

FITNESS•HEALTH•DRINK•FOOD•TRAVEL•TY'S TIPS•MUSIC•MOVIES

Enjoy

JULY 2015

THIS ISSUE IS BROUGHT TO
YOU BY:



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TY'S TIPS

HOME DESIGN TIPS FROM
TY PENNINGTON



NO-GRILL
JULY 4 MENU

A NATURAL CLEAN

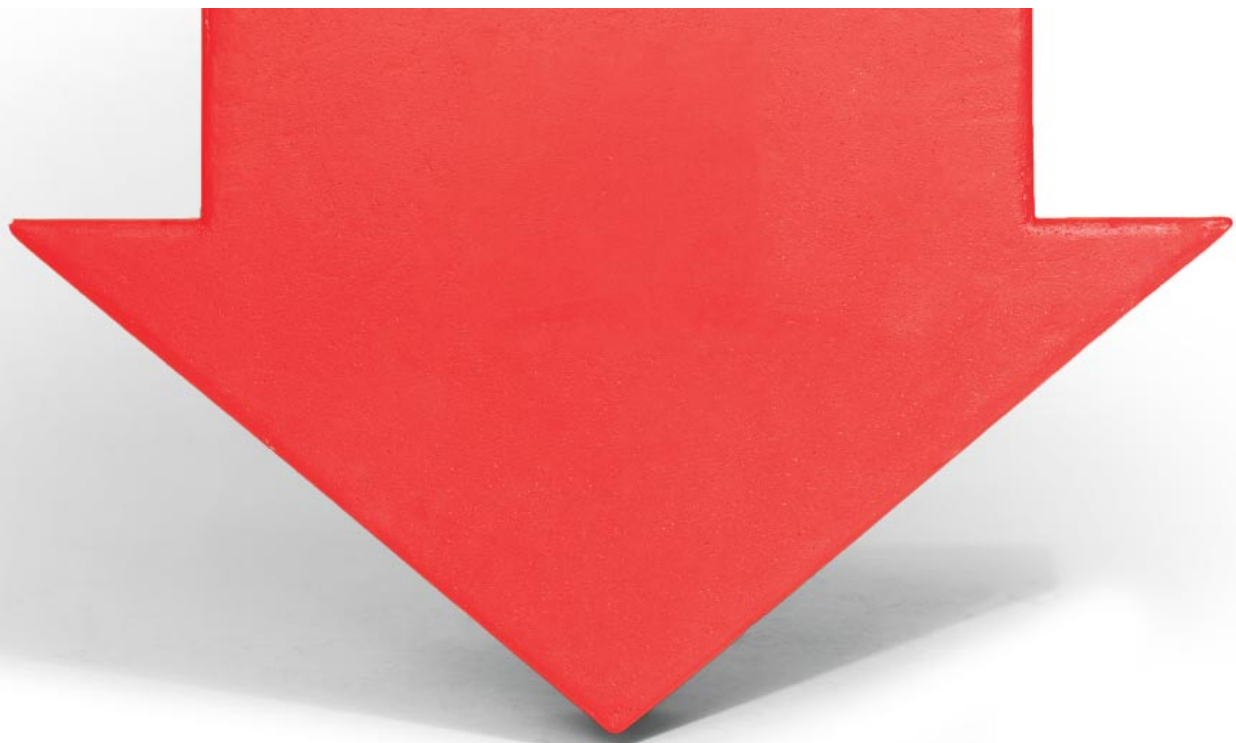
CAPE COD ESCAPE

TIMELINE OF AN
ANCIENT TREND

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Vol 4 ISSUE: 2



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ALL ABOUT JULY

EVENTS, HOLIDAYS AND THEN SOME



Birthstone: Ruby
Flower: Larkspur

Canada Day
JULY 1

Independence Day
JULY 4

International Kissing Day
JULY 6

Piña Colada Day
JULY 10

National French Fries Day
JULY 13

Shark Awareness Day
JULY 14

Nelson Mandela
International Day
JULY 18

National Ice Cream Day
JULY 19

Space Exploration Day
JULY 20

Hammock Day
JULY 22

National Dance Day
JULY 25

The quintessential Fourth of July menu is prepared over a fiery grill, but what if you're hosting from your high-rise loft? No grill, no problem. Here's the perfect menu for a festive, grill-free good time.

