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MENTAL HEALTH** PG 11

Enjoy

MAY 2019

welcome.

HAPPY MOTHER'S DAY!

May is time to celebrate mom. Our **EAT** section features a delicious homemade blueberry jam recipe passed down from grandmother to mother to daughter. Jane Monzures shares this family treasure not just with you, the readers of Enjoy, but with her friends every holiday. You can taste the love. Try it yourself and share it with those you hold dearly.

Leaving something for the ones we love is what holds families together—term-life insurance is another. Our **FINANCE** section features an eye-opening perspective on the importance of insuring ourselves and our family members. It's affordable and worth looking into. A term-life insurance policy is probably cheaper than you think.

Travel may be a luxury, but it can be done inexpensively. See our **TRAVEL** section featuring a month-long vacay to Thailand. Our writer was able to eat, stay and roam for less than \$50 a day in some of Thailand's most pristine beach destinations.

This month, and every month, *Enjoy!*

Sincerely,

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CARUTHERS**

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On this day in

sun

mon



5

1961: Alan B. Shepard Jr. became the first American astronaut to travel in space making a 15-minute suborbital flight in the Freedom 7 spacecraft.

6

1954: Track & field's most notorious barrier: the 4-minute mile is broken by 25-year old Englishman, Roger Bannister, with a time of 3:59:04.

12

1963: Bob Dylan, an unknown artist at the time, walked off The Ed Sullivan Show, after censors rejected the song he planned on performing.



19

1864: President Abraham Lincoln proposes that widows and children of soldiers be given equal treatment regardless of race.

20

1873: The copper rivets in Levi Strauss' "waist overalls" are patented and later became known as blue jeans.

26

1975: Lauryn Hill, soulful singer, actor and hip-hop icon, was born. She won 5 Grammy Awards for *The Miseducation of Lauryn Hill*.



May

SIGN OF THE TIMES:

Taurus

APRIL 20 - MAY 21



notable personalities: John Cena • Dwayne Johnson
Pusha T • Master P • Gigi Hadid • Travis Scott
Thomas Brodie-Sangster • Meek Mill

tue

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thu

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sat



1

1963: James Whittaker of Redmond, WA, becomes the first American to reach the summit of Mt. Everest, the tallest mountain in the world.

2

2011: Osama bin Laden, the mastermind behind 9-11 terrorist attack, is killed by U.S. forces in a raid on his compound in Pakistan.



7

1965: Keith Richards awoke, bleary-eyed, and grabs his tape recorder and laid down the opening riff of "(I Can't Get No) Satisfaction."

8

2010: Betty White becomes the oldest person to host Saturday Night Live.

9

1960: The FDA approves the world's first commercially produced birth-control pill, Enovid-10 by the G.D. Searle Co.

10

11

1947: B.F. Goodrich Co. of Akron, OH develops a tubeless tire, a technical innovation making cars safer and more efficient.

14

1804: Lewis and Clark depart for their great expedition to explore the Northwest from the Mississippi River to the Pacific Ocean.

15

1942: The Women's Auxiliary Army Corps (WAACs) is established granting women official military status.



17

2004: The first legal same-sex marriage in the U.S. is performed in Malden, MA.

18

1860: Abraham Lincoln is nominated for the U.S. presidency by the Republican National Convention meeting in Chicago, IL.

21

1881: Clara Barton and Adolphus Solomons founded the American National Red Cross organization.



23

1934: Notorious outlaw duo, Bonnie and Clyde, are ambushed and killed by police while driving in a stolen car near Sailes, Louisiana.

24

25

1803: American author, poet, lecturer and essayist, Ralph Waldo Emerson, was born.

28

1961: Amnesty International, a nongovernmental organization, was founded in London to publicize human rights violations.



31

1930: Clint Eastwood was born. Actor, director and politician, Eastwood, is also an accomplished pianist.



