



REALTY TEAM

540-302-5003

www.LiveRoanoke.com

real

540-402-4696  



HOME BUYER'S *Guide*

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GET TO KNOW *to* YOUR REALTORS



Josh & Dyanna Desforges

REALTORS®



Originally from sunny Clearwater, Florida, we relocated to the mountains of Roanoke, Virginia in 2014. Throughout our time here, we desired new challenges and fell in love with the Roanoke Valley and it's unique charm.



We are dedicated to helping clients achieve their real estate goals with integrity, professionalism and a commitment to excellence. With a team of experienced agents, cutting-edge technology and a deep understanding of local markets, we provide comprehensive solutions for buyers, sellers and investors alike.



Our mission is simple: to deliver results that exceed expectations while building lasting relationships based on trust, transparency and integrity. We strive to provide personalized service tailored to each client's unique needs, ensuring a seamless and stress-free real estate experience from start to finish.



@jdrealtyteam



www.LiveRoanoke.com



JD@LiveRoanoke.com



540.302.5003

GET TO KNOW *to* YOUR REALTORS



Carleen Heckert
REALTOR®, SRES



I am passionate about helping clients find their dream homes in the Roanoke Valley. I bring previous experience from Old Dominion Realty and I am excited to return to the real estate market to serve my community.



A proud wife of a US Navy veteran and mother of three, I understand the importance of family and commitment. When I'm not working, I enjoy boating with my husband and traveling to spend quality time with our families.



My goal is to provide personalized and professional service to every client, guiding them through their real estate journey with integrity and enthusiasm.



CLIENT REVIEWS



“ As a local native to Roanoke I've met my fair share of realtors. Josh was by far the best. He worked relentlessly for over five months to make my dream home a reality. He was patient- made time out of his busy day to accommodate looking at homes whenever I asked. He's a realtor that has your back and is focused on making the client happy. The experience was phenomenal and that's what you need when you are looking to commit to a new home. He was prompt on completing contracts and was great at negotiating the final deal. I'm forever grateful for Josh. Use him, you will not be disappointed!



Adam Ryer

”



“ We are from out of state and recently purchased a condo in Moneta. Our experience with the J&D Realty team was excellent! They were knowledgeable and helpful during every step of the process. My daughter purchased her house through them earlier in the year and also had a great experience. I highly recommend and would definitely use them in the future, if needed!



The McCashers

”

“ Josh and his team go beyond what anyone would expect from a realtor. He makes the process seamless, and adds that personal touch along the way. Even though there may be issues or minor differences, you may not notice, because Josh has the experience to act as the situation arises to smooth out the path. Josh is dedicated to each client, not letting the possibility of another client detract from the current one. While no home purchase is completely error free, Josh makes it as close as it gets! In addition, it is nice to see that your realtor has your best interest at heart, even after the sale.



The Jans

”

WAYS WE MAKE *Your Life Easier*



We do this full time, so you don't have to.

We can focus on every aspect of your transaction – so you can continue to live your life!



We'll save you time. These days, you can get all kinds of information on your own from the internet. We use our experience and expertise to streamline your transaction, guiding you appropriately and eliminating legwork on your end.



We have the inside scoop. Thanks to our professional network, agents often know of properties before they hit online listing sites.



We don't get paper cuts. Buying and selling homes requires a lot of paperwork. We'll help you complete all the time consuming documents accurately and on time. Additionally, we utilize services that allow you to electronically sign while you're on the go to keep your transaction moving along smoothly.



We can see the big picture. Buying or selling a home can be an emotional, overwhelming experience. We help you stay focused and keep your goals in mind as you sort through properties.



We have a team of experts on speed dial.

We save you time, heartache and money by connecting you with trusted contractors, services and providers.



We can play hardball. We are professional negotiators with the skills and experience needed to get the best price for you.



We're there until the end (and even after!).

We will be your advocates at closing and will make sure all your interests are protected as you sign for your new home. Have questions after closing? We're still just a phone call away.



QUESTIONS TO ASK

When Choosing a REALTOR®



How long have you been in residential real estate sales? Is it your full-time job?

Like most professions, experience is no guarantee of skill. But much of real estate is learned on the job.



How many homes did you and your real estate brokerage sell last year?

This will touch on how much experience they have, and how up to date they are on the local market.



What designations or certifications do you hold?

