## The Shenandoah Valley Home Team

Trusted Real Estate Team Vendors

ARE YOU SEEKING EXPERIENCED, CLIENT DEDICATED PROFESSIONALS TO ASSIST YOU DURING AND AFTER YOUR REAL ESTATE TRANSACTION? THEN CONSIDER SELECTING THEM FROM AMONG THE MEN AND WOMEN OF OUR TRUSTED REAL ESTATE SERVICE FAMILY FROM ROGER LAMBORNE'S SHENANDOAH VALLEY HOME TEAM AT MARKETPLACE REALTY

......we are proud to be associated with these loan officers, bankers, inspectors, settlement companies, attorneys & other professionals who will help 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 they 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, surveyors and others you may want to contact either before or after settlement....scroll towards the end of the file.

The first sections are vendors you may want seek out between contract and settlement. The second section are those who can assist after you move into your new home.

If you're reading this packet online, we'll be providing you with an updated version at the appropriate time.

Later, we'll send you an email describing the steps to be taken after we have a ratified contract to purchase.

Make a Better Move®

Roger Lamborne, ABR, SRS, CHS Licensed in VA and WV

Associate Real Estate Broker and Consultant

MarketPlace REALTY, 302 S Braddock St, Winchester, Va 22601

540-323-2500 roger@lamborne.com www.lamborne.com

Note: You may evaluate their qualifications and experience to your satisfaction before selecting one.

Neither MarketPlace REALTY nor its Agents are permitted to 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.

Please also note our suggestions on other pages and pamphlets regarding inspections, surveys, title insurance, home owners insurance and post closing home maintenance.

And take some 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 receive digital or paper versions or read some of them online at <a href="https://www.topofvirginia.com">www.topofvirginia.com</a>.

**NOTICE**: Homes that utilize wells and onsite septic disposal systems require special scrutiny on your part.

## Lenders

Donna Gutierrez, Integrity Home Mortgage NMLS # 211993, A trusted Shenandoah Valley Home Team lender since 2003 122 Pilot Circle, Winchester VA 22602

540-450-0222 Cellular: 540-533-7028 Fax: 540-450-0223

dgutierrez@ihmcloans.com 100% loans, interest only loans www.ihmsloans.com and select "Our Staff" and Donna Gutierrez

Donna Gutierrez holds the position of Senior Mortgage Banker and Branch Sales Manager for Integrity Home Mortgage Corp. Integrity Home Mortgage Corp. has the added benefit of being a mortgage lender and lends, underwrites and funds mortgages to the closing table within their locally owned Winchester office. They offer a wide array or mortgage products Conventional, Government, Lot loans and Construction loans.

She has lived in Winchester for since 1989 and has been actively involved in the community with the Winchester Kiwanis Club serving as an officer of the board from 1991-2000 including position of President. She currently serves as a board member for the Council on Alcoholism Lord Fairfax Community and is involved with the Pink Ribbon Luncheon Committee for the Winchester Medical Center Foundation as a fundraising event to promote Breast Cancer Awareness and support programs for both women and men in our area who have been touched by this disease. She volunteers for The United Way Day of Caring each year along with her colleagues. Giving back and helping others is her greatest joy.

Tessa Doherty, Senior Loan Officer, Go Mortgage, NMLS # 462659
AND/OR
Scott Brookshire, Manager & Loan Officer
A trusted Shenandoah Valley Home Team lender since 2015
Tessa-540-247-2353, Scott-571-235-1978
650 Cedar Creek Grade, Winchester, Va 22601
www.gomortgage.com tdoherty@gomortgage.com, sbrookshire@gomortgage.com

Tessa Doherty is a Mortgage Loan Originator at Go Mortgage. She has been in the lending industry since 1999. After serving in the military, Tessa started in banking and landed in mortgage lending in 2002. She earned the 2014 Affiliate of the Year award from the Blue Ridge Association of Realtors for supporting it and its members and continues to be an active member. When she isn't helping borrowers or realtors, Tessa volunteers at her church as a youth group leader, has served as President of her Kiwanis club and resides in Winchester with her family, where they enjoy all that the Shenandoah Valley has to offer.

Go Mortgage has a variety of home financing options, but understands that what you need from a lender isn't just rates and terms (they've got those) – you need someone who genuinely cares. They get that earning the trust of the customer means more than just doing the paperwork – it means becoming a partner. Borrowers who work with Go Mortgage benefit from the most innovative technology and service, but always with a personal touch. Go Mortgage serves customers with the soul and spirit of a small company. For a personal consultation contact Tessa or Scott and experience the communication and availability that she and her team provides, when time is of the essence!

