

Enjoy

AUGUST 2018 | TRAVEL • EAT • DRINK • TY'S TIPS • GARDEN • HEALTH • LIFESTYLE

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INSIDE:

EXPLORE STOCKHOLM'S
SUBWAY SYSTEM

MAKE POPSICLES
PACKED WITH TEQUILA

PLANT A SCENTED
GARDEN PATHWAY

GIG YOUR WAY
TO HOMEOWNERSHIP

Enjoy

AUGUST 2018

Welcome.

Sometimes you have to get out and smell the roses. Our **Garden** section features a bevy of tips on how to plant a scented garden. It's all about creating an outdoor retreat at home. Whether you live on acres of land or a condo in the city, plant something green to inspire and breathe life into your air. Scented gardens – whether on your windowsill or in your side yard – create a haven that longs to be enjoyed.

On a hot summer day, a refreshing drink is a must. This month, we turn our margarita recipe into a popsicle! Yes, summer treats for the 21+ crowd only. We combine pineapple juice with agave nectar and tequila to make a sweet summer cooldown. Be careful, though. While these popsicles look innocent, they're packed with tequila, which means you can still get drunk!

Since we're all outside these days, it's important to remember Lyme disease is a serious threat. This month's **Health** section details the CDC recommendations and what you can do to keep yourself and your pets safe.

This month and every month, we hope you Enjoy this issue.

SINCERELY,



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sunday	monday
<p>1</p>	<p>2</p> <p>1992: Jackie Joyner-Kersey becomes the first woman to ever win two consecutive Olympic gold medals in the heptathlon.</p>
<p>8</p> <p>1974: Nixon resigns; the first president in history to do so. With impeachment proceedings underway, he said "I hope that I will have hastened the start of the process of healing which is so desperately needed in America."</p>	<p>9</p>  <p>SHUTTERSTOCK PHOTO</p>
<p>15</p> <p>1969: The Woodstock Music Festival opens on a patch of farmland in White Lake, New York. Iconic bands such as The Who, Grateful Dead, Janis Joplin and Jimi Hendrix played for the massive crowds.</p>	<p>16</p> <p>1977: Music icon Elvis Presley dies of a heart attack. He was 42 years old and was buried on the grounds of Graceland in Memphis.</p>
<p>22</p> 	<p>23</p> 
<p>29</p>	<p>30</p>  <p>SHUTTERSTOCK PHOTO</p>






Sign of the times
Leo: July 23 - Aug. 22

Notable personalities include:

Jennifer Lopez • Halle Berry • Amy Adams
Rhianna • Sandra Bullock • Taylor Swift • Beyonce

ON THIS DAY IN

AUGUST

tuesday	wednesday	thursday	friday	saturday
 <small>LIBRARY OF CONGRESS</small>	4 1936: Jesse Owens wins gold for the long jump at the Summer Olympics in Berlin, Germany dispelling Adolf Hitler's notion of the superiority of an Aryan "master race."	5 1946: The NBA is born. Merging the Basketball Association of America and the National Basketball League, they formed 17 teams representing small towns and cities across the country.	 6	7 1782: The Purple Heart is created by General George Washington, commander in chief of the Continental Army. The "Badge for Military Merit" presented to soldiers for "any singularly meritorious action."
10 1846: Smithsonian Institution created. James Smithson died in Italy, never visited America but left his estate (worth \$500K) to the U.S. to establish a place for the increase and diffusion of knowledge.	11 1973: Hip Hop is born at a birthday party in the Boogie Down Bronx. At 1520 Sedgwick Avenue, DJ Kool Herc introduced two turntables to switch back and forth between break beats.	12 1939: The Wizard of Oz, starring Judy Garland and featuring original songs by E.Y. "Yip" Harburg and Harold Arlen, premieres in Oconomowoc, Wisconsin.	13 1956: "Hound Dog" is recorded for the first time by Rhythm-and Blues singer Ellie Mae "Big Mama" Thornton. Elvis Presley made it famous as his longest-running #1 hit.	 <small>SHUTTERSTOCK PHOTO</small> 14
 <small>SHUTTERSTOCK PHOTO</small> 17	18 1992: Legendary basketball player Larry Bird retires after 13 professional seasons. Bird was named the NBA's Most Valuable Player three times and won three titles with the Boston Celtics.	 19	 20	21 1959: President Dwight D. Eisenhower signs a proclamation admitting Hawaii into the Union as the 50th state.
 <small>SHUTTERSTOCK PHOTO</small> 24	25	 26	27 1955: "The Guinness Book of Records," is published in Great Britain and quickly gained popularity. It is now known as the "Guinness World Records," book.	28 1996: Prince Charles and Princess Diana formally divorce after four years of separation. They were married in July 1981.
31				 <small>SHUTTERSTOCK PHOTO</small>

On this day: MTV, Music Television was born.

