

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

# Enjoy

JANUARY 2016

THIS ISSUE IS BROUGHT TO  
YOU BY:



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## TY'S TIPS

HOME TIPS FROM  
TY PENNINGTON



• RESOLUTION FRIENDLY •

**FITNESS  
HACKS**  
FOR THE NEW YEAR

*Skin Care*  
**INSIDE & OUT**

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Vol 4 ISSUE: 8

# Enjoy

JANUARY 2016

**H**appy 2016! As the champagne hangovers subside, it's time to focus on new priorities – eating healthy, connecting with friends and spending time making our house, a home. Every New Year offers new possibilities. We resolve to quit smoking, drinking, swearing or yelling. We resolve to lose 10 pounds, attend CrossFit three times a week or to actually go to bed early enough to get eight hours of sleep. We make then break resolutions, but it's okay. We have to give ourselves a pass – show ourselves some grace. This year, let's resolve to be kind, to offer a smile to a stranger and to be present for our children, our spouses and our friends.

In this first issue of the New Year, Enjoy magazine encourages readers to take care of their skin during these cold winter months. If traveling is within your budget, consider a trip to the Big Apple. Nothing supercharges your energy like a visit to NYC. Just walking the streets of Manhattan is a jolt of adrenalin. If you're considering a home renovation, our celebrity expert, Ty Pennington, has several tricks of the trade to share. And when it's all said and done, you can toast to making it through another year with an Absinthe cocktail, hallucinations not included!



*Enjoy,*

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# ALL ABOUT JANUARY

**EVENTS, HOLIDAYS AND THEN SOME**



## January 2016

### JANUARY 1

New Year's Day

### JANUARY 1

Solemnity of Mary

### JANUARY 6

Epiphany

(This is the 12th Day of Christmas)

### JANUARY 7

Orthodox Christmas

### JANUARY 8

Bubble Bath Day

### JANUARY 14

Orthodox New Year

### JANUARY 15

National Hat Day

### JANUARY 17

Ditch New Years Resolutions Day

### JANUARY 18

Dr. Martin Luther King Jr. Holiday

### JANUARY 25

Tu Bishvat

(The Jewish New Year for trees)

### JANUARY 28

Fun at Work Day

## Awareness

Cervical Cancer Awareness Month

National Blood Donor Month

National Mentoring Month

## Birthstone

Garnet

## Astrological Sign

Capricorn



# NEW YORK CITY

## START OFF 2016 BY TAKING A BITE OUT OF THE BIG APPLE

A new year, a new resolution. As you prepare for 2016, why not resolve to get some well-deserved “me-time” by traveling more. Start your travels by crossing off New York City from your bucket list this January. Anything is possible in the city that never sleeps.

### ATTRACTIONS

#### THE STATUE OF LIBERTY & ELLIS ISLAND

Liberty Island

Journey to Liberty Island and experience the awe and majesty of the United States just like immigrants from past generations. Ellis Island and the Statue of Liberty are widely known symbols of American freedom. Adults can ferry to Lady Liberty for just \$18, \$9 for children. Pedestal access, ranger and audio tours are included in this price, however, crown access is an additional \$3.00 per person.

#### TIMES SQUARE

It just wouldn't be a trip to the Big Apple without making a stop in this legendary square. Whether you make it there to witness the crowd-pleasing ball drop, or not, Times Square is constantly filled with entertainment that encapsulates the fast pace of this big city.

#### EMPIRE STATE BUILDING

350 5th Avenue

Star in your own Sleepless in Seattle at the Empire State Building. Guests can learn about the history of the building, dine at



STATE Grill & Bar and take in incredible views of the city at the observatory. Tickets to the main deck at the 86th floor are \$32 for adults and \$26 for children. For even higher views, you can purchase tickets to the main and top deck at the 102nd floor at \$52 for adults and \$46 for children.

