



REAL ESTATE, RATES AND RECIPES

FEBRUARY 2004

DeeDee Fleming, Your Real Estate Service Specialist

Who Represents *You* When You Buy a *New-Build*?

Over the last year we have sprinkled the newsletter with educational pieces about buyer broker agreements, referrals, and interest-only loans (to name a few), which can be accessed in the Newsletter Archive section of our website. This month's tip will help you when you are buying a brand new home.

Sales Reps at the home development are only going to represent the *builder*; they will *assist* you but the bottom line is they don't represent you. If something goes wrong or you need counsel, they cannot give that to you and you may need to seek legal advice. Doing what is best for *you* is my job, and when I'm acting as your buying agent I can raise questions on your behalf and advise you on what recourse you may have in a situation. (NOTE: In order for me to help you, I need to be there when you first register yourselves at the development!) It won't cost you a thing to bring me along (since the seller pays), *and* it may save you money and heartache.



Service With an Old-Fashioned Touch

The Best Lemon Bars

(obtained from <http://cookie.allrecipes.com/AZ/TheBestLemonBars.asp>, Submitted by: Patty Schenck)

1 cup butter, softened
1/2 cup wh sugar
2 cups flour

4 eggs
1 1/2 cups wh sugar
1/4 cup flour
2 lemons, juiced



Preheat oven to 350 degrees.

In a medium bowl, blend together softened butter, 1/2 cup sugar and 2 cups flour. Press into the bottom of an ungreased 9x13 inch pan. Bake for 15 to 20 minutes in the preheated oven, or until firm and golden.

In another bowl, whisk together the remaining 1 1/2 cups sugar and 1/4 cup flour. Whisk in the eggs and lemon juice. Pour over the baked crust. Bake for an additional 20 minutes in the preheated oven. The bars will firm up as they cool.

Conforming Rates (\$150K-\$333,700) 2/18/04

	0 Points	1 Point
30 Year	5.50	5.25
15 Year	4.875	4.625
7/1 ARM	4.875	4.50
5/1 ARM	4.50	4.125
3/1 ARM	3.875	3.375

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