

CARRINGTON

MORTGAGE SERVICES, LLC

P.O. Box 5001

Westfield, IN 46074

0043240 01 AB 0.405 **AUTO T8 0 9218 80126-305254 -C01-P43283-I

SHARON MINNOCK

9754 CHANTECLAIR CIR

HIGHLANDS RANCH CO 80126-3052



Property Address:

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH, CO 80126



Loan Number: 4000629702

05/18/2018

*Payment Received
on 5-15-18*

Cashed on 5-16-18

Dear Mortgagor(s):

Our records do not show receipt of your 05/01/2018 payment in the amount of \$2,698.26, and as of 05/17/2018, a late charge in the amount of \$0.00 has been assessed. Your total payment amount due is \$2,698.26.

As required by law, we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please let us help you prevent this situation from becoming more serious by calling us, toll-free, at (800) 561-4567 or toll-free TDD number at 1-866-427-8304. You can reach us Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time.

Overnight Mail

Carrington Mortgage Services, LLC

Cashiering Dept. 2-270

1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806

Western Union

Quick Collect (any location)

Code City - CARRINGTONMS

Code State - CA

MoneyGram

Receive Code - 7998

We want to help you keep your home and avoid foreclosure. Carrington Mortgage offers several foreclosure prevention alternatives that may be available to you in order to avoid foreclosure. If you are interested in being evaluated for any of the foreclosure prevention alternatives, you must contact us and submit a complete application package which consists of a Request for Mortgage Assistance (RMA) form (including all necessary certifications), an IRS Form 4506T-EZ and documentary evidence of all income (see attached list of required documents). You may obtain the RMA form and the IRS Form 4506T-EZ by visiting our website at <https://carringtonms.com>. However, you must take the first step by contacting Carrington Mortgage, toll free, at (800) 561-4567, Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time. You may also contact us by one of the following means, but be sure to include the information listed above:

- **Carrington Mortgage Services, LLC**
P.O. Box 3010, Anaheim, CA 92803

- **Website:** <https://carringtonms.com>

IMPORTANT DISCLOSURES

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://carringtonms.com/>.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://carringtonms.com/>.

First American State Bank

TEMPORARY STATEMENT

DATE	CHECK#	AMOUNT	BALANCE	TC	ACCOUNT NO.
5/15/18		16.78	3,122.35	427	415125
5/15/18		36.74	3,085.61	427	DBT CRD 20:33 05/14 OFFICEMAX/DEPOT 676 HIGHLANDS RANCO
5/15/18		56.60	3,029.01	427	DBT CRD 23:50 05/14 OFFICE MAX/OFFI 105 HIGHLANDS RCHCO
5/15/18	2632	25.00	3,004.01	76	DBT CRD 10:15 05/15 PRO DISPOSAL & REC 303-791-3827 CO
5/16/18		47.70	2,956.31	427	DDA INCLEARING CHEC DBT CRD 23:49 05/15 FEDEX 780960478531 MEMPHIS TN
5/16/18	2634	2,628.81	327.50	196	CHECK PYMT Carringt 0410001129 0 CHECK#-2634
5/17/18		6.46	321.04	427	TRACE #-02100002540 POS DEB 21:24 05/16 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
5/17/18		12.38	308.66	427	POS DEB 23:30 05/16 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
5/18/18		12.80	295.86	427	POS DEB 20:07 05/17 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
5/18/18		21.00	274.86	427	DBT CRD 05:12 05/18 LA TIERRA SALON AND HIGHLANDS RANCO
5/18/18		36.00	238.86	427	DBT CRD 10:26 05/18 ANTOINE DU CHEZ ENGLEWOOD CO
5/21/18		7.34	231.52	427	DBT CRD 23:40 05/19 SAFEWAY STORE 148 HIGHLANDS RANCO
5/22/18		1,000.00**	1,231.52	39	DDA REGULAR DEPOSIT
5/23/18		1,204.00**	2,435.52	166	XXSOC SEC SSA TRE 9031036360 0 ID #-XXXXX6292

Payment RECEIVED
on 5-15-18

Cashed on 5-16-18