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INSIDE:

SUMMERTIME CHI:
FESTIVAL GUIDE

GET OUTSIDE: OR
TAKE VITAMIN D

COCONUT LEMONADE:
A TWIST ON A CLASSIC

TRADER JOE'S WINS!
A HOME VALUE BOOSTER

Enjoy

JUNE 2018

Welcome.

Summertime, and the livin' is easy. That's what Ella Fitzgerald sang in her classic tune, "Summertime." June 21st marks the official first day of summer. Hot weather, cool drinks, what could be better? This month, try our non-alcoholic **Drink** recipe for Coconut Herb Lemonade. It's as refreshing as it is appealing.

Trying to keep the weight off? Our featured recipe calls for Coconut Flour Pancakes. **Avital Schaffer**, a food and health blogger turned Enjoy contributor, cooks up healthy versions of American classics. Topped with blueberry compote, these breakfast stacks just might double as an after-dinner dessert.

With summer comes outdoor fun and that's good news for those who suffer from a vitamin D deficiency. It's amazing how one little supplement can make the difference between feeling blue and feeling revived. Vitamin D is essential to our overall health, yet few people pay attention to it. Ask your doctor for a health screening to check your nutrient levels. Of course, you can get outside and soak up some rays, but that causes other issues. Our **Health** section details some of the symptoms associated with a Vitamin D deficiency.

This month and every month, Enjoy!

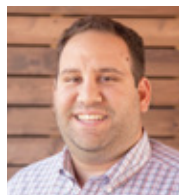
SINCERELY,



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sunday

monday

3

1956: Santa Cruz, CA, a beach town 70-miles south of San Francisco, bans rock 'n' roll at public gatherings calling the music "Detrimental to both the health and morals of our youth and community."

10

2007: The iconic and open-ended series finale of HBO's acclaimed Mafia drama, "The Sopranos," airs with an audience of nearly 12 million viewers.

17

24



SHUTTERSTOCK PHOTO

4



SHUTTERSTOCK PHOTO

11

1982: The world meets lovable alien, E.T., when the Steven Spielberg directed "E.T.: The Extra Terrestrial," is released in theatres. The movie won four Oscars and grossed \$435 million.

18

1983: Dr. Sally Ride becomes the first American woman to travel into space aboard the space shuttle "Challenger," which launched from Cape Canaveral, Florida on its second mission.

25

2009: The "King of Pop," Michael Jackson, dies at age 50 in his Los Angeles home after suffering from cardiac arrest.



Sign of the times

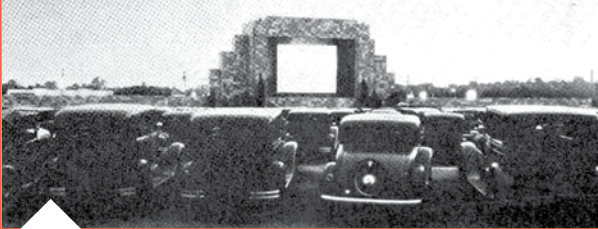




Gemini: May 21-June 21

Notable personalities include:

Marilyn Monroe • Johnny Depp • Angelina Jolie
Morgan Freeman • John F. Kennedy
Tupac Shakur • Paul McCartney • Nicole Kidman

ON THIS DAY IN

JUNE

tuesday	wednesday	thursday	friday	saturday
			1 1980: CNN (Cable News Network) debuts as the world's first 24-hour television news network. The network's first broadcast aired at 6 p.m. EST from its Atlanta headquarters.	2 1935: Babe Ruth, one of the greatest baseball players of all-time, retires after 22 seasons. The iconic New York Yankees slugger finished his career with 714 home runs and 10 World Series championships.
5 2004: Ronald Reagan, the 40th president of the United States, dies after a lengthy battle with Alzheimer's disease at 93 years old. The former actor, also served as governor of California.	6 1933: The first-ever drive-in movie opens in Camden, NJ charging just 25cents per car, 25-cents per person. Richard Hollingshead designed Park-In Theaters Inc. for his mom who found theaters uncomfortable.	7	8 1984: The beloved comedy "Ghostbusters," starring Bill Murray, Dan Aykroyd and Harold Ramis is released in theatres. It was the second-highest-grossing movie of the year earning \$229 million.	9  <small>SHUTTERSTOCK PHOTO</small>
12	13 	14 1998: Michael Jordan leads the Bulls to their third consecutive championship and sixth title since 1991 with his game-winning shot with 5.2 seconds remaining to defeat the Jazz in Game 6 of the NBA Finals.	15 	16 1884: The first roller coaster in America opens at Coney Island in Brooklyn, New York. The ride traveled six miles per hour and cost a nickel to ride.
19	20	21	22 2008: Stand-up comedian, writer and actor George Carlin dies of heart failure at 71 years old. Carlin became the first guest host of "Saturday Night Live," in 1975.	23
26	27	28 1953: Workers at a Chevrolet plant in Flint, Michigan assemble the first Corvette. Two days later, the first Corvette came off the production line in Flint.	29 	30