#### CENTRAL PARK

59th to 110th St., from Central Park West to 5th Ave

A work of art in its most natural form, Central Park should be at the top of every visitor's list. Frederick Law Olmstead started the landscape architecture movement with this park design, which still boasts the same beauty as it had in 1873.

#### BROOKLYN BRIDGE

Take a stroll across the Brooklyn Bridge and soak up the iconic entertainment value along with famous views of the city that will leave you amazed. The bridge connects Manhattan and Brooklyn, so you can use this as a convenient passageway to travel from one borough to the other.

### FOOD

#### DIMES

49 Canal St. | (212) 925-1300 | [dimesnyc.com](http://dimesnyc.com)

Located on the lower east side near the Manhattan Bridge, this restaurant serves up healthy dishes. Although it's also a great spot for dinner and drinks, this is the place to be for brunch. A must-try item is the breakfast sandwich with scrambled eggs, avocado, cheddar, jalapeno and Dimes signature hot sauce.

#### OIJI

119 1st Ave. | (646) 767-9050 | [www.oijinyc.com](http://www.oijinyc.com)

Oiji started with a goal of creating a new category of Korean food in New York City by serving up refined authentic Korean dishes. Take meal recommendations from the servers, but be sure to start with the raved about Honey Butter Chips. Plan your trip to this hot spot in advance as reservations can be hard to come by.





## ROSIES

29 E. 2nd St. | 212-335-0114 | rosiesnyc.com

Venture over to Rosie's in East Village for classic Mexican cuisine. From the traditional environment to the delicious menu items, this restaurant is sure to impress with starters like Queso Fundido, and the authentic Barbacoa tacos entrée.

## CULTURE

### METROPOLITAN MUSEUM OF ART

1000 Fifth Avenue at 82nd Street

A cultural highlight of NYC, the Met was founded in 1870 and houses over 2 million works of art. This world-renowned museum is one of the best in the United States and will feature a family-friendly Ancient Egypt exhibit through January 24. Adult passes are \$25; children enter at no cost.

### BROADWAY AND SHUBERT ALLEY

For fans of theatre and the arts, Broadway is a destination that you can't miss. The street is lined with acclaimed shows such as Wicked, The Lion King, Book of Mormon,

Jersey Boys and many more that will be playing throughout January. Visit [broadway.nyc.com](http://broadway.nyc.com) to book tickets in advance.

### ROCKEFELLER CENTER

30 Rockefeller Center

Home to NBC-TV, Rockefeller Center is not just an entertainment hub, it also features a shopping center and a popular outdoor skating rink. As an added bonus, visitors can head up to the Top of the Rock Observation Deck to witness breathtaking views of the city skyline. Skip the lines and buy tickets ahead of time. Adults \$32; children \$26.

### THE NATIONAL 9/11 MEMORIAL & MUSEUM

180 Greenwich St

"Never forget" the tragedy that befell the World Trade Centers by visiting this beautifully crafted memorial built to remember those who lost their lives in 2001. It's a must see and an educational experience for all. Ticket prices vary depending on the day of your visit.

*Contributed by: Maisie Sackett*

## REAL ESTATE FUN FACTS

- + Manhattan is one of the most expensive places to live in the country. The average price of a Manhattan apartment hit a new high in the second quarter of 2015 at \$1.87 million, according to the New York Times.
- + The price of gas in NYC is 5% to 10% higher than the national average, however, public transportation in the city is one of the most efficient in the country. A monthly transit pass costs \$116.50.
- + New York City has a population of over 8 million people spread across five boroughs with the largest population living in Brooklyn.





