

FITNESS • HEALTH • DRINK • FOOD • TRAVEL • TY'S TIPS • MUSIC • MOVIES

# Enjoy

AUGUST 2015

THIS ISSUE IS BROUGHT TO  
YOU BY:



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## TY'S TIPS

HOME DESIGN TIPS FROM  
TY PENNINGTON



SKY HIGH BATTLES

HOT NIGHTS  
COOL EATS

TOP SECRETS  
OF LONGEVITY

TOP '90s JAMS

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Vol 4 ISSUE: 3

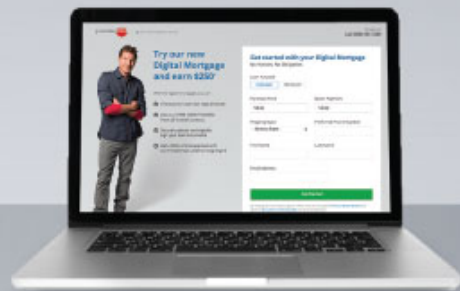
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# ALL ABOUT AUGUST

EVENTS, HOLIDAYS AND THEN SOME

Birthstone: Peridot  
Flower: Gladiolus

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**AUGUST 2**  
Friendship Day

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**AUGUST 3**  
National Watermelon Day

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**AUGUST 10**  
National S'mores Day

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**AUGUST 12**  
Vinyl Record Day  
World Elephant Day

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**AUGUST 13**  
International  
Left Handers' Day

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**AUGUST 16**  
National Roller Coaster Day

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**AUGUST 17**  
National Thrift Shop Day

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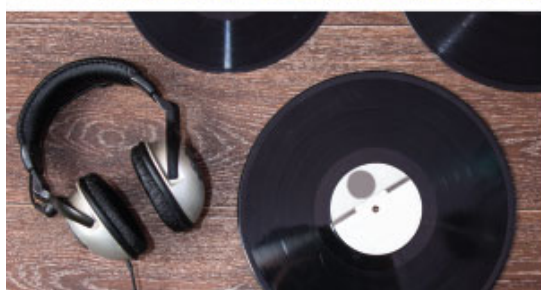
**AUGUST 21**  
Senior Citizens' Day

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**AUGUST 25**  
Whiskey Sour Day

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**AUGUST 26**  
Women's Equality Day





# TRAVEL / SKY HIGH BATTLES





# Don't let the effects of your transit environment ruin the experience of your destination. Here are three major villains of airplane travel and tips on how to **FIGHT BACK!**

## UNDER PRESSURE

Most planes fly at 35,000 feet where the air is thinner and smoother. As a result, cabins are pressurized to resemble an altitude of roughly 7,000 feet above sea level, which produces the same effect on your body as if you were sitting on top of a mountain peak for hours. These lowered blood oxygen levels (decreasing to 93 percent at cruising altitude) cause fatigue and brain fog as well as headaches and even dizziness that can last for days after landing.

### What can you do:

- Put down the gin and tonic. Alcohol exacerbates symptoms as it interferes with your cells' metabolism, making them less efficient at absorbing oxygen.
- If you can, try booking travel on a Boeing 787 Dreamliner which has higher air pressure and humidity levels, a lower cabin altitude of 6,000 feet and fewer pollutants.

## SITTING DUCKS

We all know that sitting for extended periods in painfully upright, narrow chairs is uncomfortable, but it can also be detrimental to our health. Besides increasing our risk for blood clots, sitting for more than two hours consecutively reduces circulation causing dizziness and prevents proper digestion.

### What can you do:

- Walk up and down the aisles whenever the seatbelt light is off and try squats or lunges in the larger cabin areas to boost blood flow.
- Consult with your doctor to see if they recommend taking a low-dose aspirin (100-150 mg) before flying, during the flight and for three days after to improve blood flow.
- Wear loose-fitting clothing in breathable fabrics that won't constrict veins.

## DRY SPELL

A comfortable humidity level is between 30 and 64 percent, but in an aircraft, it can drop to less than two percent! Extreme dehydration causes dry mouth, headaches and dizziness. Plus the throat's broom-like cilia become less effective at sweeping out viruses and bacteria, so you are more susceptible to illness. Yuck!