D-Day, a turning point for allied soldiers

JUNE 6, 1944: The Allied powers begin Operation Overlord, otherwise known as D-Day, during which thousands of troops cross the English Channel, landing on the beaches of Normandy, France to begin the liberation of Western Europe during World War II. Led by U.S. General Dwight D. Eisenhower, 155,000 Allied soldiers had successfully invaded the beaches by day's end. D-Day, is remembered as a turning point during the conflict and has since been famously depicted by films such as "The Longest Day," and "Saving Private Ryan." — SOURCES: THE LIBRARY OF CONGRESS AND HISTORY.COM

CHICAGO, ILLINOIS

YOUR SUMMER GUIDE TO CHICAGO

SHUTTERSTOCK PHOTO

by Chrystal Caruthers

Chicagoans live for summer. Understandably so, it snows here in April and Chicagoans are known to sport down jackets well into May. But come June 1st, the city opens up like a scene from *The Wizard of Oz*. “You’re out of the woods, you’re out of dark; you’re out of the night. Step into the sun; step into the light.” Awakening from a winter lull, the city celebrates summer with one event after another.

Chicagoans try to spend as much time outside as they can between June and September and new data shows we’re not alone. Chicago tourism reached record highs last year with more than 55 million visitors, according to the city. Now is the perfect time to see how the Windy City does summer. Chicago has a stunning new Riverwalk, five new hotels (with more in the works) and was named “Restaurant City of the Year” by Bon Appetit magazine.

Here’s our insider’s guide to Chicago outdoor festivals and happenings.

JUNE 1-2

Chicago Gospel Music Festival
Chicago Cultural Center & Millennium Park

The 33rd annual gospel fest features local and national artists performing traditional and urban contemporary gospel. Join the choir in song and praise.

JUNE 8-10

Chicago Blues Festival
Millennium Park

The largest free blues festival in the world, Blues Fest welcomes about 500,000 visitors annually. Celebrating Chicago’s blues roots, Mavis Staples is headlining, and closing, this year’s festivities.

JUNE 8 - 10

Ribfest

Lincoln Ave. at Irving Park Road and Damen (North Center)

Racks of ribs and indie music make this street festival a must-attend event. Bring wet-naps and an appetite!

JUNE 13 - AUG. 18

Grant Park Music Festival

Jay Pritzker Pavilion, Millennium Park

The only free outdoor classical music series of its kind, the Grant Park Music Festival, features the Grammy nominated Grant Park Orchestra. Grab a lawn chair and a blanket and join Chicagoans for a taste of high culture.

JUNE 15 - 17

Taste of Randolph Street

900 W. Randolph St., at Peoria (West Loop)

Known as “Restaurant Row,” Randolph Street in the West Loop is a foodie’s paradise. This fest highlights the best of the area at approachable prices.



JUNE 16 - 17

Pilsen Food Truck Social

18th & Allport Street (Pilsen)

A newcomer to the list at just three-years-old, this food truck festival takes street food to new heights. Sample mac n' cheese, tamales, and every other type of food cooked in a mobile restaurant.

JUNE 22 - 24

Windy City Lakeshake Festival

Huntington Bank Pavilion at Northerly Island

A three-day country music extravaganza hosted in one of the most scenic city locations. See the skyline from a 91-acre waterfront peninsula. Better than a simple outdoor concert, the Huntington Bank Pavilion is wired for outdoor enjoyment.

