

# Monthly Mortgage Statement

0016370 01 AB 0.405 \*\*AUTO T3 0 9592 80126-305254 -C01-P16386-1



SHARON MINNOCK  
9754 CHANTECLAIR CIR  
HIGHLANDS RANCH CO 80126-3052



*ONLY  
1 payment  
due!!  
\$ 2,698.26*

Statement Date 06/15/18  
Account Number 4000629702

**Amount Due** ~~\$5,396.52~~

Due Date: 07/01/18

If payment is received after 07/16/18, 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

Home financing available  
Contact us at (844) 833-2685  
www.CarringtonHomeLoans.com

## Explanation of Amount Due

|                              |                   |
|------------------------------|-------------------|
| Principal:                   | \$733.42          |
| Interest:                    | \$1,282.72        |
| Escrow:                      | \$682.12          |
| (Taxes and/or Insurance)*    |                   |
| <b>Reg. Monthly Payment:</b> | <b>\$2,698.26</b> |
| Overdue Payment:             | \$2,590.33        |
| Total Fees Charged:          | \$107.93          |
| <b>Total Amount Due:</b>     | <b>\$5,396.52</b> |

## Current Loan Balances

|                        |              |
|------------------------|--------------|
| Principal Balance*:    | \$316,476.10 |
| Escrow Balance:        | -\$54.65     |
| Past Due Balance:      | \$2,590.33   |
| Deferred Balance(s):   | N/A          |
| Buydown Balance:       | N/A          |
| Negative Amortization: | N/A          |
| Unapplied Funds:       | \$0.00       |

## Past Payment Breakdown

|                                  | Paid Last Month   | Paid Year to Date  |
|----------------------------------|-------------------|--------------------|
| Principal                        | \$727.50          | \$2,892.40         |
| Interest                         | \$1,288.64        | \$5,172.16         |
| Escrow (Taxes and/or Insurance)* | \$682.12          | \$2,520.13         |
| Fees and Charges                 | \$0.00            | \$105.18           |
| Unapplied Funds                  | \$0.00            | \$0.00             |
| <b>Total</b>                     | <b>\$2,698.26</b> | <b>\$10,689.87</b> |

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

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

▲ Please detach and return with your payment ▲

Loan Number: 4000629702  
SHARON MINNOCK

## Amount Due

Due Date:

*\$ 2,698.26*  
**\$5,396.52**  
07/01/18

Make  
by Ch

MARK L NELSON  
9754 CHANTECLAIR CIR  
LITTLETON, CO 80126

2650  
23-632/1020

DATE *7-12-2018*

PAY *Carrington Mortgage Services, LLC* \$ *2,698.26*  
TO THE ORDER OF

*Two thousand six hundred ninety eight + 26/100* DOLLARS

FIRST AMERICAN  
STATE BANK

FOR *4000629702*

*Sharon Minnock* MP

TO REORDER VISIT WWW.CHECKPRINTINGSOLUTIONS.COM

8300 East Crescent Parkway Greenwood Village, CO 80111

10 30063761 415125 2650

8: \$107.93  
\$5,504.45

9592-01-00-0016370-0001-0033041





Address: 549 W HIGHLANDS  
RANCH PKWY  
HIGHLANDS RANCH  
CO 80129  
Location: TADKO  
Device ID: -BTC02  
Transaction: 910203073154

---

FedEx Priority Overnight  
781828923470 0.2 lbs. (S) 72.16  
Direct signature required  
Declared Value 100

Recipient Address:  
Carrington Mortgage Services  
cashiering dept. 2-270  
1600 South Douglas Road  
Suite 110 & 200a  
Anaheim, CA 92806  
3035521267

Scheduled Delivery Date 7/13/2018

Pricing option:  
STANDARD RATE

Package Information:  
FEDEX PAK

Shipment subtotal: \$72.16

Total Due: \$72.16

(S) CreditCard: \$72.16  
\*\*\*\*\*3826

M = Weight entered manually  
S = Weight read from scale  
T = Taxable item

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LOCATIONS

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exclusive  
benefits  
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TRACKING ID

781828923470

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ACCOUNT  
([HTTPS://WWW.FEDEX.COM/EN-  
US/CREATE-  
ACCOUNT.HTML](https://www.fedex.com/en-us/create-account.html))

TRACK

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([HTTPS://WWW.FEDEX.COM/APPS/FDMENROLLMENT?LOCALE=EN-US](https://www.fedex.com/apps/fdmenrollment?locale=en-us))

