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# The Green Pages

Serving Northern Virginia &amp; Points South Since 1969

March 2007

## Simple Ways to Make Your Home more Energy Efficient

The average American household spends almost \$2,000 annually on heating, cooling, and water.

Making just a few simple changes can cut down your yearly utility expenses by up to \$1,000.

**UPGRADE YOUR THERMOSTAT**— Switching to a programmable thermostat will make your heating system more efficient and warn you when your system is not working properly. These thermostats can be set to lower the heat in your home automatically when everyone is at work and because they are digital they are more accurate than the old models.

**USE A CEILING FAN**— Ceiling fans are not just for the warmer months. By switching the motor to make the blades spin clockwise the warm air near the ceiling will be pushed back down into the living space. Be sure to purchase a fan with the Energy Star seal to insure you get the most energy efficient model.

**CHANGE YOUR LIGHTBULBS**— The lights in your home account for 20% of you electricity. Using Energy Star approved Compact Fluorescent Bulbs can save you an average of \$30 a year per bulb. They use two-thirds less energy than regular bulbs and last an average of ten times longer. These bulbs use lumens, not watts, so go to [energystar.gov](http://energystar.gov) to find the right bulb for you.

**CHECK FOR LEAKS**— Test your toilet by adding a few drops of food coloring to water in the tank. If it takes less than an hour for the color to reach the bowl you have a leak. Make sure the fill hose to your washing machine hangs straight and has no kinks. A kink in the line can cause pressure that will result in holes in the hose. Check for leaks around windows and doors. If you notice a problem it's best to hire a professional to reseal them.

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# Northern Neck News

## SHOULD I MOVE OR NOT?



Camping in the Northern Neck affords you an opportunity to spend some time in the area to see if it fits your lifestyle.

That's what I did. I used to spend a couple of weeks each year coming down and renting a house on the Rappahannock River. One week I found this marina, I thought I was just looking at boats. Well low and behold I spotted this campground on the other side of the marina and asked Johnny (John Whelan of Whelan's Marina) about his campground. He told me it was for year round only. But guess what? He just happened to have one for sale.

We rode around to the site in Johnny's golf cart and immediately fell in love with the idea of coming down whenever we wanted and on top of that look at the money we would save.

We bought the trailer and immediately set out trying to make it our own little home away from home. No matter what we did it just didn't quite make it. So we decided to save more money and buy something bigger. Johnny suggested we look at "Park Models". Now we are at McGregor's RV in Ashland. Wouldn't you know it, they had the perfect trailer for us. The only problem was how are you going to squeeze a 40' trailer into a 32' slot and get around the trees and decking.

The day came for the new trailer to arrive; I worried all night trying to figure out how this was going to work. Well Johnny came over and took charge, I left for everyone's sake, and after a couple of hours of pushing and pulling he got it in there.

We were so happy that now we could begin to enjoy our new lifestyle. I have to admit, I loved the site, the neighbors and the owners at Whelan's Marina and thought I would never leave there. I now had the opportunity to take my time learning about easy living in the Northern Neck. Each summer I spent more and more time down there and one day started to look for the special home.

Well we found it and have not regretted making Lancaster County our new residence.

There are several campgrounds in the Northern Neck that offer seasonal/year round living to afford you the opportunity of learning more about the Northern Neck. Some are huge with lots of amenities and others are small, like Whelan's Marina, but what they lack they makeup for in just plain friendliness (by the way, there's a waiting list to get into Whelan's Marina). But drop by; you never know, you may find an opening.

Also check out Grey's Point in Toppings or Bethpage in Urbanna, they have some campers for sale right now. <http://www.greyspointcamp.com/sales.html>

This page was produced by Patti Green if you have any interesting facts about the Northern Neck or would like information published on this page contact me @ [pattigreen1@verizon.net](mailto:pattigreen1@verizon.net) or 804-436-2102



## Preferred Professionals

### **Mortgage Company**

Eastern Mortgage Services/Kim Ramey

703-551-4177

George Mason Mortgage/Timur Tunador

703-934-4108

Prosperity Mortgage/Mig Bernier (se habla espanol)

