

JANUARY 2019 | TRAVEL • EAT • DRINK • TY'S TIPS • HOMEOWNER • AMERICA • HEALTH

# Enjoy

Compliments of



**REviron**  
**REALTY**

**Graham Holmes**

Broker/Owner

o: 888-640-2346 x 101

c: (951) 634-4118

[www.grahamholmes.com](http://www.grahamholmes.com)

[gholmes@revironrealty.com](mailto:gholmes@revironrealty.com)

guaranteed Rate®

The Home  
Purchase Experts®

INSIDE:

DETOX WATER &  
APPLE SALAD

ROCKY MOUNTAIN  
NATIONAL PARK

HOME ENERGY,  
4 CHECKUP MUSTS

AMERICA'S  
BEST BEACHES!

# Enjoy

JANUARY 2019

## Welcome.

HAPPY NEW YEAR!

It seems the older we get the faster the years go by. That's why we have to make the most of each day. Rather than make a resolution, let's just try to live better every day. From eating well and taking care of our bodies, to giving ourselves an excuse to decompress with some sort of daily meditation. The best thing we can do is take care of ourselves so we can take care of those we love. Start with daily vinyasas and a detox.

In our **HEALTH** section, we detail a daily stretching routine sure to get the blood flowing and your achy joints lubricated. Sun Salutations are a yoga staple but don't think of it that way. Instead, think of as a great start to a good morning.

And since we're moving better, let's also hydrate better. Start by drinking more water. If you're a Pinterest fan, you've seen Detox Water posts a plenty. It's just water with fruit, but it does a body good. See our **DRINK** section for our recipe.

Enjoy!

SINCERELY,



**Chrystal Caruthers**  
Editor-in-Chief  
chrystal@rate.com

### CONTRIBUTORS



**SAM PEREZ**  
Photographer,  
America



**PAUL BEVERIDGE**  
Designer



**MATT BARBATO**  
Copy Editor,  
Writer, Ty's Tips

SUNDAY

MONDAY



**6** **1994:** The figure skating rivalry between Tonya Harding and Nancy Kerrigan reaches its boiling point after Kerrigan is attacked at a practice session before the U.S. National Championships.

**7** **1947:** The now popular Christmas song, "Rudolph the Red-Nosed Reindeer," dances, dashes and prances its way to No. 1 on U.S. pop charts after selling more than 2 million records.



**13**

**14**

MLK HOLIDAY



**20**

**21** **2017:** Hundreds of thousands gather in the U.S. capital for the Women's March on Washington in support of civil and human rights.



**27**

**28**



**SIGN OF THE TIMES**

CAPRICORN • DEC. 22 - JAN. 19

NOTABLE PERSONALITIES INCLUDE:

Martin Luther King Jr. • Blue Ivy Carter • Jim Carrey  
Denzel Washington • Bradley Cooper • Kate Middleton