Lobster Rolls

SERVES: 4

WHAT YOU'LL NEED

- 1 ½ pounds cooked, shelled lobster meat (about four 1 ½-pound lobsters), chopped into ½-inch pieces
- 2 tablespoons mayonnaise
- ½ teaspoon finely chopped fresh chives (optional)
- ½ teaspoon finely chopped fresh tarragon or chervil (optional)
- 1 teaspoon fresh lemon juice (or to taste)
- Coarse or sea salt
- Freshly ground pepper
- 8 top-split hot dog buns
- 1 ½ tablespoons unsalted butter, melted, for rolls

DIRECTIONS

Stir together lobster and mayonnaise. Stir in chives and tarragon (if desired) and lemon juice; season with salt and pepper. Refrigerate, covered, while preparing rolls, or up to 2 hours.

Heat a large heavy skillet or griddle over medium heat until hot. Lightly brush outside of buns with butter; transfer to skillet. Cook, turning once, until golden brown, about 1 ½ minutes per side.

Spoon about ½ cup lobster mixture into each bun. Serve immediately.





Lemon Herbed Potato Salad with Bacon

SERVES: 6

WHAT YOU'LL NEED

- 1 ½ pounds small red potatoes
- 6 slices bacon, cooked, chopped
- 1 cup mayonnaise
- 1 tablespoon lemon juice
- 1 garlic clove, minced
- 2 celery ribs, diced
- ½ small red onion, diced
- ¼ cup parsley, chopped
- 1 tablespoon tarragon, chopped
- Salt and pepper

DIRECTIONS

In a large pot filled with cold water, add potatoes. Bring the pot to a boil and cook potatoes for about 35 minutes or until fork tender. While the potatoes cook, in a large bowl, combine mayo, garlic, lemon juice, celery, red onion, parsley, tarragon and salt and pepper.

Once the potatoes are cooked, drain and set them aside to cool. Once cooled, add them to the mayo mixture bowl. Combine well and refrigerate until ready to serve. Serve with bacon on top.



Heirloom, Feta and Watermelon Summer Salad

SERVES: 6

WHAT YOU'LL NEED

- 3 or 4 small to medium heirloom tomatoes, cored and cut into ¾-inch chunks
- 1 cup Feta cheese, crumbled
- 1 cup ¾-inch-cubed yellow or red seedless watermelon flesh
- 2 cups mixed greens
- 1 tablespoon chopped mixed fresh herbs, in any combination: basil, tarragon, chives and cilantro
- ¼ teaspoon coriander seed
- 3 tablespoons extra virgin olive oil
- 3 tablespoons aged balsamic vinegar
- Kosher salt and freshly ground black pepper

DIRECTIONS

In a bowl, combine the tomatoes, feta, watermelon, mixed greens and herbs. In a spice grinder, grind the coriander seeds to a fine powder. Add the ground coriander to the tomato mixture and toss gently.

In a small bowl, whisk together the olive oil, balsamic vinegar and salt and pepper to taste. Pour over the tomato mixture and toss to coat evenly. Taste to adjust the seasoning before serving.



Firecracker Ice Pops

SERVES: 10

WHAT YOU'LL NEED

- ½ pound strawberries, hulled and quartered (1 ½ cups)
- ¼ cup sugar
- ½ pound blueberries (1 ½ cups)
- 1 ¼ cups low-fat plain yogurt

DIRECTIONS

In a food processor, puree strawberries with 1 tablespoon sugar. Transfer to a small bowl.

In processor, puree blueberries with 1 tablespoon sugar. In another small bowl, whisk together yogurt and 2 tablespoons sugar.

Pour the 3 mixtures, alternating, into ten 3-ounce ice pop molds, making 3 to 5 layers in each. With a skewer or thin-bladed knife, swirl mixtures together in an up-and-down motion. Insert ice pop sticks and freeze until solid, 2 ½ to 3 hours (or up to 1 week).



DRINK / BANANA PIÑA COLADA



This frosty treat is sure to be a crowd pleaser, perfect to serve on July 10, Piña Colada Day!