Kyle Homan, Branch Manager, Fairway Independent Mortgage Company, NMLS #447923 A local mortgage lender since 1999 and a trusted Shenandoah Valley Home Team member since 2003 149 Creekside Lane, Winchester, VA 22602

540-664-6721 email: <a href="mailto:kyle.homan@fairwaymc.com">kyle.homan@fairwaymc.com</a>

www.fairwayindependentmc.com/lo/kyle-homan-447923

With over 23 years of mortgage lending experience in the Winchester/Frederick County, VA area, Kyle Homan is the Branch Manager at Fairway Independent Mortgage Company. Fairway offers loan programs to fit all borrower's needs, whether you're a first time or repeat home buyer. A stickler to details, Kyle works effortlessly to insure a smooth and timely settlement.

Involved in the local community, Kyle is an elder at Opequon Presbyterian Church. He previously served on the boards of Winchester Parks and Recreation and Top of Virginia Building Association, was recognized as the Affiliate of the Year by the Blue Ridge Association of Realtors in 2007, served as president of the Shenandoah Valley Chapter of West Virginia University alumni, and has held leadership positions with Kiwanis of Blue Ridge and Capital District Kiwanis.

Joyce Stabile, Bank of Clarke, NMLS # 1366305 A trusted Shenandoah Valley Home Team lender since 2015 Bank of Clarke Loans for Veterans, FHA, USDA, Home Renovation Loans 202 N Loudoun St, Winchester, Va 22601 540-545-4926, Cell 540-336-4182 jstabile@bankofclarke.com

Cindi Trenary Bank of Clarke County, NMLS # 715636 A trusted Shenandoah Valley Home Team lender since 2000 Bank of Clarke County 207 N Loudoun St, Winchester, Va 540-545-4927, Cell 304-261-4110. <a href="mailto:ctrenary@bankofclarke.com">ctrenary@bankofclarke.com</a>.

Land/Lot and Construction loans. Call for current terms and to see if you qualify for one of these unique programs, FHA, VA, 3% down conventional, jumbo's, Bank Portfolio loans, second home loans

Denise Snapp, City National Bank, NMLS #431538 A trusted Shenandoah Valley Home Team lender since 2015 1830 Valley Ave, Winchester, Va 22601, Located at the corner of Valley Ave & Jubal Early Dr 540-667-6163. Denise.snapp@bankatcity.com

100 percent Champion Mortgage, 90% Land loans with 15% term, Construction/Perm Loans, one closing as little as 10% down Check lender for current terms

Lisa Whirley, First Bank of Virginia/First Home Mortgage, NMLS#: 453582

Vice President, Mortgage Banker, Serving Winchester, Frederick and Shenandoah Counties, and all Surrounding Areas, Construction, Land, Fixed, Arms, FHA, VA, USDA

Office: 540-545-7681, Cell: 540-333-654 and e-mail is lwhirley@fbvirginia.com.

First Bank now has a new 100% LTV, no down payment conventional loan and no Mortgage Insurance. Ask Lisa for the details

I work hard to deliver... what's most important to the customer. Whether it's a seamless transaction or assisting with paperwork. I focus on their needs throughout the process.

I always attend the closing to see the smiles at the end of our journey together!

Lisa has 15 years of experience as a lender in the mortgage industry, with 12 of those years in mortgage banking. Lisa has the ability to quickly identify the loan options that best suits the borrower's needs. She has an Associates degree from Hagerstown Business College and is a dynamic volunteer in our community. She's an active affiliate with the Blue Ridge Association of Realtors and a member of Caring Community Lenders.

Miles J. M. Lamborne Certified Mortgage Advisor and Branch Manager of the Lamborne Lending Team of First County Mortgage NMLS ID: 460617, Licensed in Virginia and Maryland (410) 703.9690

miles@lambornelending.com, www.lambornelending.com

Miles Lamborne has been a licensed lender for nearly 13 years. With over a decade of experience, and team behind him dedicated to providing the best client care possible, Miles is able to provide his clients with a lending experience tailored to their specific financial needs from contract to closing. From holistic financial planning, to refinancing, grant programs, and Military PCS, The Lamborne Lending Team is able to offer a wide array of products to best fit any mortgage need.

An Annapolis, Maryland area local, Miles has been actively involved in the real estate community in the surrounding areas for over a decade, building relationships with a variety of professionals and experts in the industry. Miles and his team's main goal is to ensure that you are making the best financial move based on both your short, and long term goals. Approaching the lending experience through this lens, Miles knows that a good lender must provide more value than just today's current interest rate. Reach out to Miles through any of the contact points listed above with questions, advice, or to schedule an appointment in person.

