



DeeDee and Mike Fleming

# REAL ESTATE, RATES AND RECIPES

DECEMBER 2005

*Service With an Old-Fashioned Touch*

## Relocation Resources

For many of us, 2006 will bring the adventure of either a local or long-distance relocation. So we want to remind you of the many helpful resources available to you on our website, [www.FlemingProperties.net](http://www.FlemingProperties.net). For example, clicking on "Relocation Center" will take you to this page where you will find dozens of calculators,

### Salary Calculator

Find out how much you would need to make in your new city to keep your current lifestyle.

### Mortgage Center

Get free updated quotes and start the mortgage pre-qualification process. Learn about using your credit and which loans are right for you.

### Homebuying Calculators

Find out how much you can afford to spend on a home! Calculate your credit grade and your mortgage payments. Find out about balloon mortgage payments.



### City Reports

Get your side-by-side reports with comparisons of up-to-date information on demographics, cost of living, helpful local contacts and more.

### Moving Center

Use the moving calculator to help you budget for your upcoming move.

### Experts Advice

Get expert advice on home buying, mortgages, and moving!

budgeting, and comparison tools to get you started and on the right track. We look forward to providing you many more tools and valuable information on our website throughout the new year, and thank you for helping us make 2005 successful!

### 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!*

## Super-Easy Rocky Road Fudge

Try this rich and easy-to-prepare fudge!

### INGREDIENTS:

- 1 12 oz package semi-sweet chocolate chips
- 1 14 oz can sweetened condensed milk
- 1 tsp vanilla extract
- 3 cups miniature marshmallows
- 1 1/2 cups coarsely chopped walnuts

### DIRECTIONS:

1. LINE 13 x 9-inch baking pan with foil; grease lightly.
2. MICROWAVE chocolate chips and sweetened condensed milk in large, microwave-safe bowl on HIGH (100 percent) power for 1 minute; stir. Microwave at additional 10- to 20-second intervals, stirring until smooth. Stir in vanilla extract. Fold in marshmallows and nuts.
3. PRESS mixture into prepared baking pan. Refrigerate until ready to serve. Lift from pan; remove foil. Cut into pieces.

(from [www.allrecipes.com](http://www.allrecipes.com))

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

Dec 8, 2005	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.32%	5.87%	5.78%	5.16%
Fees & Points:	.6	.6	.7	.8



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