703-986-5700

### **Tree Service**

Tree Bark/Vinny Resch

703-690-6064

### **Home Inspector**

Home Diagnostics, Inc./Bill Meininger

703-583-0967

### **Home Improvements**

Swecker's Home Improvement/Kasey Swecker

703-494-2541

### **All Around The House Home Repairs**

Robert Scott Langford

571-594-2241

### **Masonry Construction/Painting & General Home Repairs**

Craig Avallone

703-615-9319

### **Cleaning**

Guadalupe Quinteros

571-722-9608

Rosa Villalpando

571-723-5935

### **High End Car Repair**

Dave Bergman

703-380-0465

### **Faux, Murals Interior & Exterior Painting & Wallpapering**

Michaela Langford

703-680-1483

### **Pleasure Paradise/All Natural Products for Mind, Body & Spirit !**

Michelle Talbot

703-670-0877

### **Title Company**

RGS

703-583-2222

### **Mobile Car Wash Detail Service**

On The Rhodes

703-577-8499

### **Printing Service**

Ken's Speed Print

703-494-4545

### **Printer**

Ken's Speed Print

703-494-4545

### **Carpet & Flooring**

Carpet & Floor Outlet (Nadar)

703-494-4747

### **Web Design**

VASI (Sherri Arnaiz)

703-330-8268

### **Family Portraits**

Rob Riebe (specializing in children's portraits)




540-288-3828

If you or anyone you know would like to be on our FREE mailing list, notify me @ [cherish.green@longandfoster.com](mailto:cherish.green@longandfoster.com) or 703-583-4148. Please email us with letters or photos for next months issue!



The Green Pages are produced by Cherish Green if you would like to contribute please contact me @ 703-583-4148 or email me at [cherish.green@longandfoster.com](mailto:cherish.green@longandfoster.com)

# March 2007 Calendar of Events Northern Virginia & Points South

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2 Shakespeare's Much Ado About Nothing Center for the Arts Old Town Manassas 8 pm	3 Manassas Volunteer Fire Company <b>BINGO</b> \$25 all you can play Doors Open @ 5 games start at 7 9322 Centreville Road Manassas <b>EVERY SAT</b>
4 Ice Skating at the Harris Pavilion in Old Town Manassas 9116 Center St 12-5 pm Sat & Sun \$6.50 Closed Tue Free on Wed 3-9 pm 3-6 Thu-Fri	5	6 <b>Birthday-Danielle Brabon</b>	7	8 <b>Birthday-Patti Schwab</b>	9 11th Annual Antiques in Alexandria Show Mar 9-11 Opens @ 11 Episcopal HS 3901 W Braddock Road 703-548-7469 <b>FREE</b>	10 Gaelic Celebration at Tarara Winery 11-5 pm Leesburg www.tarara.com <b>Birthday Sienna Lambert</b>
11 <b>OPEN HOUSE</b> 1 p.m. -4 p.m. 11216 Meadfield Dr Bealton  14690 Foxglove Ct, Woodbridge 	12 <b>Birthday Hannah Meixner</b>	13	14	15 <b>Birthday Vinny Resch</b>	16	17 Saint Patrick's Day Parade 10-1 pm Old Town Manassas  <b>Saint Patrick's Day</b>
<div style="border: 1px solid black; border-radius: 50%; padding: 20px; text-align: center;"> <p><b>NOTE FOR UPPER OPEN HOUSE !</b></p> <p><b>LUNCH WILL BE SERVED CALL FOR DIRECTIONS</b></p> </div>		20	21 Klezmer Live in Concert, Congregation Ner Shalom 7pm-9pm 703-5191749 <b>Birthday Dave Bergman</b>	22 You're a Good Man Charlie Brown 3/22-3/24 Robert E. Lee High School, Springfield 703-924-8438	23	24 Ghost Tours Georgetown Café, Leesburg - Fridays and Saturdays, kids welcome call: Jeff Holbert for details 703-899-4993
25 	26	27	28	29	30 Children's Art Show Exhibit Dorothy Hart Comm. Center, Fredericksburg 3/29-3/31 540-372-1086	31 Fredericksburg Easter Egg Hunt 12:30-1:30 for details call 540-372-1086 <b>Birthday Chloe Savin</b>

# ACTIVE LISTINGS



**14690 Fox Glove Court  
Woodbridge, VA 22193  
\$315,000**

3 Bedroom 1 Full 2 bath Baths, New Stainless Steel Appliances, Brick Front, All trim vinyl wrapped, New Windows & Doors, Great Lot Size Front & back, Pergo Flooring in the Formal Dining Room & Living Room, New Paint & Carpet throughout, Cable included in HOA. This home has had a makeover and is priced to move. Don't hesitate to view this home.