JUNE 28 - AUG. 25

Chicago Summerdance

Grant Park (spirit of the Music Garden)

Dancing in the streets, Chicago style. This Grant Park dance party features 48 live bands and DJs pumping the jams while Chicagoans shed their office personas for a work out on the open air dance floor.

JULY 11 - 15

Taste of Chicago

Grant Park, Jackson St & Columbus Dr

The biggest food fest in the city, "The Taste" is a 5-day eat fest. Catch the celebrity Chef du Jour in the dining tents, local food trucks, and pop up restaurants along with local food booths. There is something for everyone.

JULY 13 - 15

Windy City Smokeout

560 W. Grand Ave. (River North)

Forbes calls it, "One of the best BBQ events anywhere," Chicagoans call it a typical summer festival. Think country music, craft beer and all the smoked meat you can eat.

AUG. 2 - 5

Lollapalooza

Grant Park

A premier music festival drawing tourists from around the world, Lollapalooza transforms Grant Park into a music mecca. This year's headliners include Bruno Mars, Travis Scott and The Weekend.

AUG. 18 - 20

Tacos y Tamales Festivale

Pilsen neighborhood

This Pilsen neighborhood taco fest highlights traditional Mexican markets known as Tianguis. Find artwork, live music and handcrafted gifts alongside dance performances and authentic tacos.

AUG. 30 - SEPT. 2

Chicago Jazz Festival

Chicago Cultural Center & Millennium Park

Marking it's 40th anniversary, the Jazz Fest, is the city's longest running music festival. Free, and beloved by Chicagoans, the fest incorporates events throughout the city including "Jazzin At The Shedd" at the JShedd Aquarium and Jazz at DuSable Museum, 640 E. 56th Place.

AUG. 31 - SEPT. 3

Taste of Polonia

Capernicus Center, 5216 W. Lawrence Ave. (Jefferson Park)

Chicago is home to the largest Polish population in the country. Taste of Polonia, the largest Polish fest in the U.S., offers traditional Polish fare – polska kielbasa, potato pancakes, cabbage rolls, pierogies and more.



ALMOND-FLOUR PANCAKES WITH BLUEBERRY COMPOTE

No Gluten; No Guilt

by Avital Schaffer

No need to cut pancakes from your summer diet. These are made with fiber-rich almond flour. For a low carb breakfast, try this recipe and let me know how good it is!

For more healthy recipes, follow Avital on Instagram @AvitalSchaffer.

Pancakes

Yields: 6-7 medium sized pancakes

2 eggs

1/4 cup maple syrup

1 tablespoon vanilla extract

1/4 cup unsweetened almond milk (or water)

Mix together in blender or with handheld whisk.

Then add:

1 1/2 cups almond flour

1/2 tsp sea salt

1/2 tsp baking soda

1 tablespoon arrowroot powder

Mix until smooth. The batter will be a little thick.

Heat skillet with oil and ladle 2 tablespoons of batter onto the pan. Cook on medium-low heat until small bubbles form, or until you can flip evenly. Flip and cook other side.

Blueberry Compote

1 cup frozen blueberries

2-3 tsp maple syrup

1/4 tsp vanilla

4 pinches of salt

Place all ingredient in a small saucepan. Bring to a boil and then lower the flame and let simmer for about 12 minutes. Stir blueberries every few minutes. The compote will congeal as it cools.

Plate pancakes, top with compote and serve while warm. Enjoy!



COCONUT HERBAL LEMONADE

A thirst quencher

by Chrystal Caruthers

Lemonade gets an upgrade with potassium-packed coconut water, and this lemonade doubles as an energy drink. Non-alcoholic and brimming with herbs, this Coconut Herbal Lemonade will have you craving more.

Ingredients

12 lemons

2 pints coconut water

1-pint distilled water

1 cup superfine sugar

Fresh lavender

Fresh elderflower

Fresh verbena

Directions

Set aside one lemon for zesting and two others for slices. Juice the nine remaining lemons into a glass pitcher. Add sugar, water and coconut water. Stir. Add herbs. Enjoy.

JUNE TIPS FROM
TY PENNINGTON
INTERIOR DESIGN STAR

HOME EXTERIOR ENHANCEMENTS **THAT SELL**

The exterior of a home can significantly impact its value on the open market. The facade is the first thing most prospective buyers and real estate agents see when inquiring about your home in person, or online.