# Classic Minestrone



## Ingredients

- 2 tablespoons extra-virgin olive oil
- 1 large onion, chopped
- 4 cloves garlic, crushed or minced
- 2 stalks celery, diced
- 1 large carrot, diced
- ½ pound green beans, trimmed and cut into ½-inch pieces (about 1 ½ cups)
- 2 zucchini, scrubbed and cut into ½-inch pieces
- 1 teaspoon dried oregano
- 1 teaspoon dried basil
- Salt and freshly ground pepper
- 1 28-ounce can no-salt-added diced tomatoes
- 1 14 -ounce can crushed tomatoes
- 6 cups low-sodium chicken broth
- 1 15 -ounce can low-sodium kidney beans, drained and rinsed
- 1 cup elbow pasta
- 4 cups chopped raw baby spinach
- ½ cup finely grated parmesan cheese
- 2 tablespoons chopped fresh basil

## Directions

In a large stock pot, heat olive oil over medium-high heat. Add onion and cook until translucent, about 4 minutes. Add garlic and cook 30 seconds. Add the celery, carrot and zucchini and

cook until they begin to soften, about 5 minutes. Stir in the green beans, dried oregano and basil, ¾ teaspoon salt, and pepper to taste; cook 3 more minutes.

Add the diced and crushed tomatoes and the chicken broth to the pot and bring to a boil. Reduce the heat to medium low and simmer 10 minutes. Stir in the kidney beans and pasta and cook until the pasta and vegetables are tender, about 10 minutes. Add the spinach and cook the mixture, stirring, until the spinach is wilted. Finally, season with salt and pepper to taste. Garnish with parmesan cheese and chopped basil.





DRINK

# THE MINT MUSE



Imagine late nineteenth-century Paris. Absinthe, *la fée verte*, the green fairy, is the spirit of choice.

Writers and painters drank copious amounts of absinthe, a 90-proof anise-flavored alcohol known to cause hallucinations. They believed it would enhance their creativity and spark genius. Among the most famous artists to imbibe was Henri de Toulouse-Lautrec, whose art perfectly captures the life of Parisian music halls, bars and brothels, most notably the Moulin Rouge. He was rumored to use a hollowed-out cane full of glass vials filled with the electric green beverage.

Once believed to have hallucinogenic properties and cause madness, absinthe was banned in the U.S. for nearly 95 years and just recently (2007) became legally available to us Yanks.

In celebration of the new year and to help awaken your inner artistic spirit, imbibe this trendy absinthe cocktail, though you won't be seeing any green fairies, you're sure to enjoy every last drop.

## THE MINT MUSE

### INGREDIENTS

1.5 oz absinthe  
2 oz pineapple juice  
Mint leaves  
Lime wedge  
Lemon-lime soda

### DIRECTIONS

Muddle the mint leaves with the lime wedge in a shaker.

Add absinthe, pineapple juice and fill with ice. Shake briefly and strain into a tall glass filled with fresh ice.

Top with lemon-lime soda and garnish with a mint sprig and lime wedge.

Contributed by: Jen Higman



 **TY'S TIPS**

**JANUARY TIPS FROM  
INTERIOR  
DESIGN  
STAR**



**TY**  
**PENNINGTON**





# 6 ATTRIBUTES THAT Set Your Home Sale Price



It's natural to have an emotional attachment to your home, even if you have plans to put it on the market when selling season heats up again in the spring. But it's also important to remember that the sale of a home is a business transaction, and emotion should play as little of a role in the process as possible. Prospective buyers won't put any value on your personal memories or design tastes, but there are specific things they will equate to dollars and cents as they decide if your asking price is a fair one.

## Here are six things to consider when determining your home's value:

### AGE AND CONDITION

When your house was built, and the condition it's in, definitely make a difference when you're setting a price relative to similar houses in your area. Occasionally, this can be tricky. A house built in 1920, totally remodeled in 2001, essentially has a younger age. So make sure you're clear on the details of comparable sales (or "comps" as real estate agents call them) to ensure your asking price will be in the right ballpark.

### SQUARE FOOTAGE

Your house should be within 300 square-feet, more or less, of any comps. This isn't a hard-and-fast rule but rather a rule of thumb to keep in mind when combing the area. If square footage isn't available, rely on your Realtor to give an expert estimate.