Real estate professionals have to take additional specialized training in order to obtain these distinctions. Designations and certifications help define the special skills that an agent can apply to your particular real estate needs. One designation sellers might for is the CRS®, or Certified Residential Specialist, but there are also specialists for military customers, seniors, and those who are considering a short sale, among others.



How many days does it take you to sell a home? How does that compare to others?

The REALTOR® you interview should have information about their performance on hand and be able to present market statistics from their local MLS to provide a comparison.



What's the average variation between your initial listing and final sales price?

This is one indication of a REALTOR®'s pricing and negotiating skills.



What specific marketing systems and approaches will you use to sell my home?

Your agent should have an aggressive, innovative plan and understand how to market property online.



Can you recommend service providers who can help me obtain a mortgage, make home repairs, and so on?

Practitioners should be able to recommend more than one provider and let you know if they have any special relationship with any of the providers.



How will you keep me informed about the progress of my transaction?

The best answer here is a question. A real estate agent who pays attention to the way you prefer to communicate and responds accordingly will make for the smoothest transaction.



Could you please give me the contact information of your three most recent clients?

Ask their former customers if they would use the agent again in the future.

THE BUYER'S *Roadmap*

— • YOUR JOURNEY TO HOMEOWNERSHIP • —

The **TD** REALTY TEAM

01



MEET WITH A REAL ESTATE PROFESSIONAL

Discuss the type of home you're looking for, including style, price, and location.

02



GET PRE-APPROVED

You will need pay stubs, W2s, and bank statements. Knowing what you can afford is critical to a successful home shopping experience.

03



SEARCH FOR HOMES

The fun part! Your agent will schedule showings and help you find the perfect home.

04



MAKE AN OFFER

Your agent will prepare the offer based on the price and terms you choose.

05



NEGOTIATION AND CONTRACT

It may take a few tries to get it just right, but hang in there. You're on your way!



Congratulations!

**YOU ARE A NEW
HOME OWNER!**



06



UNDER CONTRACT

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.



PREPARING FOR CLOSING

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.



FINAL DETAILS

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.



WORKING WITH A REAL ESTATE PROFESSIONAL MATTERS

From start to finish, your agent is your guide, advocate, and expert negotiator—helping you make confident decisions and ensuring a smooth path to homeownership.

— THE BENEFITS OF — **GETTING** *Pre-Approved*

BEFORE YOU START HOUSE HUNTING



KNOW YOUR BUDGET

Understand how much you can afford and shop with confidence.



STRONGER OFFERS

Sellers take pre-approved buyers more seriously—your offer stands out from the rest.



LOCK IN YOUR RATE

Protect yourself from rising interest rates while you search for your perfect home.



Clarity on what you can *borrow*



Helps you figure out your *price range*



Get an estimated monthly *payment*



LESS STRESS, MORE FOCUS

Skip the uncertainty and focus on finding a home you love.



*Be ready.
Be confident.*

**LET'S GET YOU
PRE-APPROVED
TODAY!**

TYPES OF *Mortgages*



FIXED-RATE MORTGAGE

Offers a consistent interest rate for the entire loan term, providing stability and predictability in monthly payments.



ADJUSTABLE-RATE MORTGAGE (ARM)

Features an initial fixed-rate period followed by periodic adjustments based on market rates, potentially leading to lower initial payments but increased uncertainty over time.



FHA LOAN

Insured by the Federal Housing Administration, these loans often have more lenient qualification requirements and lower down payment options, making them popular among first-time homebuyers.



USDA LOAN

Backed by the U.S. Department of Agriculture, these loans are designed to help low- to moderate-income borrowers in rural areas purchase homes with little to no down payment.



VA LOAN

Available to eligible veterans, active-duty service members, and their spouses, VA loans offer favorable terms, including no down payment requirement and competitive interest rates.



Choosing the right type of mortgage depends on factors such as your financial situation, future plans and risk tolerance.
It's essential to research and consult with a mortgage advisor to determine the most suitable option for your needs.

MORTGAGE LOAN *Requirements*



The income requirements for different types of mortgages can vary based on factors such as the loan amount, credit score, debt-to-income ratio and lender guidelines. Here is a general overview for common types of mortgages:



CONVENTIONAL

- Minimum credit score of 620.
- Debt-to-income ratio (DTI) usually needs to be below 36%, but 45-50% may be considered with strong credit.
- Borrowers must have a steady employment history or income source for the past 2 years.



