

TRAVEL • DRINK • FOOD • TY'S TIPS • FITNESS • LIFESTYLE • MUSIC

Enjoy

JANUARY 2017

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

3 Steps to
Post-Holiday
Zen



THE **24K**
Champagne Toast

TY'S TIPS: A GOOD TIME
FOR MAINTENANCE

and much more!

Vol 5 ISSUE: 8

guaranteed Rate®

The Home
Purchase Experts®

Enjoy

JANUARY 2017

Welcome to 2017! A new year means new beginnings, new opportunities and a chance to re-set the clock on all of our goals. Better health, better life, better job. Whatever you want, a new year seems to be the best time to make it happen. For those who want to find balance by eating healthy, try our Basil Pesto Hummus in the **FOOD** section. It's packed with complex carbohydrates and protein and it's low on the Glycemic Index.

With all of that extra protein comes new energy, and skiing is a great way to burn calories and have a blast doing it! Read our **TRAVEL** section to find the best of West Coast skiing destinations. If you only go to California for the beaches, you're missing out on Big Bear, Lake Tahoe and some of the best powder in the country.

A great way to start the New Year is to tame the clutter. In our **LIFESTYLE** section, we offer a few tips on how to take everyday storage items to maximize space and clear your shelves, closets, and cabinets. If you think those over-the-door shoe storage bins are only for flats and tennis shoes, think again. Then turn to page 11.

Happy New Year!



Enjoy,
Chrystal Caruthers
Editor-in-Chief
chrystal@rate.com

CONTRIBUTORS



KURT CLAUSS

Writer

Travel: pages 3-4



BETSY FRYMIRE

Designer



JEN HIGMAN

Designer



KEVIN LAMBERT

Writer

Ty's Tips: pages 7-8



COURTNEY SIMMONS

Writer

Lifestyle: pages 11-12



JENNIFER WOLAN

Writer

Fitness: pages 9-10

ALL ABOUT JANUARY

EVENTS, HOLIDAYS AND THEN SOME



January 2017

JANUARY 1

Last day of Chanukah

JANUARY 1

New Year's Day

JANUARY 2

New Year's Day observed

JANUARY 6

Epiphany

JANUARY 7

Orthodox Christmas Day

JANUARY 8

Golden Globe Awards

JANUARY 14

Orthodox New Year

JANUARY 16

MLK Day

JANUARY 20

Inauguration Day

JANUARY 27

International Holocaust
Remembrance Day

JANUARY 28

Chinese New Year

OBSERVANCES

National Mentoring Month
National Blood Donor Month

BIRTHSTONE

Garnet

FLOWER

Carnation

ASTROLOGICAL SIGN

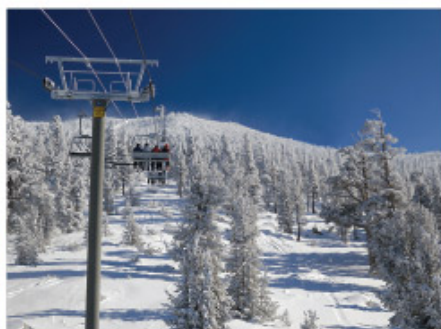
Capricorn

There's **MORE** to California than Beaches

by: Kurt Clauss

Imagine a weekend where you can ride your bike along the ocean one day then snowboard fresh snow mountains the next? Most don't even think about snow when they visit California, but there are lots of good options for the die-hard skier or simply as an alternative to swimming on the rare day when warm and sunny isn't in the LA forecast. The California ski season usually starts in early November and

goes to mid-March. One of my favorite LA weekends ever was a whirlwind trip from sand to snow. On Friday, we spent the night bar-hopping in West Hollywood enjoying perfect 70-degree weather then woke up early for a road-trip to Big Bear to enjoy fresh snow and pristine runs. On Sunday, I was back on the beach tanning.



SOUTHERN CALIFORNIA

Just a couple hours from the southern California beaches, the ski resorts of Bear Mountain and Snow Summit in the San Bernardino mountains are the place to be after an overnight snow storm. The gentle slopes of Bear Mountain are popular with snowboarders and beginners. They also have a huge terrain park if jumps, half pipes and tables are what you're looking for. Nearby Snow Summit has spectacular views of Bear Lake along with night skiing on the weekends until 9.30 p.m. Big Bear and Summit each have a dozen lifts and one lift ticket is good at both spots. A 10-minute free shuttle runs between the two and it's a good idea to make your reservations in advance on busy weekends as they will limit the number of lift tickets to keep it safe. There's also a fun tubing park on the road to Big Bear and several cross-country ski trails.