SERVES
3

What You'll Need

12 ounces pineapple, pared and sliced
or 1 cup canned pineapple chunk

1 medium banana, peeled and sliced
(about 6 ounces)

$\frac{1}{4}$ cup banana liqueur (optional)

1 $\frac{1}{2}$ cups low-fat buttermilk,
1% milk fat

2 tablespoons light rum

$\frac{1}{4}$ cup cream of coconut

2 cups ice cubes

Banana slices for garnish (optional)

Directions

Blend all ingredients in a blender and divide into three glasses. Garnish with banana slice, if desired. That's it!



Looking for a patriotic playlist for your July Fourth gathering?

Here are a few unconventional tunes to help celebrate this great country while you get grillin' with family and friends!

- 1 **Born Free**
M.I.A.
- 2 **Philadelphia Freedom**
Elton John
- 3 **Breakout**
Miley Cyrus
- 4 **Red White and Blue**
Lynyrd Skynyrd
- 5 **Chimes Of Freedom**
Bob Dylan
- 6 **Eagle**
ABBA
- 7 **Temporary Ground**
Jack White
- 8 **I Want to Break Free**
Queen
- 9 **I'm Free**
The Who
- 10 **American Girl**
Tom Petty



JULY TIPS FROM

INTERIOR DESIGN STAR TY PENNINGTON

Courtesy of
Ty Pennington Design Team



FOR MOST OF US, OUR ENTRYWAY IS JUST A PLACE WE PASS THROUGH, LEAVING A TRAIL OF SHOES AND BAGS BEHIND US.

But it's often the first and last thing guests see when they visit, so it sets the tone for the rest of your home.

How do you reclaim your mudroom and give it an attractive, welcoming atmosphere?

CREATE A BLANK SLATE

Remove everything and purge — be ruthless and donate things you don't use. Next, corral and conceal what's left over with a storage system and cleaning routine that's right for you. Whether you have an entire room or an entryway wall, here are some ideas to get you started.

PIECE BY PIECE

Create the perfect configuration for your family's needs with a storage system of racks, shelves and hooks. Stash seldom used and seasonal items up high to maximize vertical space and hang a row of hooks low for little ones. Line shoe racks side by side or stack them to free up valuable floor space. As your needs evolve, you can add on and rearrange the components.





DETAIL-ORIENTED

If you don't have an entire room to set aside, place a freestanding unit near your front door. Complete with a concealed boot bin and slide-out message board.

SEATING ARRANGEMENT

Transform an unused nook in the kitchen or under a staircase into a comfy spot to sit and change footwear. A long row of pegs above a built-in bench provides ample room for hanging coats and requires less effort than hangers. A bottom row of drawers utilizes every inch of space and creates the perfect place for slippers.

STORAGE CUBED

Whether your look is industrial modern or rustic country, use sturdy cubbyholes to store things that need to be close to the outside world, such as gardening tools, sports gear and reusable grocery bags. To keep things organized, designate one type of object for each bin.

EXIT STRATEGY

It happens before you know it — a sweater tossed here, a stack of magazines there — and you have to enter your mudroom at your own risk. Escape the mess with these tips.

GET YOUR COATS IN CHECK

and replace flimsy, mismatched hangers with a sturdy wooden set for a uniform look.

USE A PRETTY CERAMIC DISH

or a row of hooks near the front door as the parking space for keys.

TREAT YOUR POOCH to a cute canine catch-all — a container to store leashes, toys and other accoutrements.

INSTALL SLIM BRACKETS

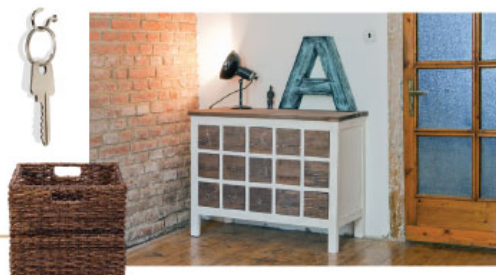
and a curtain rod on the back of the closet door. Draped scarves look decorative, not messy.

PREVENT MAIL FROM PILING UP

by immediately recycle junk mail and cancel unwanted catalogs at catalogchoice.org

REPURPOSE AN OLD BUREAU

as a place to store winter garb. Use acrylic drawer dividers or cardboard boxes to separate scarves, hats and gloves.