### What can you do:

- Fly on crowded flights. The moisture from other passengers' breathing and perspiration can actually increase the relative humidity dramatically. If that sounds gross, consider this: In the instance of an eight-hour flight with 265 passengers, the humidity level can rise to 20 percent; the same flight with only 108 passengers sees this level fall to 2 percent,
- Buy several large water bottles after you've gone through security to take on board with you. You should be consistently hydrating throughout the flight. Shoot for 12-16 ounces per hour.
- Avoid anything with alcohol or caffeine, which act as diuretics, making you dehydrate even faster. Even using alcohol-based moisturizers and hand sanitizers can be further drying to your skin.



Though it sounds counter-intuitive, pass up the direct routes on extremely long trips and shoot instead for a stop somewhere between flight legs to give your blood a re-oxygenating break from the altitude. You'll probably save money too!

**Seatguru.com** is a comprehensive resource for scouting the quality of your aircraft, so that you can search for the best vessel before you book.



**NOW THAT WE'RE IN THE DOG DAYS OF SUMMER, IT'S TIME TO SERVE MEALS THAT SATISFY WITHOUT MAKING YOU SWEAT.**

Here's a delicious menu that will have you playing it cool despite the heat.



### Cold Southwestern Shrimp Soup

**Serves:** 4

**What You'll Need:**

- 4 packages (10 ounces each) frozen corn kernels, thawed
- 1 cup low-fat yogurt
- 1 cup milk
- ½ cup fresh lime juice (from 2 or 3 limes)
- 1 teaspoon ground coriander
- Pinch of cayenne pepper
- 1 pound cooked frozen shrimp, thawed, roughly chopped, reserving 4 whole shrimp
- Coarse salt and ground pepper
- 4 crispy slices of bacon, chopped
- 4 scallions, thinly sliced

**Directions:**

In a blender, working in two batches, puree corn, yogurt, milk, lime juice, coriander and cayenne pepper. Strain through a fine-mesh sieve into a large bowl, pressing to extract as much liquid as possible; discard solids. Stir in chopped shrimp, add salt and pepper.

Serve garnished with bacon pieces, scallions and reserved whole shrimp.

### Tomato, Avocado, Corn and Cilantro Salad

**Serves:** 4-6

**What You'll Need:**

- 1 ear corn (husk and silk removed; tip cut off)
- 2 pints cherry, grape or pear tomatoes, halved (or quartered if large)
- 1 avocado, pitted, peeled, and diced
- 1 small bunch of cilantro, chopped
- 2 tablespoons fresh lime juice
- 1 tablespoon vegetable oil
- Coarse salt and ground pepper

**Directions:**

Stand ear in a large wide bowl; with a sharp knife, carefully slice downward to release the kernels. Discard cob. Add tomatoes, avocado, cilantro, lime juice and oil to bowl. Season with salt and pepper, and toss gently to combine.





# Cold Bow Tie Pasta with Spinach, Lemon and Pine Nuts

**Serves:** 6

**What You'll Need:**

- 1 pound bow tie pasta
- 2 tablespoons (¼ stick) butter
- ½ cup olive oil
- 2 large garlic cloves, minced
- ¼ cup lemon juice
- 1 teaspoon finely grated lemon peel
- 1 6-ounce package baby spinach (about 4 cups)
- ½ cup pine nuts, toasted
- 1 pound burrata cheese, room temperature

**Directions:**

Cook pasta in large pot of boiling salted water until tender but still firm to bite, stirring occasionally.

Meanwhile, melt butter with oil in heavy large skillet over medium heat. Add garlic; sauté until soft, about 2 minutes. Add lemon juice and lemon peel.

Drain pasta; transfer to large bowl. Place spinach atop hot pasta. Pour hot lemon mixture over spinach. Toss until spinach is wilted, about 1 minute.

Let cool and divide pasta among plates. Top with burrata cheese, pine nuts, sprinkle with salt and pepper and serve.