CONTRIBUTED BY
Matt Barbato, based on tips from Ty Pennington Design Team



A vibrant exterior can generate an excellent first impression when an interested buyer pulls up for a tour. On the flipside, a lifeless exterior could cause buyers to arrive unimpressed and never come back. Here are some ideas for homeowners looking to create a warm and scenic outdoor environment that will pay off when it's time to sell:

Next level landscaping

The front lawn plays a big role in setting a positive first impression for prospective homebuyers. It doesn't take much to create an inviting feeling through your front yard. Keep your lawn healthy, watered, green and luscious and it will reward you in the end.

For those looking to add a bit more flair, try grouping a variety of bright flowers in one area. Set an elegant tone with decorative lighting along walkways and entrance areas. There are plenty of LED and solar-powered options that highlight every feature and save you every penny possible. For those on a budget, install pre-packaged lighting kits that take roughly an hour to install. You could also contact a landscape lighting professional if you're looking for more pizzazz.

Replace your front door

To some, a front door is just a door, but to savvy homeowners the front door serves as a reflection of their style and sets the tone for what to expect when someone enters a home.

Install a front door that's simply designed and energy efficient. Find a stylish door that fits with the design of your home, but also keeps the indoor climate temperate. Steel doors are an ideal option for those on a budget, while wood doors are the best option for those looking for lavish improvements.

Paint, paint, paint

Perhaps the best way to infuse new life into the exterior of your home is a paint job. Refresh your tired facade with neutrals, such as tan or white. A neutral color will likely appeal to a wider number of prospective buyers. Adding brighter colors is a nice touch, but don't overdo it. Too much color can be a turnoff.

Replace windows

Windows obviously play a role in the general aesthetics of a home's exterior. But energy efficiency might be the most important aspect to consider when replacing windows.

It's something buyers will be expecting when evaluating your home too.

Vinyl windows are a great choice for those looking for more cost-effective window replacements. They absorb heat and have simple designs that work with any home. Wood frame windows cost more and require annual maintenance, but they provide a traditional look while serving as an excellent insulator.

Promote your patio

Is there anything better than enjoying a warm summer night on a patio while drinking an ice-cold beverage in a comfortable chair? Let your patio serve as the closer for buyers evaluating the outside of your home.

A decked-out patio can transform your backyard into a popular living space when the weather is right. Concrete stamping is a trendy, flexible way to add a visual appeal to simple stone. Staining either a wood, marble, or stone surface also adds a pop of color. Add comfy furniture and amenities such as a fire pit to create an outdoor space that's the talk of the block.



ANOTHER MAN'S TREASURE



PHOTO CREDIT: MARK BIRTLES

Mid-mod dumpster diver



by Mark Birtles

The Mid-Century Modern style (circa 1945 – 1975, sometimes called “Mid-Mod” or “MCM”) is hot. Spurred by the hit series “Madmen,” it’s made a genuine comeback. For those who always loved it, this is deeply gratifying. I’m drawn to Eames chairs in Bohemian coffee shops and Nelson fiberglass lighting in restaurants. It’s wonderful to see hipsters craving authentic audio on vinyl. Nowadays, just try to find three rehabber shows on HGTV without one of them featuring an Eichler ranch in California, or a tract house in Des Moines trying to look like one.

It wasn’t always so. Ten years ago, I’d see quality pieces of Danish teak tossed out by the curb. Under cover of darkness, I salvaged design icons from the trash. More on that later.

My fascination with mid-century modern grew slowly. A college history class featured the work of Frank Lloyd Wright and his contribution to the American suburbs. I was intrigued. I soon took to the road and visited some of his commissions in Pennsylvania, Oklahoma, New York and Chicago.



An original oil done in the mid-50's by Marilyn Bevilaqua

I gradually became attracted (smitten, actually) by his later works, termed his "Usonian" houses. They're still heralded as some of the finest mid-century designs in the world.

Not having a seven-figure budget to afford one of these masterpieces, I got as close as I could by buying a cool condo in a 1960 high-rise; then a solid 1953 ranch in a quiet neighborhood. Neither of these were designed by the master, but with my curbside finds, I meticulously revived the 1960s at home.