Just 90-minutes from Los Angeles is Mountain High resort in the San Gabriel Mountains. It's open until 10 p.m. seven nights a week and most runs are lit. It's the most visited resort in southern California.

A word of advice: layer up and make sure to use sun block every day. Even

though it's cold, the sun shines over 320 days a year.

MAMMOTH MOUNTAIN

For a world-class skiing weekend from LA, head North to the volcanic caldera that is Mammoth Mountain. With an 11,000-foot elevation, Mammoth has one of the longest ski seasons in North America lasting from November to June, sometimes later. The '95 to '96 ski season lasted until August!

With 450-inches of snow each year on average, Mammoth has expert runs and plenty of ski-in/ ski-out properties. For those who would rather relax in a mountain setting, there's yoga, and spa treatments to entertain the non-skiers in your group.

LAKE TAHOE

If you are in the San Francisco Bay area and want to jump in your car for a ski weekend, the seven resorts of Lake Tahoe are just a 4-hour drive away. Take the luxury Bay Area Ski Bus which runs 5 days a week to avoid the frustration of driving through the mountains yourself. If you really want a stress-free trip to Tahoe, fly into Reno, NV from SFO then

drive the 50 miles to Lake Tahoe. Heavenly Mountain and Squaw Valley are the highest rated on the north shore.

The sweeping views of Lake Tahoe as you ski the slopes are unforgettable. At night, the casinos are a welcome diversion. Harrah's, Hard Rock and the luxury Montbleu Resort Casino & Spa offer excitement.

For the kids, try Donner Ski Ranch. It's one of the oldest and most iconic ski areas in the western U.S. Donner also offers a snow tubing hill perfect for creating family memories and laughs.



FOOD

Zesty PESTO HUMMUS

¼ cup pine nuts

2 cups sweet basil leaves (packed)

1 elephant garlic clove

2 cans garbanzo beans (chickpeas) or
cannelloni beans (rinsed & drained)

¼ cup sundried tomatoes

¼ cup extra virgin olive oil

¼ cup fresh squeezed lemon juice

1 teaspoon salt (to taste)

DIRECTIONS

Toast pine nuts in a skillet on medium high heat. Shake pan to brown all sides. Once toasted, remove from pan to stop cooking.

In your food processor, add toasted pine nuts, basil leaves, garlic, beans, olive oil, lemon juice and sundried tomatoes. Pulse until smooth. Salt to taste.

Serve with a drizzle of olive oil with warm pita bread.

ENJOY!



THE 24K★ Champagne Toast

Champagne

Fresh Rosemary sprigs

Edible gold leaf flakes/
sheets/glitter

To toast in the New Year, give your guests a glass full of class – Champagne with real gold floating through the bubbles! Edible gold is an inexpensive way to add high-end style to any occasion. It makes for an impressive presentation and guests will think you spent a bundle of cash when in reality, it costs less than a bottle of Champagne.

DIRECTIONS

Add gold flakes/glitter to the bottom of your Champaign flutes. Add a sprig of Rosemary. Fill with Champaign. Now you have a Christmas tree in a glass!

ENJOY!

(If using gold leaf sheets, break up the sheets according to package instructions).

JANUARY TIPS FROM
TY
PENNINGTON
INTERIOR DESIGN STAR

COLDER MONTHS

ARE A GOOD TIME FOR MAINTENANCE AND MINOR REPAIRS

If you're like me, you can't wait for spring to come so you can get going on some of those remodeling ideas you've been planning. When the elements and freezing rain make bigger projects impossible, you can still keep your home-improvement juices flowing with maintenance and minor repairs around the house. Sure, testing batteries and

changing filters won't quite get the adrenaline going like taking a sledge hammer to an interior wall, but when life gives you low temperatures, you can make low-cost improvements to save on utility bills, extend the life of your appliances and keep your family safe.

