

Enjoy

OCTOBER 2018 | TRAVEL • EAT • DRINK • TY'S TIPS • HEALTH • AMERICA • FINANCE

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AFFORDABLE LUXURY
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AMERICA THE BEAUTIFUL:
ZION NATIONAL PARK

PUMPKIN-SPICED
LATTE RECIPE

12 EXPERT
TRAVEL HACKS

Enjoy

OCTOBER 2018

Welcome.

It's pumpkin-spice latte season! We all look forward to the flavors of autumn – cinnamon, nutmeg and allspice to name a few -- but nothing seems to satisfy that craving like a steaming hot seasonal latte. Of course, we could go to our local coffee shop and spend \$5 a cup, or we can make our own. This month, our **DRINK** section details the ingredients needed to make as many pumpkin-spice lattes as your heart desires! We also packed a punch of pumpkin into our turkey chili recipe in this month's **EAT** section. Don't knock it until you try it.

Continuing our journey across America's vast landscape, we travel to Zion National Park with our resident photographer Sam Perez. The colors in Zion remind me of falling leaves. Through canyons, slots and rivers, Sam's photos reveal the mastery of nature. See, **AMERICA**.

This month we take on a serious topic in our **FINANCE** section, lead contaminated water. Homeowners across the country are grappling with safety concerns as cities debate lead pipe water line replacement. If you haven't tested your water for lead, do so. Especially if you have small children. Renovation financing can help offset the cost of replacing those unseen dangers.

This month and every month we hope you ENJOY this issue.

SINCERELY,



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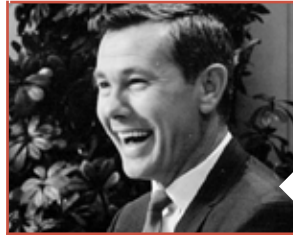


Sam Perez
Photographer,
America



Maria Zubb
Designer

sunday



7

2003: The Terminator becomes the Governor. Actor Arnold Schwarzenegger is elected governor of California. Schwarzenegger's popularity helped him stand out among 135 candidates on the ballot.

14

1947: U.S. Air Force Captain Chuck Yeager becomes the first person to fly faster than the speed of sound in flying the X-1 rocket plane over Rogers Dry Lake in southern California.

21

1959: The Solomon R. Guggenheim Museum opens on New York City's Fifth Avenue. Designed by Frank Lloyd Wright, the museum, a work of art itself.

28

monday

1

1962: TV Icon Johnny Carson makes his debut as the host of "The Tonight Show," replacing Jack Paar. Carson hosted the show for three decades.

8

1998: The U.S. House votes to initiate impeaching President Bill Clinton on perjury and obstruction of justice after a four-year investigation into his involvement in alleged improper real estate deals and claims of sexual harassment.

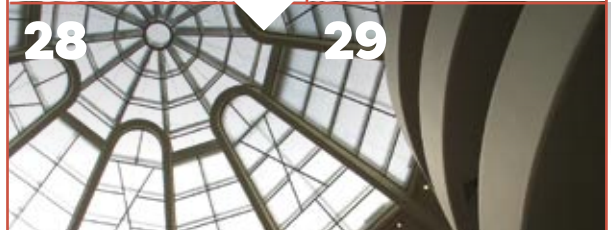
15



22

28

29



Sign of the times



Libra Sept 23 - Oct 22

Notable personalities include:

Kim Kardashian • Cardi B • Zac Efron • Eminem
Bruno Mars • Simon Cowell • Will Smith

