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REAL ESTATE, RATES AND RECIPES

JANUARY 2005

Service With an Old-Fashioned Touch

Why Pay a Real Estate Commission: Reasons A-Z



Advertising - We pay most, if not all, of the advertising costs.

Bargain - Research shows that 77% of sellers felt their commission was "well spent."

Contract Writing - An agent can supply standard forms to speed the transaction.

Details - An agent frees you from handling the many details of selling a home.

Experience and Expertise - In marketing, financing, negotiations and more

Financial Know-How - An agent is aware of the many options for financing the sale.

Glossary - A Realtor® understands and can explain real estate lingo.

Homework - An agent will do home work on how best to market your home.

Information - If you have a real estate question, an agent will know (or can get) the answer.

Juggle Showing - An agent can schedule and handle showings.

Keeps Your Best Interests in Mind - It's an agents job!

Laws - A real estate professional will be up to date on real estate laws that affect you.

Multiple Listing Service -

The MLS is the most effective means of bringing together buyers and sellers.

Negotiation - An agent can handle all price and contract negotiations.

Open Houses - A popular marketing technique

Prospects - An agent has a network of contacts and potential buyers.

Qualified Buyers - Avoid opening your home to "curiosity seekers."

Realtor® - An agent who is a member of the National Association of REALTORS® and subscribes to a strict code of ethics.

Visit our website's "Reading Room" for the complete list!



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!*

Average Mortgage Rates
(Source: FHLMC "Freddie Mac" www.freddiemac.com)

January 13, 2005	30-yr	15-yr	1-yr ARM	5/1-yr ARM
Average Rates:	5.74%	5.19%	4.10%	5.05%
Fees & Points:	.6	.6	.6	.5



Starting this month, we're including the popular 5/1-yr adjustable rate mortgage. The 5/1 is popular because it's fixed for 5 years (roughly the average length of ownership of a home), then adjustable yearly after that.

S'More Snack

This is a quick snack, and great to take on hikes, nature trails or to the park. Each child can have an individual small bag to carry along.

Ingredients:

- 2 cups honey graham cereal
- 1 cup tiny marshmallows
- 1/2 cup chocolate chips
- 1 cup peanuts
- 1/2 cup raisins

Mix together in a re-sealable large plastic bag. Shake well. Makes 5 one cup servings.

(from Easy Snacks for Busy Kids, By Brenda Hyde, www.oldfashionedliving.com)



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