ON THIS DAY IN

# JANUARY

TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>1</b> <b>1863:</b> President Abraham Lincoln issues the Emancipation Proclamation setting 3 million slaves "then, thenceforward and forever free."	<b>2</b> <b>1788:</b> Georgia ratifies the United States Constitution and becomes the fourth state to join the Union.	<b>3</b> <b>1987:</b> The Rock and Roll Hall of Fame inducts its first woman, Aretha Franklin.	<b>4</b> <b>1996:</b> General Motors reveals plans to build an electric car, the EV1, at the Greater Los Angeles Auto Show. It debuted in only two states, Arizona and California, for lease only.	<b>5</b> <b>1980:</b> The Sugarhill Gang's "Rapper's Delight" becomes hip-hop's first Top 40 hit. "I said a hip, hop, the hippie, the hippie..." you know the rest.
<b>8</b> <b>1976:</b> Ragtime, by E.L. Doctorow is awarded the National Book Critics Circle Award. Dealing with race relations in the 1920s, it was made into a movie in 1997.	<b>9</b> <b>1976:</b> The Oscar-winning boxing drama, Rocky, started filming on this day. Written by and starring, Sylvester Stallone, he completed the script in 3 and a half days.	<b>10</b> 	<b>11</b> <b>1973:</b> The "designated pinch-hitter," position is officially adopted after the 24 major league baseball owners vote to allow teams in the American League to legally have a position player bat in place of the pitcher.	<b>12</b> <b>1932:</b> Ophelia Wyatt Caraway, (D-AR) becomes the first woman elected to the U.S. Senate.
<b>15</b> <b>1929:</b> MLK birthday	<b>16</b> 	<b>17</b> <b>1916:</b> The Professional Golfers Association is formed at the Taplow Club in New York City.	<b>18</b> <b>1975:</b> Barry Manilow reaches No. 1 on the pop charts with his single "Mandy." The singer would go on to sell more than 75 million records during his prolific career.	<b>19</b> 
<b>22</b> <b>2010:</b> Comedian Conan O'Brien hosts his final episode of "The Tonight Show" after NBC announced that Jay Leno would return as the show's host.	<b>23</b> <b>1984:</b> Hulk Hogan becomes the first wrestler to escape the "camel clutch," the signature move of WWF reigning champion Iron Sheik. The victory led to "Hulkamania" and his first title.	<b>24</b> 	<b>25</b> 	<b>26</b> <b>2005:</b> President George W. Bush appoints Condoleezza Rice as Secretary of State, making her the highest ranking African-American woman to ever serve in a presidential cabinet.
<b>29</b> <b>1958:</b> One of Hollywood's longest love stories, Paul Newman and Joanne Woodward marry in Las Vegas. They celebrated their 50th wedding anniversary in 2008. In Sept. of 2008, Newman died at age 83.	<b>30</b> <b>1933:</b> The Lone Ranger debuts on Detroit radio. With the catch phrase, "Hi-yo, Silver! Away!" The Lone Ranger later transitioned to television becoming ABC's first big hit.	<b>31</b> 		

## On this day: Golden Gate Bridge is born

**JANUARY 5, 1933:** Construction gets underway on the iconic Golden Gate Bridge, as workers began excavating 3.25 million cubic feet of dirt. The idea for a bridge connecting the San Francisco Peninsula to the southern end of Marin County was proposed shortly after the Gold Rush in 1849. However, a formal proposal wasn't made until 1916. The bridge officially opened on May 27, 1937 as the longest bridge span in the world at the time. While it no longer holds that title, it is still one of the most scenic landmarks in the United States. — SOURCE: HISTORY.COM

DIVE IN

# THE Best Beaches IN AMERICA

by Chrystal Caruthers

You don't have to wait for summer to take a dip in the ocean. If winter blues have you longing for the sun on your back, pack your bags and head to the nearest domestic airport. Every beach on this list is in America. Compiled by Stephen P. Leatherman, also known as Dr. Beach, this annual list of the best beach destinations in the United States is filled with hidden gems. The coastal sciences professor ranks U.S. beaches on sand and water quality, views and amenities along with other criteria. Topping the list, Hawaii. But if that's out of your budget, there are others probably closer to home. Just make sure to plan for optimal sun and warm weather months by location.



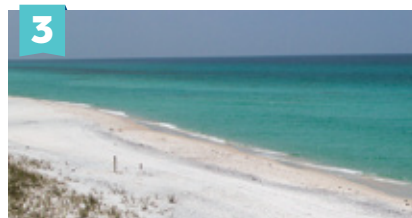
**KAPALUA BAY BEACH**  
MAUI • HAWAII

A crescent-shaped white sand beach perfect for swimming and snorkeling. Clear azure water is protected by lava formations. Colorful tropical fish abound.



**OCRACOKE LIFEGUARDED BEACH**  
OUTER BANKS • NORTH CAROLINA

Accessible only by boat, this island is worlds away from the mainland. With 15 miles of undeveloped and rarely visited beaches, Ocracoke Lifeguarded Beach is the place to unplug.



**GRAYTON BEACH STATE PARK**  
FLORIDA PANHANDLE

Big sand dunes, sugar-white sand beaches and emerald green water make this Gulf of Mexico beach a sight to behold. Moss draped oak trees and southern magnolias line the roads. Grayton beach's unofficial slogan: "Nice dogs, strange people."



