

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

# Enjoy

JUNE 2016

THIS ISSUE IS BROUGHT TO  
YOU BY:



**Christopher Tenggren**  
**RE/MAX Great American**  
**North**  
BROKER/REALTOR

40W160 Campton Crossing/Unit E  
St. Charles, IL 60175

P: 630-513-0222

C: 630-408-2750

F: 630-313-4220

Christopher@HomesInTheFoxValley.com  
HomesInTheFoxValley.com

## TY'S TIPS

4 Ways To Achieve the  
Ultimate "Person Cave"



Canada, More Than Just  
Slapshots and Brews

A New Way To Get Zen

guaranteed Rate<sup>®</sup>



The Home  
Purchase Experts<sup>®</sup>

and much more!

Vol 5 ISSUE: 1



# Enjoy

JUNE 2016

Don't laugh, but I have a new hobby — coloring! Yes, I color. With my collection of Prismacolor Premiere colored pencils, I've created fantastical art pieces worthy of ... well, not worthy of hanging, but worthy of enjoying. Before you judge me, know that adult coloring books are all the rage. Read **Courtney Simmons'** story detailing the trend. It's a way to zone out, to reconnect with our inner child, and it beats watching reality TV!

Nature, in all its splendor, also beats a day of binge watching. This is summer. Save the Game of Thrones marathons for January! While we may think of Canada as our cold, snow-covered northern neighbor, it's a vision of beautiful colors this time of year. I'm obsessed with *Lake Louise*. You may have gone skiing in Banff, but **Kurt Claus** shows us there's more to Canada than slopes.

This month, we would like to re-introduce our resident fitness expert, **Sarah Amundsen**. She's a yoga instructor at *CorePower*. She knows her stuff and we're happy to have her give us free advice. Read her piece on hip openers. Every woman knows the importance of flexibility. Desk jobs tend to stiffen our joints. Sarah shows us how to work through the discomfort to achieve results.

As always, we hope you enjoy all the effort we put into each issue.



*Enjoy,*  
Chrystal Caruthers  
Editor-in-Chief  
Chrystal.Caruthers@GuaranteedRate.com

## CONTRIBUTORS



**SARAH AMUNDSEN**  
Writer  
Fitness  
@sarahlynn920



**KURT CLAUS**  
Writer  
Travel



**JEN HIGMAN**  
Designer  
@JenniferHigman



**CHRIS LATHROP**  
Writer  
Ty's Tips



**COURTNEY SIMMONS**  
Writer  
Lifestyle  
@sallytomato18

# ALL ABOUT JUNE

EVENTS, HOLIDAYS AND THEN SOME



## June 2016

**JUNE 6**

Ramadan (start)

**JUNE 8**

National Best Friend Day

**JUNE 12**

Shavuot (start)

**JUNE 13**

Shavuot (end)

**JUNE 14**

Flag Day

**JUNE 19**

Father's Day

**JUNE 20**

Summer Solstice

**JUNE 21**

International Yoga Day

**JUNE 23**

International Widow's Day

**JUNE 24**

St. John the Baptist Day

**JUNE 29**

St. Peter's Day

## Birthstone

Pearl & Moonstone

## Astrological Sign

Gemini

## Flower

Rose

## Observances

National Safety Month

Men's Health Month

LGBT Pride Month





# CANADA

## More Than Just Slapshots & Brews

by: Kurt Clauss

Canada may be known for ice hockey, moose and great beer, but it has so much more to offer. Our northern border neighbor is a multi-cultural destination. For a cheap peek at French culture, a trip to Montreal is in order. For shopping with favorable exchange rates, Toronto may be a good option.

Canada has the longest coastline in the world. At 5,500 miles long, the Canadian/U.S. border allows for quick access to this international destination. Passport required. Whether flying or driving, Canada is perfect for a family

road trip to **Niagara Falls**, or a long romantic weekend on **Vancouver Island**.

