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The Green Pages

Serving Northern Virginia & Points South Since 1969 SEPTEMBER 2004

Open House!
Join us Sunday
09/19/2004
1 pm-4 pm

6502 Brick Hearth Court
Alexandria, VA 22306
\$334,950

INSIDE THIS ISSUE

**PIGHINI-BUILDERS
WHAT'S HAPPENING
PREFERRED PROFESSIONALS
KIM'S KORNER
ITEMS FOR SALE
OPEN HOUSE
ON THE RHOADES DETAIL SERVICE
WHAT'S HAPPENING**



GREAT PROPERTY, PRICE & LOCATION!!!

This 2 Master suite townhome with many great attributes to include:
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New Porcelain flooring in foyer
Cathedral Ceilings in Masters
3 finished levels
All new replacement windows
New sliding glass doors
Large deck and patio
Walk out Level Basement
All new Light Fixtures
Some New Appliances
Home Warranty till 12/04
Neutral Décor
Much, Much, More...
Seller would like to settle on or before
10/10/2004!

Cherish.green@longandfoster.com
Email me if you would like more
information on our open house
this Sunday 09/12/2004!

Items For Sale

Bosch Jack Hammer
Good Condition
\$600
Craig 703-615-9319

Bunk Bed/Matching Dresser
Made of Pine
Good Condition
\$40
Melissa 571-276-1542

3 Piece Solid Oak Custom
Built Entertainment Center
Great Condition
\$500
Wendy 571-334-3336

Wood Stove
Good Condition
\$200
Craig 703-615-9319



2000 Honda Fourtrax 300ex
5 speed with reverse K and N Jet Kit,
Aftermarket Rims w/ Mud Tires, Extra
set of shredder tires and original
rims, Nerf bars w/ matching nets,
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guide, New rear brake pads & re-
cent oil change. Runs Great and
looks Great. Matching helmet and
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Email: LAxmike47@hotmail.com
Michael

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Cherish
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Just Sold



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Woodbridge, VA 22192
\$285,000

Congratulations Mark & Sheelagh
on the sale of your home!

If you or anyone you know would
like to sell their home have them
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Patti Green
Founder & CEO
Patti Green & Company
PattibGreen@mr.is.com
703-492-1700 office



Cherish Green
Sales Manager
Patti Green & Company
Cherish.Green@LongandFoster.com
703-217-3278 cell



Charlie Green
Sales Manager
Pighini Builders
CharlesGreen@mr.is.com
703-216-7252 cell



Wendy Heisen
Site Agent
Pighini Builders
WendyHeisen@SellingVirginia.com
703-794-8150 office



Melissa Harner
Buyer Agent
Patti Green & Company
Melissa.Harner@LongandFoster.com
571-276-1542 cell

Our office has been serving all of Northern Virginia and Points South since 1969. Located in Lake Ridge, we have our hand on the pulse of the following counties Prince William, Stafford, Spotsylvania, Loudoun, Fairfax & Alexandria, Arlington, Fredericksburg. We are also able to serve you in the Northern Necks of Virginia for your 2nd home needs.

With Patti Green & Company you are supported by a family of Realtors working together to make your Dream of Owning a Home a reality. Our office prides itself on making our business a relationship that is now serving two generations of clients. We look forward to serving you in all of your real estate needs.

Why settle for one person when you can have a professional real estate team working for you? With Patti Green & Company you are supported by Patti Green, Charlie Green, Cherish Green, Melissa Harner & Wendy Heisen a Real Estate Family who feel fortunate to work alongside each other and one day hopefully you!

PIGHINI BUILDERS

**Visit Our Model Home
13501 Zachary Taylor Court
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Sales by Charlie Green 703-216-7252**