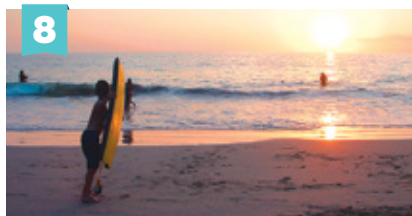
**COOPERS BEACH**  
SOUTHAMPTON • NEW YORK

Where nature and historic mansions collide, Coopers Beach also tops National Geographic Traveler's list of best family-friendly beaches. Surf with the jet-set, or swim under the watchful eye of the only lifeguarded beach in the Hamptons.



**LIGHTHOUSE BEACH**  
BUXTON, OUTER BANKS  
NORTH CAROLINA

One of the best surfing beaches on the east coast, Lighthouse Beach is perfect for the active vacationer.



**HAPUNA BEACH STATE PARK**  
BIG ISLAND • HAWAII

For consistently good weather for swimming, sunbathing and snorkeling, head to the Kohala coast of Hawaii. White sand and clear skies make Hapuna Beach State Park an indulgence. It's one of the largest beaches on the island. Jump in, the water is warm!



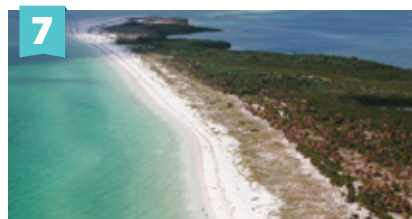
**CORONADO BEACH**  
SAN DIEGO, CALIFORNIA

Mica sand literally sparkles in the twilight. This beach is postcard romance, California style. Surrounded by mansions, the tranquil waters offer tidepools and gentle waves. Join a volleyball game or relax by the firepits in the evening. This is California.



**COAST GUARD BEACH**  
CAPE COD • MASSACHUSETTS

A pet-friendly beach, Coast Guard Beach, is family-friendly. With low tides and white quartz sand, this beach has something for everyone.



**CALADESI ISLAND STATE PARK,**  
DUNEDIN/CLEARWATER • FLORIDA

Pristine and only accessible by boat, Caladesi Island is a beach paradise. See dolphins and osprey as you journey to the barrier island. There are no hotels on island. Just another reason to relax and leave it just as you found it.



**BEACHWALKER PARK**  
KIAWAH ISLAND • SOUTH CAROLINA

This is the only public beach access on Kiawah Island, a mostly privately held resort community. With 11 miles of unspoiled beach, this barrier island vacation spot is where the Atlantic Ocean meets the Kiawah River.

**This annual list of the best beach destinations in the United States is filled with hidden gems.**





HIGH IN FIBER; PACKED WITH MINERALS

# Green Apple Salad

by Chrystal Caruthers

High in fiber, green apples are a sweet, yet, tart addition to a green dinner salad. Spiked with the peppery bite of fresh arugula, this salad skips the mayonnaise and opts for homemade dressing instead. It also features Pink Himalayan salt, an ancient salt composed of the dried remains of the original primal sea. It contains 84 minerals and trace elements including calcium, iron, magnesium, potassium and copper. A dash of pink salt is said to improve circulation, reduce muscle cramps and encourage healthy blood sugar levels. Try it.

## INGREDIENTS

- |   |                              |
|---|------------------------------|
| <b>¼ cup</b> extra virgin olive oil     | <b>3 ounces</b> arugula      |
| <b>1 tablespoon</b> apple cider vinegar | <b>3 ounces</b> baby spinach |
| <b>1 teaspoon</b> Dijon mustard         | <b>2</b> Granny Smith apples |
| <b>1 teaspoon</b> honey                 | <b>½ cup</b> toasted walnuts |
| Freshly ground Himalayan pink salt      | Crumbled goat cheese         |
| Freshly ground black pepper             |                              |

## DIRECTIONS

In a small bowl, whisk vinegar, honey and mustard. Drizzle olive oil into mixture and continue whisking until emulsified. Add Himalayan Pink Salt and pepper to taste.

Core and peel apples. Slice into thin wedges. Toss spinach, arugula, and walnuts together then add apple slices and toss with dressing. Top with goat cheese and *Enjoy*.



