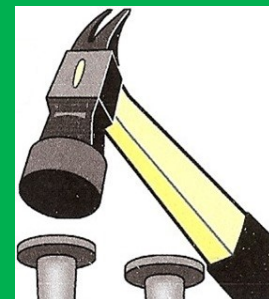


Need more info? Call the FABFA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

# Builders FRAMEWORK



Caroline County ♦ City of Fredericksburg ♦ King George County ♦ Orange County ♦ Stafford County ♦ Spotsylvania County

Volume 12, Issue 4

The Fredericksburg Area Builders Association publication

April 2017

*What's  
inside\**

## ARTICLES

- ♦ Legislative Information
- ♦ Parade of Homes > [POH Guidelines & Application](#)
- ♦ Steigleder Family Scholarship, Deadline April 14 > [Application](#)
- ♦ Nash Johnson Auction, April 21, 28

## UPCOMING EVENTS:

- ♦ Hard Hat Networking at Cowboy Jacks, April 20 5:00pm
- ♦ Disc Golf, April 26th > [Disc Golf Registration](#)
- ♦ FABFA Annual Golf Tournament, May 19 > [Golf Tournament](#)

Early Bird Registration deadline May 1st

Click here for details: >>> [POH](#)



A Picture  
is Worth  
1,000  
Words

Check out pictures for the latest events .

Click the links.

[Builder Direct Connect](#)  
[New Member Reception](#)  
[Hard Hat Networking at](#)  
[Splitsville](#)  
[Sales Market ingCouncil Kickoff](#)

Disc Golf, April 26  
Details and registration  
>>> [DISC GOLF](#)



FABFA Annual Golf Tournament, May 19th  
Details and registration >>> [GOLF TOURNAMENT](#)

**On April 12th,**  
**the following meetings will be held at Assurance**  
**Financial,**  
 5450 Southpoint Plaza Way,  
 Fredericksburg, VA 22407

**ASSOCIATES MEETING 9:00am**  
**MEMBERSHIP MEETING 10:00am**

Learn more about the industry, attend a  
**Legislative Meeting.** Next one is  
**April 20th, 8:30am**

Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)



## Executive View Point

~Maria Moore  
Executive Vice President



## It's time for Parade of Homes 2017!

Fredericksburg Area Builders Association Parade of Homes Website >>> [Fredparade.com](http://Fredparade.com)

[2017 Parade of Homes Guidelines](#)

[2017 Parade of Homes Application](#)

Things will be starting a lot earlier this year for Parade of Homes. We have a lot of new things in store for this Parade including some really exciting ways that the Parade will be promoted in the community. Stay tuned for all the latest information!

Some dates to keep in mind:

- Early Bird Entry deadline: May 1, 2017 Includes full payment and POH application received by FABBA
- Deadline to be listed in Parade of Homes Directory: July 17, 2017
- Sales Rep/Phone for Signage deadline: September 1, 2017
- Event entry deadline: September 1, 2017
- Pinnacle Builder Entry deadline: September 22, 2017
- Judging (Realtor Open): September 26, 2017
- Celebration: September 29, 2017
- POH 1<sup>st</sup> weekend: September 30 and October 1, 2017
- POH 2<sup>nd</sup> weekend: October 7 & 8, 2017

The Parade of Homes Guidelines and Application are posted on the FABBA website with our new Builder Benefits List for the parade.

Please call the office TODAY and let us know you have the first entry for this year's PARADE!



Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

# UPCOMING REAL ESTATE AUCTIONS

Friday, April 21, 2017 10:00 AM

**MULTI-PROPERTY AUCTION CONDUCTED OFF SITE AT The Lodge at Stevenson Ridge**  
6901 Meeting Street, Spotsylvania, VA 22553



**31 +/- ACRES w/3 BR/2 BA HOME**  
7309 River Rd., Fredericksburg, VA 22407



**3 BR/2 BA HOME on 3 ACRES**  
7595 Grand Brooks Rd., Spotsylvania, VA 22551



**4 BR/2 BA HOME w/DETACHED GARAGE**  
**PLUS ADJACENT LOT W/COMMERCIAL POTENTIAL**  
10812 Courthouse Rd., Fredericksburg, VA 22408