THIS JULY, CONSIDER A TRIP TO ONE OF AMERICA'S MOST ICONIC SUMMER DESTINATIONS, where fried clams and briny air meet old timey Independence Day parades. Here's an insider's guide to getting lost in the classic splendor of the Cape!



THE LAY OF THE LAND

Upper Cape

Perhaps to confound outsiders, the names of the four distinct regions don't really make geographic sense. The Upper Cape should be called the West Cape (or the Side Cape), since it runs north to south along the Cape Cod Canal and Buzzards Bay.

Mid-Cape

The only region with a name that actually makes sense, the Mid-Cape really is the middle of the peninsula.

Lower Cape

Confusingly, this area doesn't just include the lower reaches; it runs from the elbow of the arm all the way north to the crook, at the bay.

Outer Cape

Another puzzle: The Outer Cape encompasses both the inner, western side of the forearm, bordering Cape Cod Bay, and the protected Atlantic beaches of the Cape Cod National Seashore on the eastern side.



WHERE TO STAY

The **Wequassett Resort & Golf Club**, on Pleasant Bay, is a 1740s Colonial with clapboard cottages scattered throughout 22 acres of gardens.

All the rooms at Eastham's **Whalewalk Inn & Spa** are furnished with antiques; the most romantic is the tiny Salt Box Cottage. Ask the owners about the best hike and they'll send you to a place most locals have never heard of.

The **Colony of Wellfleet** was originally an art gallery and hostelry for collectors. Ten Modernist cottages with slightly worn mid-century furnishings are tended by owner Eleanor Stefani, who feels like your eccentric great-aunt.



★ WHERE TO DINE

Provincetown's **Front Street Restaurant** is owned by Donna Aliperti and Kathleen Cotter, who can usually be seen in the kitchen making dishes like pan-seared salmon with Swiss chard dumplings, white bean coulis and sage.

When you're in a pearly mood: Chatham's **Impudent Oyster**, Wellfleet's **Wicked Oyster**, and Hyannis's **Naked Oyster** are three of the best seafood sources on the Cape.



★ AND WHERE TO EAT

The authentic cape cuisine is found in its seafood shacks and at the best joints, the menu doesn't vary much—fried, fried and more fried. Try **Cap't Cass Rock Harbor Seafood**, a funky BYOB in Orleans with wood floors, shelves lined with old seashells, handwritten menus taped to the walls and colorful buoys covering the exterior of the building.

For lunch, the neon-lit exterior of **The Lobster Pot**, in Provincetown, makes it an often-photographed spot. Order the lobster as God intended it — steamed, with drawn butter on the side.

★ AFTERNOON DELIGHTS

Practically every town has an old-school ice cream shop with picnic tables outside.

Try **Schoolhouse Ice Cream & Yogurt** in Harwichport, where the intoxicating rum-raisin and Irish-whiskey flavors are for adults only.



★ BEST BEACHES

The protected Cape Cod National Seashore stretches 40 miles, from Chatham all the way north to Provincetown. It was set aside in 1961 by John F. Kennedy. Top strands include North Beach (on a sandbar in Chatham and reachable only by boat) and Provincetown's Race Point (you can sometimes see whales offshore).

★ BIKING

Built on an old railway bed, the 26-mile **Cape Cod Rail Trail** starts at Route 134 in Dennis and winds through Chatham, continuing north to Wellfleet. There are cyclist-friendly cafés along the way.