## DETOX WATER

# Hydrate for Optimum Health

by Chrystal Caruthers

It's normal to feel sluggish after the holidays. Carb-heavy foods, cocktails and desserts add pounds and wear us down. But it's a new year and time for a new you. Let's get back to basics starting with the most vital element of all, water. Whether trendy "Detox Water" will help you lose belly fat or cleanse your kidneys is up for debate. Drinking more water, however, is always a good idea. Fresh fruit and herbs can up the flavor and give you a healthy alternative to soda. Just seeing the colorful fresh fruit in a pitcher of water will make you grab it every time you open the refrigerator. Any combination of fruit, water and herbs will work. This is a great starter recipe to whet your whistle.

## INGREDIENTS

1 Liter water	1 orange
3 lemons	Fresh mint

## DIRECTIONS

Slice lemons and orange. Add to a pitcher of water. Tear a handful of mint leaves and add to pitcher. Refrigerate. Enjoy daily.



JANUARY TIPS FROM

**TY PENNINGTON**

INTERIOR DESIGN STAR





# 4 MUSTS

## FOR ANY HOME ENERGY CHECKUP

Contributed by Matt Barbato

BASED ON TIPS FROM TY PENNINGTON DESIGN TEAM

ty's tips

Need a good New Year's Resolution? Saving money on your energy bill could be a great one. The start of the new year marks the perfect opportunity to do a home energy checkup. While you could hire a professional to assess the energy efficiency of your home, you can also do it on your own. Here are some must-do tasks for a home energy checkup:

### FIND AND SEAL ANY AIR LEAKS

Are you noticing an uncomfortable draft in a room? That's probably because of an air leak. Take some time to search your home for any leaks. You'll be glad you did. You could save anywhere from 10 to 20 percent on your annual energy bill just by eliminating drafts in your home.

These cracks can be found inside or outside of your house. On the inside, look for gaps along the baseboard or edge of the flooring, as well as the junctures of the walls and ceilings. Take a close look at the exterior of the property to find any potential leaks where two different materials meet. This is a likely source for any costly cracks outside of the home. Don't forget to check windows, doors, lighting and plumbing fixtures, switches and electrical outlets.

Caulk any holes for faucets, pipes, electrical outlets and wiring and seal any leaks along the foundation and siding with the necessary material.

Also, be sure to check your insulation to make sure it is at the recommended level. You'll soon enjoy a warmer and more cost-effective home.

### INSPECT HEATING AND COOLING EQUIPMENT

It's very important to check your heating and cooling equipment on an annual basis to ensure it's performing at an optimal level. For forced-air furnaces, you should replace your filters on a monthly basis, especially during high usage periods.

Consider replacing your entire system if it's more than 15 years old. A new unit could make an enormous impact on your energy consumption and reduce your energy bill significantly.

### REPLACE ANY WASTEFUL APPLIANCES OR ELECTRONICS

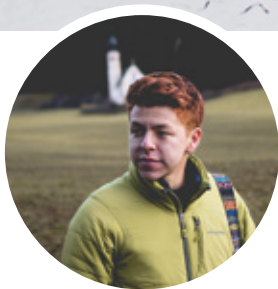
Outdated or inefficient appliances could raise your energy consumption. Start by looking at your lightbulbs. Consider replacing any bad bulbs with energy-

saving alternatives, such as CFLs or LEDs. Don't waste money on bulbs that are overly bright and perhaps install sensors, dimmers and timers to cut back on usage.

Evaluate your appliances and determine whether there is a more cost-effective option out there. Unplug items such as chargers when they aren't in use or change the settings to reduce its consumption.

### MAKE A LIST

Once you've determined what's working and what's not, create a checklist that will help you properly execute any home energy improvements. Jot down where you're wasting the most energy. Think about how long you plan to own your current home and determine whether the costs of these improvements are worth the long-term savings. Figure out if you can do the repair yourself, or if you need to hire a contractor. Of course, determine a budget for your money and time so you can get the job done right.