# Coffee Mint Chocolate Ice Cream Sandwiches

**Serves:** 22

**What You'll Need:**

**Cookies:**

- 3 cups all-purpose flour, plus more for flattening rounds
- 1 teaspoon baking soda
- ½ teaspoon coarse salt
- 2 sticks unsalted butter, room temperature
- ¼ cup packed light-brown sugar
- 1 ¾ cups plus 1 ½ teaspoons granulated sugar
- 3 large eggs
- 2 teaspoons pure coffee extract
- 1 ½ teaspoons instant-espresso powder
- 6 ounces bittersweet chocolate, chopped and melted

**Cream:**

- 4 cups heavy cream
- 1 ½ cups packed fresh mint leaves
- 6 tablespoons confectioners' sugar
- Pinch of coarse salt

**Directions:**

**Cookies:**

Preheat oven to 350 degrees. Whisk together flour, baking soda and salt in a bowl.

In another bowl, beat butter on medium-high speed until pale and fluffy, about 1 minute.

Add brown sugar and 1 ¾ cups granulated sugar and beat until combined, about 1 minute. Beat in eggs, 1 at a time, then coffee extract. Reduce speed to low; gradually add flour mixture, beating until just combined.

Scoop 1-ounce balls of dough with a ⅝-inch ice cream scoop and place 2 inches apart on parchment-lined baking sheets. Flatten each slightly with the bottom of a dry-measure cup dipped in flour.

Stir together remaining 1 ½ teaspoons granulated sugar and espresso powder in a small bowl; sprinkle mixture over rounds.

Bake cookies until golden on edges, about 15 minutes. Let cool completely on a wire rack.

Dip flat sides of half of cookies in chocolate (or spread chocolate on cookies).

Freeze on a baking sheet, chocolate-side up, until set, 5 to 15 minutes.

**Cream:**

Prepare an ice water bath. Bring cream and mint to a simmer in a small saucepan, then remove from heat; let cool completely, 30 minutes. Place in ice bath until well chilled.

Transfer half of mixture to a food processor with half of confectioners' sugar and salt; purée until mint is finely chopped and cream is thick enough to scoop (check after 20 seconds). Then pulse just until whipped. Repeat with second batch.

Scoop ¼ cup whipped cream onto flat side of each coated cookie. Freeze until slightly hardened, 5 to 20 minutes. Lightly press uncoated halves on top, then freeze until semi-firm, about 30 minutes, before serving.







AUGUST TIPS FROM

# INTERIOR DESIGN STAR TY PENNINGTON

Courtesy of  
Ty Pennington Design Team



## Location, Location, Location

That's the secret to successful storage. When too much stuff and too little space is the problem, these clever clutter cutters are the solution, helping you store-all with style throughout the house. There are closed-storage options for those who want to tuck things away and open-storage ideas that hide things in not-so-plain sight.

Everything is easy and nothing costs a lot when you make practical use of things you can buy on the cheap or recycle throwaway items into creative catch-alls.

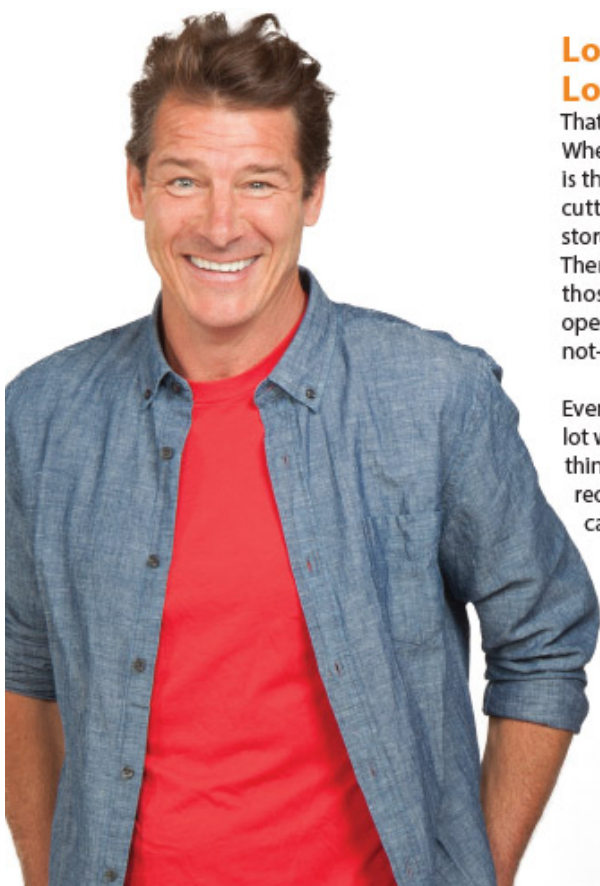
Hang simple shelves, dress up inexpensive bins, boxes and baskets, and repurpose cans and crates. Then make smart use of walls, floors, nooks and crannies to add space, color and decorating polish, all at the same time.