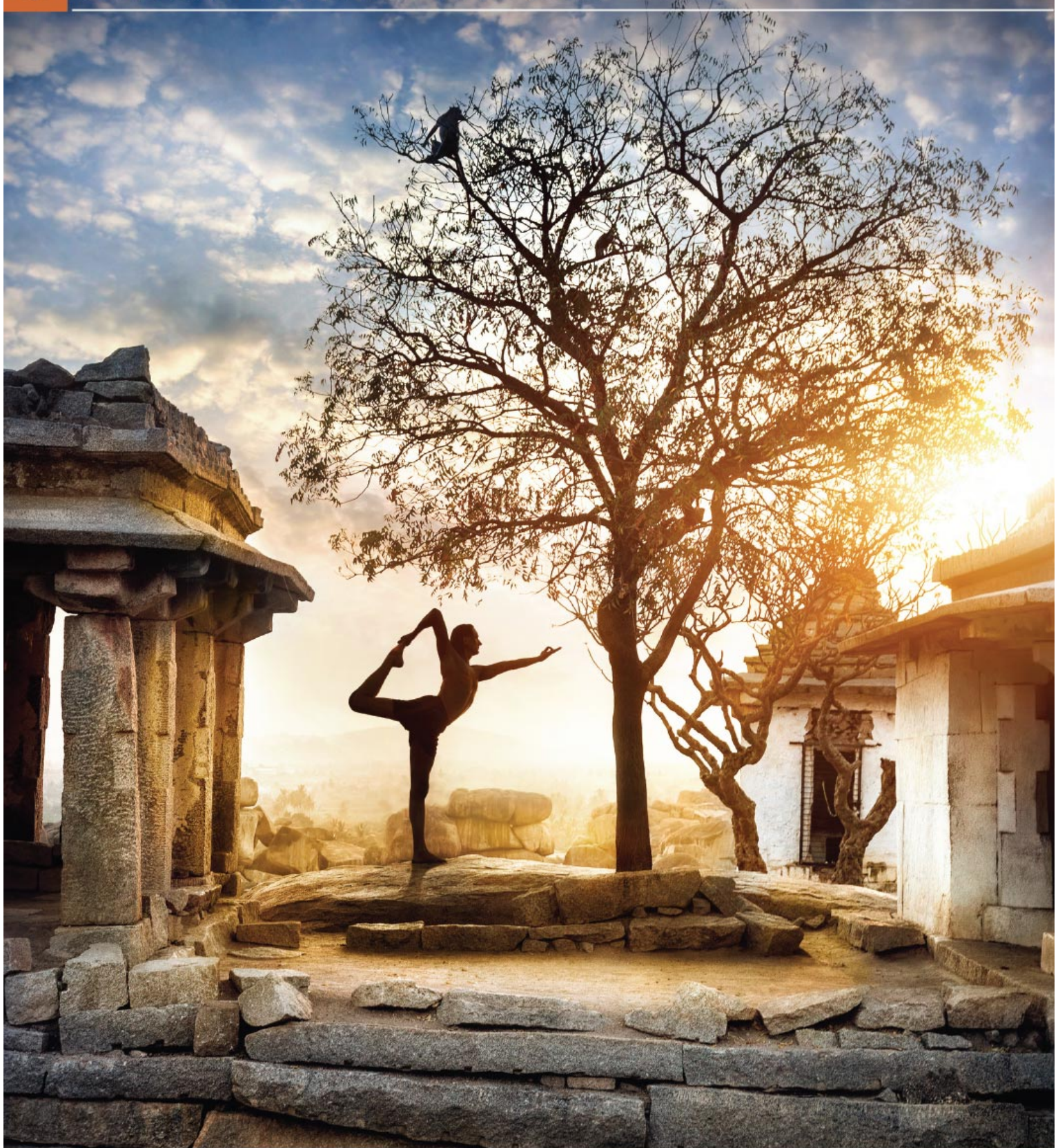


★ TOURS

The Massachusetts Audubon Society's **Wellfleet Bay Wildlife Sanctuary** runs birding tours, seal-watching expeditions, and canoe trips throughout its 1,200 acres of pine forest and salt marshes. Art's Dune Tours, in Provincetown, take travelers off road through the lunar landscape of the dunes outside town; in the distance you can see the shacks that have been inhabited over the years by Tennessee Williams, Jackson Pollock and other legends, and are still rented to artists.



FITNESS / TIMELINE OF AN ANCIENT TREND



The benefits of yoga are so celebrated in India that the Indian government has a yoga minister, who wants the practice to be adapted by schools, hospitals and even police departments.

NOW THAT YOGA HAS TRANSCENDED TREND AND REACHED A NEAR SATURATION POINT IN AMERICAN CULTURE, IT'S EASY TO FORGET THAT IT IS MORE THAN JUST A CONTEMPORARY, CULTISH FITNESS ACTIVITY. THIS BRIEF HISTORY LESSON ON THE ORIGINS OF YOGA WILL GIVE YOU SOMETHING TO PONDER DURING YOUR NEXT WARRIOR POSE.

CIRCA 500 B.C.

Thousands of years before yoga becomes an exercise craze, Indian texts called the Upanishads introduce the practice as a ritual of meditation, breathing and prayer.