**Go to www.sellingvirginia.com for a
virtual tour of our model home!**



2004 National & Primetime Television Schedules for the NFL

Date	Game	Network
Thursday, Sept. 9	Indianapolis at New England	9 p.m. ET, ABC
Sunday, Sept. 12	Kansas City at Denver	8:30 p.m. ET, ESPN
Monday, Sept. 13	Green Bay at Carolina	9 p.m. ET, ABC
Sunday, Sept. 19	Miami at Cincinnati	8:30 p.m. ET, ESPN
Monday, Sept. 20	Minnesota at Philadelphia	9 p.m. ET, ABC
Sunday, Sept. 26	Tampa Bay at Oakland	8:30 p.m. ET, ESPN
Monday, Sept. 27	Dallas at Washington	9 p.m. ET, ABC
Sunday, Oct. 3	St. Louis at San Francisco	8:30 p.m. ET, ESPN
Monday, Oct. 4	Kansas City at Baltimore	9 p.m. ET, ABC
Sunday, Oct. 10	Baltimore at Washington	8:30 p.m. ET, ESPN
Monday, Oct. 11	Tennessee at Green Bay	9 p.m. ET, ABC
Sunday, Oct. 17	Minnesota at New Orleans	8:30 p.m. ET, ESPN
Monday, Oct. 18	Tampa Bay at St. Louis	9 p.m. ET, ABC
Monday, Oct. 25	Denver at Cincinnati	9 p.m. ET, ABC
Sunday, Oct. 31	San Francisco at Chicago	8:30 p.m. ET, ESPN
Monday, Nov. 1	Miami at New York Jets	9 p.m. ET, ABC
Sunday, Nov. 7	Cleveland at Baltimore	8:30 p.m. ET, ESPN
Monday, Nov. 8	Minnesota at Indianapolis	9 p.m. ET, ABC
Sunday, Nov. 14	Buffalo at New England	8:30 p.m. ET, ESPN
Monday, Nov. 15	Philadelphia at Dallas	9 p.m. ET, ABC
Sunday, Nov. 21	Green Bay at Houston	8:30 p.m. ET, ESPN
Monday, Nov. 22	New England at Kansas City	9 p.m. ET, ABC
Thursday, Nov. 25	Indianapolis at Detroit	12:30 p.m. ET, CBS
	Chicago at Dallas	4:35 p.m. ET, FOX
Sunday, Nov. 28	Oakland at Denver	8:30 p.m. ET, ESPN
Monday, Nov. 29	St. Louis at Green Bay	9 p.m. ET, ABC
Sunday, Dec. 5	Pittsburgh at Jacksonville	8:30 p.m. ET, ESPN
Monday, Dec. 6	Dallas at Seattle	9 p.m. ET, ABC
Sunday, Dec. 12	Philadelphia at Washington	8:30 p.m. ET, ESPN
Monday, Dec. 13	Kansas City at Tennessee	9 p.m. ET, ABC
Saturday, Dec. 18	Pittsburgh at New York Giants	1:30 p.m. ET, CBS
	Washington at San Francisco	5 p.m. ET, FOX
	Carolina at Atlanta	8:30 p.m. ET, ESPN
Sunday, Dec. 19	Baltimore at Indianapolis	8:30 p.m. ET, ESPN
Monday, Dec. 20	New England at Miami	9 p.m. ET, ABC
Friday, Dec. 24	Green Bay at Minnesota	3 p.m. ET, FOX
Saturday, Dec. 25	Oakland at Kansas City	5 p.m. ET, CBS
	Denver at Tennessee	8:30 p.m. ET, ESPN
Sunday, Dec. 26	Cleveland at Miami	8:30 p.m. ET, ESPN
Monday, Dec. 27	Philadelphia at St. Louis	9 p.m. ET, ABC
Sunday, Jan. 2	Dallas at New York Giants	8:30 p.m. ET, ESPN



Eastern Mortgage Services

A Division of National City Mortgage Co.

Lake Ridge Branch
13000 Harbor Drive, Suite 300
Lake Ridge, VA 22192

LOAN LIMIT CHANGES AND INTEREST RATES

AROUND EVERY SEPTEMBER THE LOAN AMOUNT LIMITS ARE USUALLY INCREASED FOR CONFORMING CONVENTIONAL LOANS. THE LOAN LIMITS ARE RAISED TO THE HIGHER AVERAGES OF HOME PRICES.

EASTERN MORTGAGE HAS RAISED OUR CONFORMING CONVENTIONAL LOAN LIMIT TO \$341,000 IN ANTICIPATION OF FANNIE MAE RAISING THEIR LIMITS. CONFORMING LOANS ARE PRICED WITH A LOWER RATES THAN JUMBO LOANS. JUMBO LOANS ARE FOR LOAN AMOUNTS IN EXCESS OF \$341,000.

THE VETERANS ADMINISTRATION RECENTLY ANNOUNCED THAT CONGRESS WAS TRYING TO RAISE THEIR LOAN LIMITS. VA LOANS ARE CURRENTLY AVAILABLE FOR LOAN AMOUNTS UP TO \$240,000. HOPEFULLY BY THE END OF THE YEAR WE WILL HAVE HIGHER VA LOAN LIMITS.

RATES, RATES, RATES!

WELL THE FED DID IT AGAIN AND RAISED THE "INTEREST RATES" BY 1/4%. MORTGAGE RATES REALLY WERE NOT EFFECTED BY THE RATE HIKE. OUR 30 YEAR FIXED MORTGAGE RATE IS CURRENTLY RUNNING BETWEEN 5 7/8% TO 6 1/8%.

RATES ARE EXPECTED TO CONTINUE TO RISE OVER THE NEXT FEW MONTHS. IF INFLATION KEEPS UNDER CONTROL WE MAY SEE RATES STAY AROUND THE 6% RANGE. WE HAVE A VERY BUSY YEAR WITH THE ELECTION AND WAR. RATES COULD BECOME VERY VOLATILE. WE JUST HAVE TO KEEP A CLOSE EYE ON THE MARKET.

EASTERN IS RUNNING AN APPRAISAL SPECIAL IN SEPTEMBER. ALL APPLICATIONS RECEIVED IN SEPTEMBER WILL HAVE A FREE APPRAISAL IF YOU MENTION THE GREEN PAGES. CALL FOR DETAILS. Kim Duncan-

Ramey Senior Loan Officer

Office 703-551-4177

Fax 703-492-7998

Pager 703-705-6360

Email duncanrameyk@compuserve.com

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