### LOCATION

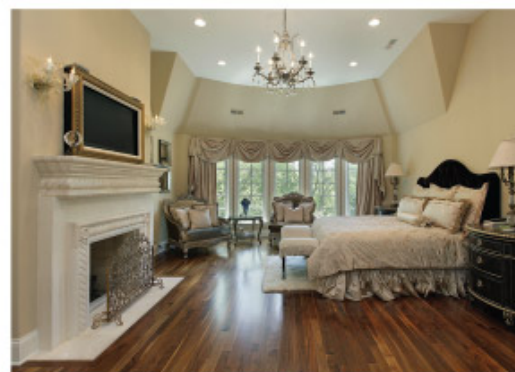
Needless to say, this has a significant impact on your home's value. For example, let's say your house backs up to a lake while a similar house in your area has no lake access. Your house will be more valuable due to its lake access. The quality of the school district, as well as, proximity to highways, parks, coffee shops, restaurants and retail stores are other factors that affect value.

### AMENITIES

Yes, bells and whistles make a difference. So if you have a pool, spa or gourmet kitchen, you will be able to set a slightly higher asking price than similar homes that don't. Lot size: The larger the lot your home sits on, the higher your value (in most areas). The rule of thumb in this department is to stay within a .05-acre difference, more or less, when looking at similar homes. Real estate is local. So remember, what determines value in one market may be the norm in others.

### BEDROOMS AND BATHROOMS

How many of each does your home have? This will weigh heavily on the value. When looking for comps, seek out homes that have the same bed/bath count as yours in order to arrive at the most accurate asking price.



Remember, you don't want to set your asking price too low and undervalue your home, but you don't want to scare away potential buyers with an inflated number either. Finding the sweet spot is key, and hopefully this information will help you do get there.

## Good luck!

*Contributed by: Chris Lathrop, based on tips from the Ty Pennington Design Team*



• RESOLUTION FRIENDLY •

# FITNESS HACKS

FOR THE NEW YEAR

If your New Year's resolution is to hit the gym or to lose weight, 2016 offers a brand new start! To achieve these goals you don't have to work out twice a day, or overhaul your life, there are plenty of simple hacks to get the most out of your workout. Here are ways to burn more fat, faster.

## 1 START EARLY

When you work out first thing in the morning, you have no excuses to skip your workout later in the day. Not only will you reap the physical benefits, but working out in the morning improves your focus and concentration during the workday.

## 2 TURN ON THE TUNES

Working out to your favorite tunes can make you exercise up to 20 percent longer and burn more calories. Music also blocks fatigue and helps you pace yourself.

## 3 LIFT BEFORE CARDIO

A quick sculpting routine pre-cardio not only increases the fat you burn, it's good for your heart. Arteries stiffen during resistance training and increase blood pressure, but cardio counteracts these effects and allows your arteries return to normal.

## 4 CRANK UP THE INCLINE

If it's too cold for you to run outside, challenge yourself on the treadmill instead. Increasing your incline also increases your calorie burn. If running for long periods of time isn't for you, try alternating five minutes of running on an incline with five minutes of level walking.

## 5 DON'T FORGET TO STRETCH

While going to a yoga or Pilates class may not seem as beneficial as CrossFit, these workouts help your muscles move freely during cardio exercises, and enables your muscles to build more strength during weight training.

## 6 HIIT

High Intensity Interval Training (HIIT) allows you to burn more fat in less time because these workouts involve quick, intense bursts of exercise. Not only does HIIT burn fat cells, it strengthens your bones.

## 7 COLD WATER

Studies show that people who drink refrigerated water during exercise tend to work out longer. This helps keep your body temperature down and keeps your energy up for maximum caloric burn.

## 8 STRENGTH TRAINING

Lifting weights helps you lose 40% more fat than not lifting at all. It's also known to be beneficial for your heart. Plus, there are significant mental benefits. Studies show lifting weights helps you handle stress better and makes you happier. And don't we all just want to be happy?