FHA LOANS

- Minimum credit score requirements may vary but generally start around 580 with a 3.5% down payment. 500-579 would require a higher down payment.
- Debt-to-income ratio typically capped at 57%, depending on the lender and your credit score.
- Borrowers must have a steady employment history or income source for the past 2 years.



USDA LOANS

- Location of home must qualify under USDA standards.
- Minimum credit score requirements vary but generally start around 640.
- Debt-to-income ratio typically capped at 41%, with 29% being for housing.
- Income eligibility limits are around \$100,000 depending on family size.
- Borrowers must have a steady employment history or income source for the past 2 years.
- No down payment is required.



VA LOANS

- Borrowers must meet the VA's eligibility requirements, typically based on military service.
- A Certificate of Eligibility (COE) from the VA is required to prove eligibility.
- VA loans often do not require a down payment.
- Minimum credit score of 620.
- Debt-to-income ratio typically capped at 41%.
- Borrowers must have a steady employment history or income source for the past 2 years.
- Home must be your primary residence.



New House Wishlist



MY VISION:

This is how I plan to use and live in my new home.



BEDROOMS

Min #: _____

Ensuites: _____

Walk-ins: _____



BATHROOMS

Max #: _____

Showers: _____

Tubs: _____

Toilets: _____



LIVING SPACES

Spaces: _____

☐ Open concept

☐ I like walls



SIZE

Min sqft: _____

Floors: _____



ROOMS

☐ Formal Dining

☐ Office

☐ Play Room

☐ Den

☐ Other: _____



LOCATION

☐ Near Schools

☐ Walkable

☐ City Life

☐ Cozy Suburb

☐ Rural Living



PRICE

Monthly Payment: _____



FEATURES

☐ Pool

☐ Garage

☐ Driveway

☐ Fireplace

☐ Basement

☐ Large yard

☐ Appliances included

☐ Air con



HOUSE AGE

☐ Pre-1900-1940s

☐ 1950-1980s

☐ 1990-2020s

☐ New build



UPDATING:

☐ Very Updated

☐ Minor Work

☐ Fixer Upper



SPECIAL REQUEST(S):



REAL ESTATE

Terms

Understanding the key terms
used in today's real estate world.



APPRAISAL

An unbiased professional opinion of a home's value.



DEED

An official written document declaring a person's legal ownership of a property.



AS-IS CONDITION

The purchase or sale of a property in its existing condition, without repairs.



DOWN PAYMENT

Part of a home's purchase price that you pay up front and is not part of the mortgage loan.



ASKING PRICE

The price that a home seller places on the listing when they put it up for sale.



ESCROW ACCOUNT

Funds held by a third party on behalf of two other parties that are in the process of completing a transaction.



IMPROVEMENTS

Property improvements that either will enhance the property value or will increase the useful life of the property.



EARNEST MONEY DEPOSIT

Funds held as a security deposit to show the seller that you are a serious buyer. Once the transaction is finalized, this money goes towards your closing costs.



CERTIFICATION OF TITLE

Legal documents that prove you own a piece of property.



MORTGAGE

A type of loan used to purchase a home or other types of real estate.



CLOSING

The final step of the home buying transaction. All parties sign the necessary documents to complete the transaction.



PRE-APPROVAL

Written verification from a mortgage lender that you qualify for a certain loan amount.



CLOSING COSTS

Fees for final property transfer not included in the price of the property. Typical closing costs include fees, taxes and insurance payments that are due when you sign a mortgage and take possession of the home. These vary based on purchase price and the mortgage itself.



PUNCH LIST

A list of tasks that the seller is responsible to complete before the final walk-through of a newly purchased property.



CREDIT REPORT

A statement that has information about your credit activity and current credit situation, such as loan paying history and the status of your credit accounts.



WALK-THROUGH

You and your real estate agent go through the house to confirm that any repairs have been completed and that the home is in the same, or better, condition than it was prior.

THE HOME BUYING PROCESS

— After Your Offer Is Accepted —

1



EARNEST MONEY DEPOSIT

The buyer typically provides an earnest money deposit, which is a good faith deposit showing commitment to the purchase. This money is held in an escrow account until closing.

2



INSPECTIONS AND CONTINGENCIES

You may conduct inspections, such as a home inspection, pest inspection or radon test, depending on the contingencies outlined in the contract. Contingencies provide you with the option to negotiate repairs or request concessions from the seller based on the inspection results.

3



APPRAISAL

If you are obtaining a mortgage, the lender will order an appraisal to ensure the property's value matches the agreed-upon purchase price. If the appraisal comes in lower, negotiations may be required to bridge the gap.

