



DeeDee and Mike Fleming

# REAL ESTATE, RATES AND RECIPES

JUNE 2007

*Service With an Old-Fashioned Touch*

## HOME INSURANCE TIPS

WHETHER it's insurance for your first home, or you have a long history with one insurer, doing some research may save you a lot of money or at least identify coverage issues you may want to review with your current agent.

**The basics.** Most standard homeowners insurance policies will provide coverage for damage to your home, many of the items in your home, coverage for liability claims, and medical payments to third parties.

**Know what is not covered.** Review the policy details to find out exactly what is and is not covered. Standard exclusions include flood and earthquake, both of which you can purchase separate policies for if needed.



**Get the coverage you need.** Lenders often require that borrowers purchase homeowners insurance equal to the appraised value of the home. As an alternative, exclude the value of the land, find out how much it would cost to rebuild your home, and consider insuring it for that amount instead.

**Benefit from home upgrades.** You may be able get a lower premium if your home has safety features such as dead-bolt locks, smoke detectors, and an alarm system.

### Average Mortgage Rates

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

June 14, 2007	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.74%	6.43%	6.37%	5.75%
Fees & Points:	.4	.4	.5	.7

### AND BY THE WAY...

If you know someone who's looking for a great realtor, whether close by or across the country, We Can Help!  
*Just give us a call!*

## Chewiest Brownies

### INGREDIENTS:

1 cup unsweetened cocoa powder	1/2 cup melted butter
2 cups granulated sugar	2 eggs
1/4 teaspoon salt	1 cup all-purpose flour
2 teaspoons vanilla extract	powdered sugar

### DIRECTIONS:

Preheat oven to 300 degrees F (150 degrees C). Line one 9x13 inch pan with greased parchment paper.

Combine the cocoa, melted butter, sugar, eggs, salt, flour and vanilla. Mix until well combined. It should be very thick and sticky.

Spread mixture into the prepared pan. Bake at 300 degrees F (150 degrees C) for 30 minutes. Decorate/sprinkle with powdered sugar as desired. Cool completely before cutting into squares.

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



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