**ENJOY!**

*Contributed by:  
Sarah Amundson*





# ~~IM~~POSSIBLE

It was a Very Good Year Frank Sinatra

Back to Life Soul II Soul

Feeling Good Nina Simone

Lovely Day Bill Withers

Beautiful Day U2

Sweet Disposition Temper Trap

Walking Light Beck

Here Comes the Sun The Beatles

Brand New Day Sting

Changes David Bowie

Try Colbie Caillat

Don't Stop Believin' Journey

Livin' On a Prayer Bon Jovi





# Skin Care INSIDE & OUT

**Believe it or not** your skin is an organ and in order to maintain optimal health in any season there are some things you can add to your regimen that will help maintain elasticity and glow.



While weather can definitely have a negative impact on the state of your skin, internal inflammation is also to blame. Poor eating habits can contribute to a variety of unwanted skin—dermatitis, acne, rosacea, eczema. Consider your skin an outward reflection of what's happening internally.

## INSIDE

### Water

Water is crucial to cell health, which is skin health. Your body is 60% water. It helps to regulate body temperature, lubricate joints, remove toxins and it's also the vehicle used to carry oxygen and nutrients to cells. Water is vital to your health. That said, water is not the only way to maintain skin health. Water intake is just one part of a holistic health regime. The general rule is to drink 32-ounces of water per day. However, the climate, your sex and age all dictate how much water you should consume. Consult your doctor regarding proper water intake for your body type and health goals.

### Omega 3s

Omega 3 is a fatty acid that keeps harmful toxins out while inviting nutrients in to cells. Omega 3 is the wonder fatty acid known to remove cell waste. As a result, your skin will thank you with balanced

moisture and fewer lines and wrinkles. If you want to boost your Omega 3 intake, load-up on walnuts, flax seeds, tuna, salmon and canola oil.

### Sugar

White flour, refined sugar, simple carbs and starches are all part of an insulin boosting diet—which gives your poor pancreas a workout. A sugar-rich diet creates blood sugar level spikes and inflammation. Such internal stress can sometimes be seen all over your skin by way of acne, oily, blackhead covered skin. While a sugar addiction can be tough to break, once you learn to moderate your sugar intake, it can mean restful nights, increased energy and better looking skin. So, start reading labels. Trade-in that cookie for a clementine or that cupcake for a glass of water with lemon. The point is to hydrate your way to clear skin and optimal health.

## OUTSIDE

### Moisturizer

Avocado oil, olive oil, coconut oil, shea butter, oatmeal and honey are great natural and inexpensive moisturizers. To put these natural moisturizers to use, try creating a homemade scrub to exfoliate on a weekly basis. Try mixing virgin olive oil, Vitamin E and a few drops of lavender essential oil—it smells amazing and will protect your skin from damaging UV rays as well as icy cold wind.

### Sunscreen

Picking the right sunscreen can be a veritable nightmare. Prioritize your protection. Are you looking for an all-natural protectant? Maybe one with less grease. Maybe you want the highest SPF? It's best to try several to determine which one works best for your skin type and coverage concerns.

### Exfoliate

Getting rid of the old makes way for the new! A weekly exfoliating regimen helps to brighten your skin by removing dead cells and eliminating bacteria. The bonus is that your skin texture will improve. Once the dead layer of skin is removed, your moisturizer will be more effective. A simple homemade scrub can be made with just a tablespoon of sugar and a teaspoon of honey. Rub it all over your face. Let sit for about 10 minutes. Rinse with warm water and reveal smoother skin.

Healthy skin is possible with consistent care and maintenance. Just adding one of these tips alone won't yield the best results, but combined your skin will begin to glow. So take care of your skin from the inside out and notice the difference.

Contributed by: Selene Garcia



# MIRRORS

By Kara Thom

My grandmother and I lounged poolside on a sunny day. She was 85 and I was 24.

Along the hotel grounds she shuffled; I strutted. My life was verging toward purpose. Hers was sinking into nostalgia. I asked, Mamaw, what do you see when you look in the mirror? She answered immediately and seriously: I see a 16-year-old girl. Not for a second did I think she could be serious.

