Real Estate, Rates & Recipes From DeeDee Fleming

*Your Real Estate **Service** Specialist*

As I ponder what words to share with you this month, I think to the resolutions and goals that I have set for myself and family. They are things that we have deemed important to accomplish over the coming year. Now with half of the 1st month already past, I realize again, how vital and important we are to one another. I know that I will not accomplish my goal of being successful without the people that I know, the faith that I live by and by doing the right thing.

I am excited for this year. And I hope that you are too. We will have many opportunities to serve each other as we reach for our goals. Let us look for the chance to help one another. Let us experience the small miracles that happen each day and be grateful that we had the moment. Be of good cheer and smile wherever you go. Have a great year and I look forward to speaking with you all in the future.

Service with an Old-Fashioned Touch

Real Estate Tip

Invest! If I could give you any advice this month that would be it, whether you buy your first home or second or third home. **Invest!** Investing in real estate wisely can generate higher passive income, it can provide a tax shelter and is less volatile than the stock market and if you have been looking at interest rates, there hasn't been a better time to get started. Take a moment and seriously think about the great opportunity that investing could be for your future. Once you decide please call me and I will be happy to help you begin.

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

Mortgage Rates

You can still take advantage of the great rate. In fact rates have continued to go down. What an opportunity for you to get into a newer home, start investing or even just refinance. Talk to a qualified lender today and see what programs are available in your area. If you are here in the Phoenix area, give me a call and I will put you in contact with a lender that I trust and who I know will give you the best service. Call soon before the chance disappears.

Chewy Cupcake Brownies

- 3/4 c. flour
- 1 Tbsp. brown sugar, firmly packed
- 1/2 tsp. Baking soda
- 1/2 c. water
- 1/2 tsp. Apple cider vinegar
- 1/2 tsp. Vanilla
- 1/2 c. brown sugar, firmly packed
- 3 Tbsp. Unsweetened cocoa
- 1/4 tsp. Salt
- 1/4 c. unsweetened applesauce
- 1 1/2 tsp. Margarine, melted

Preheat oven to 350 degrees. In a bowl, stir together flour, brown sugar, cocoa, baking soda and salt. In a second bowl, stir together remaining ingredients. Pour water mixture over flour mixture and stir until batter is smooth. Pour into nonstick 12-hole muffin tin coated with cooking spray, fill until half full. Bake until toothpick inserted in center comes out clean. 18-20 minutes. Remove from oven. Let sit for 5 minutes, then turn out onto racks to completely cool. Enjoy !!! These are low-fat and yummy. Try them out and see. If my kids loved them, so will yours.

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