## Bright Ideas

Hardworking wall shelves combine function with flair. Store low-priority items up high in labeled boxes, file papers in easy-to-grab binders and display everyday essentials in cups and baskets — all purchased or painted in shades of energizing orange.

## Eco-Chic

Green up your desk with recycled canisters turned pencil cups! Cover washed-out soup cans and tea tins with color copies of your favorite photos or art paper, cut to fit and hot-glued in place. Fill with pens, scissors and other necessities kept conveniently close at hand.





## Bargain Bins

Ignored space under seating is a perfect parking spot for low bins. Use a glue/sealer, such as Mod Podge, to affix decor-friendly fabric to low-cost plastic bins, then drill holes to attach rope pulls and wheels. Load up the bins with seasonal items, like towels or throws, which can be rolled out and in as needed.

## Undercover Accessories

A simple slipcover turns a utilitarian shelf into a modern end table. Organize office or craft supplies in stationery boxes, mugs and upright files, and cloak with a slipcover to carve out a now-you-see-it-now-you-don't niche; drop the top and your workspace becomes living space.

## Hang in There

Bathrooms are notoriously space-challenged, but any wall offers triple the storage when you think vertical. Tier woven nesting baskets by looping twine through the corners; knot the top and suspend from a hook to keep toiletries and towels within ready reach.



## Bucket Brigade

Gardening gear is easy to transport in a portable pail and waits neatly on a shelf until it's ready to be put to use. Start with a galvanized metal bucket that totes potting soil, then hoses down quickly. Drill holes around the edge and weave rope through to hold gloves and tools.

## Sew Tidy

Repurposed crates turn a tabletop into a sewing or wrapping station. Slide rolls of ribbon and twine onto wooden dowels that stack double-decker in holes drilled inside a packing crate. Stash notions in glass jars and patterns in hatboxes marked with stick-on labels.

## Get the Message

A by-the-door noteboard keeps a busy family on track. Staple fabric to a piece of custom-cut Homasote and designate personal spaces with ribbon and letters. Thumbtack on napkin pockets to corral odds and ends, and position a bench to catch grab-and-go items.







## DRINK / LEMONY WHISKEY SOUR



### IN HONOR OF **NATIONAL WHISKEY SOUR DAY** AUGUST 25,

try a summery twist on the classic favorite with this fun and fruity recipe!

**SERVES:** 8

#### **WHAT YOU'LL NEED:**

- 1 lemon wedge
- ½ cup superfine sugar
- 1 ¾ cups whiskey
- ¾ cup kirsch
- 1 cup fresh lemon juice (from 4 to 5 lemons)
- 4 dashes bitters
- 6 cups small ice cubes, plus more for glasses
- 8 cherries, for garnish
- 8 lemon wedges, for garnish

#### **DIRECTIONS:**

Combine whiskey, kirsch, lemon juice, sugar, bitters and ice in a large pitcher, stirring until sugar dissolves. Divide mixture among ice-filled glasses, garnish each with a cherry and lemon wedge (held together by a toothpick) and serve immediately.



# HEALTH / TOP SECRETS OF LONGEVITY

What do people who live to be 100 have in common? That's what health researchers have been wondering, and what better place to ask than in the five miraculous communities where the amount of centenarians is 10 times the world average? Sounds like they might be doing something right! Here's a look at each of these "blue zones" around the world and a few of each region's key life-lengthening practices that you can add to your own lifestyle.