AUGUST 1, 1981: "Ladies and gentlemen, rock and roll," said John Lack, one of the station's creators. The Buggles' "Video Killed The Radio Star" was the first music video to air on the new cable station which initially only aired in parts of New Jersey. In its early days, MTV played music videos obtained for free from record companies. MTV is credited with promoting the careers of Madonna, Michael Jackson, Prince, and Duran Duran, whose videos played in heavy rotation. In 1992, MTV introduced The Real World, launching a reality TV revolution. — **SOURCES: THE LIBRARY OF CONGRESS AND HISTORY.COM**

STOCKHOLM ROCKS

A SUBTERRANEAN TOUR OF SWEDEN'S CAPITAL

by Nick Van Heest

On a whim, I spent a week in Stockholm in search of creative inspiration and fresh writing material. I found a cheap flight and splurged on a swanky hotel room in the artsy Södermalm district.

Perched on a rocky archipelago of 14 islands, Stockholm offers steep hills and breathtaking views by the dozen. Windows cover every inch of towering façades like the set of a Wes Anderson movie. Pompous hotels

stand shoulder-to-shoulder along the waterfront watching over Lake Mälaren's glittering yachts. Elderly tourists line up for pricey boat tours. It's easy to see why Stockholm is called the "Venice of Scandinavia."

My balcony overlooks a bustling town square of blonde man buns and black H&M capris. Bold Futura font is stamped on every shop window. Locals sprinkle pop culture buzzwords—"Hilarious. O-M-G."—into their clipped, consonant-heavy

Swedish sentences.

After exploring parks and museums, I plotted a trip to the underworld. The spires and vaulted stone bridges are endlessly elegant, but below the surface, the city pulses with pizzazz. Since 1957, artists from all over the world have turned the walls and ceilings of Stockholm's subway stations into the world's longest art exhibition. I carefully mapped out my route to see the city's five most striking stations on a single subway fare.



PHOTO CREDIT: NICK VANHEEST



SHUTTERSTOCK PHOTO



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The grinding escalator pushes me toward the glowing jaws of the Solna Centrum subway platform. Scarlet tapestries of paint and plaster illuminate the serrated granite walls like a cyberpunk Sistine Chapel. Every corner is awash in amber light. As I step onto the platform, a pastel blue train whooshes past corkscrew columns and tunnels into the bedrock.

Solna Centrum

Verdant flora and woodland fauna frolic amidst a ruby sunset backdrop. While the fiery red paint is ominous at first glance, this station tells the tale of Sweden's hot-button political issues: the environment, deforestation and rural depopulation.

Solna Strand

Sky blue cubes jut out from the floor and ceiling at every angle, covered in wispy cirrus clouds. The bright boxes provide a sharp contrast to the doom and gloom of the dour granite clusters. They remind me of meager window slits in a dark cave or dingy prison cell.

Stadion

Radiant rainbows and cloudless skies splash Stadion subway station with a healthy dose of cheer. The closest station to the Stockholm Pride Festival, Stadion was painted to brighten up the cave and welcome festival goers.

T-Centralen

The central hub of Stockholm's subway network greets trains with dramatic patterns of stylized flowers and leaves. The calming shades of deep blue and white are designed to relax commuters as they rush from line to line and platform to platform.



SHUTTERSTOCK PHOTO

Kungsträdgården

Literally "The King's Garden," this station's unique décor is a testament to the site's royal history. Checkerboard floors and ceilings, frilly pillars and creepy Greco-Roman statues pay homage to the nearby Makalös Palace, which burned down in 1825. After a couple hours on this underground photography tour, I navigated my way back to Sodermalm and reacquainted myself with the night sky. I left that subterranean lair with a new perspective on buttoned-up beauty and the miles of manic creativity that lie just beneath the surface.



NO COOKING NECESSARY

Prosciutto & Melon

by Chrystal Caruthers

The last thing we want to do when the temperatures rise is cook. Turning on the stove and heating up the kitchen is the kiss of death when temperatures spike. For a quick meal that satisfies, try an old Spanish favorite: prosciutto and melon. Pair with a salad and dine al fresco.