Anita Hill, Prime Lending, A Plains Capital Company, NMLS #422106 A trusted Shenandoah Valley Home Team lender since 1995 15 E Piccadilly St Winchester, Va 22601 540-247-2002, Main Office 540-431-2937 ahill@primelending.com www.mortgageswithanita.com

## Home Inspectors/Radon Testing/Mold-Air Testing

NOTE: HOME INSPECTORS CANNOT FIND ALL HIDDEN, OVERT OR LATENT DEFECTS.....ASK YOUR INSPECTOR ABOUT THE SCOPE OF THE INSPECTION BEFORE THE INSPECTOR BEGINS THE INSPECTION. 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.

You should evaluate the qualifications and experience of these inspectors, to your satisfaction, before selecting one. You may select any qualified, certified or licensed inspector you wish, whether the inspector is included on this list or not. Our office does not guarantee or warrantee the work performed by any of the inspection companies or individuals on the list. Many have a base fee and then the fees can range upward depending on the house size and other considerations.

Tim Reilly, Apple Valley Home Inspections Virginia and West Virginia 540-550-7055. He also does radon remediation systems

Matt Williams, Williams Inspection Services 540-537-7475

Williams Inspection Services professional home inspection and radon mitigation services. They offer radon testing and mitigation certified by the NRPP and NRSB, as well as comprehensive Wood Destroying Insect (WDI) Inspections and water testing

www.williamsinspectionservices.com williamsinspectionservices@gmail.com

Ben Morehead, Old Towne Inspection, LLC Also does radon, thermal, mold/air quality testing, new construction inspections Virginia and West Virginia Stephens City Va 540-320-8554 Ben.morehead@oldtowneinspection.com, www.oldtowneinspection.com

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

Joseph Wingenbach, Virginia Dwelling Home Inspections and Designer Caroline Wingenbach 804-938-8226 <a href="mailto:virginiadwelling@gmail.com">virginiadwelling@gmail.com</a> www.virginiadwelling.com

BLOG: <a href="http://caroline-wingenbach-m6kd.squarespace.com/blog/?logout=true">http://caroline-wingenbach-m6kd.squarespace.com/blog/?logout=true</a>

Home Inspections, Radon Testing, Home Energy Assessment, Interior Design & Space Planning, Furniture Restoration

Devin Donovan, Performance Inspections LLC WV, VA and MD (301)-573-6089 Mobile, <u>www.performanceinspections.us</u> devin@performanceinspections.us

HOME INSPECTION, RADON GAS TEST, MOLD ASSESSMENT, TERMITE INSPECTION, PRE-LISTING INSPECTION, LAWN SPRINKLER INSPECTION, SWIMMING POOL INSPECTION, PROPERTY INSPECTIONS (B2B), NEW HOME PRE-DRYWALL INSPECTION, NEW HOME FOUNDATION INSPECTION, BUILDERS WARRANTY INSPECTION, INFRARED INSPECTION, WELL FLOW TEST, HOME RE-INSPECTION, GAS LINE INSPECTION, WALKTHROUGH INSPECTION

Christi Stewart-Brown, Panhandle Home Inspector West Virginia-Morgan, Berkeley, Hampshire 304-433-6058 www.PanhandleHomeInspector.com

Kevin Turner: Virginia & West Virginia 540- 327-7408

Barry Lewis, Cornerstone Inspection Service Boyce VA 540-837-9131 cornerstonehi@comcast.net

Ron Kuykendall, HM Services Stephens City, Va 540-336-1115

Lew Claycomb, A-Pro Home Inspection Services Clear Brook, VA 540-931-9110 lew@a-pro.net

Ken Bradshaw, Ken's Inspections Winchester, Va 540-247-9580, www.kensinspections.com bradsfam@yahoo.com Also does thermal imaging

R. Scott Devers, On the Level Home Inpections West Virginia 304-876-2006 <u>levelinspections@juno.com</u> Home Inspections and Radon, 7 days a week

Gilbert L Dodson, BJM LLC. West Virginia 304-676-6966 gilbertldodson@mris.com Gerre Pittenger, Tri-State Radon Specialists Winchester, Va 540-665-9072 <u>tsrs@comcast.net</u>

Tri-State Home Inspections, Mold and Air Testing, VA and WV Vic Henderson 540-771-8173

RC Air and Mold Solutions, VA and WV Chisholm Dr South Hedgesville, WV 25427 833-450-3201

#### 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

Gerre Pittenger, Tri-State Radon Specialists Winchester, Va 540-665-9072 tsrs@comcast.net Tri-State Home Inspections, Mold and Air Testing, VA and WV Vic Henderson 540-771-8173

RC Air and Mold Solutions, VA and WV Chisholm Dr South Hedgesville, WV 25427 833-450-3201

## Settlement Firms: Attorneys and Title Companies

Buyers generally have the choice of settlement firms. Ask the settlement agent about the different types of Title Insurance.....lenders, Owners and Enhanced Owners Title.