## ROCKY MOUNTAIN NATIONAL PARK

AS EXPERIENCED BY SAM PEREZ  
PHOTOGRAPHER, INFLUENCER  
@SAMADVENTURE

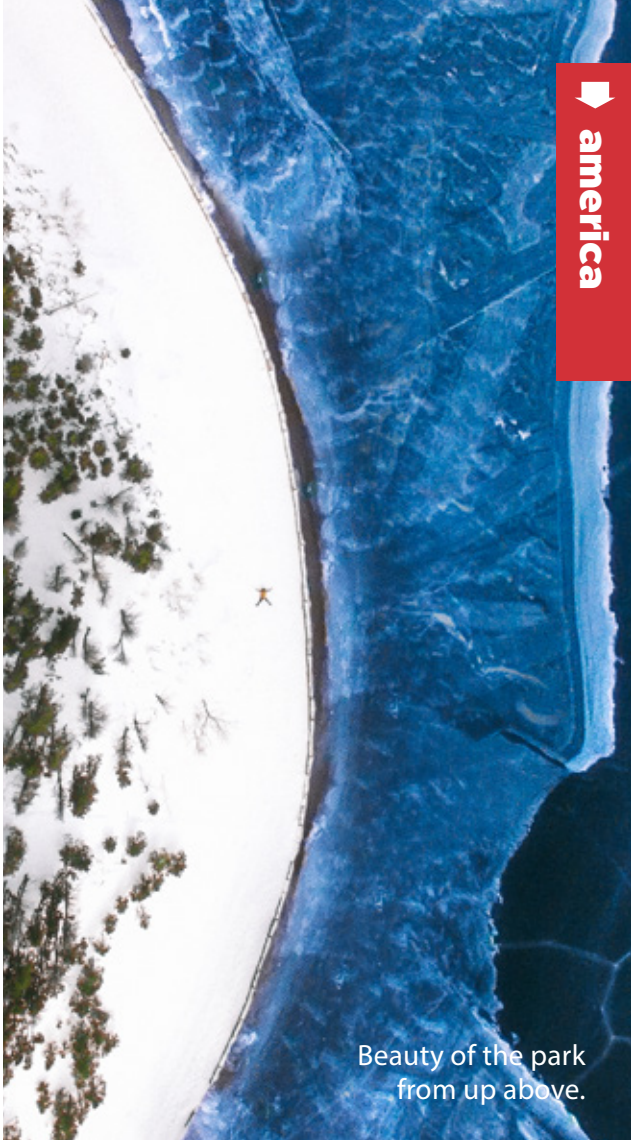
Rocky Mountain National Park in northern Colorado is one for the record books. Memorable is an understatement. I decided to take a 14-hour road trip from Chicago to the Rockies in the middle of winter. Not exactly tourist season. I thought the winter weather would make me enjoy it less, but it didn't stop me at all even though the weather is extreme and changes instantly. Think arctic conditions with high winds, deep snow and sudden blizzards. I was freezing, yet, I genuinely didn't want to leave.

The park is relatively small, 415 square miles, but its highest point is over 12,000 feet. Filled with hiking trails and overlooks, the starry night sky is beyond words. The most memorable experience on this trip was gathering the courage to do an evening hike to catch the sunrise at Dream Lake. It was like something out of a movie -- wind blowing snow around, a sunrise in the back and I just couldn't believe my eyes. So much beauty in front of me.