A.D. 400

The yoga Sutras of Patanjali are created, providing the foundation for Ashtanga yoga, which offers eight paths to enlightenment, including self-control, concentration, and asanas — posture allowing one to sit for extended periods of mediation.

1400s

Yoga finally busts a move! Several non-seated asanas appear in Hathapradipika an early text of hatha yoga, including Rooster, which uses the hands to lift up the body while cross-legged.

MID-1800s

Eastern philosophy gradually hits the West. American transcendentalist Henry David Thoreau reportedly keeps a copy of Bhagavad Gita with him at Walden Pond, mentioning the scripture in his world famous tome about a spiritual life in the woods.

1893

Swami Vivekananda, a prominent Indian spiritual leader, receives a standing ovation at the Chicago World's Fair after his speech about spirituality in Hinduism, Indian philosophy and the yoga tradition.

1969

Good-vibes man: Sri Swami Satchidananda, the founder of the Integral Yoga Institute, an ashram and teaching center, leads yogic chants at the Woodstock Festival in New York. Many report that his presence calms the crowd as the weather worsens and food becomes scarce.

1970s

Science proves yoga has medical benefits. One 1975 study found that practicing yoga lowers blood pressure. Research throughout the following decades reveals that asanas decrease anxiety, increase flexibility and strength, and promote respiratory and cardiovascular function.

1990s

Yoga becomes the new StairMaster. As celebrity hard bodies like Sting and Madonna claim yoga as their primary fitness regimen, the masses flock into yoga studios for the physique shaping benefits.

2000s

Yoga studios crop up like Starbucks and every fitness club provides a yoga class. Soon ancillary industries form like yoga travel agencies and yoga gear empires. Yoga even hits the eccentric, with wacky classes like laughter yoga, karaoke yoga and doggy yoga.

TODAY

Many studios are coming full circle, losing the perversion of yoga as an exercise routine and instead embracing its spiritual roots. More holistic methodologies are taking hold, focused on consciousness and meditation — as yoga was originally conceived thousands of years ago!



Next time you pick up your sponge or mop, consider ditching the chemical-laden, store-bought products under your sink and reach for some all natural items that are in your pantry instead. Here's our guide to DIY solutions that will leave your home clean and pure.

1 ALL-PURPOSE CLEANER

Use it on: Bathroom surfaces, countertops, tables, appliances, light switches and doorknobs

Ingredients:

½ cup white vinegar
½ cup vodka
10 drops lavender essential oil
10 drops lemon essential oil
1 ½ cups water

Directions: Pour all the ingredients into a 24-ounce spray bottle and shake well. Spray all the surfaces and let sit for 10 minutes. Wipe clean with a micro-fiber cloth.

Why it works: White vinegar and vodka inhibit the growth of germs. The lavender and lemon essential oils are anti-bacterial and antiseptic.

Bonus: the scent of lavender helps relieve stress and boost mood.

2 GLASS CLEANER

Use it on: Mirrors and windows

Ingredients:

2 cups water
2 tablespoons white vinegar
2 tablespoons rubbing alcohol
5 drops peppermint essential oil

Directions: Pour all the ingredients into a 24-ounce spray bottle and shake well. Spray onto a micro-fiber cloth and apply to the surface.

Why it works: White vinegar cuts dirt and grime. Rubbing alcohol speeds the drying process, so you don't end up with streaks. Peppermint oil, which has anti-bacterial properties, is also aromatic so it counteracts the vinegar's odor.

3 SHOWER CLEANER

Use it on: Tubs, showers, shower curtains and grout

Ingredients:

2 cups water
2 teaspoons tea-tree oil
¼ cup baking soda

Directions: Pour all the ingredients into a 24-ounce spray bottle and shake well. Heavily spray moldy areas with the solution and let sit for 24 hours. Once the time is up, pour ¼ cup baking soda into a small bowl and gradually spritz it with the solution until a glue-like paste forms. Apply to the moldy surface using a clean toothbrush. Scrub and rinse.

Why it works: Tea-tree oil is anti-bacterial and anti-fungal, so it wipes out mold and mildew. The baking soda paste removes any discoloration left behind.