Best of all, its spectacular scenery of the **Canadian Rockies**, and its clean cities offer a different perspective on urban living. Canadian cities are often cited as some of the best places to live. For a summer vacation that won't break the bank, search *Air Canada*, *West Jet* and *Porter Airlines* for the best rates to and within Canada.

### Canadian Rockies

If you're an outdoor adrenaline junkie, or just want to view some of the most

jaw-dropping mountain scenery in the world, head to the majestic Canadian Rockies of Alberta and British Columbia. Start in Calgary then head north to Banff. Take in the awe-inspiring colors of **Lake Louise** with its glacier blue waters. Instagram photos required! Next, head to **Jasper National Park**.

Wildlife abounds here. You can hike, mountain bike or road trip up Routes 1 and 93. Look into a safari or wildlife tour for a chance to see bears, elk, bighorn sheep and deer. Mid-July to mid-August explodes with color during the brief bloom of the mountain wildflowers.





### Niagara Falls/Toronto

Even after dozens of visits, (I grew up near Buffalo), I am still in awe each time I stand at the railing at the top of Niagara Falls. Crowds from all over the world come to take photos of the thundering waters, and enjoy the growing entertainment and casinos of both the US and Canadian sides of the falls. The best views are from the Canadian side, however. If you don't mind getting wet, the kids will love wearing a cheap plastic rain poncho and boarding the iconic *Maid of the Mist* boat tour that cruises the base of the falls. If you're a daredevil, hike the *Cave of the Winds* up a wet wooden staircase through the swirling spray of mist. There is also a cool 'Journey behind the Falls' tour where you can see the Falls from the underneath. *Niagara-on-the-Lake* is an adorable, historic town nearby that has the finest restaurants and wineries in Canada (in my opinion). Make sure you try Ontario's treasured ice wine, Inniskillin. It's a delightful take on white wine.

When visiting Niagara Falls, it makes sense to visit nearby Toronto. It's just a

90-minute drive from the falls. With its world class theatre, restaurants, arts and shopping, Toronto is always buzzing with activity. Toronto is also known as, 'North Broadway'. There, "Broadway" shows sell-out just as fast as hockey games, so plan ahead. Of course, no trip to Toronto would be complete without a trip to **The Hockey Hall of Fame** to visit The Stanley Cup.

### Vancouver

For a west coast mix of urban style and nearby wilderness, head to Vancouver. The Gastown area has a cool mix of restored Victorian buildings, cobblestone streets, galleries and shops. You can take a Vancouver harbor tour or even schedule a sea plane ride for a different perspective of the skyline.

For something special, head to Vancouver Island where the summer months are the best time for whale watching. Just 20 minutes outside of town is Grouse Mountain for panoramic city views. Take the Gondola to the *Peak Chalet* to zip line, hike, or dine. Stanley

Park, on the edge of town, is one of the city's most popular attractions. A huge green space with gardens, trails, pools, beaches and an aquarium are the highlights.

### Quebec

If history and European charm appeals to you, Quebec City, and its historic sites, are a little slice of France right across the border. Old Quebec, on the banks of the St Lawrence River, has open air galleries, horse drawn carriages and the famous *Chateau Frontenac*, the most photographed hotel in the world.

Founded in 1608, Quebec City is like going back in time. Visit the oldest neighborhood in North America, *Quartier Petit Champlain*, along the river. It was the original port of Quebec. Eight miles outside of town is the impressive **Montmorency Falls**, it's more than 98-feet higher than Niagara!



LIFESTYLE





# A NEW WAY TO GET ZEN

by: Courtney Simmons

It's easy to get caught up in the everyday hustle and bustle of life. Back-to-back office meetings followed by after school commitments with the kids, we rarely take the time to rest, breathe and be. So how do we deal? We all find ways to decompress whether we realize we're doing it or not. Some attend group yoga, others take the opposite route and binge-watch Netflix. No matter your road to mindfulness, there's a new approach that is great for every shape, size and COLOR.