I prowled the neighborhood on trash day in my Volvo wagon and scored several glorious finds. I even rescued one item from a genuine dumpster. It's tantamount to a miracle that I spotted the Hitachi turntable lying, with waning dignity, next to a sack of grass clippings. It wasn't perfect – there was a ding in the plinth (the wooden base) where it had been unceremoniously dropped into the hole, but it was, otherwise, in amazing shape. Even the plastic dust cover was intact. With only a good cleaning it's worked flawlessly ever since. Vintage stereo has a visceral appeal for me. I'm building the system I lusted after, and couldn't afford, as a teen-ager. Back then, if you allow for inflation, most of these components would have cost ten times as much.

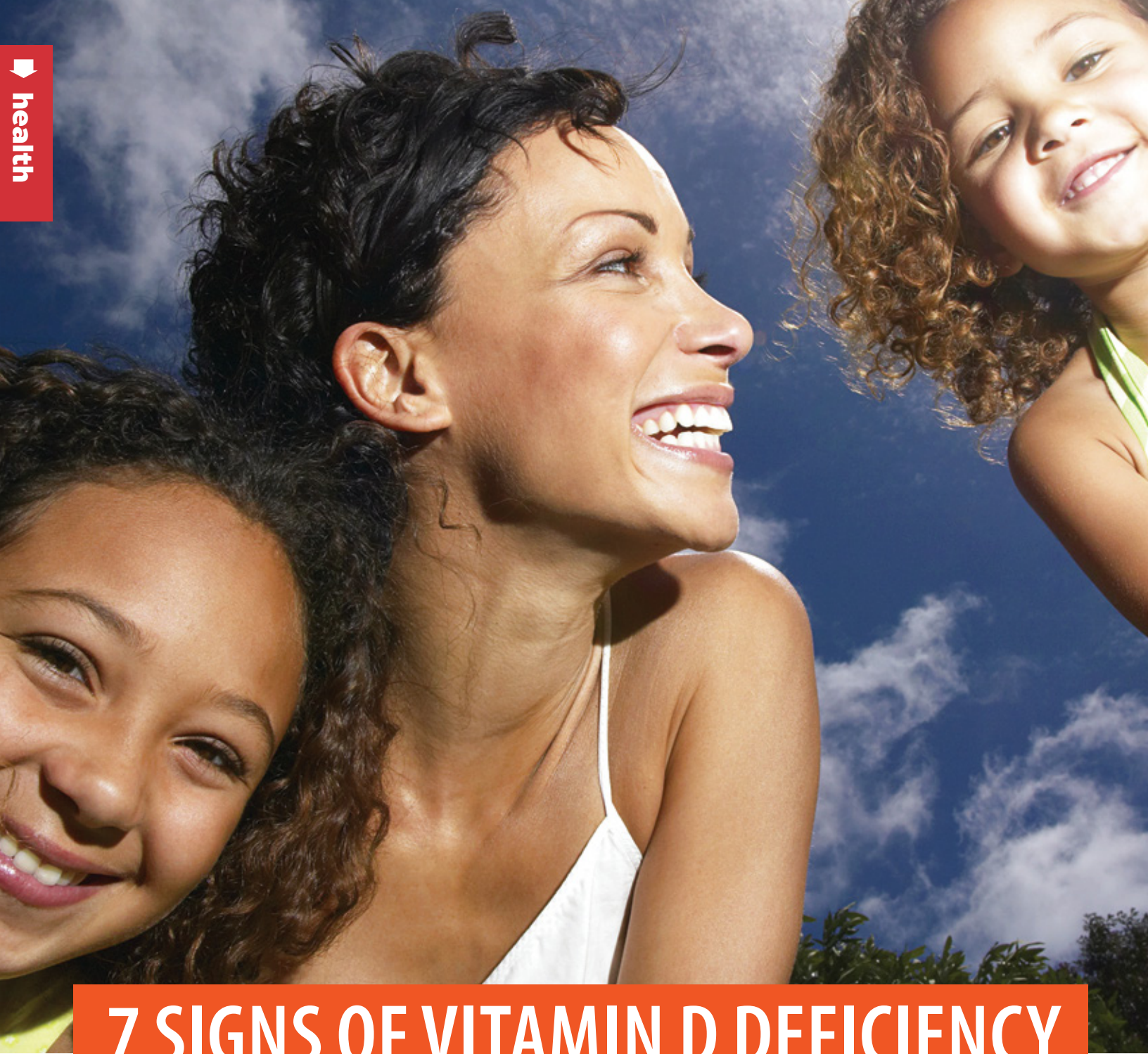
As the Mid-Mod style trends upwards,



it's become increasingly difficult to appropriate orphan pieces destined for the landfill. But the other edge of the sword is that I'm seeing more of it in flea markets, antique malls and at the Goodwill. Prices are higher than they were, but still reasonable, generally less than a comparable, cheaply-made new item from China. I can't recall ever paying retail for anything I have. Most of the items have been acquired for \$25 or less. Craigslist and eBay have become my allies, as have my two non-Mid-Mod daughters, who sometimes roll their eyes but serve as spotters anyway. "Hey, dad – I found something so ugly

I'm sure you'll love it!"

I've now reached a point where I'm more selective. This is partly because I've learned what has value, and what is, truly, old junk (stuff that was awkward when it was new, and less desirable now that it's chipped and dirty and . . . still awkward). I'm also selective due to a dearth of places to put things. I've filled every cabinet and flat surface. New acquisitions require that I dispose of something. This is bittersweet – I still run into bargains every week, and ask myself, "Is this good enough to displace something I have?" The answer is usually no. A great place to be, really.



7 SIGNS OF VITAMIN D DEFICIENCY

By Colin Milroy

“Go outside to you get your vitamin D.”

Maybe you’ve heard that one. Sunlight on your skin does help synthesize vitamin D in your body. In turn, the “sunshine nutrient” strengthens your bones and teeth by aiding the body’s absorption of calcium and phosphorus. Insufficient vitamin D in your diet can have a wide-ranging effect on your health. Fortunately, it’s relatively easy to correct this deficiency through diet and, yes, more sunshine on your skin.

Bone and Muscle Pain