**3 BR/2 BA BRICK HOME ON**  
**3+/- ACRES ON Rt. 208**  
10001 Courthouse Rd., Spotsylvania, VA 22553



**3 BR/2 BA BRICK HOME & OUTBUILDINGS ON**  
**14.5+/- ACRES ACROSS FROM NI RIVER RESERVOIR**  
10507 Gordon Rd., Spotsylvania, VA 22553\*\*



**2 BR BUNGALOW, OUTBUILDINGS & POND ON**  
**15.9+/- ACRES ACROSS FROM NI RIVER RESERVOIR**  
10509 Gordon Rd., Spotsylvania, VA 22553\*\*  
\*\*Offered individually and together



**3 BR/2 BA HOME ON**  
**6+/- ACRES ON Rt. 208**  
9937 Courthouse Rd., Spotsylvania, VA 22553

## LOTS & LAND RAW LAND/TIMBER

**12 LOTS in CHANCELLOR OAKS SUBDIVISION**  
River Rd. & Pipe Run Dr., Fredericksburg, VA 22407

**5 LOTS in SPRING CREEK SUBDIVISION w/PUBLIC WATER & SEWER**  
Spring Creek Dr. and Chancellorsville Dr., Spotsylvania, VA 22553

**2 LOTS TOTALING 4 +/- ACRES off of LEAVELLS RD.**  
9619 Leavells Rd., Fredericksburg, VA 22407

**72 +- ACRE WOODED TRACT off of POST OAK RD., ZONED A-3**  
Babe Boy Schooler Rd., Spotsylvania, VA 22551

**14.3 +/- ACRES of TIMBER LAND on BLOCK**  
**HOUSE RD NEAR HIGH SCHOOL**  
7000 Block House Rd., Spotsylvania, VA 22551

**113 +/- ACRES of TIMBER LAND ZONED A-3**  
**on PARTLOW RD.**  
2301 Partlow Rd., Beaverdam, VA 23015

**84 +/- ACRES OF TIMBER LAND ZONED A-3**  
Adjacent to 5223 Dickerson Rd., Partlow, VA 22534



Friday, April 28, 2017 9:00 Am

**AUCTION CONDUCTED ON SITE**

**133 +/- ACRES w/700+' of FRONTAGE on**  
**RT. 205 in KING GEORGE COUNTY, VA**  
Across from 14182 Ridge Rd. King George, VA 22485



Friday, April 28, 2017 12:30 Pm

**AUCTION CONDUCTED ON SITE**

**INCOME PRODUCING COMMERCIAL BUILDING**  
**ON 10 ACRES FRONTING Rt. 17 in ESSEX COUNTY**  
10647 Tidewater Trail, Champlain, VA 22438

**Please Contact Kelly Strauss at 540-226-1279**  
**for more information or visit [www.NichollsAuction.com](http://www.NichollsAuction.com)**





Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

# REAL ESTATE AUCTIONS

**FRIDAY, APRIL 28, 2017 - 4:00 PM**

**467 Daingerfield Rd., Tappahannock, VA 22560**

## 12 BR / 12.5 BA RAPPAHANNOCK RIVER FRONT MANSION ON 2.4 ACRES ON "THE GOLD COAST" - TAPPAHANNOCK, VA



- **12 BR/12.5BA Mansion** furnished brick home on 2.42 +/- acres (double lot) w/swimming pool, pool house, tennis court and 400' +/- dock--343' +/- of Rappahannock River frontage!!
- This home has 9,494 +/- sf. above ground and 3,984 sf. basement for a total of 13,478 +/- sf. of living space.
- This home **MUST** be seen to be appreciated, but some of the many highlights are: 3 kitchens, formal dining room, sunken great room w/ custom bar & 20'+ ceilings overlooking the river, formal living room, den/study, office/library, 9 fireplaces, huge master suite and bathroom, 4 staircases from main floor to 2nd floor, 2 staircases from main floor to basement, 3 handicap chair lifts for steps, multiple washer/dryer hook ups, 2nd floor den w/wet bar
- 1,400 +/- sf. 3 car attached garage w/storage space and full bathroom
- Home features ornate chair rail, crown and base molding and wainscoting
- All of the bedrooms on the rear of the home have a walk-out balcony overlooking the majestic Rappahannock River!