She was my grandmother, and as such, had never been anything but an old woman. Gray hair, loose jowls, wrinkles, age spots. A short, pudgy, perfect specimen of a grandmother. But me? I would never be any of that. I could no more imagine myself old as I could imagine my Mamaw young.

Twenty-two years have passed and mirrors, I realize, don't reflect the facts. In my mirror I am 30, the age I felt I had earned my confidence; when I began to respect my resilience.

I don't notice the age spots proliferating the perimeter of my face, the skin pulling away from my neck, the lines deepening around my eyes and mouth. It's not until I see a photograph of myself that I know the truth.

I suspect the older I get, the younger the face in the mirror will become and, like my grandmother, someday I will see a 16-year-old girl.



## MY BIO

I am the author of nine fitness-inspired books for adults and children, including the Go! Go! Sports Girls book series. I live with my husband, four children and dog on six acres in Chaska, Minnesota, where I am inspired every day to write, walk or both.

**Website:** [www.lifeasafitmom.com](http://www.lifeasafitmom.com)

**Twitter:** @MamaSweat



# Beating Winter Woes

**Don't let your mood be as cold as the ground this winter season.**

No one wants to be around a "Debbie Downer" especially when there's so much to do during these low-temp months. Luckily, there are a lot of ways to beat back the blues and we're happy to share some ideas with you!



**1** You shouldn't need another reason to get in shape, but when there is a fresh layer of ice over your favorite running path, you're going to need an alternative option. Join a gym. Bring a friend and make a commitment to a gym for the winter months, whether it be a three-month boot camp, or morning cycling class. Getting up, and out, in the early morning hours will boost your metabolism and elevate your energy levels. If money is tight, set up a schedule where you work out at home every day. The internet is filled with free home workout schedules and modifications to your favorite exercises. When the weather starts to warm up and beach season approaches, all those chilly early morning wake up calls will be worth it.

**2** Wake up, it's dark. Leave work, it's dark. Long dark days may have you feeling lazy. While you might think the only thing you want to do is binge-watch *Narcos* and *Game of Thrones*, just don't do it solo. Invite friends over. Make some delicious eats and pour a drink or two. It's a great excuse to see your friends, socialize and watch your favorite show. Plus, you won't feel as bad when you

take down a bucket of popcorn shared amongst your friends rather than with your dog.

**3** You could be the next Van Gogh and not even know it. Now is the time to get that new hobby scheduled. Not everyone is artistic, but it never hurts to try drawing or painting. Take a class with a friend and actually laugh out loud comparing which stick figure drawing is the worst. If you can't commit to something regularly, get a group of friends, or coworkers, and hit up a Bottle-and-Bottega class. Nothing pairs better with a blank canvas than a full glass of wine. Painting might not be for everyone, but cooking is something you will use for the rest of your life. Whether it be a cooking class or buying a new cook book, make a pact with yourself that you will try 3-5 new recipes each month during the winter. It's time to get creative!

**4** The holiday season is over, but that doesn't mean the giving spirit has to wait until next Christmas. Why not use some of your time to volunteer? The coldest months create the greatest need for volunteers. Volunteering at a soup kitchen, a toy drive or a

homeless shelter will provide others with the support they need, and you with a sense of accomplishment. Not only will it keep you moving, it will keep you grounded.

**5** Too cold in Minnesota? Plan a trip to Los Angeles! Planning a vacation causes a significant increase in overall happiness. Besides, counting down the days until your feet are in sand is always fun. Airlines usually lower prices in the first couple weeks of December and have great deals through January and February. Head to Hawaii or California in late January and you'll be paying half of what you would when flying at Christmas.

With our simple plan to beat the winter blues, you can surely fend off dark-day depression. Just think, if you do all five suggestions, the winter months might become something you start looking forward to each year!

*Contributed by KJ Schultz*





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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 #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 — 14-1744-A • 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 • OK — ML002651 • 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