Vitamin D is essential to healthy bones. Decreased calcium and phosphorus levels from vitamin D deficiency weaken muscles and bones, leading to easier fractures. Pain is the body's most noticeable warning sign of trouble, according to the National Institutes of Health. Make sure to listen to your body and consult a doctor about persistent pain.

Getting sick often

The impact of vitamin D on health is not limited to bones and muscles. Studies have shown that vitamin D levels impact the circulatory, endocrine and immune systems, according to the NIH. A weakened immune system means greater vulnerability to getting sick. If you're getting the flu a few times per year, checking your nutrient levels with a medical professional might be a good idea.

Fatigue

If you have an insufficient supply of nutrients like vitamin D, your whole body has to work harder to function. A lack of vitamin D could be a factor if you consistently feel fatigued.

Skin Health

Vitamin D plays a critical role in the health of skin, the largest organ of your body. As it's being processed by the body, vitamin D metabolizes into calcitriol, which helps skin grow and repair itself. Low vitamin D levels slow down the skin renewal process, your skin's outer layers may become more fragile. That's when wrinkles set in. To combat sagging skin, take vitamin D, according to your doctor's advice.

Slow healing

Vitamin D boosts the immune system while suppressing inflammation. Both actions promote healing. If you have chronically sore joints, slow recovery from sickness and extended healing times, these may be a signal to have a medical professional check your vitamin D intake.

Depression

Recent studies in the International Journal of Molecular Sciences show that low vitamin D levels may be a cause of depression. It might be a good idea to try a vitamin D supplement if you're feeling blue, especially if it's the winter months when sunshine is scarce.

Nearly **42%** of U.S. adults are Vitamin D deficient. That number goes up to **69%** for Hispanics and **82%** of African-Americans, according to the Dept. of Public Health & Social Work, Slippery Rock University of PA.

Lack of concentration, feeling unfocused

Have you been finding it hard to concentrate? Are you feeling scattered? Low vitamin D might be a culprit. More recent studies by NIH have shown an association between low vitamin D levels and a corresponding effect on memory and cognition.

While an increase in vitamin D Could be beneficial in many ways, it's important that you consult your doctor regarding all your health decisions.