Contributed by:
Kevin Lambert, based on tips from the Ty Pennington Design Team



KEEP OUT THE COLD

Up to 65 percent of your energy bill is related to heating and cooling the home, yet as much as half of this air leaks out.* Inspect your doors, windows and vents to see if the weather stripping is worn or if any gaps or cracks have developed over time. Before caulking or installing new weather stripping, make sure the surface is spotless and that old caulk and stripping is completely removed. Use 100-percent silicone caulk so that your new seal is waterproof. Though there are many types of weather stripping available, in general, the more time it takes to install, the more effective it will be because the material is tough and more durable. Adhesive-backed products are a cinch, but they will probably last only 3-5 years, whereas tubular rubber or vinyl gaskets that are nailed in place will significantly last longer. And remember to also check rarely occupied areas like attics, basements and crawl spaces for air leaks.

KEEP IN THE COLD

Your refrigerator works hard to keep your food and liquids cold, so make

sure to give it the tender loving care it deserves. (I mean really, who likes warm orange juice?) Typically, the fridge backs up against a wall, creating a space that attracts and accumulates dust, hair and debris of every kind. The condenser coils that carry heat away from the fridge are located in back, right at ground zero of this debris build-up. It's a good idea to run a vacuum over the coils regularly so that there's less resistance and more cooling efficiency. You should also check the seal around the door to see if any air is escaping. An easy trick is to hold a piece of paper, or dollar bill, near the closed door and see if it flutters. If so, you'll need to replace the seal, which is usually an easy fix.

LOOK OUT FOR LEAKS

Identifying leaks where water flows within your home can prevent serious expenses and health issues down the road. When left untreated, water seepage and leaks can lead to mold, which releases harmful spores into the air. These spores are dangerous because they can produce respiratory infections, nausea, fatigue and even deadly neurotoxins. Common areas where water may be leaking include faucets, showers, toilets and the

washing machine. At a rate of one drop every two seconds, a dripping faucet can waste more than 1,000 gallons of water annually! Each type of faucet—compression valve, ball, cartridge and ceramic disks—requires different methods of repair, but all are fairly basic and shouldn't require outside help. Toilet leaks can be tricky because they're silent and slow, so try this trick to determine if water is escaping: Add a couple drops of red food coloring or dye to the tank water, let it sit for a half hour and then check the bowl. If the water in the bowl is clear, you're good to go. If it's pink, you have a leak. Usually, the problem is due to one of three things:

1. The water level is too high
2. The float is ineffective and failing to shut off the refill valve
3. The refill valve is damaged and needs to be replaced.

With a dishwasher or washing machine, leaks will usually develop at the water hose connection. Check washers, gaskets and spring clamps at every connection point and replace them if they look rusted or worn.

* Energy Information Administration: 2005 Residential Energy Consumption Survey Tables SH5, US5 and AC4



3 Steps to Post-Holiday Zen

by: Jennifer Wolan

One of my favorite books is "10% Happier: How I Tamed the Voice in My Head, Reduced Stress Without Losing My Edge, and Found Self-Help That Actually Works—A True Story," by Dan Harris. When I first heard the title of the book, I was skeptical. *Who is this New Yorker trying to persuade me to meditate? And why do I need to tame the voice inside my head?* The book describes how Harris found meditation useful as a way to overcome the tendency to abruptly lose his temper on people who didn't deserve it.

This is something I've experienced post-holiday season. Shopping for gifts or returning them—something that is supposed to be joyful—becomes stressful when it turns into an argument with the person who cut in line. But it doesn't have to be. Especially when we remember that all we can control is ourselves.

It's easy to give in to anxiety, but being aware of your thoughts and feelings in the present instead of future obligations and the stress they bring will make you a happier person. Try these quick and easy mindfulness tips:



FOCUS

When you start to feel your heart racing and your temper rising, realize this is anger you are feeling. Be aware of your surroundings and the frustration you feel. Then put your feelings in context and think about whether they really justify anger.

BREATHE

Breathing is living. We breathe subconsciously and rarely think about it. I recently started training with CorePower to become a yoga teacher, and I'm astonished at how breathing can help remove tension in your body if you simply take the time to be aware of it. To relax and center yourself, bring your hand to your heart and feel your chest lift up and down as you inhale and exhale. After just five minutes of this, you will notice that you're much more relaxed than before.

MOVE

Try doing a subtle back bend to release stress hormones throughout your body. It's best to dedicate at least a half-hour every day to stretching and getting the blood flowing. Any level of exercise and movement relieves stress.

