



REAL ESTATE, RATES & RECIPES FROM DEEDEE FLEMING

Your Real Estate Service Specialist



Not only is February the time we remember those that we love, it is a time to reflect on the men and women who worked so hard to bring us this great country. In celebrating President's Day this year, reflect back on

the history of the United States and to a fundamental reason that our Founding Fathers chose to fight for independence. **It was for the right to own property and determine our own destiny!** What a privilege that is for all of us. We live in a county, one of few in the world, where we can purchase land and own it. We can buy and sell homes. We can live in peace and safety with little fear that someone or thing will take it away at their pleasure. How great is that?

So, as you think about George Washington, Abraham Lincoln and a host of others, be grateful to them for their courage to fight for our future. Be grateful that they fought for the right to own property and that we still have that honor today. We do live in a great country and we are very blessed. Take advantage of this freedom and enjoy the fruits of their labors. It is what they would want.



Service with an Old-Fashioned Touch

Real Estate Tip

It is important to set out in writing the reasons that are motivating you to sell your current home. You might ask yourself, "Why am I selling my home and what do I expect to accomplish?" If you have a growing family and you need more space you may be under less pressure to get your house ready to sell than if you were, let's say, moving to a new city due to a career opportunity. Explore your short and long term goals and decide how selling your house fits into those goals. Doing this will help you to establish a time management path for selling your home.

As your agent, I can save you time and money by applying my expert knowledge to your particular needs and setting a realistic time frame for the process to proceed. I can explore all of the variables within your individual goals and how best to achieve them in your local real estate market.

For other useful tips on buying or selling a home, link to my website at : www.SanDiegoHB.com. I look forward to serving you and your friends in your real estate needs.

Mortgage Rates

One issue many people struggle with when wanting to purchase a home is accumulating a down payment. However, in today's market, the savvy borrower has taken notice of the various financing options.

Nowadays a 3%-5% down payment is enough when purchasing a home and there are even 0% down programs offered. With interest rates still at a historic low, I would encourage you to take advantage of this opportunity. Check with your local lender for the loan programs available or call me for a referral to a lender that I trust.

Chocolate Kiss Cookies

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| 1 cup margarine, softened | 1 cup finely chopped walnuts |
| 1 (6 ounce) candy kisses | 1/2 cup white sugar |
| 1 teaspoon vanilla extract | 1 3/4 cups all-purpose flour |
| 1/3 cup confectioners' sugar for decoration | |

Directions

- 1 In a large bowl, cream margarine with sugar and vanilla until light and fluffy. Mix in flour and walnuts, beating on low speed of an electric mixer until well mixed. Cover, and refrigerate dough for 2 hours, or until firm enough to handle.
- 2 Preheat oven to 375 degrees F (190 degrees C).
- 3 Remove wrappers from chocolate kisses. Shape approximately 1 tablespoon of dough around each chocolate kiss; be sure to cover chocolate completely. Place cookies on an ungreased cookie sheet.
- 4 Bake for 10 to 12 minutes in the preheated oven. While cookies are still warm, roll them in confectioners' sugar.

A wonderful chocolate treat. Prep Time: approx. 20 Minutes.
Cook Time: approx. 12 Minutes. Ready in: approx. 1 Hour . Makes 3 dozen (36 servings). Printed from **Allrecipes**, Submitted by **June**

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