ON THIS DAY IN

OCTOBER

tuesday	wednesday	thursday	friday	saturday
<p>2</p>	<p>3</p> <p>1994: O.J. Simpson is acquitted of the double murder of his ex-wife, Nicole Brown Simpson, and her friend, Ronald Goldman, marking the end of the sensational 252-day trial.</p>	<p>4</p>  <p>Source: https://www.flickr.com/photos/sis/101757221/n/set-1340879/</p>	<p>5</p> <p>2011: Apple founder Steve Jobs dies in 2011 at age 56. Jobs' innovation led to the creation of the Macintosh computer, iPod, iPhone and iPad.</p>	<p>6</p>  <p>Source: http://www.macrumors.com/2008/01/15/steve-jobs-with-macbook-air/</p>
<p>9</p> 	<p>10</p> <p>1935: George Gershwin's opera <i>Porgy and Bess</i> premieres on Broadway. It's regarded as the first great American opera.</p>	<p>11</p> <p>1975: Bruce Springsteen, at age 26, scores his first pop hit, "Born to Run."</p>	<p>12</p> <p>2007: Vice President Al Gore and the United Nation's Intergovernmental Panel on Climate Change win the Nobel Peace Prize for the Academy Award-winning documentary, "An Inconvenient Truth."</p>	<p>13</p> <p>1998: The U.S. House votes to initiate impeaching President Bill Clinton on perjury and obstruction of justice after a four-year investigation into his involvement in alleged improper real estate deals and claims of sexual harassment.</p>
<p>16</p> 	<p>17</p> <p>1931: Al Capone, the notorious Chicago gangster is sentenced to 11 years in prison for tax evasion and fined \$80,000. He was released in 1939 for good behavior.</p>	<p>18</p> <p>1867: The U.S. purchases Alaska from Russia for \$7.2 million, or less than two-cents an acre. The 49th state was believed by its former Russian owners to be remote and difficult to defend.</p>	<p>19</p> 	<p>20</p> <p>1990: Florida rap group, 2 Live Crew, are acquitted of obscenity charges after a two-week trial. The First Amendment battle prompted the placement of stickers on albums featuring explicit lyrics.</p>
<p>23</p>	<p>24</p> <p>1901: On her birthday, a 63-year-old schoolteacher, Annie Edson Taylor, becomes the first person to plunge over Niagara Falls in a barrel.</p>	<p>25</p> 	<p>26</p> <p>1985: Whitney Houston earns her first No. 1 hit with "Saving All My Love For You." A year later, she won a Grammy Award for Best Female Pop Vocal Performance.</p>	<p>27</p>
<p>30</p> <p>1811: Jane Austen's <i>Sense and Sensibility</i> is published anonymously. Born in 1775, she had only five years of formal schooling.</p>	<p>31</p> 		 <p>Source: Flickr: 111</p>	

On this day: The NBA Drafts its First Black Player

OCTOBER 31, 1950: Earl Lloyd, 21, becomes the first African-American to integrate the NBA. A ninth-round draft pick for the Washington Capitols, Lloyd grew up in Jim Crow Virginia and attended West Virginia State where he was the star of the school's championship basketball team. After playing just seven games with the Capitols, he was drafted into the military and spent two years in Korea. He returned home and continued his professional basketball career. In 1970, he became the first full-time African-American head coach in the league. He was inducted into the Basketball Hall of Fame in 2003. — **SOURCE: HISTORY.COM**

TRAVEL HACKS

12 TRAVEL TIPS

YOU CAN'T LEAVE HOME WITHOUT

by Chrystal Caruthers

Traveling can be stressful. What to pack? Where to stay? Kids! What starts out as a fantasy about lounging on a pink sand beach can quickly become a trial of your patience and inner strength. Worry not. Our travel tips are a curated list of best practices to help you weather whatever comes at you. These hacks are perfect for cross-country expeditions to your favorite national park, or overseas adventures to parts unknown. We suggest you keep this list, refer to it often and pack accordingly.

Make Copies

Always make copies of your important documents—passport, Visa, Driver's License—in case of an emergency. You never want to be stuck in a far off land without access to documents to verify your U.S. citizenship. Scan copies to your email.



No Fees

Foreign transaction fees add up. Have at least one credit card that doesn't penalize you for shopping overseas. You don't want to erode your favorable discounts with bank fees.



More Bags

While no one likes to pay checked bag fees, having an extra bag to carry back found treasures may be cheaper than international shipping charges. Carry an extra bag for shopping sprees, but only if you find exceptional deals you can't live without.



