



DeeDee and Mike Fleming

REAL ESTATE, RATES AND RECIPES

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Service With an Old-Fashioned Touch

How to Increase Your Home's Value

Before you begin a value-increasing project, remember not to raise the value of your property too far above that of others in the neighborhood, otherwise people looking for homes valued similarly to yours may not be looking in your neighborhood. A good rule of thumb: keep the value of your property within 15 to 20 percent of your neighbors.

According to Realtor magazine, here are the average costs recouped nationally on various projects:

Minor kitchen remodel	88%
Bathroom remodel	85%
Major kitchen remodel	81%
Family room addition	80%
Deck addition	77%
Master Suite	75%
Attic bedroom	74%
Siding replacement	73%
Window replacement	69%
Home office	55%



Armed with the knowledge of how to get the best return on your dollar, we hope you enjoy upgrading and living in your home for many years. Or if you're ready to sell, give us a call!

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!*

Easiest Peanut Butter Fudge

- | | | | |
|------------|-------------|------------|-----------------|
| 1/2 cup | butter | 3/4 cup | peanut butter |
| 2 1/4 cups | brown sugar | 1 tsp | vanilla extract |
| 1/2 cup | milk | 3 1/2 cups | powdered sugar |

DIRECTIONS:

1. Melt butter in a medium saucepan over medium heat.
2. Stir in brown sugar and milk. Bring to a boil and boil for 2 minutes, stirring frequently. Remove from heat.
3. Stir in peanut butter and vanilla.
4. Pour over confectioners' sugar in a large mixing bowl. Beat until smooth.
5. Pour into an 8x8 inch dish.
6. Chill until firm and cut into squares.

(from AllRecipes.com)

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

Feb 23, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.26%	5.89%	5.96%	5.32%
Fees & Points:	.6	.6	.6	.7



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