8 EASY TIPS to Tame Clutter

by: Courtney Simmons

Whether or not it's a New Year's resolution, organizing your home is a great way to start fresh and minimize stress. Reducing clutter transforms a home into a tranquil, escape-worthy getaway. To get started, separate items into four bins: Keep, Donate, Sell and Recycle. When your home is clutter-free, you'll feel better, lighter, and more energized. You can start with these easy tasks:

1 SHOE ORGANIZERS ARE NOT JUST FOR SHOES

Turn your over-the-door shoe organizer into a multi-purpose organization system.

In the mud room: Organize winter garments. Each scarf and hat finally has a home.

In the kitchen: The ultimate snack organizer for the pantry.

In the office: Say goodbye to tangled wires for good.

In the bathroom: Store toiletries and hand towels to free up shelf space.

In the hall: Store bulk items like paper towels and toilet paper.

2 HEIRLOOMS SHOULD BE DISPLAYED OR PASSED ON

We know you can't pitch everything. You shouldn't. Grandma Shirley's tea set, postcards from dear friends, old trinkets and family heirlooms; these are the things that make a house a home. Instead of letting them collect dust in the basement, incorporate as much as you can into your decor. Create a gallery wall with framed postcards. Display Grandma's tea set on the buffet in the dining room. Refinish an old hutch to fit your updated kitchen. If you can't find a place for it, gift it to another family member.

3 THERE IS MORE TO THE ATTIC THAN COBWEBS

If you have an attic, you're probably already using it for storage. Install some shelves to transform this dumping ground into an organized place to keep holiday decor and seasonal items. If you have the budget, drywall it to create a cozy reading nook, yoga room, or walk-in closet.

4 IT'S LIKE MATCH.COM FOR CLUTTER

Follow the rule: There is a place for everything. Group like items together to free up space. Consolidate cookbooks into an industrial-chic wire basket. Place coffee accoutrements in a wooden tray. When you need a clean countertop, just move the tray. Voilà!

5 DIGITIZE IT, THEN DUMP IT

Everyone has a smartphone. We live in



a mobile environment, so why do you have all those piles of paper?! Instead of filing away every receipt from 2016, skip the paper copy and have them emailed. Scan documents and store them in the cloud, or on a separate hard drive. You'll quickly free your home from a mountain of paper clutter. Now that you tackled the paper clutter, onto the entertainment clutter. Consider donating old DVDs and CDs (most of those movies and songs can be streamed instantly). Now grab yourself an eBook, because you're a bona fide digital declutterer.

6 LET IT SLIDE

Turn your under-sink storage into a wonder of functionality. Install a sliding wire drawer to store cleaning supplies. Mount hooks on the inside cabinet door to hang scrubbing brushes. With everything out of site, you'll have peace of mind and a fabulous-looking kitchen.

7 STICK IT TO ME

Install magnetic strips to add visual appeal and utility to your storage.

In the bathroom: For small metal items that you could easily lose like bobby pins, tweezers and nail clippers, install a magnetic strip next to the sink.

In the kitchen: The magnet trick is great for displaying cutlery or spice jars.

In the garage: Ditch the toolbox and opt for easy accessibility with a magnet strip mounted on a peg board.

8 INVEST IN DOUBLE-DUTY FURNITURE

Purchase versatile pieces to maximize space. A big, cushy ottoman can store blankets inside. A trunk can also act as a coffee table. Use a bookcase with open shelving to act as a room divider. If it can serve two purposes, you will need less items.



MUSIC

AULD LANG SYNE (THE NEW YEAR'S ANTHEM)

Mariah Carey

HAPPY NEW YEAR

Nat King Cole

CHRISTMAS AIN'T CHRISTMAS NEW YEAR'S AIN'T NEW YEARS WITH- OUT THE ONE YOU LOVE

The O'Jays

HAPPY NEW YEAR

Abba

NEW YEAR'S RESOLUTION

Otis Redding and Carla Thomas

HAPPY NEW YEAR

Judy Garland

LET'S START THE NEW YEAR RIGHT

Bing Crosby

ANOTHER YEAR HAS GONE BY

Celine Dion

MERRY CHRISTMAS AND HAPPY NEW YEAR

Jimi Hendrix

NEW YEAR'S DAY

U2

NOTHIN' NEW FOR NEW YEAR

Harry Connick, Jr.
f/George Jones

WHAT ARE YOU DOING NEW YEAR'S EVE

Ella Fitzgerald

MAYBE BABY (NEW YEAR'S DAY)

Sugarland

NEW YEAR'S EVE, Snoop Dogg f/Marty James

IT'S JUST ANOTHER NEW YEAR'S EVE

Barry Manilow


CELEBRATION

Kool and The Gang

1999

Prince





guaranteed Rate[®]

The Home
Purchase Experts[®]

Snuggling up to purchase a new home?