The hottest growing 2016 trend for getting Zen involves a resurgence of a childhood favorite: coloring books...for adults. This throwback is more than just a way to pass time. It's a stress busting, decompressing, coping mechanism that allows you to tune in and zone out.

There are a number of coloring books for adults. Try searching Amazon, Barnes & Noble or your local bookstore.

## 1. DECOMPRESS

Studies have shown that coloring has therapeutic benefits and can reduce anxiety. Particularly when coloring in *Mandalas*. A Mandala contains repetitive geometric patterns, which encourages one to be mindful of the task at hand, thus reducing external stresses.

## 2. RECHARGE

If you can't make it to that yoga retreat in Bora Bora, adult coloring books are a cost-effective way to recharge your batteries. The "Posh Adult Coloring Book of Soothing Designs" can be found at Barnes & Noble or Target for under \$10.

## 3. CONNECT

Coloring parties: They're a thing! The popularity of adult coloring books has spawned a new type of happy hour where groups meet up for wine and coloring. This new way of socializing is great for friends and family and also as teambuilding for co-workers.

## 4. DEVELOP

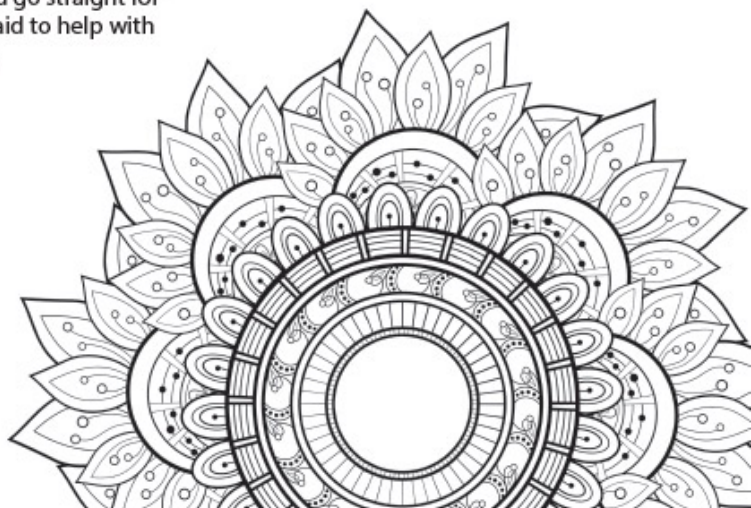
The days of mastering penmanship are long gone. There's something about trading our keyboards and tablets for an old-fashioned, colored pencil that just feels right. On top of working out old muscles, the act of coloring activates both hemispheres of the brain which helps improve motor skills and vision.

## 5. MEDITATE

Most working adults find themselves wearing many hats and juggling 10 things at once. Coloring is the perfect task to let go for a period of time. It's meditation for those who don't meditate, and helps one be with his/her thoughts.

## PRO TIP:

Forgo the crayons and go straight for colored pencils. It's said to help with the "flow" of coloring.





JUNE TIPS FROM  
INTERIOR  
DESIGN  
STAR  
**TY**  
PENNINGTON

# 4 WAYS TO ACHIEVE THE ULTIMATE "PERSON CAVE"

Everybody needs a place of their own—especially grownups who have kids and share a bedroom with their significant other. Typically, these are called man caves, with the implication that it's only the man of the house who needs somewhere to slink off to and get away from it all. Not true! Women need it too; often their version is referred to as a sitting room or a sanctuary.

For the purposes of this article and in the interest of equality, I'll call it a "person cave." Now let's get to the topic at hand: making yours as awesome as possible!

---

*Contributed by:*

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

---





### Tip 1: Scout out a spot

First things first: You need a place for your cave. The word implies that it has to be in the basement or somewhere below ground level, but don't feel restricted. An attic, unused spare bedroom, cluttered utility room or even part of a garage can all fit the bill.