NOTE: Remember that initial closing dates stated in the contract may not be the final agreed date to settle. Be flexible with this date and your moving schedule and have a "Plan B" in the event that closing cannot occur on your preferred date.

Although the Virginia Statute states that settlement takes place at the closing table when the closer has all fund, Sellers will generally not provide keys or possession until their settlement proceeds are available for them...usually at some point following your lender pulling a closing day copy of your credit report, your lender's approval of the closing documents after signing, confirmation of cleared funds in the attorney's account prior to 2 pm and the <u>deed being recorded</u>.

Be prepared for these situations and plan accordingly with moving companies and/or arranging for interim living space.

#### Attorneys who handle real estate settlements

Steve Butler or James Crawford, Crawford Law Group, PLLC A home team settlement provider since 1987 -formerly McKee & Butler Virginia and West Virginia Settlements 112 S Cameron St, Winchester, VA 22601 540-662-3486, 540-667-2180-Fax Para legal to contact: Ask for Andrea Brandt

#### Vesta Settlements

Vesta is based in Northern Virginia with a Winchester office 704-5 Baker Ln, Winchester, VA 22601 Call 703- 288-3333

At your request, Vesta will order a house location survey and have the corners flagged for you from a licensed surveyor. There is a fee for surveys.

Greg Hutchinson, Attorney A home team settlement agent since 1987 Contact: Rita Fawley 124 S Braddock St, Winchester VA 22601 540-667-7646. 540-667-9168-Fax

Doug McCarthy, McCarthy & Akers, Attorney A home team settlement provider since 2013 Virginia and West Virginia Settlements 302 S Boscawen St, Winchster, Va 22601 540-409-4143, <a href="https://www.mccarthyakers.com">www.mccarthyakers.com</a>

George Glass, Attorney

A home team settlement agent since 1987, Virginia & West Virginia Settlements 20 S Kent St, Winchester, Va 22601, 540-667-6900 540-722-3036 (Fax) closings1@ntelos.net

Michael Briel, PC, Attorney A home team settlement agent since 2012 Virginia & West Virginia settlements 440 W Jubal Early Dr, Suite 200 Winchester, Va 22601 540-667-8222 Ask for Beck Starlipper

Christopher Luttrell, Attorney A Home Team settlement agent since 2010 West Virginia settlements 306 W Main St Martinsburg, WV 304-267-3050 Ask for Lindsey James, Closing Processor

#### Title companies that handle settlements:

DTS Title Solutions A home team settlement agent since 2004 12 N Braddock St Winchester, Va 22601 540-450-0740, www.dtsadvantage.com

Old Towne Title, Jennifer Saaco, A home team settlement agentsince 2010 470 W Jubal Early Dr, Winchester, Va 22601 540-303-3368 540-450-2240 Sandra@oldtownetitle.com Jennifer@oldtownetitle.com

RGS Title, Jim Johnson, attorney A home team settlement provider since 2003 500 W Jubal Early Dr, Suite 100 Winchester, Va 22601 540-723-0662 jpope@rgstitle.com

# Pest, Well, Septic inspectors, Well Drillers, Septic Installers/Repairs

Pest Inspectors generally handle both the termite/pest inspections, the water test and septic walkover...note, since July 1 2020, Virginia requires only certain licensed septic professionals to perform septic inspections. 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. FHA loans may also require a lead test and/or a water flow test at an additional cost. You should consider a Comprehensive water test for pesticides, metals, minerals etc. Discuss the new septic inspection criteria with your agent.

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 then 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 that 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.

