

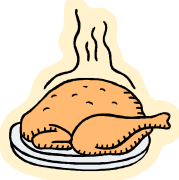


REAL ESTATE, RATES AND RECIPES

NOVEMBER 2003

Your Real Estate Service Specialist

Happy Thanksgiving!



We're very blessed to have lived in different parts of the country and gained the friendships that we have with all of you. You all are one of our most choice blessings, and DeeDee and I wish to thank you for your love, support and encouragement. We're also grateful for the fun and meaningful year we've had in our new real estate business; it has rewarded us in many ways, including bringing us closer as a family. Part of our success will come from referrals that you send our way—and even if that someone is outside of Arizona, we would still appreciate the opportunity to help them find a great realtor in their neighborhood. So, the best of the season to all of you, and we look forward to serving you the best we can—in a good, old-fashioned way.



Service With an Old-Fashioned Touch



Interest-Only Loans

Of course one must qualify for this loan like any other, but here's an alternative for many of you out there who think you have to settle for less house than you want! The following information is from www.mortgagebase.com:

Interest only loans and LIBOR loans have become increasingly popular mortgage alternatives in recent years. Previously only available to the wealthy these loans are now standard in the mortgage industry.

There are several benefits to this type of a loan:

- **Qualify for more of a home** - monthly obligations are lower with interest only payments.
- **Preserve cash flow while still taking advantage of property appreciation.** Free up the principal for other investments.
- **No prepayment penalties** - pay down the balance at any time and your next payment will be reduced immediately.

Honey Bear Combo

This would be a fun activity for your kids, especially on one of those no-school days.

Mix together:

- Honey & Chocolate Teddy Grahams snacks
- Fruit bits or Raisins
- Candy-coated chocolate pieces (like M&M's)

If you feel like it, get creative and add nuts, chex, or chocolate covered raisins!

Store in zipper-style bag and enjoy!

(from www.bashas.com)

Linda "DeeDee" Fleming

Phone: 480-239-7194 Fax: 480-821-8157

Email: dfleming@kw.com

Website: www.DeeDeeandMike.com



An independent member broker