Get Google

When planning your trip, be sure to plot your destination on a downloadable Google Map. Download the map for offline access to everywhere you plan to eat, shop, and explore. You can also share it with your friends and travel companions.



Get Points

Everyone likes an upgrade. Lately, credit card companies have been offering mega-point sign-up bonuses. One hotel-affiliated credit card recently offered 100,000 points to new cardmembers. Of course, there are spending requirements, but if you're already planning a trip, the points earned may be worth it.



Get KTN

Ease through domestic airport security with a Known Traveler Number. You won't have to take off your shoes and wait in long lines to get through the TSA checkpoints. If you travel internationally, it's worth it to get Global Entry. It's the best way to get through customs anywhere in the world.

Download Passport

Another way to zoom through U.S. Customs and Border Protection is with Mobile Passport. Instead of hunting for a pen, your app will submit your form to CBP. Within seconds, you receive a barcode to scan with the CBP officers. Everyone will think you're a celebrity for zipping past the lines!



Cell Check

Never leave the country without first double checking your cellphone plan. Some carriers include Mexico and Canada while others charge fees. Know what's included in your plan and purchase or update as necessary.

Buy Groceries

Why pay an upcharge for bottled water at your hotel when you can make a trip to the grocery store and buy all the essentials you need? Snack like a local. Also, skip the overpriced minibar and buy a bottle of your favorite liquor and mix your own cocktails.



Buy Silence

Speaking of peace, airplanes are seldom that. Invest in a quality pair of noise cancelling headphones to endure long plane, train and bus rides. While we can't get mad at crying babies and kicking toddlers, we can zone out.



No Habla Espanol

There's an app for that! From iTranslate to TripLingo, you can understand like a local with your smart phone in hand. Basic translation services are free though there are premium subscriptions.

TURKEY PUMPKIN SPICY CHILI

Gobble it up!

by Chrystal Caruthers

As the weather gets cooler, nothing warms the soul like a big bowl of chili. This time, we add pumpkin puree. Try it for your Halloween party, or to watch the game. It's a vitamin-packed twist on a traditional crowd pleaser.

Ingredients

1 lb. ground turkey (dark meat)
2 cups pumpkin puree
2 cups frozen yellow corn
½ teaspoon cayenne pepper
1 tablespoon cumin
3 tablespoons chili powder
1 cup diced red onion
½ cup diced yellow bell pepper
½ cup diced red bell pepper
2 cups diced tomatoes (undrained)
2 cups chicken broth
1 15-ounce can black beans
1 tablespoon extra-virgin olive oil
1 garlic clove (minced)
Salt & black pepper to taste
Jalapeños (chopped for garnish)
Cilantro (for garnish)

Directions

In a large Dutch oven, sweat onions and bell peppers in extra virgin olive oil for about 5 minutes. Add salt and pepper to your taste. Add ground turkey. Cook until browned and cooked through. Add pumpkin puree, black beans, tomatoes, broth, cumin, chili powder and garlic. Bring to a boil then simmer for 30 minutes, stirring occasionally. Serve in large bowls with cilantro and jalapeños. Enjoy!





HOMEMADE PUMPKIN SPICE LATTE

Save Bucks a Cup

by Chrystal Caruthers

Why spend money at the corner chain coffee shop when you can make a tasty pumpkin spice latte at home? It's just as good and best of all, you can go back for seconds!

Ingredients

1 cup freshly brewed coffee
4 tablespoons of pumpkin puree
1 cup 2% milk
1-2 tablespoons of sugar (to taste)
1 tablespoon pumpkin spice
 Whipped cream

Pumpkin spice mix:

2 tablespoons ground cinnamon
2 teaspoons ground ginger
1 teaspoon ground nutmeg
1 teaspoon allspice
½ teaspoon ground cloves

Directions

In a saucepan, add all ingredients. Bring to a slow simmer for 5 minutes. Pour into mug. Top with whipped cream. Garnish with pumpkin spice mix. Enjoy!

