



DeeDee and Mike Fleming

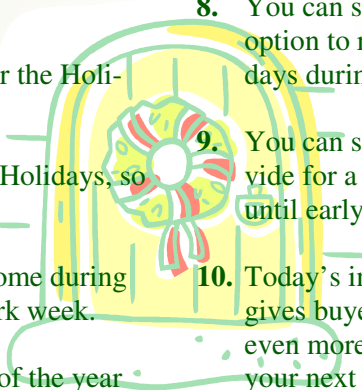
# REAL ESTATE, RATES AND RECIPES

NOVEMBER 2007

*Service With an Old-Fashioned Touch*

## *10 Reasons To List Your Home During The Holidays*

1. People who look for a home during the holidays are more serious buyers.
2. Serious buyers have fewer houses to choose from during the Holidays and less competition means more money for you.
3. Houses show better when decorated for the Holidays.
4. Buyers are more emotional during the Holidays, so they're more likely to pay your price.
5. Buyers have more time to look for a home during the Holidays than they do during a work week.
6. Some people must buy before the end of the year for tax reasons.
7. January is traditionally the month for employees to begin new jobs. Since transferees cannot wait until Spring to buy, you must be on the market now to capture that market.
8. You can still be on the market, but you have the option to restrict showings during the six or seven days during the Holidays.
9. You can sell now for more money and we'll provide for a delayed closing or extended occupancy until early next year.
10. Today's interest rates are still historically low. This gives buyers more spending power, and will be even more important when you begin shopping for your next home!



Average Mortgage Rates (Source: FHLMC "Freddie Mac" www.freddiemac.com)				
Nov 15, 2007	30-yr	15-yr	5/1-yr ARM	1-yr ARM
<b>Average Rates:</b>	6.24%	5.88%	5.96%	5.50%
<b>Fees &amp; Points:</b>	.4	.4	.4	.5

### 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!*

### Banana Oatmeal Bread

- |                          |                           |
|--------------------------|---------------------------|
| 1/2 cup shortening       | 1 tsp baking soda         |
| 1 cup white sugar        | 1/2 tsp salt              |
| 2 eggs, beaten           | 1/2 tsp ground cinnamon   |
| 1/2 tsp vanilla extract  | 1 1/2 cups mashed bananas |
| 1 cup all-purpose flour  | 1/4 cup milk              |
| 1 cup quick cooking oats | 1/2 cup chopped raisins   |

#### DIRECTIONS

1. Preheat oven to 350 degrees F (175 degrees C). Grease one 9x5 inch loaf pan and set aside.
2. Cream together the shortening and sugar. Add eggs and vanilla, beat until fluffy.
3. Sift together the flour, oatmeal, baking soda, salt and cinnamon. Add dry ingredients alternately with bananas and milk. Mix until blended.
4. Fold in raisins and pour into prepared pan. Bake for 50 to 60 minutes; remove from oven and cover for 5 minutes. (source www.allrecipes.com)



Web: [www.FlemingProperties.net](http://www.FlemingProperties.net)

Fax: 480-821-8157

The DeeDee & Mike Fleming Team

(480) 239-7194

[DeeDee@FlemingProperties.net](mailto:DeeDee@FlemingProperties.net)

[Mike@FlemingProperties.net](mailto:Mike@FlemingProperties.net)