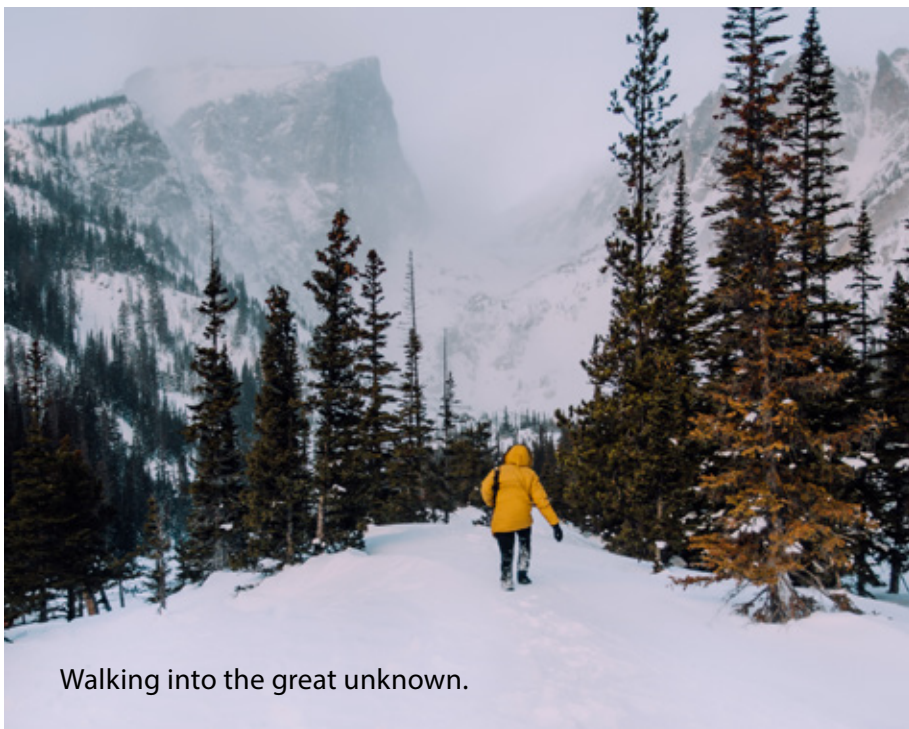




One of the most rewarding views in my life.



Beauty of the park from up above.



Walking into the great unknown.



A random person walking in front of the camera really gave this place some scale.



## PMI REMOVAL

# Don't Pay More than you have to

by Chrystal Caruthers

If you bought a house with less than 20 percent down payment, chances are you pay a monthly private mortgage insurance fee. It may not be that expensive, a couple of hundred dollars a month, but that adds up. And since private mortgage insurance isn't tax deductible, it's a fee with few benefits. Well, it benefits the bank. Private mortgage insurance guards the bank in case you default on your mortgage. But you have rights. The Homeowners Protection Act allows homeowners of single-family primary residences who closed after July 29, 1999, to remove PMI from their mortgage payment after certain conditions have been met. There are a few ways to remove PMI from your mortgage payment. Some easier than others. In the end, however, it's worth it to explore your options and reduce your payment when you can.







## 1. REQUEST CANCELLATION

You have the right to request PMI cancellation when your loan to value reaches 80 percent of the sales price you paid, according to the Consumer Financial Protection Bureau. In the closing packet you will find your PMI disclosure document. It will state the date when your mortgage is scheduled to reach 80 percent LTV, but you can make this request sooner if you've been making additional mortgage payments.

The CFPB says:

- You must put your cancellation request in writing.
- You must have a good payment history and be current on your payments.
- You cannot have a second mortgage or "junior liens."
- You may be asked to provide a professional appraisal proving the value of your house has appreciated rather than declined.



## 2. AUTOMATIC TERMINATION

Your mortgage servicer must automatically terminate PMI when your principal balance is scheduled to reach 78 percent of your original home value. You have to be current on your payments or PMI will stay until your payments are brought up to date.



## 3. FINAL TERMINATION

There are some homeowners who are underwater on their mortgage, meaning they owe more than their home is worth. They purchased with less than 20 percent down or opted for an interest only loan or they've requested forbearance. And even though they have made payments over the years, their loan to value has not reached 80 percent. Yet, the servicer is required by law to remove PMI at the midpoint of the loan amortization schedule. On a 30-year loan, the midpoint is 15 years.



## 4. REFINANCE

Another way to remove PMI is to refinance into a new mortgage if your house has appreciated. Of course, there are pros and cons. Refinancing might mean giving up a super low interest rate. On the other hand, interest payments are tax deductible on mortgages up to \$750,000 regardless of income. With PMI, its tax deductibility is always a question mark and is prohibited if you make more than \$109,000, according to H&R Block. Refinancing might allow you to pay off other debt or renovate your house while removing pesky PMI. To explore refinancing options, ask your Guaranteed Rate loan officer to help.



## SUN SALUTATIONS

# Start the new year with gratitude

by Chrystal Caruthers

In the dark wee hours of a cold winter morning, staying snuggled under the covers is a luxury few can afford. To jumpstart your morning, try a new routine. Start with gratitude. Sun salutations are simple stretches that allow you to get energy flowing and the spine moving. Facing the sun, this series of movements is designed to strengthen, purify and improve your body. With each move, you synch your breathing, going deeper into some poses and finding peace in the stillness. Don't call it a new year's resolution. There's too much pressure in that. Instead, plan to hit the floor giving thanks with every muscle in your body. Here are three reasons to start your new year with a Sun Salutation routine.



