

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

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FEBRUARY 2016

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TY'S TIPS

HOME TIPS FROM
TY PENNINGTON



OUR TOP 5
NEW SKI DESTINATIONS
TO **ENJOY** THIS SEASON

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movies of all time

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Vol 4 ISSUE: 8

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FEBRUARY 2016

February, the shortest month of the year, and also the coldest for those of us in Chicago. It's the month actor Ashton Kutcher, rocker Alice Cooper and civil rights icon Rosa Parks were born—try putting those three in any other sentence together! It's also when we celebrate Valentine's Day. A day when many of us actually schedule time for romance. But what about those who aren't "Booed-up"? What's a single girl to do on the most romantic day of the year? Courtney Simmons, our resident feminist, shares how she plans to spend February 14th.

For those looking to travel, we enlisted the advice of Kurt Clauss, an international man of intrigue (mainly because he's been a flight attendant with American Airlines for 30 years!). He shares his top travel destinations, and hacks.

Because it's Black History Month, we list a few songs of freedom, struggle and inspiration that were inspired by the Civil Rights Movement. Listen to the lyrics of Billie Holiday's "Strange Fruit" and brace yourself for a chilling rendition of history through song. No wonder she sang the blues.

This month, like every month, we try to find recipes that will delight. I've always been a fan of mushrooms. Paired with polenta, this hearty, vegetarian dish will keep your diet on track while providing home-cooked goodness. "The Margarita Snap" is a ginger-infused twist on the traditional Tequila drink. Mix it, drink it.



Enjoy,
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ALL ABOUT FEBRUARY

EVENTS, HOLIDAYS AND THEN SOME



February 2016

FEBRUARY 2

Groundhog Day

FEBRUARY 5

National Wear Red Day

FEBRUARY 7

Super Bowl 50

FEBRUARY 8

Chinese New Year

FEBRUARY 9

Mardi Gras

FEBRUARY 12 - 14

NBA All-Star Game

FEBRUARY 10

Ash Wednesday

FEBRUARY 14

Valentine's Day

FEBRUARY 15

President's Day

Observed

Black History Month

American Heart Month

National Children's Dental
Health Month

Birthstone

Amethyst

Astrological Sign

Aquarius (1-19th)

Flower

Violet

OUR TOP 5 NEW SKI DESTINATIONS TO ENJOY THIS SEASON

Most of the country enjoyed a very mild start to winter. No snow at Christmas and mild temps may have you longing for snow, cold, and hot cocoa by an open fire. Skiing is one of the best winter vacations you can take, but it can get expensive.

For those looking to save on a ski getaway, consider our **Top 5 Ski Value Destinations**.

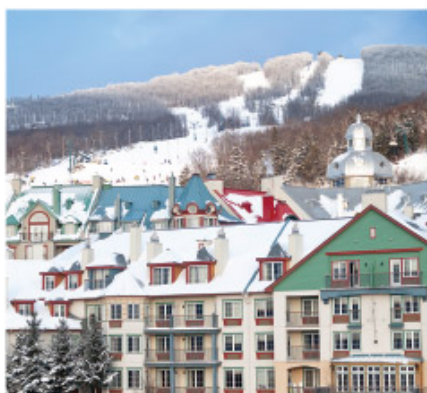
By: Kurt Clauss



1 BIG SKY, MONTANA

What's the largest ski resort in the U.S. that gets 400 inches of snow each year and allows kids under age 10 to ski for free? Big Sky, Montana! The affordable, family-friendly, powdered-peaks of Big Sky are just 44 miles south of Bozeman, MT. Colorado may get all the attention, but underrated Montana is upgrading its facilities and you won't have to fight the crowds. If you have time, head to spectacular **Yellowstone National Park** just an hour away. Winter is the best time to avoid the huge summer crowds.

www.bigskyresort.com



2 MONT-TREMBLANT, QUEBEC

It's like skiing in Europe without the red eye flight across the Atlantic. Located in the Laurentian mountains of Quebec, Tremblant Resort is a 90-minute drive from Montreal, or you can fly right into Tremblant from Toronto on Porter Air or Air Canada. Après' ski, stroll the charming narrow streets of the village and take in fine cuisine and amenities at dozens of restaurants and shops all at the current exchange rate of \$1.40 Canadian per U.S. dollar (at the time of publish).