4



TITLE SEARCH AND INSURANCE

The title company will ensure that there are no liens or issues with the property's ownership. Your title insurance will protect you against any unforeseen title defects.



You're Almost Home!

Once everything is complete, you'll head to closing, sign the final documents, and get the keys to your new home!

THE HOME BUYING PROCESS

After Your Offer Is Accepted

5



INSURANCE POLICIES

Arrange for homeowners insurance to be in place before closing. Your lender will likely require proof of insurance before finalizing the loan.

6



CLOSING PREPARATIONS

As the closing date approaches, both parties and their respective Realtors will coordinate with the title company to prepare all necessary documents.

7



REVIEW CLOSING DISCLOSURE

Carefully review the Closing Disclosure provided by your lender before closing. Ensure that all details, including loan terms, closing costs and any escrow amounts are accurate.

8



SECURE FUNDS & FINAL WALK-THROUGH

Arrange for a wire transfer or provide a personal check to cover your closing costs and down payment. Perform a final walk-through of the property to ensure it is in the same condition as when the offer was accepted and that any agreed-upon repairs have been completed.



PLANS & PRICING



BASE PRICE

\$499

Single Family Home
w/\$100 Deductible

Single Family Home

One Year: \$100 Deductible \$499

♥ One Year: \$50 Deductible \$650

- Includes Identity Theft Protection (pg. 6)

Single Family Home (Continued)

Two Years: \$100 Deductible \$950

Condo/Townhouse

One Year: \$75 Deductible \$475

Two Years: \$75 Deductible \$899

New Construction

Three Years: \$75 Deductible \$600

Coverage begins 366 days after closing
and continues for three years.

Multi-Family Unit Plans

(\$75 Deductible)

One Year: Duplex

(2 warranty agreements) \$950

One Year: Triplex

(3 warranty agreements) \$1,250

One Year: Fourplex

(4 warranty agreements) \$1,599

BUYER COVERAGE PLANS ***

COVERAGE ITEMS (STANDARD)

- Attic and Exhaust Fans
- Built-In Dishwasher
- Built-In Microwave
- Built-In Oven
- Central Air Conditioning
- Central Vacuum
- Duct Work
- Concealed Plumbing or Electrical
- Electrical System
- Exterior Water and Sewer Line
- Free Standing Range/Cooktop
- Garage Door Opener
- Garbage Disposal
- Heating System
- Heating & Cooling Combination System
- Hotel Benefits
- Humidifier
- Instant Hot Water Dispenser
- Kitchen Refrigerator
- Permanently Installed Primary Sump Pump
- Plumbing
- Roof Leak Repair
- Septic System
- Washer and Dryer
- Water Heater
- Water Well Pump

BUYER PREFERRED UPGRADE (OPTIONAL)* | \$199

- Built-in Dishwasher (Adds):
Racks, Baskets and Rollers ✓
- Built-in Microwave (Adds):
Interior Lining, Glass Door, Clocks and Shelves ✓
- Central Air (Adds):
Refrigerant Recovery, Cost of Crane, Registers and Grills ✓
- Central Heat (Adds):
Registers, Grills and Heat Lamps ✓
- Garage Door Opener (Adds):
Hinges, Springs, Keypads and Remote Transmitters
and Ice/Beverage Dispenser ✓
- Refrigerator (Adds):
Refrigerant Recharge, Control Board, Ice Maker
and Ice/Beverage Dispenser ✓
- Spckage (Adds):
Ceiling Fan, Fire/Burglar Alarm, Lighting Fixtures, Doorbell ✓
- Toilets (Adds):
Replaced With Like Quality ✓
- Oven/Range (Adds):
Interior Lining, Clocks, Rotisseries,
Racks, Handles, Knobs and Dials ✓
- Water Heater (Adds):
Chemical, Mineral Deposits, and Sediment Buildup ✓
- \$250 toward Code Violations ✓

BUYER'S PREMIER COVERAGE PLAN

(Page 5)

26 Standard
Coverage Items

11 Buyer Preferred
Upgrade Items

\$50 Deductible
(One Year)

IDENTITY THEFT PROTECTION

Single Family Home:

\$825

Condo/Townhouse:

\$760

SELLER COVERAGE PLANS

COVERAGE ITEMS (STANDARD)**

- ListSecure®
- Attic and Exhaust Fans
- Central Vacuum
- Duct Work
- Electrical System
- Instant Hot Water Dispenser
- Plumbing
- Water Heater