### Tip 2: Pick your theme

Before you start slapping on the paint and hanging lighting, you'll need to decide what kind of room you want. Will it be a place to admire your collection of sports memorabilia? A home theatre with movie-themed prints and big seats? Perhaps you want to showcase your passion for music with your treasured vinyl and guitar collections. Maybe a meditation room or something similar where you can just get away and chill.

Whatever your chosen theme,

the best way to nail down your ideas is to sketch them out. Don't worry about artistry, just get your vision out on paper. Outlining your thoughts will start to bring your ideas to life and will help you see possible challenges up front with your layout or design.

Need inspiration? Hop on the internet – there are tons of websites dedicated to cave designs!

### Tip 3: Don't scrimp on the extras

Now that you've pinned down a theme and a sketch, what are you going to fill the room with?

Serious gamers need specific chairs (casual gamers can get by with beanbags). Movie buffs can make the most of their surroundings with a popcorn machine and a fridge for drinks. Music enthusiasts can't forget about the sound system (audiophile quality is optional).

A proper sitting room needs a cool coffee table and a soft sofa, possibly a daybed for dozing.

You want your cave to be awesome out of the gate, so try to avoid excluding something that later on you'll wish you had.

### Tip 4: Make it all-inclusive

We all dream of a room that's dedicated to just our stuff and is off limits to everyone else. But the reality is, when you're cohabitating with others, it's best to make your cave (or at least a portion of it) welcoming to everyone. Feel free to announce to the household that you'll be spending the most time in there! Also, avoid the temptation to put locks on the doors unless it's in the interest of child-proofing an area with a lot of fragile, valuable items.

I hope these tips were helpful in guiding you in the right direction.

Happy spelunking!





DRINK

# Pineapple Mojito

by: Chrystal Caruthers

Serves: 6

½ bottle of white rum

1 whole pineapple

5 limes

1 package of mint

¼ cup sugar

Ice

Cut off the sides and ends of the pineapple, and slice it into ½-inch discs.

Zest one lime.

Slice all of the limes and separate into two equal piles.

In a pitcher, muddle the limes, pineapple, mint and sugar until the sugar is dissolved.

Add zest.

Strain into a glass with a slice of pineapple to garnish.

Pour over ice.





# Chili Lime Shrimp Skewers

by: Chrystal Caruthers

## INGREDIENTS

2 – 2.5 large shrimp

## MARINADE

1/2 cup fresh lime juice

3 teaspoons fresh lime zest

1/4 cup olive oil

4 tablespoons fresh cilantro,  
finely chopped

2 jalapeños, finely chopped

1-inch fresh ginger, minced

4 garlic cloves, minced

1 tablespoon honey

2 teaspoons sea salt

1 teaspoon ancho chili powder

## METHOD

1. Peel and devein shrimp, Set aside.
2. In a large mixing bowl, whisk all marinade ingredients together.
3. Add shrimp and refrigerate for an hour.
4. Fire up the grill, brush a little bit of oil on the surface. Grill shrimp until they turn golden pink and charred on both sides.

Serve immediately.

## TIP:

You can make this chili lime shrimp with a cast-iron grill pan or regular skillet, or bake in the oven. Preheat the oven to 400°F and bake it for about 10 minutes or until the shrimp turn pink.







## FITNESS

# 5 MOVES for OPEN HIPS

by: Sara Amundsen

1



2



3

**Working out usually makes you feel energized, strong and accomplished — but sometimes it can also make you feel sore!**

The most common place is in the hips. Luckily, there are several yoga poses that are great hip openers to ease and add flexibility. Try these poses to get the most out of your workout.

### 1 CRESCENT LUNGE

This pose stretches your hip flexors, as well as your legs, front torso, chest and shoulders.

