CARRINGTON
MORTGAGE SERVICES, LLC

P.O. Box 5001
Westfield, IN 46074

Monthly Mortgage Statement

0011817 01 AB 0.405 **AUTO T5 0 9565 80126-305254 -C01-P11828-I

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

ASK For 2 payments
ONLY 1 Due !!

Statement Date	05/15/18
Account Number	4000629702
Amount Due	**$5,396.52**
Due Date:	06/01/18

If payment is received after 06/16/18, a $107.93 late fee will be charged.

Contact Us:
800-561-4567 800-486-5134
www.CarringtonMS.com

Account Information

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH CO 80126

Interest Rate: 4.875%
Prepayment Penalty: No

Modification Date: N/A
Maturity Date: 12/01/2039

Explanation of Amount Due

Principal:	$730.46
Interest:	$1,285.68
Escrow: (Taxes and/or Insurance)*	$682.12
Reg. Monthly Payment:	**$2,698.26**
Overdue Payment:	$2,698.26
Total Fees Charged:	$0.00
Total Amount Due:	**$5,396.52**

Current Loan Balances

Principal Balance*:	$317,203.60
Escrow Balance:	$849.78
Past Due Balance:	$2,698.26
Deferred Balance(s):	N/A
Buydown Balance:	N/A
Negative Amortization:	N/A
Unapplied Funds:	$0.00

* Your current Principal Balance is not a payoff quote. See page 3 for Loan Payoff Information.

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	$724.56	$2,164.90
Interest	$1,291.58	$3,883.52
Escrow (Taxes and/or Insurance)*	$612.67	$1,838.01
Fees and Charges	$0.00	$105.18
Unapplied Funds	$0.00	$0.00
Total	**$2,628.81**	**$7,991.61**

* Please see page 3 of this statement for additional information.

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▲ Please detach and return with your payment ▲

CARRINGTON
MORTGAGE SERVICES, LLC

Make a payment at **CarringtonMS.com**. Pay by Check or AutoPay for free!

Loan Number: 4000629702
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126

Amount Due	**$5,396.52**
Due Date:	06/01/18
Late charge if received after 06/16/18:	$107.93
Late Payment Amount if received after 06/16/18:	$5,504.45

CARRINGTON MORTGAGE SERVICES LLC
PO BOX 79001
PHOENIX AZ 85062-9001

Payment Due	$
Additional Principal	$
Additional Escrow	$
Late Charge	$
Total Amount Enclosed	$

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Transactions Since Your Last Statement

Date	Description	Amount	Principal	Interest	Escrow	Late Charge	Suspense	Miscellaneous
05/05	Mortgage Insurance Disbursement	$145.16	-	-	$145.16	-	-	-
05/15	Mortgage Payment Applied	$2,628.81	$724.56	$1,291.58	$612.67	-	-	-

SPECIAL INFORMATION

If you choose to mail your payment, or are mailing additional principal or escrow funds, please complete and detach the coupon portion of this statement, and mail it with your check or money order to the Payment Processing Center using the return envelope provided. Be sure that the address shows through the window of the envelope. Be sure to write your account number on your check or money order. **PLEASE DO NOT SEND CASH.** Do not delay payments if you are awaiting correspondence, research or a new billing statement. Please do not send the entire statement. Please do not include correspondence on or with your payment.

Announcing CMS AutoPay Service!

We are now able to automatically draft your monthly payments from your checking or savings account. The CMS AutoPay is fast, free, convenient and secure way to pay your mortgage. Enroll today by calling our Customer Service Department at (800) 561-4567 or log into your account on CarringtonMS.com.

Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. If you are subject to a pending bankruptcy proceeding, please contact our Customer Service department for additional information regarding payment application.

We may charge you a NSF fee (of up to $20.00) for any payment applied to your account, but rejected or returned unpaid by your financial institution, subject to applicable law or regulations.