Ingredients

Prosciutto de Parma (thinly sliced)
Honeydew (seeded and cut into 8 wedges)

Directions

Remove rind from melon wedge. Wrap each wedge with one slice of prosciutto. Arrange on a large platter for easy serving. Pair with a salad, bread, fresh mozzarella and olive oil. Enjoy!

NOT FOR KIDS!

Pineapple Margarita Popsicles

by Chrystal Caruthers

Nothing says summer like a popsicle. Cool and refreshing, they remind us of childhood. But these frozen treats are not kid-friendly. Mixed with Tequila, these tasty concoctions are a cocktail on a stick. Because alcohol doesn't freeze, we add pineapple juice and tonic but remember, there's two cups of pure fun...I mean, Tequila, in there so eat slowly! And, we have to say it, don't drive after eating these popsicles!

Ingredients

1 fresh pineapple

1 cup pineapple juice

½ cup tonic

2 cups silver tequila

¼ cup agave nectar

2 tablespoons freshly squeezed lime juice

Fresh mint leaves

Directions

Slice fresh pineapple in half. Scoop out the fruit. Add pineapple juice, fresh pineapple, tonic, lime juice, tequila and agave nectar. Blend. Using store bought popsicle molds, pour mixture into each mold. Add a mint leaf to each mold for a pop of color and burst of freshness. Freeze for an hour then add popsicle sticks. Freeze overnight. Release the popsicles by running the molds under hot water. Enjoy!



AUGUST TIPS FROM
TY PENNINGTON
INTERIOR DESIGN STAR

SIDE WITH **CEMENT BOARD**

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

Cement board can serve as a versatile asset used inside or outside of your home. It can attach to plywood for tile floors, kitchen counters and backsplashes inside and can be utilized as siding on the exterior. Here's why you should think about using cement board if you're considering interior or exterior home improvements.

First off, cement board is durable and requires little maintenance in the long-term. Since cement board is comprised of sand, cement and cellulose fiber, it's fire and rodent resistant and can handle its fair share of extreme weather and UV exposure. Cement board is especially useful in hurricane and tornado prone climates. Cement board can last for more than 50 years on the interior or exterior of your home if it's properly maintained.

How do you take care of your cement board or siding? It's simple. If you're installing it inside, all you'll need to do is clean the material regularly. For exterior cement board siding, just break out your power washer periodically. Who doesn't love to power wash?

The durability of cement board makes the costs and detailed instal-



The material can be face nailed, if necessary, while vinyl or aluminum siding can only be secured at the top nailing lip.

The good news is the material won't require much upkeep, giving you long-term bang for your buck! Plus, it's competitively priced with other alternatives such as aluminum and vinyl. Sustainability is also a great advantage as it contains recycled wood. Cement board is a greener

can easily be sculpted into a variety of shapes and offers flexible options for painting. Instead of paying extra to change the color of siding with acrylics, cement board can be primed and then painted once it arrives on site.

You'll never have to worry if your siding is damaged, either. Cement board is much easier to replace than other materials. All you have to do is extract the adjacent boards, remove the damaged board and replace it. How hard is that?

Cement board does a great job of mimicking wood and is a cost-effective alternative to aluminum and vinyl. You can accomplish the wood

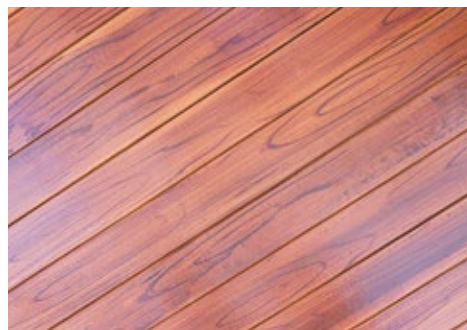


lation process worthwhile. Cement board can cost anywhere from \$4-to-\$8 per square-foot and will likely require the help of a professional to install. Cement siding might take longer to install than aluminum or vinyl siding, but the process is more accurate and calculated because you're required to measure each placement.

alternative to vinyl. Cement siding is also more energy efficient than vinyl or aluminum. The density of the siding and the fiber cement material retains heat and will save you a few bucks on your energy bill.

Cement board is customizable to your home and your preferences. It

feel you're going for without the hassle and cost of staining, repainting and sealing. Plus, its sustainability and energy efficiency give it an edge over other materials. Side with cement board for your upcoming home renovation.