To get into crescent lunge, begin on your hands and knees. Align your wrists directly under your shoulders and your knees directly under your hips. Spread your fingers wide and press firmly through your palms. Then tuck your toes and lift your

knees off the floor, making your way into downward dog. Gently begin to straighten your legs and equally press down through your heels and palms of your hands.

From downward dog, lift your right foot high off your mat, then step it forward between your hands into a low lunge position. Bend your right knee 90 degrees, then come onto the ball of your back foot, lifting and pressing through your back heels.





Straighten your left leg so it's strong and active, then lift your arms over your head. Make sure both hips are squared towards the front of the room. To modify, you can always lower down to your back knee. Stay for a few breaths, then repeat on your left leg.

## 2 HALF PIGEON

In addition to being a great hip opener, this resting pose improves your overall posture and alignment. To get into Half Pigeon, start by kneeling on the floor. Stretch your right leg behind you. Bend your left knee such that your left foot comes close to your right pelvic bone with your toes pointed out. Lean slightly forward to puff out your chest. Use your hands for balance and keep your gaze forward to stay in balance. Hold for 30 seconds, then repeat on your left side.

## 3 RECLINED BOUND ANGLE POSE

Reclined Bound Angle Pose (also called Supta Baddha Konasana in yoga classes) is a great way to cool down from a tough workout. It stretches your hip muscles, and opens your chest, which helps your body to relax.

Begin in a seated position with your legs extended in front of you. Arms at your sides. Bend your knees, and draw your heels in toward your pelvis. Bring the soles of your feet together and let your knees drop open to both sides. Press the outer edges of your feet together and onto the floor.

Next, lean backwards and bring your elbows to the floor. Then slowly lower down onto your back. You



can stay here, or if you would like a deeper hip stretch, place a yoga block under each thigh. Once you're situated, let your arms relax with your palms facing up, close your eyes and breathe naturally.

## 4 FROG POSE

Frog pose is a great hip opener for cardio-enthusiasts, because it stretches your lower back and inner thigh muscles. Begin on all fours on your hands and knees walk your knees as far apart as they will allow comfortably. Touch the knife edge of your feet to the ground, and bend your knees to a 90-degree-angle. Then while engaging your core, lower down to your forearms, with your elbows stacked right below your shoulders.

## 5 HAPPY BABY

Lie on your back and bend your knees towards your stomach. Grip the outsides of your feet with your hands. Open your knees wide, then gently bring them in towards your armpits. In this stretch, rock the length of your mat to massage your lower back. In addition to stretching your hips, Happy Baby also calms your mind, and relieves stress.





# June *tunes*

---

**The Glow of Love**  
Change

.....

**Free Man**  
South Shore Commission

.....

**You Make Me Feel  
(Mighty Real)**  
Sylvester

.....

**Do You Wanna Funk**  
Sylvester & Patrick Cowley

.....

**We Are Family**  
Sister Sledge

.....

**Supermodel  
(You Better Work)**  
RuPaul

.....

**Vogue**  
Madonna

.....

**Liberty Walk**  
Miley Cyrus

.....

**Let There Be Love**  
Christina Aguilera

.....

**Can't Get You Out of My Head**  
Kylie Minogue

.....

**Born This Way**  
Lady Gaga

.....

**Beautiful**  
Christina Aguilera

.....

**I Kissed A Girl**  
Katy Perry

.....

**I'm Coming Out**  
Diana Ross

.....

**It's Raining Men**  
The Weather Girls

.....

**Believe**  
Cher

.....

**We Found Love**  
Rihanna featuring Calvin Harris

.....

**Déjà vu**  
Giorgio Moroder featuring Sia

.....

**Rush Over**  
Me'Shell Ndegeocello  
& Marcus Miller





The Home  
Purchase Experts®



# Is an adjustable rate mortgage right for you?

If you're not going to stay in your home for more  
than 5 to 7 years, an ARM might be the right option.

Contact the **Guaranteed Rate Loan Officer** on  
the back of this magazine to learn more.