**PAYMENTS AS LOW AS \$1913 NO MONEY DOWN!**



**7112 Token Valley Road  
Manassas, VA 20112  
\$1,200,000**

**11.5 Acres in central Prince William County off Hoadly Road. 11.5 Acres are divided by Hoadly Road to the north we have 4 Acres and to the south 7.5 acres. Potential rezoning and subdividing to multiple lots. Currently zoned A-1 surrounding lots SRR. Water available at road. Call today for more information.  
703-583-4148**



**11216 Meadfield Drive  
Bealeton, VA 22712  
\$325,000**

Bright open 1 level rambler with many extras! 3 Bedrooms, 2 Baths, Large open kitchen with cathedral ceilings, sunny Family Room, separate Laundry Room, Huge Master Bathroom with Vaulted ceiling and separate tub and shower, Fenced yard and 2 Sheds.



**9 Saint Albans Boulevard  
Stafford, VA 22556  
\$350,000**

Located Minutes from 610, this Beautifully maintained split foyer on Half acre lot has 3 Bedrooms, 2 Full Baths, 2 Car Garage, 18x12 deck, Large Family Room, Vinyl Siding, Tilt Thermal Guard Windows (02), Heat Pump (03), Sump Pump with Battery back up, HMS Warranty.



# RGS TITLE

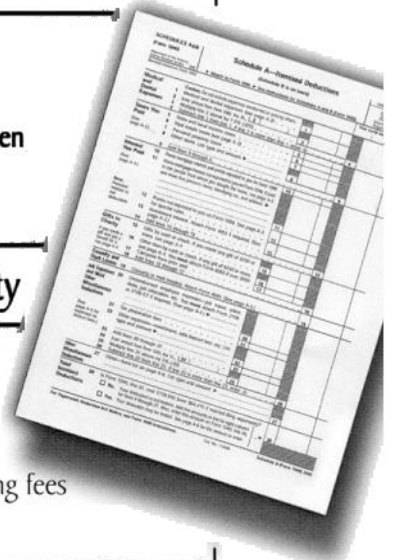
*Diligence. Experience.  
Convenience. Integrity.*

# AGENT UPDATE

## IT'S ALMOST TAX TIME

Whether or not your client is the seller or buyer, how often have you been asked, "What can I deduct on my taxes?" The following is a quick list of what may be tax deductible relating to real estate and real estate transactions.

<b>SELLER</b> (Personal Residence)	<b>BUYER</b> (Personal Residence)
<b>Deductions</b>	<b>Deductions</b>
<ul style="list-style-type: none"> <li>● Interest paid on loan up to date of pay-off</li> <li>● Real estate property taxes paid up to date of sale</li> </ul>	<ul style="list-style-type: none"> <li>● Interest paid on mortgage</li> <li>● Real estate taxes paid</li> <li>● Loan origination fees or "points" (Even when paid by seller)</li> </ul>
<b>Reduction in Amount Realized</b>	<b>Increases Basis of Property</b>
<ul style="list-style-type: none"> <li>● Attorney's fees and closing costs</li> <li>● Commissions paid on sale</li> <li>● Loan origination fees paid at closing</li> <li>● State transfer tax paid at closing</li> </ul>	<ul style="list-style-type: none"> <li>● Attorneys fees</li> <li>● Real estate commission paid by buyer</li> <li>● Title examination and surveys</li> <li>● Stamp taxes, title insurance, recording fees</li> <li>● Utility service installation</li> </ul>



This information was prepared by the law firm of Shreves, Schudel, DeVol, Saunders, Jackson & Clarke, PLLC in its capacity as legal counsel to RGS title. It is not intended as legal advice but rather, for informational purposes only. For information, you and/or your client(s) should consult a tax attorney, certified public accountant, or the Internal Revenue Service.