www.tremblant.ca

3 JACKSON HOLE, WYOMING

Non-stop flights from 13 different U.S. hubs makes Jackson Hole, WY easier than ever to get to. You will get a mix of cowboy and jet-set ski crowds here. In Jackson Hole, both budget-friendly inns, and the Four Seasons hotel, keep diverse skiers that rarely wait in a lift line. Even as Jackson Hole continues to grow with the luxury clientele, the rustic pureness of downtown Jackson is still a big draw. My fave here is the 100-skier tram that climbs 4,100 feet in just 9 minutes, complete with tunes controlled by the train operator. Many of the epic black diamond runs at Jackson are staples in extreme ski movies because of the breathtaking scenery. While there, don't go looking for an actual hole. Jackson Hole is named for its valley floor as it's surrounded by mountains. If you visit late season, **Grand Teton National Park** flanks Jackson Hole and has some of the best hiking in the U.S.

www.visitjacksonhole.com/Winter

4 PARK CITY, UTAH

There are three great ski mountains in Park City—Deer Valley, Park City Mountain Resort and the Canyons. You'll find lots of ski programs, terrain parks and camps for kids. Park City staffers focus on making sure each guest has a great experience during their visit. The town of Park City is more than just a ski town. There's plenty of shopping and nightlife (yes, they DO drink in Utah) and festivals like Sundance Film festival, which provides plenty of action for the non-skier. Airport transportation is available and the Park City buses are free.

www.visitparkcity.com

5 TAOS, NEW MEXICO

If you have more than a couple days, a ski adventure to Taos is totally worth it. The 2.5-hour drive from Albuquerque is a cool road trip through some fascinating landscapes. Traveler tip: Get in early if you can to drive during the daytime. Taos is steep, affordable, a little more secluded than the mega ski resorts, but it operates at a nice easy pace. Taos gets more than 300 days of sunshine a year and more than 300 inches of dry rocky mountain powder annually. Expect a low percentage of snow boarders here. Taos is also well known for its art, pueblo culture, food and wine.

www.skitaos.com



- Travel mid-week to save on airfare.
- Spring skiing is cheaper, sunnier and less crowded. Check snow conditions on your destination's website, and book in late March or early April. Most resorts typically close in Mid-April.
- Wear your bulky-big coat on the plane to maximize suitcase space.
- Save money on lodging by staying at a condo or ski house. Try **VRBO.com** for vacation rentals, as well as, **ski.com** for deals.



DRINK

The Margarita Snap

It may be cold outside, but it's hot in here!

With a mix of tequila and this Vietnamese ginger liqueur, memories of sandy beaches will be recalled with every sip. This fun, flirty drink will not only get the party started, it's a party in a glass!

1 part Domaine de Canton
2 parts Reposado Tequila
2 parts pineapple juice
1 lime
Course salt as garnish

Shake with ice. Top with a fresh squeeze of lime juice. Serve in a margarita glass. Salt optional.





Fontina Polenta with Exotic Mushrooms

Eating healthy doesn't mean sacrificing rich flavor. Vegetarian dishes can also be quite comforting. Mushrooms have long been used as a meat substitute. With their robust flavor, mushrooms add depth of flavor and lots of antioxidants. In fact, mushrooms have been shown to have just as high an antioxidant capacity as carrots and tomatoes. So eat up & Enjoy!

INGREDIENTS

- | | |
|---|--|
| 2 Tablespoons olive oil | 2 teaspoons fresh lemon juice |
| 4 ounces Shitake mushrooms | $\frac{1}{2}$ teaspoon salt |
| 4 ounces cremini mushrooms | $\frac{1}{2}$ teaspoon fresh cracked black pepper |
| 4 ounces baby portabella mushrooms | 2 cups milk (2% if you want to reduce your fat intake) |
| 4 ounces oyster mushrooms | $1\frac{1}{2}$ cups organic vegetable broth |
| 1 teaspoon minced fresh oregano | $\frac{3}{4}$ cups instant polenta |
| $\frac{1}{2}$ teaspoon fresh thyme | 1 cup fontina cheese |
| 3 cloves minced garlic | $\frac{1}{2}$ cup freshly grated parmesan cheese |
| 1 shallot | $\frac{1}{4}$ teaspoon salt |
| $\frac{1}{2}$ cup organic vegetable broth | |

PREPARATION

Heat olive oil in a saute pan over high heat. When oil ripples, add chopped shallot and all of the cleaned and sliced mushrooms. Saute for 4 minutes. Add chopped fresh herbs and garlic. Saute 1 minute. Add $\frac{1}{2}$ cup vegetable broth, lemon juice, salt and pepper. Bring to a boil. Reduce heat to simmer.