OCTOBER TIPS FROM
TY PENNINGTON
INTERIOR DESIGN STAR

CREATE RADIANT FLOORING

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

Stepping onto a cold hard floor with bare feet on a chilly day can be downright unbearable. Sure, throwing down a rug, or putting on a pair of slippers, can help. But the best solution for cold floors and a colder home could be installing a heated flooring system in your home. This is a major remodel that should be planned with licensed contractors. It's an energy-efficient option. Check with your local utility to see if there are rebates to help you offset the cost.



There are a couple of options for radiant heat systems to choose from: electric coil and heated water tubes. An electric system costs approximately \$8 per square foot, while a hydronic system costs approximately \$6 per square foot. Both offer plenty of advantages and heat up your home without being seen or heard. Best of all, a heated flooring system is practically invisible and inaudible.

Radiant heat flooring is easy to install and doesn't have to be utilized in every room. The most common locations for heated floors are the bathroom, hallway, kitchen and basement. It's also easy to work with from a design standpoint and can be installed with laminate, wood, tile, stone or carpet over top. The flexibility of radiant heat flooring makes it an ideal choice for those seeking a balance between comfort and style.

Once installed, heated floors require little to no maintenance. They provide long-term reliability and can last up to 35 years. As Americans now stay in their homes longer, it makes sense to invest in a heating



system with longevity.

Heated floors also have plenty of advantages over a traditional HVAC system. With radiant heat flooring, warm air rises and will create more consistent coverage than spotty, off-and-on HVAC vents. This will allow you to lower your thermostat temperature while keeping your home pleasant. A heated floor is also much quieter than your typical system.

Those with allergies will also benefit from choosing a radiant heat floor system and saying goodbye to a central air heating system. With a heated floor, you won't have to worry about dirt, pollen and other allergens being pushed through air vents from the ductwork.

Last, but certainly not least, your electric bill will be positively impacted by heated floors for a variety of reasons. Heated floors are energy efficient and can be controlled using a smart thermostat that can be programmed to turn on and off at certain times. The efficiency of a radiant heat flooring system could save you up to 15 percent on your energy bill.

Heated floors are the clear choice for any modern home. They deliver consistent warmth in the rooms where you need it most and don't take much effort to install or maintain. They cut back on allergens, noise and - most importantly - your heating bill.

CALL 9-1-1

7 LIFE-THREATENING WARNING SIGNS YOU CAN'T IGNORE

by: Cynthia Jaffe, nurse practitioner

Most of us were taught to call 9-1-1 only for grave emergencies such as a fire, a person choking, or someone with a gun threatening to harm others. Calling 9-1-1 for non-urgent matters such as a skinned knee, or a man passing out flyers without a permit should be avoided. It's a waste of costly public resources and it ties up emergency responders who could be treating people in actual need.

We know to call 9-1-1 for obvious signs of a medical emergency: chest pain, shortness of breath, slurring of words, difficulty speaking, loss of consciousness, or serious injuries. Yet, there are other reasons to call for medical help that many of us may not know about. These symptoms might not seem serious at first glance but could signal the onset of a life-threatening medical emergency. Here, we list 7 signs that should never be ignored. Call 9-1-1 if you experience any of the following symptoms.

Dizziness

Most of us experience the occasional mild dizziness caused by standing up too quickly, or a feeling as if the room is spinning (a sign of vertigo), which is not usually life-threatening. But if dizziness is accompanied by double vision, feeling faint, chest pain, severe pain, vomiting, or difficulty with moving arms and legs, call 9-1-1 immediately. When combined with these symptoms, dizziness could indicate a stroke which requires immediate medical treatment.



Blurry Vision

Sudden vision loss or blurring of vision can happen to those who suffer from ocular migraines. But it can also be a sign of increased intracranial pressure from uncontrolled hypertension which can lead to a stroke. Less common is giant cell arteritis (an auto-immune disorder that can lead to permanent vision loss), or a tumor in the brain. Either way, if you, or a loved one experiences this, call 9-1-1.

Uncontrolled asthma attack

Mild wheezing is a familiar symptom for people with asthma. It's typically controlled with asthma medications. Wheezing that progresses to coughing, chest tightness, shortness of breath, or trouble speaking typically signifies a severe asthma attack. If an inhaler is not resolving the symptoms, immediate intervention is needed. Call 9-1-1.