Eco-Pro Water and Pest only in Virginia, all three in WV 540-722-0009, 540-409-8635 Winchester Va www.doeco-pro.com

Total Pest Services a member of the team since 2011 Mike Strawderman, water and pest only in Viginia, all three in WV Can arrange for comprehensive water tests for chemicals, metals, pesticides etc, allow 3 weeks. Cell: 540-974-0768, Office: 540-877-1224 Can also safely and humanely trap small rodents and animals

Brills Pest Solutions, LLC Wayne Brill, water and pest only in Virginia 540-303-5333 <u>brillspest@gmail.com</u> Va and WV

Pest Pro Solutions Jason Wilkins, Capon Bridge WW 304-359-4960, pestprosolutions@yahoo.com

#### Well Inspections

Shirley Well Drilling Winchester, Va www.shirleywelldrilling.com 540-662-2419

FS Runyon Pump & Well Service Berryville, VA http://www.runyonwell.com 703-777-2270

R & R Pump Specialists, Inc Randy Kerns and Robert Kerns 130 Cordwood Dr, Gore, VA 22637 540-678-9552, license # 2705-034831

## NOTICE: AFTER 7/1/2020 ONLY SEPTIC LICENSED COMPANIES MAY PERFORM SEPTIC INSPECTIONS IN VIRGINIA. WEST VA STILL ALLOWS PEST FIRMS TO DO WALK OVER'S

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

Request the contractor to open and pump, inspect the septic tank, excavate & inspect the Distribution Box visually inspect the drain field system to confirm that it is in operating order that. If it is an alternative system, all filters and components are to be thoroughly evaluated. No guarantee that it will continue to work properly

Martin's Pumping Service Larry Royston Repairs, inspections, new systems Winchester Va 540-667-4038

Greens Septic Service 171 Stone Hill Lane, Berryville, VA 22611-3226 (540) 955-2960 <u>info@greenssepticservice.com</u> <u>www.greenssepticservice.com</u>. Inspections, repairs, pumping

Powell's Plumbing, Windy Hill Ln, Winchester, VA 22602 540-665-8196

Merritt Sanitation (Va and parts of WV) Stephens City Va , <u>jeanie5766@live.com</u>, 540-662-8828

Greenway Engineering, temporary ceasing inspections, refers to Martins Also check health department records, state mandate inspections for alternative systems Stephen White, AOSE, LPSS Winchester Va, 540-662-4185

Peacemaker Septic Service (WV) CLOSED-retired jan 2023 Pete and Connie, email: <a href="mailto:cpeace3@outlook.com">cpeace3@outlook.com</a> Bloomery WV 304-856-3000

Dodson Septic Services. WV, Jefferson, Berkeley Counties Norman Corbin 304-671-4235

Beddow Plumbing Wv, Berkeley, Jefferson 4156 Sheperdston Pike, Shenandoah Junction, WV 304-279-0629 Mountaineer Excavating & Septic Service. WV, Jefferson and Berkeley Counties Melvin Baker 304-702-8032

Morrison Excavating, septic installation and repairs, not inspections Richard "Rick" Morrison
560 Old Charles Town Rd, Clear Brook VA
540-327-6716, kartracin22@yahoo.com

## Hazard/Homeowners Insurance

Wilkins Insurance Agency, Erie Insurance among others 4125 Valley Pike, Winchester, Va 22602 540-667-6611, 800-296-6366 www.Wilkinsinsuranceinc.com, info@wilkinsinsurance.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 & inVirginia, we urge you to contact your insurance agent <u>immediately</u> 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 <a href="https://www.choicetrust.com">www.choicetrust.com</a>, and clicking on "insurance scoring," under the "Your Home" heading according to an article written by Ms. Jones in VAR's Commonwealth Magazine.

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 <a href="https://www.choicetrust.com">www.choicetrust.com</a>. However, only the property owner and the insurance company can order the CLUE reports.

FOR THE MOST RECENT UP-DATES ON VIRGINIA INSURANCE ISSUES GO ONLINE TO <a href="https://www.lamborne.com">www.lamborne.com</a>, 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.

Be sure to ask the surveyor if he will also mark the property corners when doing the house location survey

Surveys usually do not locate septic fields.....Remember that septic permits are often non-existent for older properties, and are often approved for fewer that 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.

CDF Surveying
Chris Furstenau
112 N Cameron St, Winchester Va 22601
540-974-4268, Christopher@cdfsurveying.com
Contact person Chris Furstenau or Perry Glass. The mark the corners when doing a house location survey.