4 CARPET CLEANER

Use it on: Natural and synthetic carpets

Ingredients:

1 cup club soda or seltzer water
½ cup table salt

Directions: Blot to remove any excess liquid from the stain. Saturate the area with club soda and blot again to remove the excess. Next, sprinkle on salt to cover the spot. Add more if needed. Let sit 12 hours or until dry. Vacuum to remove the salt.

Why it works: The club soda's carbonation lifts the stain and the salt absorbs it.

5 HARDWOOD FLOOR CLEANER

Use it on: Hardwood floors

Ingredients:

½ cup white vinegar
1 gallon warm water
2 to 3 drops lemon essential oil

Directions: Mix all the ingredients in a 2-gallon bucket. Dip the mop head into the bucket and wring it out well so that it's barely damp. Apply to floors and repeat.

Why it works: Vinegar cuts through dirt and grime. Water thins out the solution so that it isn't harsh on the wood. Lemon essential oil helps mask the vinegar's sour scent.

3 MORE NATURAL ELEMENTS WITH CLEANING CRED

1. Beeswax: Use it to polish and protect wood furniture and cutting boards

2. Coffee: A bowl of dried grounds in the refrigerator combats spoiled-food smells

3. Tea: Soak rusty tools in a bucket of cooled black tea and wipe clean with a cloth



WHY DILUTE WITH WATER?

It helps the other ingredients blend together and keeps residue from being left behind.



MOVIES / NEW FLICKS IN JULY

Release dates subject to change.

TERMINATOR GENISYS

Genre(s): Action, Adventure

Release Date: July 1

Starring: Arnold Schwarzenegger, Jason Clarke, Emilia Clarke, Jai Courtney

The year is 2029. John Connor, leader of the resistance, continues the war against the machines. At the Los Angeles offensive, John's fears of the unknown future begin to emerge when TECOM spies reveal a new plot by SkyNet that will attack him from both fronts; past and future and will ultimately change warfare forever.

MAGIC MIKE XXL

Genre(s): Drama, Comedy

Release Date: July 1

Starring: Channing Tatum, Matthew Bomer, Joe Manganiello, Amber Heard

"Magic Mike XXL" finds the remaining Kings of Tampa ready to throw in the towel. But they want to do it their way: burning down the house in one last blow-out performance in Myrtle Beach, and with legendary headliner Magic Mike sharing the spotlight with them. On the road to their final show, with whistle stops in Jacksonville and Savannah to renew old acquaintances and make new friends, Mike and the guys learn some new moves and shake off the past in surprising ways.

MINIONS

Genre(s): Animation, Family

Release Date: July 10

Starring: Sandra Bullock, Jon Hamm, Michael Keaton, Steve Coogan

Starting as single-celled yellow organisms at the beginning of time, Minions evolve through the ages, perpetually serving the most despicable of masters. After accidentally killing off so many of them — from T. rex to Napoleon — the Minions find themselves without a master to serve and fall into a deep depression. But one Minion named Kevin has a plan, he-alongside rebel Stuart and lovable little Bob ventures out into the world to find a new evil boss for his brethren to follow. The trio embarks upon an adventure that ultimately leads them to their next potential master, Scarlet Overkill, the world's first-ever female super-villain. They travel from frigid Antarctica to 1960s New York City, ending in mod London, where they must face their biggest challenge to date: saving all of Minionkind... from annihilation.

ANT-MAN

Genre(s): Action, Adventure

Release Date: July 17

Starring: Paul Rudd, Michael Douglas, Evangeline Lilly, Corey Stoll

Ant-Man comes to the big screen for the first time in this action adventure. Armed with the astonishing ability to shrink in scale but increase in strength, master thief Scott Lang must embrace his inner-hero and help his mentor, Dr. Hank Pym, protect the secret behind his spectacular Ant-Man suit from a new generation of towering threats. Against seemingly insurmountable obstacles, Pym and Lang must plan and pull off a heist that will save the world.

TRAINWRECK

Genre(s): Comedy

Release Date: July 17

Starring: Amy Schumer, Bill Hader, Brie Larson, Vanessa Bayer

Since she was a little girl, it's been drilled into Amy's head by her dad that monogamy isn't realistic. Now a magazine writer, Amy lives by that credo — enjoying what she feels is an uninhibited life free from stifling, boring romantic commitment — but in actuality, she's kind of in a rut. When she finds herself starting to fall for the subject of the new article she's writing, a charming and successful sports doctor named Aaron Connors, Amy starts to wonder if other grown-ups, including this guy who really seems to like her, might be on to something.