ON THIS DAY

MAY 9 | 1914

First National Mother's Day

President Woodrow Wilson issues a presidential proclamation establishing the first national Mother's Day holiday. While many states celebrated Mother's Day by 1911, it wasn't until Wilson lobbied Congress that the second Sunday of every May was set aside as the official holiday. Wilson said the holiday offered a chance to "[publicly express] our love and reverence for the mothers of our country." — [SOURCE: HISTORY.COM](https://www.history.com)

HAPPY MOTHER'S DAY

Barbara Jane's Homemade Blueberry Jam

BY JANE MONZURES

Barbara Jane's Blueberry Lime Jam has been a special recipe in family for over 50 years. It was passed down from generation to generation and I learned how to make this family favorite from my mother, Barbara, to keep the tradition going. My mom learned how to make orange marmalade, apple butter, grape jelly, chili sauce, corn relish, pickles, canned tomatoes and so much more from her mother Belle, who I never met, but for as long as I can remember mom was canning something. Every July, my family would go blueberry picking in Michigan. I remember my mom would spend days afterwards in the kitchen making this famous jam. It was

always part of my life so I didn't think much of it, but as I got older and my mom's blueberry-lime jam making days began to slow down, I thought I should learn how to make it myself to keep the tradition going; and because I love it so much.

So, I had gathered all the ingredients and hoped to make jam with my mom before it was too late. The day I sat her down in my apartment was almost exactly one year prior to her death. She gave instructions as I did the work, writing down her tips and tricks along the way. It came out just as delicious as I remembered and so the tradition continues. The family just called it Blueberry jam, but I renamed it after my mom, Barbara Jane. The true secret to this recipe is the lime, love and labor that goes into every batch. May my mom's recipe brighten your Mother's Day.

Ingredients

4½ cups freshly picked blueberries
(rinsed and dried)

1 package (1-3/4 ounces) pectin

1 tablespoon lime zest

½ cup freshly squeezed lime juice

5 cups of organic sugar

9½-pint mason jars and lids
(washed and sterilized)

Directions

In a large stove top pot, crush the blueberries. Bring to a rolling boil and add in the package of pectin. Mix thoroughly. Add lime juice, zest and sugar and bring to a rolling boil again. Let the berries boil hard for about 2 minutes stirring constantly and scraping down the sides. Turn off the heat and skim the foam off the top.

Pour hot berries into hot jars leaving a small amount of headspace. Make sure the rim of the jars are clean before you place the lids on to ensure a good seal. Adjust the cap rings to secure until fit is fingertip tight.

Place the jars in a boiling water bath for 15 minutes. Be sure to use enough water to cover the top of the jars and add a small

amount of white vinegar to the water bath before boiling to reduce residue and hard water spotting.

Remove the processed jars from the water bath using tongs and a drying rack to cool. Listen for the vacuum seal — when you hear the pop, the lid is sealed. It can happen within moments from removing the jar from the water bath or within hours. You can also check to make sure the lids are sealed after the jars cool for 12-24 hours by pressing the center of the lid. The lid should not flex up and down when pressed. Sealed jars can be stored for up to 1 year.

Enjoy!

30-DAYS IN *Thailand*



BY **ANDY CHERRY**

About 50 miles north of Bangkok sits the ruins of the capital of the Kingdom of Siam, Ayutthaya. Settled on a large island in the middle of a river, Ayutthaya was once called the “Venice of the East” because of its trade. It was a gateway of food, culture, music, and people. Ayutthaya now lies in ruin, after a Burmese invasion, nine years before its Declaration of Independence. And while that chapter has closed, the Thailand of

today is still a gateway of sorts, filled with lush natural beauty, amazing food, and kind people.

Best of all, Thailand is extremely affordable. In general, you can find a nice hotel for less than \$50 a night, or about \$16 a night at a hostel. Scooters are the main form of transportation. Rent one for 150-250 Baht per day, or about \$5 to \$8. Believe me, it’s easy to stay within your budget. I bought freshly

prepared meals, drinks included, for about \$13 a day. Everyone knows Pad Thai, that sweet and savory stir-fired rice noodle dish filled with tamarind and peanuts, but I made sure to try all the different curries, soups, and seafood Thailand offered including the popular Thai beers—Leo and Chang—found at the local 7-11. Yes, there are 7-11 convenience stores all over Thailand. Even the famous Thai Massage is an inexpensive indulgence worth

it's time in gold. For \$12 (400 Baht) I got a full hour, full body massage.

Visiting Asia for the first time, I had some anxiety about experiencing a whole new way of life. With its predominately Buddhist culture, temples are commonplace yet awe-inspiring to behold. We all know what Karma is. Putting good out into the universe and hoping to receive it in kind. That Buddhist principal is encountered whenever I meet Thai people. It seems to me, most were happy to help and proud to show off their food, music, or culture. They were also eager to learn from us. I could see two sides of the world mixing together. Sitting at a beach bar, I heard a Siamese band start their set with Tom Petty, and end with the Red Hot Chili Peppers. I was at home even 8,000 miles away.