ALEXANDRIA (703) 519-7600 (703) 519-9471 FAX	BURKE (703) 239-9600 (703) 239-0605 FAX	LAKE RIDGE (703) 491-9600 (703) 492-7494 FAX	OAKTON (703) 242-9600 (703) 242-0725 FAX	STAFFORD (540) 288-1747 (540) 288-1797 FAX	<b>RGS COMMERCIAL</b> CHANTILLY, VA (703) 263-2648 (703) 263-7125 FAX FAIRFAX, VA (703) 383-5833 (703) 383-3919 FAX CLINTON, MD (301) 877-1100 (301) 877-8141 FAX COLUMBIA, MD (410) 715-7600 (410) 715-7676 FAX
ANNANDALE (703) 642-6100 (703) 642-6142 FAX	CENTREVILLE (703) 818-8600 (703) 803-2867 FAX	LORTON (703) 495-9600 (703) 493-9302 FAX	POTOMAC FALLS (703) 421-3300 (703) 421-6353 FAX	WARRENTON (540) 341-7700 (540) 341-8574 FAX	
ARLINGTON (703) 351-0300 (703) 351-9978 FAX	FREDERICKSBURG (540) 372-4100 (540) 372-4114 FAX	MANASSAS (703) 396-8838 (703) 396-8809 FAX	RESTON (703) 742-9600 (703) 742-9698 FAX	WINCHESTER (540) 723-0662 (540) 723-0664 FAX	
ASHBURN (703) 726-9222 (703) 726-9368 FAX	GAINESVILLE (571) 248-8777 (571) 248-8788 FAX	MCLEAN (703) 903-9600 (703) 903-9606 FAX	SPRINGFIELD (703) 451-6600 (703) 451-1181 FAX	WOODBIDGE (703) 583-2222 (703) 583-2233 FAX	
				MULTILINGUAL DEPT (703) 642-6100	

### MARYLAND, PENNSYLVANIA, DELAWARE, WEST VIRGINIA & WASHINGTON, D.C. OFFICES

Annapolis	Catonville	Frederick	Ocean Pines	Roland Park	Timonium
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Bowie	Easton	Hagerstown	Pocomoke	Silver Spring	Westminster
Camp Springs	Federal Hill	Hillandale	Rockville	Stewartstown, PA	White Marsh

# Just Listed

**16854 Toms River Loop  
Dumfries, VA 22026  
\$320,000**



**BEAUTIFUL END UNIT**  
3 bedrooms, 1 1/2 baths.  
Roughed in bath in basement  
ready for fixtures. New  
Pergo in living room and  
basement. Updated  
large country kitchen. Very  
quiet neighborhood.  
Close to 95, Commuter Lots,  
Shopping & Omni Ride

## SHAMROCK PIE

### INGREDIENTS

1 cup sugar  
1/4 cup cornstarch  
1 1/2 cups water  
3 egg yolks, lightly beaten  
1/4 cup lemon juice  
1 tablespoon grated lemon peel  
6 drops green food coloring  
1 (9 inch) pastry shell, baked

### MERINGUE:

3 egg whites  
1/3 cup sugar

### DIRECTIONS

Combine sugar, cornstarch and water in a saucepan; stir until smooth. Bring to a boil, stirring constantly. Boil 2 min. or until thickened. Stir a small amount into egg yolks; return all to the pan. Cool and stir 1 min. Remove from heat, and pour into crust. Beat egg whites and sugar until stiff peaks form. Spread over hot filling, sealing to the edges. Bake at 350 degrees for 10-15 min. or until lightly browned. Cool



**If you have anything that you would like to include on this page or you have questions or comments please email Melissa at:  
[Melissa.harner@longandfoster.com](mailto:Melissa.harner@longandfoster.com)**

### INTERESTED IN A CAREER IN REAL ESTATE

Free Career Counseling If you are considering a new career in real estate or are transferring from another company, Patti Green & Company is looking for sales associates to join our team. Give us a call and we will tell you more. Prospective Sales Associates are given all the information they need to decide if a career as a Real Estate Associate at Long & Foster's Patti Green & Company is right for them. No time for a full time career in real estate contact our office regarding becoming a referral agent. **Call today for more information 703-583-4148 or email [cherish.green@longandfoster.com](mailto:cherish.green@longandfoster.com)**



## Kim's Korner

Fannie Mae has released some new affordable housing options for first time homebuyers and homeowners that are currently selling their homes. Fannie Mae is offering a low fixed rate loan without mortgage insurance and with 0% down options. These programs allow for flexible qualifying ratios.

The credit requirements are less conservative than traditional Fannie Mae products. Your credit score can be as low as 580 and you can still qualify. Furthermore, Fannie Mae will work with borrowers that do not have credit you have good rental and utility references.

This new program should help quite a few people in finding a home that is now affordable. Home prices have stabilized and rates have dropped. Fannie Mae is working with national brokers like National City to offer these great new loan products.

Fannie Mae has many new programs to assist new homebuyers achieve that dream of homeownership. Please call me to discuss your options. (703) 705-6360



Long & Foster Realtors  
13875 Hedgewood Drive  
Woodbridge, VA 22193  
*703-583-4148*  
[www.sellingvirginia.com](http://www.sellingvirginia.com)