Property Tours: Monday, April 17th & April 24 @ 3pm SHARP

**FRIDAY, APRIL 28, 2017 - 4:15 PM**

**Daingerfield Rd., Tappahannock, VA 22560**

## 15 RIVER VIEW BUILDING LOTS in DAINGERFIELD SUBDIVISION on "THE GOLD COAST" in TAPPAHANNOCK, VA

- 15 plated lots in Daingerfield Subdivision fronting Tidewater Trail (Rt. 17) on the "Gold Coast" of Tappahannock, VA.
- Ranging in size from just under an acre to 1.56 +/- acres, these plated lots have an excellent location, a wonderful neighborhood, only steps from the Rappahannock River and are perfect for builders as well as home owners. Offered individually and in groups of 3!!
- All lots have community access to the common area pier and concrete boat ramp into the Rappahannock River.
- All lots are on public water and private septic.



Please preview these lots at your leisure

**FRIDAY, APRIL 28, 2017 - 2:00 PM**

**11770 Linden Ln., Champlain, VA 22438**

## LINDEN HOUSE PLANTATION ON 204 +/- ACRES IN ESSEX COUNTY, VA



- **Manor House (circa 1825)** Federal Style house containing a gross floor area of 5,054 +/- sf. on 4 levels. The **land** features approx. 25 +/- acres open, 159 +/- acres of woodland, 19 +/- acres of wet land and 1 +/- acre pond.
- On the **main level** is the entry hall, off which is a large parlor w/fireplace, plaster walls and dentil crown molding. To the rear of the main floor is another parlor w/pine flooring, built-in bookcases and dentil trim. At the end of the hall is a sunroom. On the **second level** there is pine flooring, 2 bedrooms both with fireplaces and private bathrooms. On the **third level** there is pine flooring, 2 bedrooms and 2 private bathrooms.
- **Carriage House main level** features a large living room/bedroom w/fireplace, ceramic tile flooring and bathroom w/Jacuzzi tub, tile flooring, vanity, toilet and corner shower. The **upper level** has pine flooring and includes 2 guestrooms each with connecting bath (tile flooring, corner shower, toilet and sink).
- **Reception/Banquet Building** The main level is designed for banquet and reception. It has 3 front entry doors, a large central banquet/dining area and includes women and men's restrooms along with a commercial grade kitchen.

Property Tours: Monday, April 17th & April 24 @ 1pm SHARP

**FRIDAY, APRIL 28, 2017 - 10:30 AM**

**Cherwood Pond Ln., King George, VA 22485**

## 2 GORGEOUS 13 & 18 ACRE RAPPAHANNOCK RIVER FRONT LOTS IN KING GEORGE COUNTY, VA

- 13.65 +/- Acre Rappahannock River front lot w/a pond on the property
- 18.0 +/- Acre Rappahannock River front lot
- These lots will be sold individually and have a total of approx. 1,800' of Rappahannock River frontage!!
- Only minutes from Rt. 301 and Rt. 17, these lots will be the perfect foundation for your River Front Home!!



Please preview these lots at your leisure

**Please Contact Kelly Strauss at 540-226-1279 for more information or visit [www.NichollsAuction.com](http://www.NichollsAuction.com)**





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## **Electrical Safety Tips for Contractors submitted by REC, Cornerstone Sponsor**

Whether framing, roofing, or working with electricity, contractors have an inherently dangerous profession. When an electrical accident occurs on the job, it can result in serious injury or even death. An accident not only affects the worker, but it also impacts his or her family, friends, co-workers, and community. Rappahannock Electric Cooperative (REC) would like to share tips to help contractors stay safe when working with or around electricity.

“Safety is REC’s main priority. We focus not only on the safety of our employees, but also that of our members and anyone working near our lines and equipment,” says Maxie Rozell, REC’s manager of safety, security and risk management. “Accidents can happen quickly and during the most routine jobs, so we encourage everyone to take safety precautions seriously and avoid taking shortcuts.”

When working with and around electricity, follow all safety precautions. Always maintain situational awareness and identify the location of overhead power lines before working on outdoor projects. If an object you are holding, such as a metal ladder, comes into contact with a power line, you risk injury from electrical shock or even electrocution. Always look up and out before moving tall objects near overhead lines, and keep equipment at least 10 feet away from power lines in all directions at all times.