SCENTED GARDENS

Plant a garden that transports & inspires

by Chrystal Caruthers

Have you ever walked past a house with a lovely garden and stopped dead in your tracks? Overcome with lovely aromas wafting through the air, you literally stop to smell the roses. If so, you understand the power of a scented garden. It transports you to a place of instinctive happiness. You have to touch the flower, pick a sprig and if you're lucky, chat with the homeowner. Lily of the valley, iris, marigolds, pansies and wisteria all produce pleasant fragrances that make a lasting impression when planted next to walkways. Think of it as gardening for instant meditation. When people approach a well-designed fragrant garden, they no longer stress about the day's appointments or disappointments. Peace overwhelms them. A scented garden allows the mind to be present in the moment.

If your garden needs a boost, consider planting for aroma. This may not be aromatherapy, but it certainly welcomes and inspires. We all love roses, but also consider plants that are most fragrant at night, like catchfly and gillyflower (*Matthiola incana*). Imagine opening your windows as the sun sets to fill your room with fresh fragrances from your garden. Here, we list ideas for creating a garden unique to your olfactory tastes. Best of all, your neighbors will love it!



Gardenias

Grow in both continental and tropical climates. Blends with many gardens and features a complementary fragrance.



Iris

These exquisite blooms can grow up to four feet tall. With intense bluish-purple flowers, the iris is a showstopper.



Bee Balm

If you want to attract bees and hummingbirds, plant bee balm. Its daisy like shape in pink, white, purple or red hues comes back year after year.



Evening Primrose

Native to North America, many confuse this wildflower for weeds. Don't overlook this natural healer. Edible, it can be used to treat headaches. Its dainty yellow blooms grow best in dry, open areas.



Gillyflower

Also known as stock plants, gillyflowers are highly fragrant and produce small purple flowers that start blooming in the spring and last through the end of summer.



Honeysuckle

With their yellow-to-pink-to-red blooms, honeysuckle plants are as lovely as they are fragrant. Easy to care for, they can grow in both southern and northern states.



Butterfly bush

Featuring long colorful flowers that attract butterflies, the butterfly bush is a hardy plant that rarely needs fertilizing.



Sweet peas

Look for "heirloom" or "old fashioned" varieties to experience its sweet fragrance. This plant prefers long, cool summers.



Catchfly

Also known as Sweet William catchfly, this flowering plant will create a carpet of color perfect for garden paths.



