



DeeDee and Mike Fleming

# REAL ESTATE, RATES AND RECIPES

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*Service With an Old-Fashioned Touch*

## Taking the Plunge-Overcome Your Fear of Selling

So you're thinking about selling your home? Of course you know that prices and demand are high and interest rates are low, but there are a few reasons that will help you overcome your fear of taking the plunge!



**Tax Savings** - Sellers who have owned their home for two of the past five years, and lived in their home for two of the past five years may be able to take up to \$250,000 as a single person or up to \$500,000 as a married couple in tax free gains out of the sale! See [www.irs.gov](http://www.irs.gov) for details.

**Timing Control** - Sellers who need more time to move, find a replacement property, or move into a rental can be more selective in choosing which offer best suits their needs. They can also specify their timing needs in advance

**Discounted Rental Rates** - Although home prices have climbed steadily over the last several months, rental rates in most areas of the country have not kept pace. This can be good news for sellers who would like to take their time finding their next home.



**Fewer Contingencies** - Because many buyers have been able to sell their homes quickly, they are able to write offers that are not contingent on the sale of their home.

### OH, BY THE WAY...

We have a nation-wide network of realtors and brokers, so you're never too far away for us to help you. We can match you up with an agent just right for you, *so don't be afraid to call!*

### Lemon Pound Cake

- 1 1/2 cups all-purpose flour
- 1/2 teaspoon baking powder
- 1/2 cup butter, softened
- 2 lemons (zest and juice)
- 1 teaspoon vanilla extract
- 1/4 cup corn starch
- 1/2 teaspoon baking soda
- 1/2 cup corn syrup
- 4 large eggs
- 1 cup SLENDA, Granular

1. PREHEAT oven to 325°F. Spray ten small loaf pans with non-stick cooking spray.
2. COMBINE flour, corn starch, baking powder and baking soda together in a medium mixing bowl. Set aside.
3. COMBINE butter, SLENDA® Granular, corn syrup, lemon zest and juice in large mixing bowl. Beat at low speed with electric mixer. Add eggs, one egg at a time, mixing well after each addition. Add vanilla extract. Mix well.
4. FOLD the flour mixture into the blended mixture. Pour batter into loaf pans.
5. BAKE 20-25 minutes.

(from Splenda Recipes [www.splenda.com](http://www.splenda.com))

### Average Mortgage Rates (Source: FHLMC "Freddie Mac" [www.freddiemac.com](http://www.freddiemac.com))

Aug 11, 2005	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	5.89%	5.47%	5.40%	4.57%
Fees & Points:	.5	.6	.6	.7



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