Always call VA811 a few business days before you plan to begin any project that involves digging. Once you have reported where you plan to dig and what type of work you will complete, the area will be surveyed and marked for public utilities within two to three days. This service is free of charge. When digging, respect the marks, and keep at least two feet away from the utility line markings to provide a safety zone. If any digging must be done within that zone, excavate by hand with extreme caution.

Take the proper safety precautions if you plan on using a generator for a job. Make sure to operate the generator in a well-ventilated, outdoor area to avoid breathing in toxic fumes. Read all the information on installation, safety and maintenance.

When a generator is not properly installed, it can "backfeed" through the transformer and produce an output of 7,200 volts on the distribution line. As a result, a line crew working on the system would be put in danger. For everyone's sake, isolate your generator from the co-op's power lines. This means you should connect appliances or other devices directly to the generator with the appropriate-sized cords. If you connect it directly to your building's wiring, a transfer, double-throw switch is required to separate your generator from the co-op's system.

Follow safe practices when using extension cords. Always use properly rated and laboratory certified extension cords to avoid the risk of shock and fire. Never remove the grounding pin (or third prong) from an extension cord to make it fit into a two-prong outlet, and replace any cords that are damaged.

Never use power tools in wet conditions. When water and electricity mix, the result can be deadly. Whether you plan on working on a project indoors or outdoors, plug your equipment into a ground fault circuit interrupter (GFCI) to protect against electrical shock. A GFCI constantly monitors the flow of electricity through a circuit and will shut the circuit down if it senses a ground fault.

Know and follow relevant federal and state safety regulations. When it comes to electricity, don't take any chances.

For additional electrical safety information, visit [www.myrec.coop](http://www.myrec.coop).



Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

FREE Event  
for FABBA  
Members

## DISC GOLF

Location Hosted by Tricord Homes, Inc.  
Funded by Cornerstone Sponsors  
Wednesday April 26<sup>th</sup>, 2017, 3:30pm

Rain Date:  
May 3rd

- 2 member teams at signup
- Limited spots available
- 1 Pro/Advanced player assigned to each team
- 1 disc and marker provided
- Additional discs on sale
- Water, snacks, and sling backpacks provided
- Sandwiches and drinks provided during awards ceremony

### Prizes awarded for:

- 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> place team-cash prizes
- Closest to pin
- Longest Drive
- Longest Putt
- Out Drive the Pro

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Click images to be directed registration page.

**Fredericksburg Area Builders Association  
Annual Golf Tournament  
MAY 19, Check-in 8:00am**

**Sign up now, spots go extremely quickly.**

**54 teams**

**HOLE-IN-ONE**  
Swing for a chance at a vehicle  
(Details coming soon.)

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**Prizes**



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Breakfast  
Lunch  
Beverage Tickets



Golf Tournament Held at:  
Meadows Farm Golf Course  
4300 Flat Run, Locust Grove, VA 22508



Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

## Steigleder Family Scholarship

Click link for application >>> [Steigleder Family Scholarship Application](#)

The Endowment Committee for The Steigleder Family Scholarship is accepting applications for the Steigleder Family Scholarship. To qualify for the scholarship students must have been accepted to attend (or already attending) the University of Richmond as a full-time undergraduate student. The scholarship can be as much as \$5000.00 each year, provided that the recipient(s) continues to be enrolled as an undergraduate at the University of Richmond and maintains satisfactory academic citizenship.

Students should check with their guidance counselors or scholarship coordinators for information and/or applications. **Deadline to apply is April 14.** The Steigleder Family Scholarship Fund was established in 1998. It is the desire of these individuals to give preference to a resident of Caroline County, Virginia. It is also preferred the student complete their studies in a building industry related field. However, ALL students will be given an opportunity to qualify for these awards.



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Cell: 540-379-0191

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## FABA Members have been nominated!

Click the below link to cast your vote today.