SELLER PREFERRED UPGRADE (OPTIONAL)** | \$125

- Built-In Dishwasher ✓
- Built-In Microwave ✓
- Built-In Oven ✓
- Central Air Conditioning ✓
- Free-Standing Range/Cooktop ✓
- Garbage Disposal ✓
- Kitchen Refrigerator ✓

BUYER OPTIONAL COVERAGES

- Additional Refrigerators \$75
- Gas Fireplace \$75
- Inground Pool/Spa \$185
- Premium/Salt Water Pool/Spa \$345
- Sprinkler System \$75
- Termite Control \$75
- Water Softener \$85



WHAT IS COVERED?

A GUIDE TO ITEMS INCLUDED IN THE COVERED HOME



America's Preferred
Home Warranty

Benjamin Harris
 804-332-2166
 bharris@aphw.com



Coverage is limited to the items listed as "Covered".
Everything else is considered "**Not Covered**" under the contract.



INTERIOR COVERAGE



ATTIC & EXHAUST FANS

Covers: Switches, controls, motors, bearings, blades.
Not Covered: Shutters, belts & filters, circulation or paddle-type fans.



CENTRAL AIR CONDITIONING

Covers: Central units only (electric refrigerant system). Coils, capacitors, motors, thermostats, leaks in lines, fuses, breakers, disconnect boxes, wiring, condensers, evaporative coolers.
Not Covered: Window units, free-standing units, portable units, any type of gas, duct work, ductless systems, filters, drain pans, or recovery of refrigerant.



ELECTRICAL

Covers: Breakers, wiring, panels & sub-panels, plugs, switches, outlets, wiring to appliances, junction boxes, central vacuum.
Not Covered: Service entrance cables, meter boxes, outside wiring, or any loss due to utility failure, overload or power outage.



KITCHEN APPLIANCES

Covers: Built-in range, oven, cooktop, dishwasher, microwave, refrigerator (compressor only), garbage disposal, water dispenser.
Not Covered: Cosmetic damage, door seals, glass cooktops, knobs, handles, ice makers, freestanding appliances, or loss due to food spoilage.



WASHER / DRYER

Covers: All components & parts except items listed as "Not Covered".
Not Covered: Soap dispensers, lint screens, plastic dials/knobs, venting, damage to clothing.



EXTERIOR & SYSTEMS COVERAGE



PLUMBING SYSTEMS

Covers: Drains, faucets, leaks, water lines, valves, toilet components, supply lines, fixtures inside the home, sump pumps (ground water only).
Not Covered: Sinks, tubs, exterior hose bibs, shower pans/enclosures, toilets, caulking, tile, sprinkler systems, or rust/corrosion.



EXTERIOR WATER & SEWER LINES

Covers: Pipes between the home's foundation and the main water/sewer line. Includes excavation, repair or replacement of affected pipe.
Not Covered: Landscaping, frozen pipes, blockages from roots or foreign objects.



SEPTIC SYSTEM

Coverage begins 30 days after Contract Start Date.
Covers: Septic tank & line from house, baffles, sewage ejector pump & switches.
Not Covered: Drain field, tile fields, leach beds, clogs from roots or foreign objects.



WATER HEATER

Covers: Electric, gas, tankless & instant hot water dispensers, thermostats, valves, heating elements, relief valves, drain valves, sensors.
Not Covered: Oil tanks, damage from sediment, chemical deposits, or rust/insufficient capacity.



WATER WELL PUMP

Covers: Well pumps, valves & regulators.
Not Covered: Pressure tanks, well casing, re-drilling, or lawn sprinkler systems.
Must be primary water source. Coverage begins 30 days after Contract Start Date.



HEATING SYSTEM

Covers: Central heating (electric, gas, oil, steam/hot water), heat pumps, ductwork, thermostats, relays, igniter, flame sensor, transformers, gas valves, motors, switches.
Not Covered: Hot water boilers (unless part of system), steam boilers (low water cutoff valve excluded).

STRUCTURAL & EXTERIOR COMPONENTS



ROOF

Covers: Leaks only, rolled roofing, shingles, tiles, flashing.
Not Covered: Roof mounts, vents, gutters, drain lines, pre-existing leaks, or damage from storms/acts of nature.



GARAGE DOOR OPENER

Covers: Motors, push buttons, control boards, chains, drive mechanisms.
Not Covered: Door assemblies, rollers, springs, keypads, remotes.