For the polenta, bring milk and $1\frac{1}{2}$ cups of vegetable broth to a boil. Stir in polenta. Cook for 4 minutes stirring occasionally. Stir in half of the fontina cheese and half of the parmesan cheese. Add salt to taste.

Divide the polenta among 4 gratin dishes. Top with remaining cheeses. Broil 5 minutes. Top each gratin with $\frac{1}{2}$ cup of mushrooms. Serve & Enjoy!



TY'S TIPS



FEBRUARY TIPS FROM
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The **Top 5 Worries** of Today's House Hunters



With the housing market being so competitive these days, more and more buyers find themselves concerned about a number of different situations related to their hunt for a new home.

As is the case with most of life's worries, it's important to know what you can control about the process and allow yourself to let go of the rest.

Let's take a look at five common concerns and what you can do to put your mind at ease.



1

Rates are on the rise.

It's true – the economy is improving and interest rates on mortgages are climbing for the first time in nearly a decade. Don't let this bring about panic. In fact, you should look at it as a positive development. We all need an incentive to make things happen in our lives, even good things. So if you're on the fence about buying a home, now's the time!

2

Home prices are on the rise.

When interest rates rise, home prices generally follow the same trajectory. Why? Because when more potential home buyers take the plunge, demand goes up. This is a classic "strike while the iron's hot" scenario. And if prices continue to rise after you've settled into your new home, you might find yourself with more equity than you thought.

3

Other buyers want my dream house.

In a seller's market, there will be a lot of competition for homes. To play the bidding game you need to come prepared. Specifically, you need a preapproval letter that includes an automated underwriting approval. This kind of approval means your mortgage professional has reviewed all of your paperwork and received a preliminary approval from a lender. It also gives you an edge over other potential buyers who don't have one.

4

I might not qualify for a mortgage.

Don't waste time and energy worrying about whether or not you'll qualify for the loan you want. Go find out! And if you aren't approved for a mortgage, learn about what you need to do to turn things around. It could be a simple fix. Also, there are many programs out there for a variety of buyers. If you don't qualify for one, you might qualify for another.

5

I don't like anything I've seen.

No house will check all of your boxes unless you build it from the ground up. So start with a list of deal breakers. For example, if you have a family of six, a quaint one-bedroom, one-bathroom abode probably won't cut it. But if you see a house that's perfect in every way but is a bit outdated, you can always remedy that with fresh paint, new tile and modern fixtures.



**Feeling better now? Good!
Now get out there and do
some house hunting!**

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

The most romantic movies of all time...

P.S. I LOVE YOU

This is a movie for those nights when you just need a good cry with a positive ending. It's heart wrenching and sad, but also hopeful and funny. Then of course there is Gerard Butler....pause for attractiveness. Followed by Jeffrey Dean Morgan, yes again! Overall a great love story and romantic movie.

~ Debbie N.

SENSE AND SENSIBILITY

I think this movie encompasses so many forms of romantic love - youthful, impossible, unrequited, mature, and the true, everlasting, perfect love ... All of the characters make mistakes along the way, and have their hearts broken by circumstance or misunderstanding, but it's ultimately an optimistic story that makes you believe true love is possible if you are true to yourself.

~ Betsy F.

DIRTY DANCING

Because nobody puts baby in a corner.

~ Danielle B.

WHEN HARRY MET SALLY

It shows the reality of love and relationships. They are full of frustration, awkward moments, a solid friendship and a bond that only two can understand.

~ Selene G.

LOVE ACTUALLY

No brainer! It's the first "RomCom" that guys can enjoy as much as their girlfriends.

~ Mike B.

ETERNAL SUNSHINE OF THE SPOTLESS MIND

It's a fantastic love story without any of the clichés. The couple unwittingly discovers they're destined for each other, despite a bitter-sweet end to the relationship.

~ Courtney S.

A LOT LIKE LOVE

Two friends who've convinced themselves they would never make a good couple discover that they just might. This movie has the perfect combination of drama, wit and intrigue of seeing if these two charming, flawed characters end up together. It never gets old!

~ Kelly C.