Scott Wolford Land Surveying 130 Rebecca Dr, Winchester, Va 540-542-1677

Darren S Foltz, Foltz Land Surveying, Virginia and West Virginia Stephens City VA 540-323-1497 Foltz@visuallink.com

William S Dunn Surveying Berryville, VA 540-955-3388

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

Pioneer Land Surveys Preston M Humphreys, Front Royal, VA 540-631-0700, <u>pioneerlandsurveys@gmail.com</u> Rickie Davy Capon Bridge, WV 304-856-3165

Darren S Foltz, Foltz Land Surveying, Virginia and West Virginia Stephens City VA 540-323-1497 Foltz@visuallink.com

Edens Surveys Capon Bridge, WV 304-856-2521

#### **Greg Yebernetsky Surveyor**

Hedgesville, WV 304-582-2314

Hurst Surveying Hedgesville, WV 304-754-7897

Gary Frey, WV 304-820-9311, Harpers Ferry, WV, <a href="mailto:gfrey.surveyor@frontier.com">gfrey.surveyor@frontier.com</a>

Mike Roberts, Surveyor, WV 304-671-5406

Rick Moreland, Surveyor, WV, Hampshire County 22231 Northwestern Pike, Romney, WV 26757 304-822-4441

Cynthia A Born, Surveyor Berkeley Springs, WV 304-258-3161

#### Soil Scientist

Barry Hadley, Owner Hadley Environmental Associates 181 Garber Ln, Winchester, Va 22602 540-723-4293, soils@hadleyenvironmental.com

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

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

Bruce Legge, Marsh and Legge See above

## **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 540-247-6234 mpdappraisals@comcast.net

Loving, Tammi 1-540-662-6995

Rhinehart, Melody A 1-540-667-6772

#### **SECTION 2**

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

#### **ACCOUNTANTS**

Kyle Gardener (Retired for now) Hottle & Willis, PC 114 N Braddock St, Winchester, Va 22601 540-662-0325

#### APPLIANCE SERVICE

Hoyt Appliance Repair 484 Williamsport Pike, #333 Martinsburg WV 304-229-0035

Laytons Appliance Repair, LLC Stephens City, VA <u>Laytonsappliancerepair@gmail.com</u> 540-539-1431 540-869-3188

### ATTORNEYS, LEGAL SERVICES

Steve Butler, Attorney, The Crawford Law Group Contracts. Real Estate 112 S Cameron St, Winchester, VA 22601 540-662-3486 540-667-2180-Fax

Doug McCarthy, McCarthy & Akers Virginia and West Virginia, Contracts, Real Estate, Trusts 302 S Boscawen St, Winchester, Va 22601 540-409-4143 www.mccarthyakers.com

Greg Hutchinson, Attorney, 124 S Braddock St, Winchester VA 22601 540-667-7646 540-667-9168-Fax

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, Elder Law, Business Planning Member of the Virginia and West Virginia Bar 2400 Valley Ave. Suite 16, Winchester VA 22601 540-450-3223, suzan@suzanherskowitz.com

#### **AUTO DETAILING**

Lori Moulden, Lori's Presision Detailing 15 E Oates Ave, Winchester, Va 22601 540-323-7854 28 years of experience

#### CERTIFIED FINANCIAL PLANNING, WEALTH MANAGENMENT

Tommy Tavenner, Certified Financial Planner (CFP) Innovative Value Corporation 7910 Woodmont Ave, Bethesda, Md 1-301-520-5425, 1-240-395-0520

Edward Jones
15 W Main St, Berryville Va 22611
540-955-9015 (Business)
1-866-462-9486 (Fax)
<a href="http://www.edwardjones.com/cgi/getHTML.cgi?page=/USA/IR/market/index.html&CIRN=731502">http://www.edwardjones.com/cgi/getHTML.cgi?page=/USA/IR/market/index.html&CIRN=731502</a>
Her personal web page, or <a href="http://www.edwardjones.com">www.edwardjones.com</a>, type in her name.

#### **BATTERIES**

Battery Mart, Auto, electronics Keith Bowman Loudoun St 540-665-0065

#### CHIMNEY SWEEPS

McKay Chimney Specialist Shane P Henry 530-664-4223

#### **DENTAL**

Winchester Dental Group Gio Iuculano, DDS 130 S Cameron St, Winchester 22601 540-662-4866

Jared J Pell, DDS 1136 Linden Dr Winchester, Va 22601 540-667-8731

#### **ELECTRICAL**

Benner Electric Service John Benner 540-877-9917

Behr Electric Nathan Behr 540-533-4803 nathan@behrelectric.com www.behrelectric.com

Corbin & Son Electrical, LLC.....West Virginia Troy Corbin 304-993-8900

Anglers Electric, LLC.....West Virginia Matthew Forquer Hedgesville, WV 304-995-4756

#### GARAGE DOOR REPAIRS

Blue Ridge Garage Doors (West Virginia) 390 Valley View Rd Harpers Ferry, WV 304-728-8408 blueridgedoors@yahoo.com

#### **ENGINEERS**

Ruckman Engineering, PLC Virginia Structural Engineer Richard Ruckman 540-678-1216 22-B Ricketts Dr, Winchester, Va 22601

