Not considering long-term needs.

Here's how to avoid it:

It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence.

Here's how to avoid it:

Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection.

Here's how to avoid it:

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

9. Not examining insurance issues.

Here's how to avoid it:

Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan.

Here's how to avoid it:

This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.



How, much Flows Gan You Afford?

How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make \$48,000 a year, divided by 12 months, your monthly income is \$4,000. (Remember, that's \$48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of \$4,000 is \$1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don't look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months.

Also, overtime pay & bonuses sometimes may not be figured into your average income.

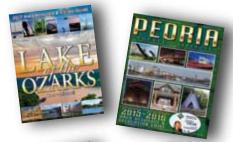
Don't forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.



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Selling Secret #1: The first impression is the only impression

No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show

Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first

You're not actually selling your house, you're selling your kitchen - that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock \$10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house

One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff - put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade

Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Conceal the critters

You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field

A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology - a tech-savvy one has many tools to get your house sold.

Selling Secret #8: Light it up

Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do make your house

Selling Secret #9: Half-empty closets

bright and cheery - it will make it more sellable.

Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right

Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids — even in the worst markets — and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.





PACKING STRATEGIES

Supplies:

- Plastic foam peanuts or pellets
- Tissue or Kraft paper for delicate packing jobs.
- Corrugated paper rolls for figurines and fragile items.
- Gummed tape (1 to 2 inches wide) and /or twine for sealing cartons.
- Markers for identifying contents of cartons.Notebook and pencils to log cartons.
- Scissors and/or sharp knife.

Preparing to move:

A strategy for packing:

- The bottoms of all cartons should be secure.
- Packing tape or gummed tape is better than masking tape.
- A general rule to remember on carton size: the heavier the item, the smaller the carton.
- Try to keep a per-box weight of 50 pounds or less.

Packing for efficiency:

- Pack one room at a time. (It will help with the unpacking.)
- · Mark all boxes, assigning them numbers and specifying the room.
- Fill a couple of cartons a day, starting well ahead of the move.
- Make a log showing the number of boxes packed per room and the total number of cartons packed.
- · Leave space in your log for special comments, such as carton conditions or location of high-valued goods.
- Notify your mover of any high-value items.
- Have plenty of "filling" material available. Specially made cartons, for everything from mattresses to clothing and mirrors, can generally be purchased from your mover.

· Alternatives include boxes discarded by grocery or liquor stores. Insects, such as roaches and their eggs, can travel in boxes, so keep that in mind when using boxes from food stores.



Moving Checklist

Moving Out	Moving In
Moving Preparations	Address chang
□ Buy boxes □ Schedule movers □ Arrange transportation needs for the move □ Reserve storage unit	Arrange for paddress until
Acquire school transcript for children Utilities to cancel/transfer	☐ New telepho ☐ Water ☐ Garbage rem
☐ Telephone* ☐ Gas & electric* ☐ Water ☐ Cable/internet* ☐ Garbage removal *theck for refunds	Gas & electri
	Government lic
Address changes Forward new address to post office Notify work contacts/human resources	Change addr
☐ Update bank account/investment information	If moving to a
Modify credit card account data Change delivery for publications/newspapers	Apply for nev
Medical services updates	Thin .
Medical records Dental records	Medical service
Prescription transfers Veterinarian records Closer to moving day	Find new doo
□ Defrost refrigerator □ Hand-carry jewelry and valuables □ Withdraw travel cash or prepare checks	Find new vet
Leave keys/garage door openers	

Mo	ving In
Ad	dress change
Uti	Arrange for post office to hold mail for new address until move-in date
	New telephone number Water Garbage removal Gas & electric Cable/internet
Go	vernment licenses/services
_	Change address on driver's license Register children in new school
lf r	noving to a different state:
	Apply for new driver's license Register car Register to vote (and find new polling place)
Me	dical services updates
	Find new doctor Find new pharmacy Find new dentist Find new veterinarian WE ARE MOVING

HOME FINDER NOTEPAD

Looking for the right home takes a fair amount of work, this page is here to help you weigh your options.

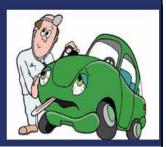
	House #1	House #2	House #3
Address			
Year Built			11
<u>Price</u>			
Yearly Insurance			
Monthly Payment			
Avg. Utility Payment			
Square Footage			
Lot Size			
Style of House			
# of Bedrooms			
# of Baths			
Garage / Carport			
Neighborhood Quality			
Closet Space			
Heating & A/C			
Separate Dining Room			
Kitchen Space			
Refrigerator			
Stove			
Garbage Disposal			
Dishwasher			
Washer / Dryer			
Laundry Area			
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Condition of Windows			
Insulation			
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Type of Siding			
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Notes:			

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