**Tadasana:**  
Mountain Pose



**Urdhva Hastasana:**  
Upward Hand Pose



**Uttanasana:** Standing  
Forward Bend



**Ardha Uttanasana:** 1/2  
Standing Forward Bend



Plank Pose



**Chaturanga Dandasana:**  
Four-Limbed Staff Pose



**Urdhva Mukha Svanasana:**  
Upward-Facing Dog



**Adho Mukha Svanasana:**  
Downward-Facing Dog

**1. FLEXIBILITY:** "You're only as young as your spine is flexible," said Joseph Pilates. Growing older has become synonymous with stiff joints and back problems. It doesn't have to be that way. Sun Salutations help to gradually improve overall flexibility and energize the body.

**2. ELONGATE:** The slow fluid movements in Sun Salutations create long lean muscles. With forward bends and back bends, your muscles will release the tensions of world.

**3. GRATITUDE:** Use this morning routine as your personal time to give thanks. With each pose, say "thank-you." Think about the rising sun, the start of a new day and refresh yourself for a new journey.



guaranteed **Rate**®



# New year, new hope.

You could be eligible for our Disaster Area Loan

If your home was severely damaged or destroyed in a federally declared disaster area, you may qualify for the **Guaranteed Rate Disaster Area Loan**. A new loan program especially for you. With the Guaranteed Rate Disaster Area Loan, you could be eligible to skip the down payment.

- Down payment options start at 0%

## Do you qualify?

Primary residence only  
620 minimum FICO score  
No income limits  
FHA loan limits apply

**We're dedicated to helping you rebuild.**

**For details, visit: [Rate.com/nickcowan](https://Rate.com/nickcowan)**

Previous residence must have been in a federally declared disaster area. An FHA case number must be assigned within one year of the location being declared a disaster area to be eligible for this product.

Guaranteed Rate, Inc. is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency.

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.



**EQUAL HOUSING LENDER** NMLS ID #2611 (Nationwide Mortgage Licensing System [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) • AL - Lic# 21566 • AK - Lic#AK2611 • AR - Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 • AZ - Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License #0907078 • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699 • CO - Guaranteed Rate, Inc. Regulated by the Division of Real Estate, 773-290-0505 • CT - Lic #17196 • DE - Lic # 9436 • DC - Lic #MLB2611 • FL - Lic #MLD1102 • GA - Residential Mortgage Licensee #20973 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • HI - Lic#HI-2611 • ID - Guaranteed Rate, Inc. Lic #MBL-5827 • IL - Residential Mortgage Licensee - IDFPR, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, 312-793-3000, 3940 N. Ravenswood Ave., Chicago, IL 60613 #MB.0005932 • IN - Lic #11060 & #10332 • IA - Lic #2005-0132 • KS - Licensed Mortgage Company - Guaranteed Rate, Inc. - License #MC.0001530 • KY - Mortgage Company Lic #MC20335 • LA - Lic #2866 • ME - Lic #SLM11302 • MD - Lic #13181 • MA - Guaranteed Rate, Inc. - Mortgage Lender & Mortgage Broker License MC2611 • MI - Lic #FR0018846 & SR0018847 • MN - Lic #MN-MO-20526478 • MS - Guaranteed Rate, Inc. 3940 N. Ravenswood Ave., Chicago, IL 60613 - Mississippi Licensed Mortgage Company, Lic # 2611 • MO - Guaranteed Rate Lic # 14-1744-A • MT - Lic # 2611 • NJ - Licensed in NJ: Licensed Mortgage Banker - NJ Department of Banking & Insurance • NE - Lic #1811 • NV - Lic #3162 & 3161 • NH - Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking Department - Lic # 13931-MB • NM - Lic #01995 • NY - Licensed Mortgage Banker - NYS Department of Financial Services- 3940 N Ravenswood, Chicago, IL 60613 Lic # B500887 • NC - Lic #L-109803 • ND - Lic #MB101818 • OH - Lic #MB.0804160 & Lic #SM.501367 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • OK - Lic # MLO02651 • OR - Lic #ML-3836 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • PA - Licensed by the Pennsylvania Department of Banking and Securities Lic #20371 • RI - Rhode Island Licensed Lender Lic # 20102682LL, RI - Rhode Island Licensed Loan Broker Lic # 20102681LB • SC - Lic # MLS - 2611 • SD - Lic # ML.04997 • TN - Lic #109179 • TX - Licensed in TX: Licensed Mortgage Banker & Licensed Residential Mortgage Loan Servicer- TX Department of Savings & Mortgage Lending • UT - Licensed in UT: Utah-DRE Mortgage Entity License #7495184 & Utah-DFI Residential First Mortgage Notification - Utah Department of Financial Institutions • VT - Lic #2611-1 & 0930 MB & 6100 • VA - Guaranteed Rate, Inc. - Licensed by Virginia State Corporation Commission, License # MC-3769 • WA - Lic #CL-2611 • WI - Lic #27394BA & 2611BR • WV - Lic #ML-30469 & MB-30098 • WY - Lic #2247