Hives, sweating, or nausea after a bee sting

Pain and minor swelling at the site of the sting is a common reaction. Intense itching, hives, sweating, nausea, and weak pulse are all signs that the reaction has become more serious. Don't wait for a life-threatening anaphylactic reaction, which can progress quickly to a scratchy feeling in the throat, a swollen tongue or throat, and shortness of breath. Call 9-1-1.

Severe headache

The most common reason for emergency room visits is severe headaches. It can be extremely fright-

ening. Go to the emergency room to rule out more serious medical conditions, such as an aneurysm (an abnormal ballooning of an artery that can rupture), stroke, or meningitis (inflammation of the protective membranes covering the brain and spinal cord). Let the experts rule out whether it's serious. Call 9-1-1.

Acute abdominal pain

An upset stomach from indigestion is one thing, but a rigid, painful-to-touch abdomen is quite another. Sharp pain in the abdomen can



be caused by many conditions. However, if the pain is accompanied by nausea or vomiting, bloody diarrhea, dizziness, sweating, or vaginal bleeding, seek immediate help. Call 9-1-1.

Coughing up blood

It's very frightening to notice blood after coughing. A cough that produces blood can be caused by a wide range of health issues, from repeated coughing (breaking the tiny bronchioles of the lungs) to a life-threatening, pulmonary embolism. Coughing up a teaspoon of blood is a medical emergency. Don't ignore a small amount of coughed up blood, especially if chest pain or shortness of breath is present. Be sure to dial 9-1-1.

ZION NATIONAL PARK

AS EXPERIENCED BY SAM PEREZ
WRITER, PHOTOGRAPHER, INFLUENCER



I'VE BEEN TO ZION NATIONAL PARK IN UTAH TWICE. IT'S ON MY TOP 3 LIST OF FAVORITE NATIONAL PARKS. PROBABLY BECAUSE IT HAS TWO OF THE MOST ICONIC HIKES IN THE WORLD – ANGELS LANDING AND THE NARROWS.

Instagram has made images of people standing amidst reddish-pink swooping rock formations famous. Yet, there's nothing like experiencing it on your own. The silence. The colors. It all works to transport you to another dimension in time. A time when things were simpler.

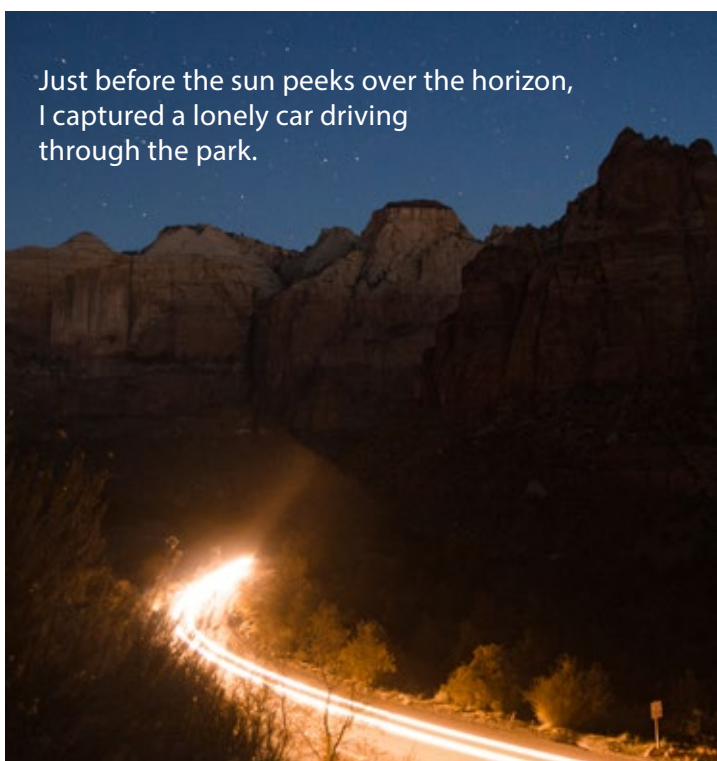
In Zion, you can explore as leisurely as you want or challenge yourself and test your fear of heights. Test your metal hanging onto a chain bolted into the cliff at Angels Landing. It's steep switchbacks and sheer drop-offs make this trek a bucket list item I'm happy to say I've checked off. Then there's Narrows, a

This is the breathtaking view from up top of Angels Landing. So far, this is the best hiking experience I've ever had.