THE PRINCESS BRIDE

In a medieval tale of good vs. evil, the true triumph is Wesley and Buttercup's love. It lasts through years apart, kidnappings, battles and even death. Love conquers all in this movie. For "death cannot stop true love. All it can do is delay it for a while."

~ Maisie S.



My Top 5 Modern
Ways To Celebrate
Valentine's Day,
~~Alone & Single.~~

A Single Girl's Guide To Valentine's Day

by:
Courtney Simmons

If you're a lady (or a lad) who finds yourself unattached and unsure how to spend this commercial, Hallmark holiday we call Valentine's Day, I've got something to say to you. It always baffles me that the media portrays single people as desperate and lonely, sobbing themselves to sleep with a quart of Haagen-Dazs because everyone else around them is married. Equally offensive, it makes me think of that song, "You're Nobody 'Til Somebody Loves You." Really? What a message! It's like saying, you are only defined by your partner. Absurd! If you ask me, these sentiments are dated and all-around untrue.

Women today are marrying later in life and spending their youth making names for themselves.

As a single woman, here are My Top 5 Modern Ways To Celebrate Valentine's Day, ~~Alone & Single.~~

1 Get Pampered
Schedule your spa treatment and a facial for February 14. There is nothing wrong with giving yourself a little extra attention. You'll leave with a healthy glow and an extra dose of confidence to boot.

2 Treat Yo'Self
In homage to "Parks and Recreation," take Valentine's Day as the green light to treat yourself. If you aren't familiar with the reference, just go downtown and get that fine leather bag you've been eyeing. It's that simple.

3 Wine Night
Invite your best girls (and guys) and bunker down for a night of wine and conversation. There doesn't need to be an excuse to converse with your best mates, but Valentine's Day is a pretty good one.

4 Get Zen
Roll out the yoga mat and give your mind a refresh with meditative yoga. Guided group classes are great for beginners. If you're feeling more adventurous, try reiki and have a spiritual healer align your chi.

5 Do You
Take today to do what you love most. If the kitchen is your favorite room in the house, fire up the oven and try a new recipe. Or better yet, check off an item on your bucket list. Fulfill your creative side by attending an art or pottery class, or if you're the active type, look into a rock climbing gym and push your limits. Invest in yourself. **Make Valentine's Day about YOU.**



HAPPIER FEET

PROPER YEAR-ROUND FOOT CARE IS CRITICAL IF YOU WANT TO MAINTAIN SUPERB FOOT HEALTH.

This goes beyond just lotions, scrubs and moisturizing socks. While those things are necessary, you should also wear suitable shoes, trim your nails and keep those tootsies clean.

FOOTWEAR

Here are some quick tips to keep your feet happy and pain-free:

- Wear shoes made of all natural material. While there will be times when rubber, nylon or plastic shoes may be too good to pass-up, try limiting wear to cooler months to avoid sweaty feet.
- Make sure your shoes fit. Loose-fitting shoes can alter your gait disrupting normal foot and toe movements.

- Low heels are best. Ladies, spiked heels may make you look like a million bucks, but they are not meant for all night dancing, walking through airports or shopping sprints. Wear sensible shoes for daily activities to ensure proper weight distribution and to avoid tendon tightness and muscle injuries.

LOTIONS, SCRUBS AND PEDIS—OH MY!

We all want our feet to look properly groomed and ready for the world, but don't skimp on foot care just because it's boot season. Here are some easy tips to keep your feet looking winter-time presentable.

- Use moisturizing socks overnight. Simply apply your favorite moisturizer, slip your feet into a pair of super soft cozy socks and rest easy. The next morning your feet will be ready to tackle another day.

- Remove dead skin and calluses from the heels, balls and sides of your feet with a pumice stone, or an exfoliating scrub. First soften the skin with a warm water soak, then rub rough patches with the stone to remove dead skin.
- Pedicures are a great way to get your feet back in shape. Just be sure your salon practices healthy hygiene. Tools and tubs should be properly disinfected or you'll risk exposure to unwanted fungus or bacterial infections.