Equal Housing Lender NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) • AL - Lic # 21566 • AK - Lic # AK2611 • AR - Lic # 103947 • Guaranteed Rate, Inc. 3940 N. Ravenswood, Chicago, IL 60613 866-934-7283 • AZ - Guaranteed Rate, Inc. 14811 N. Highland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License #0907078 • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699 • CO - Guaranteed Rate, Inc. Regulated by the Division of Real Estate, 773 290-0505 • CT - Lic # 17196 • DE - Lic # 9436 • DC - Lic # MLD 2611 • FL - Lic # MLD 1102 • GA - Residential Mortgage Licensure # 20973 • 3940 N. Ravenswood Ave., Chicago, IL 60613 • HI - Lic # HI-2611 • ID - Guaranteed Rate, Inc. Lic # MBL-5827 • IL - Residential Mortgage Licensure - IDPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-799-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 • MB, 0005932 • IN - Lic # 11050 & #10332 • IA - Lic # 2005-0132 • IS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC0003530 • KY - Mortgage Company Lic # MC20335 • LA - Lic # 2866 • ME - Lic # SUM11302 • MD - Lic # 13381 • MA - Mortgage Lender & Mortgage Broker License # MC 2611 • MI - Lic # R0018846 & SR0018847 • MN - Lic # MN-MO 20526478 • MS - Guaranteed Rate, Inc. 3940 N. Ravenswood Ave., Chicago, IL 60613 • Mississippi Licensed Mortgage Company, Lic # 2611 • MO - Guaranteed Rate Lic # 14-17 44-A • MT - Lic # 2611 • NJ - Licensed in NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE - Lic # 3811 • NV - Lic # 3162 • NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic # 13932-MB • NM - Lic # 01995 • NY - Licensed Mortgage Banker - NYS Department of Financial Services • 3940 N. Ravenswood, Chicago, IL 60613 Lic # B500887 • NC - Lic # 109803 • ND - Lic # MB101838 • OH - Lic # MB0804160 & Lic # SM 501367 • 3940 N. Ravenswood Ave., Chicago, IL 60613 • OK - Lic # MLD02651 • OR - Lic # ML-3836 • 3940 N. Ravenswood Ave., Chicago, IL 60613 • PA - Licensed by the Pennsylvania Department of Banking and Securities Lic # 20371 • RI - Rhode Island Licensed Lender Lic # 2010268211 • RI - Rhode Island Licensed Loan Broker Lic # 201026811 • SC - Lic # MLLS-2611 • SD - Lic # ML 04997 • TN - Lic # 10937 9 • TX - Licensed in TX: Licensed Mortgage Banker & Licensed Residential Mortgage Loan Servicer - TX Department of Savings & Mortgage Lending • UT - Licensed in UT: Utah-ORE Licensed Residential First Mortgage Notification - Utah Department of Financial Institutions • VT - Lic # 2611-1 & 0930 MB & 6100 • WA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC 3769 • WA - Lic # CL-2611 • WI - Lic # 273948A & 2611BR • WV - Lic # 30469 & MB-30098 • WY - Lic # 2247



# Enjoy

JUNE 2016

Compliments of



**Christopher Tenggren**  
**RE/MAX Great American North**  
**BROKER/REALTOR**

40W160 Campton Crossing/Unit E  
St. Charles, IL 60175

P: 630-513-0222

C: 630-408-2750

F: 630-313-4220

Christopher@HomesInTheFoxValley.com

HomesInTheFoxValley.com

MLS ID :1077



**Melissa Griffey**

VP of Mortgage Lending

**P: 630-364-7539 C: (630) 373-1051 F: (630) 549-1154**

mgriffey@guaranteedrate.com  
www.guaranteedrate.com/mgriffey  
716 W State St Ste E - Geneva, IL 60134



NMLS (Nationwide Mortgage Licensing System) ID 191670 State License: IL - 031.0022632 - MB.0005932

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