Matonak Synder & Associates, West Virginia Structural Engineer 301-790-0111 931-B Sweeney Dr Hagerstown Md 21740

AF Engineering, West Virginia Structural Engineer Shepherdstown WV Alisha McCormick 304-876-1661

#### ENVIRONMENTAL INSPECTIONS

See first section of pre settlement inspection services

## GRADING, LANDSCAPING, HARD SCAPES, DRIVEWAYS

AJ's Grading & Landscaping Adam J Whitacre 220 Fawn Rd, Winchester, Va 22603 540-931-3784

## HVAC, HEATING, (SOME DO ELECTRICAL)

Plasters HVAC
Sam and Mar Rae Plasters
540-888-3390
Cassie.plastershvac@gmail.com
Plastershvac.com
5844 N Frederick Pike, Winchester, Va 22603

Bennetts Heating and AC, West Virginia-Hampshire, Morgan areas Tim Bennett 1955 Hickory Corner Rd, Augusta, WV 304-579-7220

Funk Electric and HVAC (MD and WV) Ask for John, 301-739-7836 Hagerstown, MD Eastern Panhandle Heating & AC (WV) 304-274-1716 3519 Williamsport Pike, Martinsburg, WV 25404

Trenary Service (WV and MD) Heating, AC and Electric 304-263-2649, office@trenaryservice.com 900 Winchester Ave, Martinsburg, WV 25401

TI Dawson, Tom, (WV) Heating and AC 304-671-8630, <u>contact@tidawson.com</u> 253 Vienna Way, Martinsburg, WV 25404

Dave's Heating and AC (WV) 304-876-2113 4931 Sheperdstown Rd, Shenandoah Junction, WV 25422

Kidwell Home Services (WV) Heating and AC Todd M Kidwell 304-820-7799 371 Thumper Dr, Ranson, WV 25438

## Home Improvements, Handyman Services, Builders

Jacob Rinard Finally Fixed LLC 540-975-1249, 888-407-3331 finallyfixedllc@gmail.com

Robert Cole 540-771-4655 Robert.keystone@outlook.com

Kevin Sloane 540-327-1027 Painter, home repairs, renovations, baths, kitchens, rec rooms

A+ Handyman, Jim Ogletree 540-550-2856 <u>jim@winchestersbesthandyman.com</u> Facebook.com/aplus.handyman. Freddy Arellano, F.A. Home Improvement Services, LLC 540-514-1615, <a href="mailto:Freddy.arrelano@hotmail.com">Freddy.arrelano@hotmail.com</a>
Painting, staining/sealing decks, drywall repairs, fence and deck repairs, handy man service

#### Cary Smith Builder

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, <u>cary\_smith@msn.com</u>

Donald "Donnie Jordan 113 Deer Trail, Winchester, Va 540-877-2326, cell 540-247-3084

See separate listings under roofing for roof contractors

## LAWNMOWER, GARDEN TRACTOR SERVICE REPAIRS

Anderson Garden and Nursery Nursery supplies equipment repairs Rt 7, west of Berryville 540-955-1255

Jimmy's Mobile Service Will come to you 540-408-3333 www.jimmysmowerrepair.com

#### 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

Patton's Movers (locally owned since 1912) 160 Imboden Dr Winchester, Va 540-662-3208

JK Moving & Storage Inc 44112 Mercure Cir Sterling, Va 20166 Cell: 1-703-932-3954 703-260-3086 www.jkmoving.com

#### **PAINTERS**

Fauver Painting 30 years experience Greg Fauver 540-877-1324

Kevin Sloane Painting Kevin Sloane 540-327-1027

Edgar Rios Painting Edgar Rios (not licensed but recommended from other agents) 571-465-7630

Bryon Elvira Painting Bryan Elvira 540-327-7962

Freddy Arellano, F.A. Home Improvement Services, LLC 540-514-1615

Freddy.arrelano@hotmail.com

Painting, staining/sealing decks, drywall repairs, fence and deck repairs, handy man service

JH Painting 540-678-4760

Romeo Alvarenga Painting Romeo 540-877-8336

American Paint Co Herk Armel 540-974-0646

Jeff Newlin Painting Jeff Newlin 540-664-5283

#### PHONE CELL SERVICE

West Virginia north Hampshire and Morgan areas US Cellular has been suggested out of Romney Also try AT&T

#### **PLASTERER**

Allen Applicators Denny Allen (He did renovation work in the historic GW Hotel in old town Winchester) 540-533-0310

#### PLUMBERS (See also under electrical)

Orndorff's Plumbing Company, LLC (VA) Mike Ornforff, 180 Pine Rd, Stephenson, Va 22656 540-662-3463, Cell 540-303-3463 ssorndorff@gmail.com

