



REAL ESTATE, RATES & RECIPES FROM DEEDEE FLEMING



Your Real Estate Service Specialist

As we approach St. Patrick's Day and the beginning of spring, let us reflect on what we can learn from them. St. Patrick was a man who truly gave his life to help others. He brought love and faith to many. He worked to bring hope to people. Spring shines forth as a renewal of the season and a rebirth of the beauty that is in the earth. We can enjoy the flowers and the greenery that comes to life. The sun shines more and brings happiness to many. How can we take these examples and make a difference in peoples lives.?

We can give others of our time and talents. It is not what we have, but what we give that makes a difference. We must start within and renew ourselves. Examine of our attitudes, habits and lifestyle. Put into action caring for others. Nurture the relationships closet to us and then expand and give back. Let us be servants to our fellowman at this time when they lack faith and hope. Let us be a beacon that shines forth. We can be of service and change lives and bring spring into their hearts. We also in turn will find great joy.



Service with an Old-Fashioned Touch

Real Estate Tip

Death and taxes, they are the two things you can always count on. There really are others, but for the sake of real estate, that is it.

As tax season approaches are you ready? Are you taking full advantage of the tax shelter your home can provide? If you don't own a home, maybe it is time to look into not paying the government anymore than you have to. If you do own a home is it working for you? Talk to your tax specialist today about how your home can help shelter you from more than the outside elements.

For other useful tips regarding your 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

Can you believe it? What, you ask? The rates, they are still so low that people continue to take advantage of the great opportunity to buy or refinance. What are you waiting for? A 30/yr fixed can get as low as 5.50%. For adjustable rates, such as a 5/1 ARM it is down to 4.25%. Take a moment to think about this and what it can mean to you. Remember that it may never happen again. Call me for a referral to a trusted lending professional.

Zucchini Bread

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| 3 eggs | 1 c. oil |
| 2 c. sugar | 2 c. grated zucchini |
| 3 tsp. vanilla | 3 c. flour |
| 1 tsp. salt | 1 tsp. soda |
| 1/4 tsp. cinnamon | 1 tsp. ginger |
| 1 tsp. cloves | 1/2 c. chopped nuts (opt) |

1. Mix eggs, oil, sugar, vanilla & grated zucchini in large bowl.
2. In separate bowl, combine flour, salt, soda, cinnamon, ginger and cloves.
3. Add flour mixture to zucchini mix and blend well together. Add chopped nuts if desired.
4. Preheat oven to 350 degrees. Bake for 1 hour in regular loaf pan or 35-40 minutes in mini loaf pans.

Enjoy this quick bread warm or cold. It is great tasting for anytime day or night. It is also a great way to get your kids to eat their vegetables (HeeHee).

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