HEALTHY FEET

Proper nail and cuticle care is not just for hands. Your feet need love too! Ingrown toenails are painful, and fungal infections can take prescription medications to treat. To avoid a trip to the doctor to cure an unknown infection, follow these toe tips:

- Always cut your toenails straight across. As tempting as it might be, curved cutting can, and in most cases will, result in ingrown nails which can lead to a trip to the doctor for correction—ouch!
- Always maintain healthy toenail cuticles. Those little pieces of skin prevent bacteria and fungus from entering the nail bed. When managing those delicate pieces of protection, you'll want to be sure the cuticle remains attached to the nail by gently pushing the cuticle back using a Hindu stone or orange stick.
- Always wear shoes. Keep the barefoot tootsies at home. While many love the freedom of walking around barefoot, the world around us is a petri dish waiting to wreak havoc. Be sure to wear flip-flops when walking around in public places like pools, gym locker rooms and showers.

Your feet are important, so take the time to make sure they are healthy and feeling good all the time! If you do nothing else, take some time to relax. Kick your feet up and give them a break.

Contributed by: Selene Garcia

Two is better than one!

Contributed by:
Sarah Amundson

There's no better feeling than completing a great workout. So why not do this with your best friend, significant other or co-worker? In honor of Valentine's Day, here are some partner workouts that not only keep you in shape, but make exercising more enjoyable.

PLANK HIGH FIVE

Start out by facing each other in high plank. To get into this position, stack your shoulders over your wrists and stack your feet hip-width apart (similar to a push-up position). Keep your hips level to your shoulders and gaze down at the floor entire time.

Once you are both in high plank, lift your right hand off the floor and give your partner a high five. Return to start position and repeat with your left hand. Continue for two more sets, with one minute per set.

High plank is one of the best exercises to work your core muscles, but it also increases flexibility and improves posture.

PARTNER PUSHUP SQUATS

Start in a high plank—this time spread your hands slightly wider than your shoulders. Have your partner stand behind you with his feet hip-width apart. He then lifts your legs by holding onto them just above the ankles. You lower into a pushup as your partner lowers into a squat. After one minute switch places to complete the set. Both pushups and squats work your entire body, so both partners benefit from this workout!

DYNAMIC LUNGES

For this move, stand facing your partner at arm's length, clasping each other's hands between you. Next, lunge forward with your right leg as your partner lunges backward with their left leg—coordination is the key here! Then reverse this move by lunging backward with the right leg as your partner lunges forward with the left. Complete 10-12 reps, switch legs, and repeat.

Leg lunges have a ton of health benefits, which include helping with your balance, hip flexibility and core stability.

YOGA TREE

Stand side-by-side, arm's length apart. Reach out to your partner and press palms together. Next, bend your right leg and plant your foot onto your inner thigh (or calf if you're not completely flexible). Complete the tree pose by extending your right arm straight out and flexing your wrist up so your fingers point to the sky. Hold for 20-30 seconds. Tree pose increases balance, focus and memory. It also strengthens your ankles and knees.

BODYWEIGHT SQUAT

Stand facing your partner at arm's length, with feet slightly wider than hip-width apart, grasping each other's forearms. Maintaining a secure grip, squat down in sync until your thighs are parallel to the floor. Hold. Slowly return up to starting position. Repeat for 10-12 reps and maintain good form by lifting your chest up, setting your shoulders back and grounding down through your heels the entire time. Doing squats on a regular basis increases flexibility and also decreases your chance of lower back pain and knee injuries.



MUSIC

February is Black History Month.

A time to reflect on the progress and struggle that the Civil Rights Movement accomplished. Here, we pay homage to Dr. Martin Luther King Jr. with music inspired by, and told through, the lens of equal justice for all.

ALABAMA
John Coltrane

BLOWN IN THE WIND
Bob Dylan

HOW I GOT OVER
Mahalia Jackson

SISTER ROSA
The Neville Brothers

MISSISSIPPI GODDAM
Nina Simone

THIS LAND IS YOUR LAND
Pete Seeger

A CHANGE IS GONNA COME
Sam Cooke

RESPECT
Aretha Franklin

WE SHALL OVERCOME
Pete Seeger

WHAT'S GOING ON
Marvin Gaye

PEOPLE GET READY
The Impressions

BLACKBIRD
The Beatles

LIFT EVERY VOICE AND SING
Bebe Winans

STRANGE FRUIT
Billie Holiday

**THE REVOLUTION WILL
NOT BE TELEVISED**
Gil Scott-Heron

OH FREEDOM
Harry Belafonte

FIGHT THE POWER
The Isley Brothers

**I DON'T WANT NOBODY
TO GIVE ME NOTHING**
(Open Up The Door, I'll Get It
Myself) Pt. 1
James Brown





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Enjoy

FEBRUARY 2016

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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