Okinawa, Japan

## Okinawa, Japan

This Far East blue zone is known for its year-round sunny weather and stunning beaches. Centurians here are committed to a very simple dietary rule: eating at least one thing from the local land and one thing fished from the local sea each day. In Okinawa, this includes foods such as seaweed and local fish, as well as bitter melons, garlic, brown rice and shiitake mushrooms.

**TAKEAWAY SECRET:** Eat something from the land and from the sea every day.



## Sardinia, Italy

Sardinians have a long history of shepherding, which (besides being a great source of exercise) means that they have access to a diet rich in freshly produced calcium and protein, thanks to the milk and cheese from their herds. The almost exclusively goat-milk dairy that they consume is never pasteurized, refrigerated or processed, and contains trace nutrients from the local fields where their flock roam.

**TAKEAWAY SECRET:** Eat a diet rich in natural calcium and protein.



## Ikaria, Greece

On the small island of Ikaria, Greece, arguably the most concentrated and mysterious blue zone, the islanders have relied on a local, home-grown diet for generations. Daily staples include lots of olive oil, beans, black-eyed peas, greens, fruit and tea, all from their personal gardens, as well as local goat's milk and honey. They also produce their own wine, which is enjoyed daily during long lunches and dinners with friends and family!

**TAKEAWAY SECRET:** Follow a daily Mediterranean diet.

## Loma Linda, California

Loma Linda is a small American community of Seventh Day Adventists, which means that they follow what they call a "biblical diet." Inspired by verse, this regimen relies on locally grown grains, nuts, dates, figs, avocados and other vegetables. They also strictly abstain from anything with sugar or alcohol. And though this diet is mostly vegan, they also add fish weekly for protein and omega-3s.

**TAKEAWAY SECRET:** Eat like you're in the Garden of Eden.



## Nicoya, Costa Rica

The people of this Nicoyan peninsula of Costa Rica swear by a magical suite of produce from their Mesoamerican agricultural heritage: squash, beans and corn. These three low-calorie foods are fundamental to most local dishes, and they provide a solid source of heart-healthy fiber, vitamins and minerals.

**TAKEAWAY SECRET:** Make the "three sisters" your staples.



In Sardinia, where there happens to be the only one-to-one ratio of female to male centenarians (versus five-to-one female in other parts of the world), they strongly believe in another secret: "making love every Sunday," no matter your age!



## FITNESS / 6 SIGNS IT'S TIME TO SWITCH UP YOUR ROUTINE

### CONSISTENCY CAN BE ESSENTIAL TO DEVELOPING A HEALTHY LIFESTYLE, SINCE IT IS THE RHYTHM THAT KEEPS US ON TRACK.

Too much of the same movements and duration for too long however, can mean a slowing of benefits overtime. This deceleration of results, often called an exercise "plateau," can be overcome with simple changes in routine but the first step is knowing when you've reached one! Here are six telltale signs that your fitness landscape has leveled out.



Regardless of how you diagnose your fitness plateau, the prescription is the same: Vary your activities, muscle groups, goals or efforts, and you'll be back on track in no time! Just pay attention to the signs... you'll most like have to switch it up again very soon!



## 1 You're breezing through strength reps without putting in much effort

If you are continuously training at the same level, your brain already prepares the body for that effort. Being physically prepared means that your muscles and cardiovascular system will be under less stress during the workout, which equals less results for you. Unfortunately, that feeling of superhuman strength that comes when a formerly tough workout starts to feel easy is actually a bad thing. Sorry! Time to switch things up.

## 2 Your daily run still takes you the same distance, in the same amount of time

There's certainly comfort in tracing the same route, feeling the familiar cadence of your steps, or taking the same amount of time for your workout each day. However, if you are generally running at a consistent intensity, distance or frequency without increasing or changing one of those variables, you are in a fitness rut. It's time to ramp up one or more of them and kick your workout into high gear.

## 3 Your legs feel strong — but your arms feel weak (or vice versa)

While that weekly spin class is doing wonders for your butt and legs, if that is your only workout, you'd probably be struggling to do more than a few push-ups. The healthiest workouts are full-body ones, so if you sense any imbalance between your top, middle and lower bodies, you need to add more variety and cross-training sessions to your fitness regime. If your strength skews in either direction, take a look at a week's worth of your workouts — it's probably time to work in other muscle groups or add whichever category of fitness you are missing: cardiovascular, strength, agility or flexibility sessions.