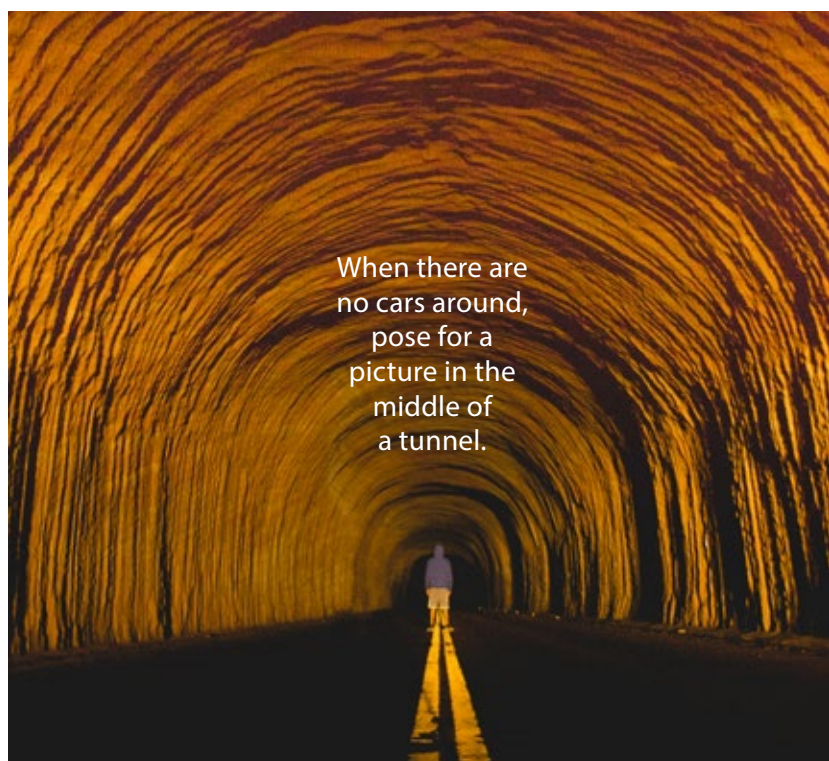




Just before the sun peeks over the horizon, I captured a lonely car driving through the park.



When there are no cars around, pose for a picture in the middle of a tunnel.

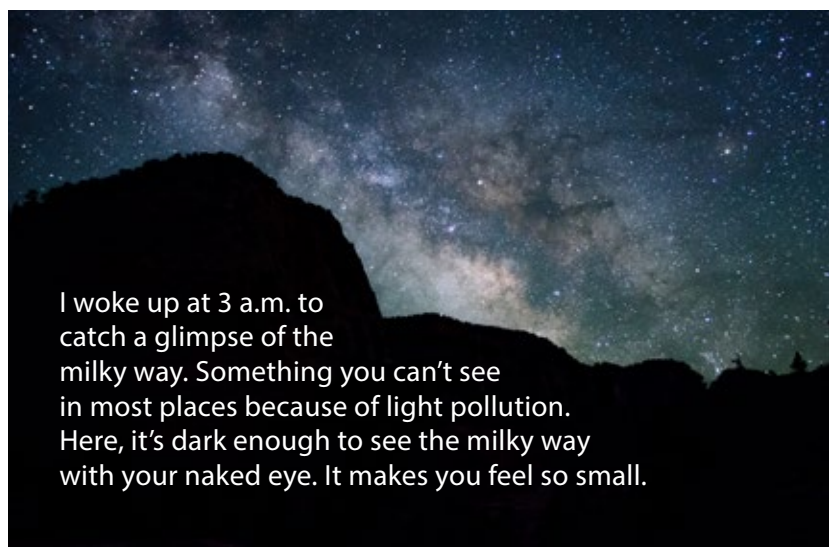


gorge where you essentially hike your way through the Virgin River. No trail, you hike through red walls towering thousands of feet high. You see the narrowest parts of canyon during this hike.