30-days & nights

I spent a month in Thailand visting Bangkok, Ayutthaya, Koh Chang, Phuket, Phi Phi, Krabi, Koh Smaui, and Chiang Mai. Bangkok is the bustling capital, with its grand Buddhist temples, night markets, and modern skyline. The bumper-to-bumper traffic made me wish for my personal Nirvana.

The Grand Palace is a must, filled with the great works of Thai Kings. You can see the giant reclining Buddha at Wat Pho, and a stunning mosaic temple of Wat Arun. The Rod Fai night market is a sight to behold. Think of an antique roadshow, a car lot, a food market, and a bar scene all mixed in one.

On the western side of the country is Krabi, and the islands of Phi Phi, Phuket, and Koh Samui. Each is unique but all have natural beauty and famous nightlife. Phi Phi, in particular, is worth mentioning for its truly stunning beauty, top-rated beaches, scuba, and snorkeling options. Phi Phi is for partying



Maya Bay, Ko Phi Phi Leh



Rod Fai Market, Bangkok, Thailand

hard, then recouping on the beach for the next night of partying.

Chiang Mai

A cultural capital located in the mountains and surrounded by lush national parks, Chiang Mai has a beauty all its own. It's a popular place for expats, and those who want to meet some of Thailand's most famous residents, the Asian elephants. At Blue Tao Elephant village, an elephant sanctuary, where the animals roam free, I was also able to witness the Loy Krathong Festival, a stunning display in which thousands of lanterns are lit and released into the air. On a clear night, it looks like a new batch of stars ascending into the sky. It truly was a life-affirming moment, for me.

Ko Chang

Elephant Island is the second largest island in the country and my favorite place there. Being on the eastern side, it's a bit more remote and untouched. This makes it a bit easier to sight-see without the crowds. Ko Chang also has some of the most beautiful beaches I've ever seen. We took a six-hour road trip, and ferry ride, from Bangkok for about \$120 for both of us. There, we stayed in a treehouse resort called Little Eden. Literally, it's a treehouse perched in the dense tropical forest. Our outdoor shower was set within the jungle canopy. The staff was very friendly, and there is a nice open-air restaurant as well. It didn't have all the creature comforts of home, but for \$35 a night we got to live with nature.



Loy Krathong Festival, Chiang Mai



Floating market, Thailand



Statue of Thotsakhirithon, giant demon (Yaksha) guarding an exit at the Wat Phra Kaew Palace



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FAMILY FIRST

MOST PEOPLE CAN AFFORD – AND SHOULD HAVE – LOTS OF TERM LIFE INSURANCE

BY CARLA FRIED

If you've put saving for retirement, or your kids' college educations, at the top of your personal finance to-do list, that's admirable. But you may be so stuck on those very challenging goals that you're ignoring some really easy stuff you could cross off your list.

Like life insurance. It's a financial need that is often mistaken for a difficult-to-execute, three point fade-away shot from the corner, when in fact it's so easy to grasp, so straightforward to buy, and so incredibly affordable, that it's actually one of the easiest lay-ups you will ever get in building financial security. Seriously.

The problem is that much of what you know – or much of what many insurance agents will tell you – needlessly mucks things up by making it confusing, and more expensive than it needs to be.

COMING TO TERM

With very few exceptions (more on that in a sec), the only life insurance you need is called term life insurance. As its name implies, it covers you for only a set “term” of years. You can buy a five-year term policy, a 20-year term policy, go shorter or go longer.

Insurance is necessary when people are dependent on your income. Exhibit A: Young kids today are a huge money suck, but 20 or so years from now, chances are that you will have raised them into self-sufficient adults. (Fingers crossed!) So, if you have young kids, you for sure need life insurance if you don’t have other assets your family can fall back on. But if you have every expectation they will someday be independent, then all you need is a term life insurance policy to provide for them if you were to die before they reached adulthood.

Same goes with a spouse. When you’re young and have yet to amass savings, one of you dying prematurely could leave the survivor in a financial lurch. A term life policy for 10, 15, 20 or more years provides protection.

Or parents you help support. That’s not a financial responsibility that will last forever.

It is the rare situation for which more expensive “permanent” insurance policies are necessary. A special needs child may require you to seek out permanent insurance, or if your estate exceeds the current federal estate tax limit and your heirs will have a hard time covering the bill (a nice problem to have). The federal estate tax currently only kicks in on amounts over \$11.4 million, though state estate tax may cut lower.