<http://www.fredericksburgparent.net/news/2017-family-favorites>



## SPOTLIGHT DISCOUNT!



**22% VERIZON DISCOUNT FOR FABA MEMBERS!**

**Contact: Joan Ramery**

*Business Account Manager | Verizon* Code: E0MXK

Mob: 540-809-6130 | Email: [joan.ramery@vzw.com](mailto:joan.ramery@vzw.com)

### Got Swag!

FABA needs marketing materials to hand out at the office and put in new membership cooler bags. We'll also use them in the board room and at events.

### Let us help you market!

Bring anything by the FABA office with company logo and/or name on it and we'll put it to work for you.

Any questions, please contact us: 540-898-2730 or [admin@fabava.com](mailto:admin@fabava.com)

FABA Office: 3006 Lafayette Boulevard, VA

Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)



## Events Corner Debbie Acors, Director of Events and Membership

**Fredericksburg Area Builders Association**  
**Click here >>> 2017 Application**

### 57 New Members? Can we do it?

Membership drive is off and running. With approximately a hundred people in attendance at March's Hard Hat Networking, connections were made and working relationships established. Only seven days into the month, 14 new members have joined Fredericksburg Area Builders Association. Please help keep the buzz going for our association by encouraging companies in the building industry to join the association that educates, advocates, and promotes.



**As a member of FABBA, your company is also a member of NAHB (National Association of Home Builders)**  
**Reason Why to join NAHB**  
Youtube Video,  
Click link below

[https://www.youtube.com/playlist?list=PL\\_I3IPKIZAv8VQD4EqKUv\\_nf\\_dFT9pbH3U](https://www.youtube.com/playlist?list=PL_I3IPKIZAv8VQD4EqKUv_nf_dFT9pbH3U)

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**AARON  
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**Cell:** 703.728.2812  
**Email:** [asimmons@fhmtg.com](mailto:asimmons@fhmtg.com)



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Need more info? Call the FABFA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)



## Permitting Corner Tina Perryman, Permitting Expediter

# APRIL 2017

### Permitting Corner:

It's that time of year, everything is blooming and waking up from its Winter nap and our industry is no exception. Everyone is in high gear and moving along.

Thank you all for your patience and understanding as we all start working like busy bees.

Tina Perryman

Permitting Division



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**540-891-2467**





**DebiLee Frederick,**  
**Accounting, SMC, POH**

## **Sales and Marketing**

It was great seeing so many of you at the Sales and Marketing Council (SMC) Kick-Off. I hope most of your questions were answered and you are excited as we are about FABAs SMC. I wanted to expand on some of the things that we touched on during the Kick-Off.

**Education:** The Sales and Marketing Council is tailored to what their members' needs or interests may be. Associates and Builders alike have many areas of educational interests that may help them in their respective career paths. The great thing about the council is that the educational opportunities offered will address those needs and interests. This is why it is so advantageous to be active in the council. We will have members that will have specialized areas of expertise and are willing to share that knowledge in the form of classes. We will also have classes that will be taught by professional instructors and other experts in their fields. These educational opportunities are included in your membership.

**Recognition/FAME Awards:** Our FAME (Fredericksburg Advertising and Marketing Excellence) Awards will highlight the efforts and excellence of the many professionals that put families into their homes in our area, Builders and Associates alike. As you all know, it takes builders, suppliers, realtors, lenders, insurance agents, and so many other trades people to make that happen. The FAME Awards will give you the opportunity to be recognized in front of your peers for the excellence demonstrated in your field.

**Networking:** The Fredericksburg Area Builders Association's SMC will have socials through-out the year. These networking events are a chance for builders and associates to showcase their neighborhoods or places of business by hosting a social. What better way for you to foster new friendships and show who you are and what you are all about?

**Membership:** The SMC annual membership dues of \$100 not only include local (FABA SMC) dues but membership in the National SMC of NAHB. Our close proximity to Washington, DC affords our members the opportunity to take part of some of the things that National SMC has to offer. Membership applications will be available on [www.fabava.com](http://www.fabava.com).

We are coordinating Lunch & Learns, educational opportunities and socials. Please contact me with your educational interests and ideas so the SMC can develop their calendar and activities based on its members' interests.