Consider a 5/1 ARM at
3.5%/3.813% APR.*

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

*5/1 ARM Interest rate subject to increase after initial 5 year period. Rate for month 1 - 60: 3.5% 3.813% APR. Rate for months 61 - 359: 3.875% 3.949% APR. Rate for final month: 3.875% 3.949% APR. First rate adjustment cap: 2%; subsequent annual caps: 2%; lifetime adjustment cap: 5%. Interest rate after initial period is based on a margin of 2.25% and a current 1YR Ubor Index of 1.644. Based on purchase price of \$300,000 with a 20% down payment and 30-year term. Advertised rates and APR effective as of 12/01/2016 and are subject to change. Assumes a first lien position, 740 FICO score, 55 day rate lock, based on a single family home in Illinois and is subject to change without notice. Subject to underwriting guidelines and applicant's credit profile. Not all applicants will be approved. Applicant's interest rate will depend upon the specific characteristics of applicant's loan transaction, credit profile and other criteria. Contact Guaranteed Rate for more information and up to date rates.

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit www.guaranteedrate.com/restrictions for more information.

 EQUAL HOUSING LENDER NMLS ID# 2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) - AL - Lic# 21566 - AK - Lic# AK2611 - AR - Lic# 103047 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-994-7283 - AZ - Guaranteed Rate, Inc. - 14811 N. Kierland 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# 4130600 - CD - Guaranteed Rate, Inc. Regulated by the Division of Real Estate, 773-290-0105 - CT - Lic# 17196 - DE - Lic# 0436 - DC - Lic# MLD2611 - FL - Lic# MLD1102 - GA - Residential Mortgage Licensee #20973 - 3940 N. Ravenswood Ave., Chicago, IL 60613 - HI - Lic# HI-2611 - ID - Guaranteed Rate, Inc. Lic# MBL-587 - IL - Residential Mortgage Licensee - IDFPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MBL005932 - IN - Lic# 11060 & #10332 - IA - Lic# 2005-0332 - KS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC.0001530 - KY - Mortgage Company Lic# MC20335 - LA - Lic# 2866 - ME - Lic# SLUM11302 - MD - Lic# 13181 - MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC2611 - MI - Lic# FR0018846 & 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# 14-1744-A - MT - Lic# 2611 - NJ - Licensed In NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance - NE - Lic# 1811 - NV - Lic# 3162 & 3161 - NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic# 13031-MB - NM - Lic# 01095 - NY - Licensed Mortgage Banker - NYS Department of Financial Services - 3940 N. Ravenswood, Chicago, IL 60613 Lic# B900887 - NC - Lic# L-109803 - ND - Lic# MB100818 - OH - Lic# MB.080460 & Lic# SM.50397 - 3940 N. Ravenswood Ave., Chicago, IL 60613 - OK - Lic# MLO2611 - OR - Lic# MLO2611 - 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# 20102682LL, RI - Rhode Island Licensed Loan Broker Lic# 20102681LB - SC - Lic# MLS - 2611 - SD - Lic# MLO4997 - TN - Lic# 100979 - TX - Licensed in TX: Licensed Mortgage Banker & Licensed Residential Mortgage Loan Servicer - TX Department of Savings & Mortgage Lending - UT - Licensed in UT: Utah-DRE Mortgage Entity License #7405184 & Utah-DRE Residential First Mortgage Modification - Utah Department of Financial Institutions - VT - Lic# 2611-1 & 0390 MB & 6100 - VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License# MC-3769 - WA - Lic# CL-2611 - WI - Lic# 27394BA & 2611BR - WV - Lic# MLO-30469 & MB-30098 - WY - Lic# 2247

Enjoy

JANUARY 2017

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@rate.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 COMPANY REGARDING THE ORIGINATION AND/OR SERVICING OF YOUR MORTGAGE LOAN OR A COMPLAINT AGAINST A RESIDENTIAL MORTGAGE LOAN ORIGINATOR CONCERNING RESIDENTIAL MORTGAGE LOANS ON REAL ESTATE LOCATED IN TEXAS 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 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