YOUR EMPLOYER POLICY ISN’T ENOUGH

Many employers offer a life insurance benefit. File it under: nice bennie, but not nearly enough to protect your dependents. Typically, term policies offered through work will pay one year’s salary – maybe two – to your survivor.

For young families that have recently bought a home, term life insurance is how you make sure that the family can keep making the mortgage payments (and property tax and maintenance) for the next 20, 25 or 30 years even if one of the breadwinners dies prematurely.

“It’s a financial need that is often mistaken for a difficult-to-execute, three point fade-away shot from the corner, when in fact it is so easy to grasp, so straightforward to buy, and so incredibly affordable...”

CHEAPER THAN YOU THINK

In a recent survey, about 80 percent of people overestimated the cost of term life insurance.

A 30-year-old buys a term life policy that will pay \$250,000 to the beneficiary if the insured dies before age 50. What’s the annual premium to keep that policy running for the full 20 years?

- (A) \$1,000 or more
- (B) about \$400
- (C) about \$160

Correct answer: C. The average response in the survey was \$400 a year, and 25 percent of respondents thought it would cost more than \$1,000.

And to be very clear: That’s around \$160 per year. Not per month. Can we officially retire the affordability issue?

Not a millennial? Okay, a 45-year-old male in good shape (not fantastic iron-man shape, just good shape) who wants \$1 million of coverage for 20 years might have an annual premium of around \$1,800. Not nothing. But talk about value: \$150 a month to give yourself one million reasons to sleep easier for the next 20 years.

MENTAL WELLNESS

Puppy Love



Want to lower your blood pressure? Get a pet!

BY CYNTHIA JAFFE, NURSE PRACTITIONER

Most of us know that lifestyle choices can help maintain a healthy heart — exercising regularly, sleeping 8 hours a night, eating a balanced diet, reducing

stress, watching our weight, cholesterol, and blood pressure. But, did you know that owning a pet is good for your heart too? It's true. Research from the American Heart Association shows owning a pet, especially a dog, is "probably associated" with a reduced risk of cardiovascular disease.

"Studies show that most owners form such close bonds with their pets that

being in their presence blunts the owners' reactions to stress and lowers their heart rate," said Dr. Glen Levine, professor of medicine at Baylor University and author of the research *Pet Ownership and Cardiovascular Risk: A Scientific Statement From the American Heart*



“Studies show that most owners form such close bonds with their pets that being in their presence blunts the owners’ reactions to stress and lowers their heart rate.”

Association. “There are plausible psychological, sociological and physiological reasons to believe that pet ownership might actually have a causal role in decreasing cardiovascular risk,” he said.

Other enlightening research has found that after suffering a heart attack, people with pets have a significantly higher survival rate than people without pets. So how exactly does owning a pet support the narrative?

Pets Find their Way to Our Hearts

Companionship. The emotional bond with a pet who loves unconditionally and provides companionship helps fend off

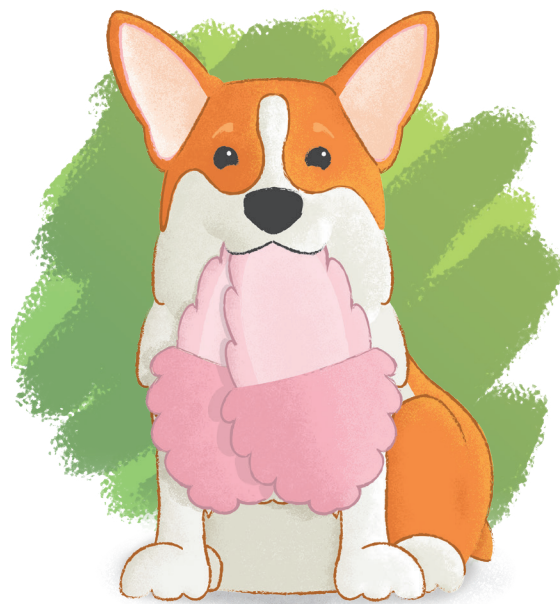
loneliness and isolation, two factors that can raise the risk of heart disease as much as smoking. Feelings of attachment produce biological effects in the brain that reduce stress, anxiety, and blood pressure. Dog owners frequently get a bonus: more engagement with humans while out walking their dog. Many owners strike up conversations with the other dog owners they see on regular walks.