McDaniel's Piping Service (VA & WV) Roger McDaniel 540-667-7915

Pipe It Plumbers (VA) 534 Redbud Rd Winchester, Va 540-678-0226

D and D Plumbing, (WV- Hampshire, Morgan etc) 24924 Northwestern Pike, Romney WV 304-822-3299, danddplumbingllc.com

A Plus Plumbing (WV) 304-279-9424, <u>aplusplumbing.newcomb@gmail</u> Martinsburg, WV Also handles well pumps and a camera for sewer and septic lines

Burrill Plumbing (WV) 304-820-0415, Tommy Burrill 127 Norinton Dr, Hedgesville WV 25427

Opequon Plumbing & Heating (WV) 304-671-5898, Brett Mason 412 S Alabama Ave, Martinsburg, WV

#### **ROOFING Contractors**

Feathers Roofing Bo Feathers 517 York Ave, Winchester, Va 540-665-1749

Russell's Roofing 2244 Papermill Rd, Winchester russellsroofingcompany.com, <u>services@russellroofing.biz</u> 540-667-4965

M&N Construction, West Virginia Roofer Mike Gay 304-274-1854

Smith Roofing, West Virginia Roofer Inwood WV Dave Smith 304-283-8182

## SEPTIC CONTRACTORS, see above under septic inspections for other firms

Morrison Excavating, septic installation and repairs, not inspections Richard "Rick" Morrison 560 Old Charles Town Rd, Clear Brook VA 540-327-6716, kartracin22@yahoo.com

#### STUMP GRINDING

Hop Skip and a Stump LLC Adam Durbin 540-532-7126

#### TREE SERVICE

Bartlett Tree Experts Contact Shane Wagoner, Marshall VA 540-364-2401. <a href="mailto:swagoner@bartlett.com">swagoner@bartlett.com</a> ISA Board Certified Master Arborist, ISA Tree Risk Assessment Certified MA #47798 Virginia Certified Horticulturist #2737

Smitty's Tree Service 540-636-3536 Smittystree@gmail.com Art Sisk, Art's Complete Tree & Landscape Service 140 Gainesboro Rd. Winchester Va 22603 540-664-0992, <a href="https://www.winchstertreeservice.com">www.winchstertreeservice.com</a> Tree removal, pruning, spraying, firewood

The Tree Busterz
Jeff, Based in Capon Springs, WV
540-325-5760
High View Lawn and Landscape
Highview, WV
Ricky
540-336-2061

Smelsers Tree Servive Tim Smelser 213 Sawdust Dr, Bloomery WV 304-856-2672

#### WELL DRILLERS

Tim Brannon Well Drilling (WV) Gerrardstown WV 304-229-3805

Shirley Well Drilling Winchester, Va www.shirleywelldrilling.com 540-662-2419

FS Runyon Pump & Well Service Berryville, VA http://www.runyonwell.com 703-777-2270

Payne Well Drilling Winchester, Va 22603 540-662-4957

#### **WELL PUMPS**

R & R Pump Specialists, Inc Randy Kerns and Robert Kerns 130 Cordwood Dr, Gore, VA 22637 540-678-9552, license # 2705-034831

FS Runyon Pump & Well Service Berryville, VA <a href="http://www.runyonwell.com">http://www.runyonwell.com</a> 703-777-2270

#### **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 or Landlord'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

http://www.fcva.us
http://www.fcva.us/live/utilities

Fire, Rescue, Sheriff's Office EMERGENCY

911

Non Emergency Sheriff: 540-662-6168 Fire: 540-665-5645

Water and Sewer Frederick Water, Stephens City 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 Most of Winchester & Frederick County

Rappahannock Electric Co-Op 540-662-2001, 800-552-3904 Generally on the east side of Winchester, Clarke

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

#### City of Winchester

Fire, Rescue, City Police EMERGENCY 911
Non-Emergency
540-662-2298
Police
540-662-4131
https://www.winchesterva.gov

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-Both Winchester & most of Frederick County 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

HTTP://CLARKECOUNTY.GOV/

FIRE, RESCUE, SHERIFF Sheriff's Office-County Wide Non-Emergency 540-955-5152 Fire-Rescue Non Emergency 540-955-1234 **EMERGENCY 911** 

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 ALSWAYS CONSULT AN ATTORNEY OR THIRD PARTY PROFESSIONAL FOR ANY SERVICES OR ADVICE YOU MAY REQUIRE TO CONSUMATE YOUR REAL ESTATE TRANSACTION. V. 07/2023

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