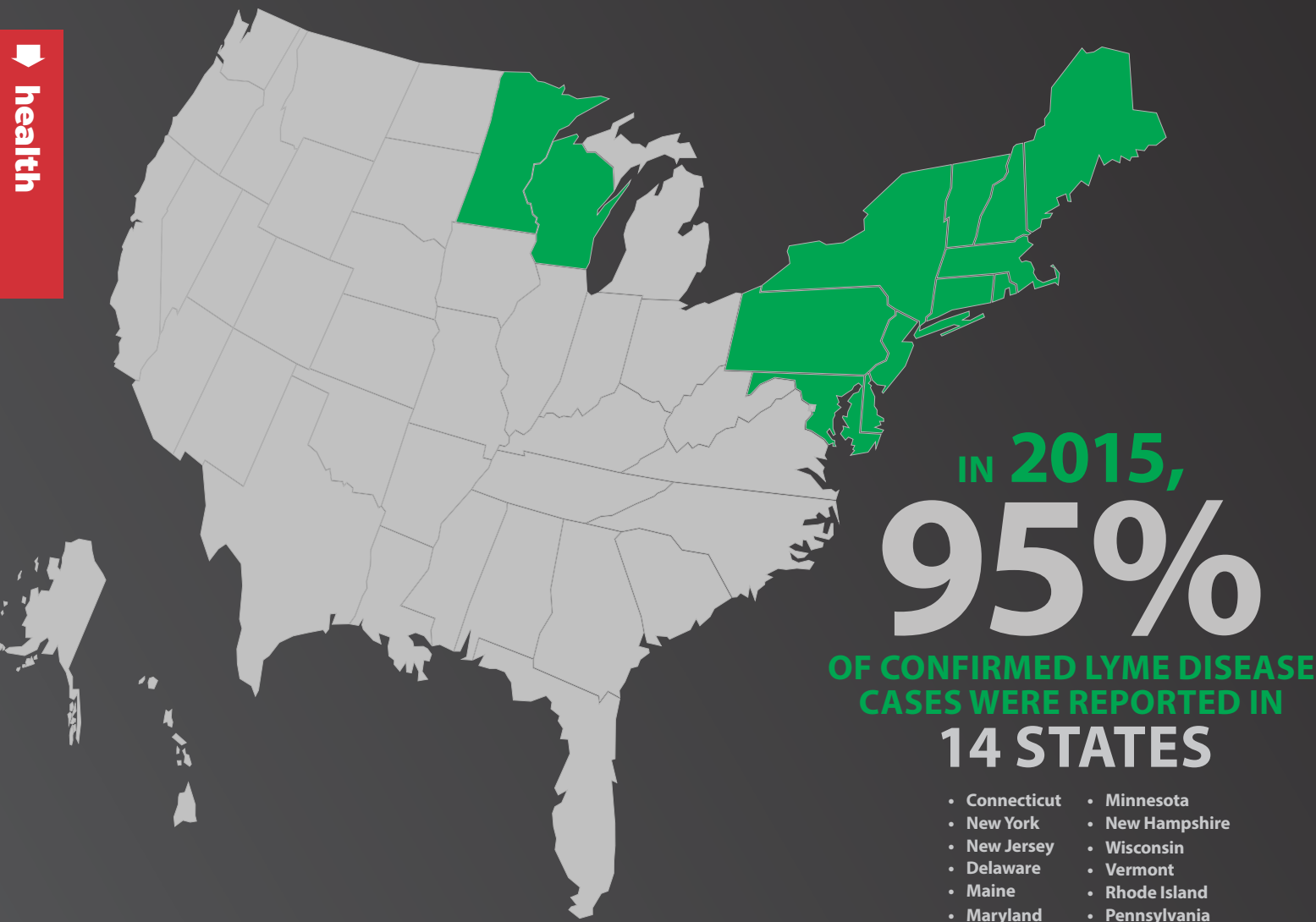
Wisteria

For perfumed air, nothing beats wisteria. With its lavender blooms, this climbing plant can overtake your garden if you don't keep it under control.



Lily of the valley

One of the most fragrant plants, lily of the valley is a perennial with small white bell-shaped flowers set amongst a mass of green foliage.



A **Tick**(ing) time bomb?

EXPERTS WARN OF SURGE IN LYME DISEASE

Byline: Cynthia Jaffe, Nurse Practitioner

Lyme disease has seen an uptick over the last several years. According to the Centers for Disease Control and Prevention, illnesses from mosquito, tick and flea bites tripled from 2004-2016, with nine new germs being introduced to the U.S. during this time.

Scientists blame warmer winter months for padding the population of the tick's favorite hosts—deer and mice. Experts also attribute the surge in Lyme disease to declining acorn crops.

“We had a boom in acorns, followed by a boom in mice. And now, on the heels of one of the smallest acorn crops we’ve ever seen, the mouse population

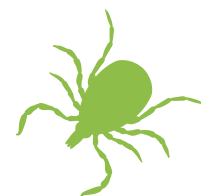
is crashing. This spring, there will be a lot of *Borrelia burgdorferi*-infected black-legged ticks in our forests looking for a blood meal. And instead of finding a white-footed mouse, they are going to find other mammals, like us,” says Dr. Richard Ostfeld, disease ecologist at the Cary Institute of Ecosystem Studies.

Lyme disease produces a wide range of symptoms. If you’ve recently been in an area known for high incidents of the disease (particularly forested areas in the Midwest and Northeast), watch for fever, rash and facial paralysis.

What should you do?

There's no need to skip the family picnic or head indoors. Follow these tips to reduce your risk of tick bites this summer.

1. **Tidy up the yard.** Ticks are attracted to leaf litter, neglected wood and tall grass. Mow the lawn on a regular schedule and keep leaves raked. Trim overgrown bush and tall grass around the perimeter of your home.
2. **Let the sun shine in.** Ticks thrive in the shadows. Cut back your trees and prune low-hanging branches to create a sunnier yard.
3. **"Oh deer."** Keep out tick-infested wildlife by installing a fence or removing vegetation that can attract critters and white-tailed deer.
4. **Wear protective clothing.** When hiking, wear light-colored clothes, long-sleeve shirts, pants, socks and close-toed shoes. Stick to paths.
5. **Tick repellents.** Do your homework on different repellents before you buy. Some products contain different concentrations of chemicals, such as DEET. While the U.S. CDC recommends a 30 percent DEET or less for children, Canadian health agencies advise against anything stronger than 5 to 10 percent for the little ones.
6. **Go au naturale?** Keep in mind—natural repellents have not been evaluated by the EPA and may not be very effective. Plus, they typically don't last long and need to be more frequently applied than repellents with DEET. Pay attention to CDC warnings: do not use lemon eucalyptus oil on children under three years old. When in doubt, ask your physician and pediatrician before buying any products.
7. **Perform tick checks.** Inspect for pinpoint black specks along scalps, backs and waist lines. Shower right after outdoor activities. Pay close attention to your naval, armpit, groin and buttocks. The longer a tick is attached, the more time it has to transmit infections.
8. **Tick removal.** If you find a tick, remove it within 24 hours of attachment. This significantly reduces the risk of Lyme disease. Use a tweezer to grasp the head and pull it slowly and gently away from the skin. Don't worry if a small black mouth part is left in the skin. This won't transmit Lyme disease. Don't remove by squeezing, crushing, covering with nail polish or lighting a match to the tick. This will burn you and push infected fluids into your skin.
9. **Protect your pets.** Check with your veterinarian before buying any product for your pets. Not all tick repellents are vet approved. After they've been outside, carefully inspect your pets to make sure they don't bring ticks into your home.