## 4 You no longer feel breathless during your usual HIIT workout

High-intensity training (HIIT) is designed specifically to keep your body guessing. However even these routines can plateau if they are too similar over time. When your body is used to the same interval routine, it doesn't need to expend as much energy anymore, so you feel less tired during each interval. You'll notice less post-workout fatigue, soreness and hunger too, because you aren't burning as many calories or working your muscles as hard. Not sure if this is happening to you? Try this: If you can sing out loud to a song during your high-intensity intervals, you're only working out at a moderate level. It's time to change up that series right away!

## 5 Your workout bores you

Plain and simple. If you used to enjoy your workout but now you dread it each day, your system is suffering. It's easy to get bored, if you stick with the same routine for too long — variety keeps your workouts fun and interesting, giving you something to look forward to. And that is exactly what will keep you coming back for more. Our emotional connection to our workouts is often representative of our physical response as well. If you are bored, your body probably is too. Time to swap.

## 6 Your workout isn't giving you results anymore

If the changes you were noticing in the mirror have stagnated, it's a sign that you might just need to change your activity. Sometimes swapping the type of fitness instead of trying to go harder and harder will actually recharge your progress without burning you out!

Changing your workout routine whenever these signs arise will help keep your motivation high as you work to improve your fitness level. The key is to pay close attention to how you're feeling both physically and mentally. Exercise shouldn't be a chore that you dread, but something that makes you feel good!



## RUT IN YOUR ROUTINE?

It's very easy to revert to old habits, eating more junk food and skipping a workout here and there. Before you know it, these behaviors snowball you back into couch-potato mode, leading you to the same place that you were last year at this same time. The routine of going to the gym day in and day out can become monotonous and really take a toll on your motivation. Sometimes the best idea is to switch up your scenery along with your routine to give you that extra kick in the butt you need. Working out in the great outdoors might be the boost you need to get your workout back on track! Plus air always does a body good!





## MUSIC / TOP '90S JAMS

### FROM GRUNGE FASHION TO DIE-HARD NIRVANA FANS, **THE '90S ARE BACK!**

Embrace the vibe with this throwback playlist.



- |   |                                       |    |                                       |
|---|---------------------------------------|----|---------------------------------------|
| 1 | <b>Ironie</b> Alanis Morissette       | 7  | <b>Iris</b> The Goo Goo Dolls         |
| 2 | <b>A Long December</b> Counting Crows | 8  | <b>When I Come Around</b> Green Day   |
| 3 | <b>Criminal</b> Fiona Apple           | 9  | <b>Come As You Are</b> Nirvana        |
| 4 | <b>Learn To Fly</b> Foo Fighters      | 10 | <b>Ex-Girlfriend</b> No Doubt         |
| 5 | <b>Killing Me Softly</b> Fugees       | 11 | <b>What's My Age Again?</b> Blink 182 |
| 6 | <b>Follow You Down</b> Gin Blossoms   | 12 | <b>Ice Ice Baby</b> Vanilla Ice       |



# MOVIES / NEW FLICKS IN AUGUST

*Release dates subject to change.*

## FANTASTIC FOUR

**Genre(s):** Superhero, Action, Sci-Fi  
**Release Date:** August 7

**Starring:** Miles Teller, Michael B. Jordan, Kate Mara, Jamie Bell

The newest and most anticipated silver screen translation of Marvel's original and longest-running superhero team saga. "The Fantastic Four" tells the story of four young outcasts who develop superhuman abilities when suddenly teleported to an alternate and dangerous universe. Together they must learn to harness their new powers and work together to save Earth from a formidable foe.

## COP CAR

**Genre(s):** Thriller  
**Release Date:** August 7

**Starring:** Kevin Bacon, James Freedson-Jackson, Hays Wellford, Shea Whigham

When a pair of small town 10-year-old boys emerge from a field to find an abandoned cop car still running, a thriller of simple and terrifying magnitude begins. What starts as an innocent lapse in judgment by young kids slowly becomes an intricate murder mystery thick with suspense. The boys go from playing games to being hunted, and they must outsmart a wily and dangerous sheriff in order to survive.