HUMIDIFIER

Covers: Permanently mounted furnace humidifier pans, motors, valves, transformers).
Not Covered: Pads, media, brushes, atomizers, units.



WELL PUMP (AUXILIARY)

Covers: Auxiliary sump pumps only.
Not Covered: Sewage lines outside foundation or blockages from tree roots.



OUTDOOR COMPONENTS

Not Covered: Underground piping, zone pumps, well pumps, exterior filters (cleaners), vents, chimneys, solar systems, clocks, chime systems, leak tests, zone motors & dampers.



ADDITIONAL NOTES

- Coverage applies only to items listed as "Covered".
- Items must be in normal working order at contract start.
- Damage from rust, corrosion, mineral deposits, or lack of proper maintenance is not covered.
- Coverage is provided for repair or replacement of the affected component only.
- Roof leak coverage requires current roofing.
- Some coverage is subject to additional limitations as provided in the Terms and Conditions Section of the Real Estate Warranty Service Agreement.



QUICK REFERENCE: NOT COVERED EXAMPLES

- ✗ Sinks, bathtubs, toilets, shower pans, & enclosures
- ✗ Exterior hose bibs & sprinkler systems
- ✗ Pressure tanks & well casings
- ✗ Septic drain fields, tile fields, leach beds
- ✗ Window AC units & free-standing units
- ✗ Cosmetic damage, rust, corrosion, calcium build-up
- ✗ Food spoilage or freezer contents
- ✗ Shutters, belts, filters (except HVAC filters)
- ✗ Acts of nature (fire, flood, earthquake, etc.)
- ✗ Anything not specifically listed as "Covered"



WE'VE GOT YOU COVERED. | Peace of mind for the home you love.



CLOSING DAY

The Final Step Home! ♥

Here's what happens on closing day:

1



CLOSING DAY

On the scheduled closing day, all parties will sign the necessary documents. The buyer will provide the remaining funds required for the purchase.

Property's ownership will transfer to buyer.



2



RECORDING AND FUNDING

After signing, the closing agent will record the deed with the appropriate local government office.

The lender will release the funds for the purchase and the transaction is considered complete.



3



POSSESSION

The buyer typically takes possession of the property on the closing day, unless otherwise specified in the contract.



Congratulations on your new home! ♥



PREFERRED PARTNERS



LENDERS

ADAM JONES: KEYSTONE FUNDING

- 📞 540-537-3112
- ✉️ AJONES@KEYSTONEFUNDING.COM
- 🌐 WWW.KEYSTONEFUNDING.COM/LOAN-OFFICER/ADAM-JONES

DEVEN ALLDAFFER - HIGHLAND MORTGAGE

- 📞 727-480-4949
- ✉️ DEVEN@HIGHLANDMTG.COM
- 🌐 WWW.HIGHLANDMTG.COM/DEVEN-ALLDAFFER

JOEL BALSLEY - ATLANTIC BAY MORTGAGE GROUP

- 📞 540-597-8877
- ✉️ JOELBALSLEY@ATLANTICBAY.COM
- 🌐 WWW.ATLANTICBAY.COM/JOELBALSLEY



TITLE COMPANY

ALLISON ROBINS - HOMESTEAD SETTLEMENT SERVICES

- 📍 3130 CHAPARRAL DR, BLDG B, SUITE 209
- 📞 540-855-7328
- ✉️ AROBINS@HOMESTEADSETTLEMENT.COM



HOME & AUTO INSURANCE

BILL MEADOR INSURANCE AGENCY

- 📞 540-904-7833
- 🌐 WWW.MEADORINSURANCE.COM

JOHN TIRICO - EADES & LOWER, INC

- 📞 540-597-7538
- 🌐 WWW.EADESANDLOWER.COM

DAVID HONAKER - STATE FARM

- 📞 540-586-8194
- 🌐 WWW.DAVIDHONAKER.COM



HOME INSPECTIONS

KSM INSPECTIONS

- 📞 540-397-2794
- 🌐 WWW.KSM-INSPECTIONS.COM

ROANOKE VALLEY HOME INSPECTIONS

- 📞 540-238-9686
- 🌐 WWW.ROANOKEVALLEYHOMEINSPECTIONS.COM



TRUSTED PARTNERS. SMOOTHER TRANSACTIONS.

Stronger Together.





REALTY TEAM

REAL ESTATE EXCELLENCE, DELIVERED



540-402-4696