IRRATIONAL MAN

Genre(s): Drama

Release Date: July 17

Starring: Joaquin Phoenix, Emma Stone, Parker Posey, Jamie Blackley

"Irrational Man" is the latest film from Woody Allen. On a small town college campus, philosophy professor Abe Lucas finds himself in an existential crisis, but he discovers a new purpose in life when he enters into a relationship with one of his students.

PIXELS

Genre(s): Science Fiction, Comedy, Action

Release Date: July 24

Starring: Adam Sandler, Kevin James, Michelle Monaghan, Peter Dinklage, Josh Gad

NASA launched a time capsule into outer space in 1982 containing images and footage of Earth life and culture, with the goal of establishing peaceful communication with extraterrestrial life. Unfortunately, aliens misinterpret certain classic arcade game videos that were included in the capsule and see the videos as a declaration of war. Using the games as models for their various assaults, such as Pac-Man and Donkey Kong, the aliens attack Earth. Their technology creates three dimensional, holographic, pixels that change form and are capable of turning any form of matter into more of itself. In order to combat the video game characters, President William Cooper calls upon his best friend Sam Brenner, who just happens to be a former 1980s arcade champion. Brenner assembles a lead a team of retro-gamers in order to defeat the video game aliens.

MISSION: IMPOSSIBLE ROGUE NATION

Genre(s): Action, Adventure

Release Date: July 31

Starring: Tom Cruise, Rebecca Ferguson, Simon Pegg, Alec Baldwin

In the fifth installment of the "Mission: Impossible" series, Ethan Hunt is back to take on his most impossible mission yet, eradicating the Syndicate. The Syndicate is a near-mythical international organization of assassins and rogue operatives who kill to order, and are as highly skilled as the Impossible Mission Force (IMF). Faced with the IMF's disbandment, Ethan Hunt gathers his team together to embark on their final and most difficult mission — to prove the Syndicate's existence and bring the organization down by any means possible.





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NMLS ID #2611, (Nationwide Mortgage Licensing System, <http://www.nmlsconsumeraccess.org/>) • AL — 21566 • AK — AK2611 • AR — 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ — 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 • CA — 413 0699 Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act • CO — 989256 Regulated by the Division of Real Estate • CT — 17196 • DE — 9436 Guaranteed Rate, Inc. NMLS #2611 is licensed by the Delaware State Bank Commissioner to engage in business in this State. Delaware License #9436 exp. date 12/31/2014. • DC — MLB2611 • FL — MLD618 • GA — 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 • HI — HI-2611 • ID — MBL-5827 • IL — MB.0005932 Residential Mortgage Licensee - Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613 MB.0005932 • IN — 1st Mortgage: 11060 2nd Mortgage: 10332 • IA — 2005-0132 • KS — MC.0001530 Licensed Mortgage Company - Guaranteed Rate, Inc - License MC.0001530 • KY — MC20335 • LA — 2866 • ME — SLM11302 • MD — 13181 • MA — MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 • MI — 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 • MN — MN-MO-20526478 • MS — 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance • MO — 10-1744 • MT — 2611 • NJ — 2611 Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE — 1811 • NV — Lender: 3162 Broker: 3161 • NH — 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department • NM — 01995 • NY — B500887 Licensed Mortgage Banker — NYS Department of Financial Services • NC — L-109803 • ND — MB101818 • OH — 1st Mortgage: MB.804160 2nd Mortgage: SM.501367.000 • OK — MB001713 • OR — ML-3836 • PA — 20371 Licensed by the Pennsylvania Department of Banking and Securities • RI — Licensed Lender: 20102682LL Licensed Broker: 20102681LB Rhode Island Licensed Loan Broker • SC — MLS-2611 • SD — ML.04997 • TN — 109179 • TX — 1st Mortgage: 50426 2nd Mortgage: 47207 For Texas Consumers Only: CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. • UT — 7495184 • VT — Lender: 6100 Broker: 0930 MB • VA — MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA — CL-2611 • WI — Lender: 27394BA Broker: 2611BR • WV — Lender: ML-30469 Broker: MB-30098 • WY — 2247