## MASTERMINDS

**Genre(s):** Action, Comedy  
**Release Date:** August 19

**Starring:** Owen Wilson, Zach Galifianakis, Kristen Wiig, Jason Sudeikis

Based on the hilarious and tragic real life story, "Masterminds" traces the insanely dim-witted Southern characters who managed to pull off one of the biggest heists in American history, stealing more than \$17 million from an armored truck.

## THE PROPHET

**Genre(s):** Animation  
**Release Date:** August 21

**Starring:** Liam Neeson, Salma Hayek, John Krasinski, Frank Langella

Kamila cleans the home of an exiled artist in a Mediterranean village by the sea. When her free-spirited daughter Almitra gets into trouble, it sets into motion a wild journey meant to return Mustafa, the prophet, to his home. Evading the authorities who don't want Mustafa's presence to incite rebellion, Mustafa and Almitra hide and end up revealing truths as they navigate a dangerous road and struggle to help one another and themselves.

## AMERICAN ULTRA

**Genre(s):** Action, Comedy  
**Release Date:** August 21

**Starring:** Jesse Eisenberg, Kristen Stewart, Connie Britton, Tophir Grace

Mike, an unmotivated stoner, lives with his equally burned out girlfriend in a sleepy American town, where they live a uneventful life. One night, their lives take a seriously unexpected turn when Mike's forgotten past comes back to haunt him, putting them at the center of a government operation and forcing him to navigate his fuzzy mind for the skills and answers he needs to stay alive and save his girl.

## Z IS FOR ZACHARIAH

**Genre(s):** Sci-Fi, Thriller  
**Release Date:** August 21

**Starring:** Chris Pine, Margot Robbie, Chewitel Ejiofor

This thriller tells the story of a turbulent fallout from a nuclear war, where three people wander the earth alone, fearing that they may each be the only human who survived. But when they slowly find each other, their joy and relief are accompanied by the complexities of human relationships, and they must find trust and connection in the only people who are left to love.

## WE ARE YOUR FRIENDS

**Genre(s):** Drama  
**Release Date:** August 28

**Starring:** Zac Efron, Emily Ratajkowski, Shiloh Fernandez, Wes Bentley

"We Are Your Friends" is a story about the next generation of the artist's tale. It follows a 23-year-old, aspiring DJ name Cole and his childhood friends as they try to make it in the Hollywood nightlife scene, working odd jobs and playing long nights. When Cole meets a charismatic veteran DJ who takes him under his wing, he must choose between love and loyalty and figure out how to find his creative voice.





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NMLS ID #2611, (Nationwide Mortgage Licensing System, <http://www.nmlsconsumeraccess.org/>) • AL — 21566 • AK — AK2611 • AR — 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ — 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # 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. • DC — MLB2611 • FL — MLD618 • GA — 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 • HI — HI-2611 • ID — MBL-5827 • IL — MB.0005932 Residential Mortgage Licensee - Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613 MB.0005932 • IN — 1st Mortgage: 11060 2nd Mortgage: 10332 • IA — 2005-0132 • KS — MC.0001530 Licensed Mortgage Company - Guaranteed Rate, Inc - License MC.0001530 • KY — MC20335 • LA — 2866 • ME — SLM11302 • MD — 13181 • MA — MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 • MI — 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 • MN — MN-MO-20526478 • MS — 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance • MO — 10-1744 • MT — 2611 • NJ — 2611 Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE — 1811 • NV — Lender: 3162 Broker: 3161 • NH — 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department • NM — 01995 • NY — B500887 Licensed Mortgage Banker — NYS Department of Financial Services • NC — L-109803 • ND — MB101818 • OH — 1st Mortgage: MB.804160 2nd Mortgage: SM.501367.000 • 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: CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. • UT — 7495184 • VT — Lender: 6100 Broker: 0930 MB • VA — MC-3769 Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA — CL-2611 • WI — Lender: 27394BA Broker: 2611BR • WV — Lender: ML-30469 Broker: MB-30098 • WY — 2247