Exercise. Because they need to be walked every day, dogs are probably the pets most likely to get their owners to exercise. But dogs aren’t the only pets that encourage their owners to get exercise. Most cats want to play, even though they don’t play “fetch.” Instead, many cat owners find themselves playing indoors — throwing balls and fetching toys to keep their bored cats entertained.

Calming sensory experience. Simply touching, seeing, and hearing a pet can be good for the heart also. Petting a soft, furry animal is a pleasurable experience that lowers stress and blood pressure. The slow, rhythmic, peaceful sound of a cat purring can pull your thoughts away from upsetting things and focus instead on your cat’s breathing and your own (similar to meditating). Studies also show that just watching fish swim in an aquarium lowers blood pressure and heart rate.

Should you get a pet?

Although, adopting a pet may be associated with a reduction in cardiovascular disease, this possibility should not be the primary reason to take in a pet. It’s better to think of the probable health benefits as a “nice plus” if you already have a pet or have decided to adopt one.



Choosing the right pet for you

If you decide to rescue, adopt, or purchase a pet, make sure you and your pet are a good match. Carefully consider the animal’s breed, age, and disposition, and how its needs and behavior will affect your lifestyle and home. Is there room in your home for a big dog? Do family members have allergies? Can you live with additional wear and tear on your home? Are there restrictions on pets where you live?

Adopting from animal shelters such as your local Animal Rescue League, ASPCA, or Humane Society usually involves a conversation with staff to ensure the animal and you are a good fit for each other. Of course, every decision starts on line. Some pet adoption websites such as adoptapet.com and petfinder.com allow you to view available animals according to your criteria for age, breed, sex, size, and color. If you decide to bring a pet into your home, know that the bond is not just good for your heart, it shows heart.





MARCH TIPS FROM
TY PENNINGTON
INTERIOR DESIGN STAR

6 WAYS TO MAKE YOUR CURB MORE APPEALING

CONTRIBUTED BY **MATT BARBATO** BASED ON TIPS FROM TY PENNINGTON DESIGN TEAM

The weather is heating up and so is the homebuying season. Whether you're getting ready to sell your home, or just want to make some upgrades, there's no better place to start than boosting your home's curb appeal.

Curb appeal is essential because it sets the tone for the rest of your home. A beautiful home on the outside will make a great first impression on prospective buyers as they get ready to check out the inside.

Here are six tips for taking your curb appeal to the next level:

TURN ON THE GREEN MACHINE

Inject some life into your home's exterior by going green. It doesn't take a new garden to accomplish this. Add some fresh flowers, planters and window boxes. Use plants to strategically highlight key spots such as windows and entryways. Also make sure to take good care of your lawn and keep it luscious and green. An unkept lawn can be an enormous turnoff to visitors and simply looks sloppy. Mow the grass regularly, rake any leaves and pull any weeds. Most importantly, keep your grass watered to prevent ugly brown spots from appearing during those warm summer days.

SET THE TONE WITH YOUR FRONT DOOR

You've already wowed your guests with a green front lawn scene. Impress them even further with a front door that accomplishes even more. Painting your front door is actually a cost-effective and relatively easy DIY project that can have a lasting impact. Go with bold colors that plays off the other colors on the outside of your home. Be sure to try out different colors to find the best-looking paint possible. Go one step further by adding a decorative wreath that works year-round.

MAILBOX MAKEOVER

You've got mail, but do you have a stylish mailbox? If your mailbox is outdated, swap it out for a more modern

look. A mailbox makeover will provide a subtle, but noticeable boost to your curb appeal. Plus, it isn't an overly expensive project.

GET SOME NEW NUMBERS

Think about how often people look for house numbers to make sure they're at the right place. Make your home numbers visible and distinguishable. Choose an eye-grabbing font that also works with your home's architectural style.

STAIN YOUR GARAGE DOOR

If your garage door is old and weathered, you might consider replacing it entirely. However, you don't need to buy a new door to make your front yard more appealing. Power wash the door to ensure it's completely clean, then stain the garage door to create the modern look you're looking for.

FIX AND CLEAN EVERY SQUARE INCH

Whether you make lavish improvements or smaller changes, one thing every homeowner should do is fix up any repairs and keep the front exterior clean. Even the smallest flaws can turn off a potential buyer. Also keep that power washer handy and get that dirt and grime off your siding, sidewalk, front porch and driveway.

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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 - MLR2611 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 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)