Initial signs of Lyme disease 3-30 days after tick bite

(from the CDC website):

- Fever, chills, headache, fatigue, muscle and joint aches, swollen lymph nodes.
- Erythema migrans (EM) rash: occurs in approximately 70 to 80 percent of cases
 - Begins at the site of a tick bite after a delay of 3 to 30 days (7-day average)
 - Expands gradually over a period of days, reaching up to 12 inches across.
 - May feel warm to the touch but is rarely itchy or painful.
 - Sometimes clears as it enlarges, resulting in a bullseye appearance.
 - May appear on any area of the body.

Later symptoms and signs

(days to months after tick bite):

- Severe headaches and neck stiffness
- Additional EM rashes on other areas of the body
- Arthritis with severe joint pain and swelling, particularly the knees and other large joints.
- Facial palsy (loss of muscle tone or droop on one or both sides of the face)
- Intermittent pain in tendons, muscles, joints, bones
- Heart palpitations or an irregular heart beat (Lyme carditis)
- Episodes of dizziness or shortness of breath
- Inflammation of the brain and spinal cord
- Nerve pain
- Shooting pains, numbness or tingling in the hands or feet
- Problems with short-term memory

GIG ECONOMY WORKERS

MAKE YOUR INCOME COUNT

by Chrystal Caruthers

The American workforce is changing. Many people find themselves stitching together part-time jobs to get by. Think of your Uber driver, food delivery driver or dog walker. These contingent workers, or gig economy workers, put in 40 hours or more per week—but they are not beholden to one employer. They work for themselves. They're paid based on hours spent or tasks completed. For some, that spells freedom. To others, it's a hindrance to moving forward. While gig economy work is on the rise, those who trade full-time W2 employment for gigs may find it difficult to reach the one goal many Americans dream of: homeownership.

According to Fannie Mae, 69% of gig economy workers say they expect to buy a home at some point in their lives. But some may not realize the difficulties they'll face when it comes time to apply for a mortgage. Getting a mortgage requires stable employment and a history of steady, documented income (at least two years). By nature, gig workers have unstable income. They might work 20 hours one week and five hours the next. For that reason, lenders do not look at these applicants kindly. Lenders typically look for a sure thing – someone with verifiable income in the past

Self-employment is likely to triple to 42 million workers by 2020 with millennials leading the way.

SOURCE: DELOITTE

While gig-economy income might not qualify potential homebuyers for a conventional mortgage, they could always use that income to fund their down payment. For those dreaming of homeownership, gigging to save is the best way to approach this line of work. Since most potential homebuyers list saving for the down payment as their biggest obstacle, using income from Uber or TaskRabbit to save can make that dream a closer reality when combined with a full-time job.

95% of lenders said it's difficult under current guidelines to use gig-economy income to approve borrower applications.

SOURCE: FANNIE MAE



ADVICE TO GIG-ECONOMY PROSPECTIVE HOMEBUYERS:

- Use a co-borrower to qualify. A family member, significant other or roommate with stable income history can be the primary borrower.
- Use gig-economy income as the source of your down payment. As long as you can verify deposits, it can be used for a down payment.
- Get a full-time job. Use your full-time job to qualify and gig work to help offset payments.
- Set up payroll for yourself to receive the same weekly salary. This option involves hiring an accountant and should be done at least two years before applying for a mortgage.
- Avoid write-offs that reduce your taxable income. You want to show enough net income to meet debt-to-income ratios.

Source: Guaranteed Rate



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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 - MLB2611 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 CA - 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 - SLMI1302 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 Department 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)