The park also has a free shuttle system to avoid traffic and protect the park from air pollution.

Everywhere you look, drive, hike is a memorable moment in Zion. If you ever cross paths with Zion, challenge yourself a little and do those longer hikes because you'll never regret it.

I woke up at 3 a.m. to catch a glimpse of the milky way. Something you can't see in most places because of light pollution. Here, it's dark enough to see the milky way with your naked eye. It makes you feel so small.



IS YOUR WATER SAFE?

Some homeowners are replacing water lines to be sure

by Chrystal Caruthers

We all know what happened in Flint, MI. The heartbreaking story of lead contaminated water lines poisoning children and making tap water hazardous to drink caused many homeowners to test their own water. Across the country, homeowners are discovering that

is exposed to lead danger. Over time, water corrodes those service lines allowing lead to leach into the water. Consuming lead can affect the heart, kidneys and nervous system. In children, it is especially harmful leading to impaired cognition, behavioral disorders, hearing impairment and delayed puberty, according to the National Institute of Environmental Health Services.

“Replacing America’s lead service lines should be a national priority,” according to the EDF. “The only effective long-term fix is getting rid of the lead pipes. We need a strategy that addresses the root causes of lead exposure before a crisis hits not after it.”

even if they do everything they can to protect their children from lead exposure — buying lead-free paint, using water filters, and buying bottled water — there is hidden exposure. Nearly 10 million American households get water through lead pipes, also known as lead service lines, according to the Environmental Defense Fund, a nonprofit bipartisan environmental advocacy group. That means, household drinking water

While many cities across the country grapple with aging infrastructure, some have borrowed and raised taxes to replace water lines, but only so far. The lines that connect your house to your public utility may still be your responsibility. In Chicago, for instance, there are 300,000 houses that may have lead service lines. The city has borrowed more than \$312 million to install new water mains, according to a published report in

the Chicago Tribune. Yet, the city says, property owners are responsible for maintaining and replacing the pipes that carry water from the city into the house. Homeowners are now deciding if it’s worth it to replace lead pipes at their own expense. It can be expensive.

Plumbers estimate it can cost between \$4,000 to \$20,000 to replace lead service pipes. Some cities are helping residents offset the expense. Denver, Milwaukee, Grand Rapids, Boston, Philadelphia and Washington, DC all have programs in place to assist concerned homeowners. For homeowners footing the bill, there are options.

Renovation Loans

As homeowners stay in their houses longer — the average tenure is up to 10 years — many are investing in home improvements. In 2017, Americans spent over \$250 billion on home renovations, according to the Harvard University Joint Center for Housing Studies. They updated their kitchens and baths, added rooms and landscaping. Now, in addition to making homes pretty, the focus is on making them healthy.

Renovation loans help homeowners who may not have enough cash to cover repairs, but they have equity. In fact, American homeowners are sitting on mounds of equity – more than \$14 trillion in 2017— according to the Federal Reserve. Tapping equity is the secret to home improvement.

With a renovation loan, homeowners refinance their existing mortgage and take a lump sum cash withdrawal, their equity. Different than a home equity line of credit, with a renovation loan, you can lock in your rate for 30 years rather than risk rate increases. Also, your mortgage interest is still deductible as the renovation loan program is tied to HUD loan limits which vary by county.

When it comes to protecting children, and ensuring the place you call home is safe, what wouldn’t you do? A renovation loan is a solution worth investigating with your mortgage professional.



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Enjoy

OCTOBER 2018

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It is not our intention to solicit the listings of other real estate brokers.
We are happy to work with them and cooperate fully.



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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 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 License #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 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: 273948A Broker: 2611BR WV - Lender: ML-30469 Broker: MB-30098 WY - 2247 Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org)