# Enjoy

JANUARY 2019

Compliments of



**Graham Holmes**

Broker/Owner

**o: 888-640-2346 x 101**

**c: (951) 634-4118**

[www.grahamholmes.com](http://www.grahamholmes.com)

[gholmes@revironrealty.com](mailto:gholmes@revironrealty.com)

License #: 01455394

32357 Yucaipa Blvd

Yucaipa, CA 92399



If your property is listed with a real estate broker, please disregard.  
It is not our intention to solicit the listings of other real estate brokers.  
We are happy to work with them and cooperate fully.



**Nick Cowan**

VP of Mortgage Lending

851 E. 6th Street

Suite B-1

Beaumont, CA 92223

**Let's  
talk**

**Get  
started  
today**

**c: (714) 642-3557**

**o: (951) 271-3794**

[rate.com/nickcowan](http://rate.com/nickcowan)

[Nick.Cowan@rate.com](mailto:Nick.Cowan@rate.com)

**guaranteedRate®**

The Home  
Purchase Experts®



Nick Cowan - NMLS ID: 245789, CA - CA-DBO245789 - 413 0699 Guaranteed Rate, Inc. - NMLS ID# 2611, (Nationwide Mortgage Licensing System [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) AK - AK2611 AL - 21566 AR - 103947 Lic#103947 - Guaranteed Rate, Inc. 3940 N Ravenswood, Chicago IL 60613 866-934-7283 AZ - 0907078 Guaranteed Rate, Inc. - 14811 N. Kierland Blvd., Ste. 100, Scottsdale, AZ, 85254 Mortgage Banker License # BK-0907078 CA - 413 0699 Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act CO - 989256 Regulated by the Division of Real Estate CT - 17196 DC - MBL2611 DE - 9436 Guaranteed Rate, Inc. NMLS #2611 is licensed by the Delaware State Bank Commissioner to engage in business in this State. Delaware License #9436 exp. date 12/31/2014. FL - MLD618 GA - 20973 Residential Mortgage Licensee #20973 - 3940 N Ravenswood Ave, Chicago, IL 60613 HI - HI-2611 IA - 2005-0132 ID - MBL-5827 IL - MB.0005932 Residential Mortgage Licensee Illinois Department of Financial & Professional Regulation, 3940 N Ravenswood Ave, Chicago, IL 60613 MB.0005932 IN - 1st Mortgage: 11060 2nd Mortgage: 10332 KS - MC.0001530 Licensed Mortgage Company - Guaranteed Rate, Inc License MC.0001530 KY - MC20335 LA - 2866 MA - MC2611 Guaranteed Rate, Inc - Mortgage Lender & Mortgage Broker License MC2611 MD - 13181 ME - SLM11302 MI - 1st Mortgage: FR0018846 2nd Mortgage: SR0018847 MN - MN-MO-20526478 MO - 10-1744 MS - 2611 Guaranteed Rate, 3940 Ravenswood, Chicago, IL 60613 - Licensed by the Mississippi Department of Banking and Consumer Finance MT - 2611 NC - L-109803 ND - MB101818 NE - 1811 NH - 13931-MB Guaranteed Rate, Inc. dba Guaranteed Rate of Delaware, licensed by the New Hampshire Banking 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 - ML04997 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](http://www.nmlsconsumeraccess.org))