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Payment Information

Please visit the website at www.CarringtonMS.com for convenient payment options. Payments can be made by Check or AutoPay at no charge. Information about additional payment options is available at www.CarringtonMS.com. If you choose to mail your payment, or are mailing additional principal or escrow funds, please complete and detach the coupon portion of this statement, and mail it with your check or money order to the Payment Processing Center using the return envelope provided. Be sure that the address shows through the window of the envelope. Be sure to write your account number on your check or money order. **PLEASE DO NOT SEND CASH.** Do not delay payments if you are awaiting correspondence, research or a new billing statement. Please do not send the entire statement. Please do not include correspondence on or with your payment. Postdated checks will be processed on the date received unless prohibited by applicable law.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Overnight Payment Mailing Address:
Carrington Mortgage Services, LLC
Cashiering Dept. 2-270
1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806

Other Payment Options

Western Union/Quick Collect

To use Quick Collect to make a payment, follow these easy steps:

1. Call **1-800-325-6000**, press #2 to locate the Western Union Agent nearest you or go to **www.westernunion.com.**
2. At the Agent location, select and fill in the blue Payment Form completely. Include the following information:
   Pay to: Carrington Mortgage Services, LLC
   City Code: CarringtonMS
   State: CA
3. Be sure your name and account number are correctly written on the form.

This transaction will cost you a nominal fee. To contact Western Union Customer Service, please call 1-800-238-5772.

MoneyGram

To use MoneyGram to make a payment, follow these easy steps:

1. Call **1-800-926-9400** to locate a MoneyGram Agent or go to **www.moneygram.com/efinsUs/**. MoneyGram is located in all Walmart stores and CVS pharmacies.
2. At the Agent location, select and fill in the blue Payment Form completely. Include the following information:
   Pay to: Carrington Mortgage Services, LLC
   Receive Code: 7998
3. Be sure your name and account number are correctly written on the form.

This transaction will cost you a nominal fee. To contact Money-Gram Customer Service, please call 1-800-555-3133.

Note: Payments transmitted to our office after the close of business will be applied to your account the next business day.

Insurance

Hazard Insurance - Fire and extended coverage is required on all accounts as specified in your loan documents.

Flood Insurance - If your property is located in a designated flood area, adequate Flood Insurance is required.

Proof of insurance coverage is required on an annual basis. Please consult with your insurance agent to ensure that we are notified of your policy's status and that we receive copies of all renewal notices. We reserve the right to place insurance coverage to protect our mortgage interest if your insurance cancels or we are not notified of the renewal of your policy. The cost of this lender placed coverage may be higher than the policy of your choice and the coverage may not be equivalent to your prior policy. Your account will be charged for this coverage and your monthly payments may be increased accordingly.

Property Taxes

If we escrow for your taxes, please forward all bills to us to ensure proper payment. Timely payment of Real Estate taxes is required on all Non-Escrow accounts. In the event that we are notified of non-payment of taxes by your taxing authority, we may exercise our option to advance payment for taxes.
NOTE: This will result in an increase in your monthly payments.

Important Notices

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.

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.

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.

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.

Additional Information

Escrow - This portion of the mortgage payment may include amounts collected for mortgage insurance premiums.

Negative Amortization - The unpaid principal balance includes the negative amortization balance, if applicable. Negative amortization only occurs on certain loan products.

Errors and Information Requests (inquires & complaints)

If you'd like to request information, notify us of an error, or share any concerns you may have about the servicing of your loan, please contact us at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 5001, Westfield, IN 46074. Please include your account number with all correspondence.

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief including protections from foreclosure as well as interest rate relief to members of the military who have been called to active duty. If either you have been called to active duty, or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you haven't yet made us aware of your status, please contact our Military Assistance Team toll free at 1-888-267-5474.

Correspondence (for inquiries & complaints)

Carrington Mortgage Services, LLC P.O. Box 5001, Westfield, IN 46074

Website

www.CarringtonMS.com

Important Telephone Numbers

Customer Service (for inquiries & complaints): 1-800-561-4567
Customer Service Fax: 1-800-486-5134
Refinance: 1-888-267-0584
Payoff Request Fax (include borrower authorization): 1-866-624-6154

Loan Payoff Information

The Current Principal Balance on Page 1 is not your payoff amount.
Payoff requests may be obtained by:

- Fax: (include borrower authorization): 1-866-624-6154
- Customer Service Toll Free Telephone: 1-800-561-4567

State of Colorado Disclosures

For Colorado Residents:
7200 S. Alton Way, Ste B180
Centennial, CO 80112
(303) 708-8795

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