I look forward to hearing from each of you!!  
Debi Lee

**Web address for the design manual in Stafford County:**

<https://va-staffordcounty4.civicplus.com/DocumentCenter/View/10608>

Need more info? Call the FABFA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

# Home Loan **EXPERTS**



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NMLS# 475661

**Kent  
SCHRADER**  
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**John  
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NMLS# 402836



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Need more info? Call the FABA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

# FREDERICKSBURG AREA BUILDERS ASSOCIATION CALENDAR

## Fredericksburg Area Builders Association April Calendar

### FABA Office Conference Room Meetings unless stated in description

3006 Lafayette Boulevard, Fredericksburg, VA

4th: Family Fun Day Meeting 9:00am

5th:

- FAB Foundation Board Meeting 9:00am
- Golf Taskforce Meeting 10:30am

12th

- Associates Meeting 9:00am at Assurance Financial, 5450 Southpoint Plaza Way, Fredericksburg
- Membership Meeting 10:00am at Assurance Financial, 5450 Southpoint Plaza Way, Fredericksburg
- Full Board Meeting 3:00pm in FABA Conference Room

13th: Golf Taskforce Meeting 9:00am

14th: Steigleder (University of Richmond) Scholarship deadline 4:00pm

19th: Parade of Homes Meeting 9:00am

20th: Legislative Community Meeting 8:30am

To stay updated on the latest scheduled Taskforce Meetings,  
go to [www.fabava.com](http://www.fabava.com).

### FABA EVENTS

April 20

- ♦ **Hard Hat Networking, 5:00pm Cowboy Jacks,**  
2312 Plank Road, Fredericksburg, VA 22401

April 26

- ♦ **Disc Golf, April 26, 3:30pm-Venue Sponsored by Tricord Homes**  
Cannon Ridge Disc Golf Course  
6310 Cannon Ridge - Fredericksburg, VA 22407  
Disc Golf requires Register at [www.fabava.com](http://www.fabava.com)

## FREDERICKSBURG AREA BUILDERS ASSOCIATION MAY'S CALENDAR

### FABA Office Conference Room Meetings unless stated in description

3006 Lafayette Boulevard, Fredericksburg, VA

3<sup>rd</sup>

- **FAB Foundation Board Meeting, 9:00am**

10<sup>th</sup>

- **Associates Meeting 9:00am** at First Heritage Mortgage,  
1125 Jefferson Davis Hwy, Suite 380, Fredericksburg
- **Membership Meeting 10:00am** at First Heritage  
Mortgage, 1125 Jefferson Davis Hwy, Suite 380,  
Fredericksburg
- **Full Board Meeting 3:00pm** in FABA Conference Room

18<sup>th</sup>

- **Legislative Community Meeting 8:30am**

To stay updated on the latest scheduled Taskforce  
Meetings,  
go to [www.fabava.com](http://www.fabava.com).

### FABA EVENTS

May 18<sup>th</sup>

- **Hard Hat Networking, 5:00pm Legends**  
Legends Grille  
9969 Jefferson Davis Highway  
Fredericksburg, VA 22407  
(Registration not required.)

May 19<sup>th</sup>

- **Golf Tournament, 7:30am**  
Meadows Farms Golf Course  
4300 Flat Run  
Locust Grove, VA 22508

Register for events at [www.fabava.com](http://www.fabava.com)



Need more info? Call the FABBA office at 540-898-2730 or go to website: [FABAVA.COM](http://FABAVA.COM)

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FREDERICKSBURG AREA BUILDERS ASSOCIATION

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**Bruce Reese**  
Legacy Engineering

### Fredericksburg Area Builders Association *About the association*

The Fredericksburg Area Builders Association, chartered in 1968 and incorporated in 1980, represents thousands of people whose livelihoods are directly tied to the building and building-related industries. FABA, a tax-exempt trade association, is affiliated with the National Association of Home Builders (NAHB) and the Home Builders Association of Virginia (HBAV). With its main purpose to create and maintain a favorable climate for the growth and development of the building industry, the Fredericksburg Area Builders Association seeks to develop and maintain high professional business standards with the ultimate goal of providing home ownership to all individuals and families in our area. Centrally located between Washington, D.C., the nation's capital, and Richmond, Virginia, the state capital, FABA serves the historic Fredericksburg, VA area including the surrounding counties of Spotsylvania, Stafford, King George, Caroline, and Orange.