IN A HEAD-TO-HEAD MATCH-UP

TRADER JOE'S VS WHOLE FOODS

WHICH GROCER BOOSTS HOME VALUES MORE?

By Matt Barbato

Rival grocery stores **Whole Foods** and **Trader Joe's** have been vying for the allegiance of shoppers nationwide for years. Now, homeowners should take notice. Living near one of these grocers could improve your home's value.

Homeowners can benefit from having either of these grocers in your neighborhood, but which one adds more to a property's value? ATTOM Data Solutions settled the score by analyzing home price appreciation data from 2012 to 2017 in zip codes across the nation with at least one Whole Foods or Trader Joe's store.

The winner was Trader Joe's. Homeowners who live near a Trader Joe's have seen an average price appreciation of 67 percent over the last five years, according to ATTOM. Homeowners near a Whole Foods have experienced a 51 percent price appreciation during that span.

The average home value for a house located around a Trader Joe's is \$595,288, which is slightly

more than the average value of \$531,103 for houses sharing the neighborhood with a Whole Foods, per ATTOM. Residents near a Trader Joe's also have more equity in their homes, averaging 36 percent equity compared to 31 percent for Whole Foods neighbors.

Location itself was crucial in the study. ATTOM's Daren Blomquist told The Huffington Post the primary reason housing appreciation was higher in Trader Joe's neighborhoods was because more of their stores were located in areas that showed the strongest recovery from the housing crisis a decade ago, particularly California. Forty-seven percent of Trader Joe's locations are in California, while only 24 percent of Whole Foods locations are in The Golden State.

The tides could turn in Whole Foods's favor going forward after the grocer was acquired by powerhouse Amazon last year. Whole Foods could implement more competitive pricing with Amazon's involvement and further expansion could be on the horizon.

While Trader Joe's might be the best grocery store for homeowners to live by, a property near Trader Joe's doesn't return the most bang for your buck as an investor, according to ATTOM. ALDI earns that honor with an average gross flipping return on investment of 69 percent. Properties flipped near a Whole Foods were second among the group with an average return on investment of 41 percent. Trader Joe's homes garnered an average ROI of 36 percent,

Here's the verdict: Homeowners looking to build equity might be better off if there's a Trader Joe's nearby. Investors looking to make a profit should seek opportunities around ALDI stores.



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JUNE 2018

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Melissa Griffey - NMLS ID: 191670, IL - 031.0022632 - MB.0005932 Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) AK - AK2611 AL - 21566 AR - 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 AZ - 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 CA - 413 0699 Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act CO - 989256 Regulated by the Division of Real Estate CT - 17196 DC - MBL2611 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. FL - MLD618 GA - 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 HI - HI-2611 IA - 2005-0132 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 KS - MC-0001530 Licensed Mortgage Company - Guaranteed Rate, Inc License MC.0001530 KY - MC20335 LA - 2866 MA - MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 MD - 13181 ME - SLM11302 MI - 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 MN - MN-MO-20526478 MO - 10-1744 MS - 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance MT - 2611 NC - L-109803 ND - MB101818 NE - 1811 NH - 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Departmen NJ - 2611 Licensed Mortgage Banker - NJ Department of Banking & Insurance NM - 01995 NV - Lender: 3162 Broker: 3161 NY - B500887 Licensed Mortgage Banker - NYS Department of Financial Services OH - 1st Mortgage: MBMB. 850069 000 2nd Mortgage: SM.501367.000 OK - MB001713 OR - ML-3836 PA - 20371 Licensed by the Pennsylvania Department of Banking and Securities RI - Licensed Lender: 20102682LL Licensed Broker: 20102681LB Rhode Island Licensed Loan Broker SC - MLS-2611 SD - ML.04997 TN - 109179 TX - 1st Mortgage: 50426 2nd Mortgage: 47207 For Texas Consumers Only: Complaints regarding Mortgage Bankers should be sent to: Texas Department of Savings and Mortgage Lending 2601 North Lamar, Suite 201 Austin, Texas 78705A Toll-free consumer hotline is available at 1-877-276-5550 UT - 7495184 VA - MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 VT - Lender: 6100 Broker: 0930 MB WA - CL-2611 WI - Lender: 27394BA Broker: 2611BR WV - Lender: ML-30469 Broker: MB-30098 WY - 2247 Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org)