DELIVERED

Signed for by: C.TRIPLET

Add to Watch List

FROM

Highlands Ranch, CO US

TO

ANAHEIM, CA US

SEE FULL DETAILS



# CARRINGTON

MORTGAGE SERVICES, LLC

P.O. Box 5001

Westfield, IN 46074

0042900 01 AB 0.405 \*\*AUTO T8 0 9245 80126-305254 -C01-P42942-I

SHARON MINNOCK

9754 CHANTECLAIR CIR

HIGHLANDS RANCH CO 80126-3052



**Property Address:**

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH, CO 80126



Loan Number: 4000629702

*Payment RECEIVED on 6-15-18 (Friday)  
Cash on 6-18-18 (Monday)*

06/19/2018

Dear Mortgagor(s):

Our records do not show receipt of your 06/01/2018 payment in the amount of \$2,698.26, and as of 06/17/2018, 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>

- **Fax:** 1-877-CMS-1331 1.877.267.1331

Housing counseling services are available free of charge through the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. If you would like to contact a HUD-approved housing counseling agency to find out other options you may have to avoid foreclosure, please call HUD's toll free number at 1-800-569-4287 or toll-free TDD number at 1-800-877-8339. You can also visit HUD's website at <http://www.hud.gov/foreclosure/index.cfm>



Sincerely,

Carrington Mortgage Services, LLC

## 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](http://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/>.

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



# CARRINGTON

MORTGAGE SERVICES, LLC

P.O. Box 5001  
Westfield, IN 46074

## Monthly Mortgage Statement

0011817 01 AB 0.405 \*\*AUTO TS 0 9565 80126-305254 -C01-P11828-1



SHARON MINNOCK  
9754 CHANTECLAIR CIR  
HIGHLANDS RANCH CO 80126-3052



*ASK for 2 payments  
ONLY 1 Due !!*

*2998.26*

Statement Date 05/15/  
Account Number 40006297

**Amount Due \$5,396.5**

Due Date: 06/01/

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

Home financing available  
Contact us at (844) 833-2685  
www.CarringtonHomeLoans.com

### Explanation of Amount Due

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

### 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  |
|----------------------------------|-------------------|---------------|
| Principal                        | \$724.56          | \$2,16        |
| Interest                         | \$1,291.58        | \$3,88        |
| Escrow (Taxes and/or Insurance)* | \$612.67          | \$1,83        |
| Fees and Charges                 | \$0.00            | \$10          |
| Unapplied Funds                  | \$0.00            | \$            |
| <b>Total</b>                     | <b>\$2,628.81</b> | <b>\$7,99</b> |

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

9565-01-00-0011817-0001-0023856

PO BOX 79001  
PHOENIX AZ 85062-9001

Late Charge \$  
Total Amount Enclosed \$ *2698.26*

40006297020005396520005504457

MARK L NELSON  
9754 CHANTECLAIR CIR  
LITTLETON, CO 80126

DATE *6-14-2018*

2642  
23-632/1020

PAY *Carrington Mortgage Services LLC* \$ *2698.26*

TO THE ORDER OF

*Two thousand, six hundred ninety eight 26 DOLLARS*

FIRST AMERICAN  
STATE BANK

*Sharon Minnock*

4000629702

MP





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ACCOUNT.HTML](https://www.fedex.com/ENUS/CREATE-ACCOUNT.HTML))

TRACKING ID  
781427950856

**TRACK**

Address: 549 W HIGHLANDS  
RANCH PKWY  
HIGHLANDS RANCH  
CO 80129  
Location: TADKO  
Device ID: -BTC02  
Transaction: 910200767782

**FedEx Priority Overnight**  
781427950856 0.1 lbs. (S) 42  
Declared Value 1.00

Recipient Address:  
CARRINGTON MORTGAGE SERVICES  
CASHIERING DEPT 2-270  
1600 S DOUGLASS RD  
STE 110 & 200-A  
Anaheim, CA 92806  
3035521267

Scheduled Delivery Date 6/15/2018

Pricing option:  
STANDARD RATE

Package Information:  
FEDEX ENVELOPE

**MULTIPLE TRACKING NUMBERS |**  
**NEED HELP?** ([HTTPS://WWW.FEDEX.COM/EN-US/CUSTOMER-SUPPORT.HTML?  
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6/15/2018 at  
9:28 am

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**DELIVERED**

Signed for by: M.MARTINEZ

Add to Watch List

**FROM**

Highlands Ranch, CO US

**TO**

ANAHEIM, CA US

**SEE FULL DETAILS**



| DATE    | CHECK# | AMOUNT     | BALANCE  | TC  | DESCRIPTION                                                                                              |
|---------|--------|------------|----------|-----|----------------------------------------------------------------------------------------------------------|
| 6/14/18 |        | 2,620.30** | 3,029.76 | 39  | DDA REGULAR DEPOSIT                                                                                      |
| 6/14/18 |        | 21.73      | 3,008.03 | 427 | POS DEB 21:41 06/13/18<br>KING SOOPERS #<br>9551 UNIVERSITY<br>HIGHLANDS RANCO                           |
| 6/14/18 |        | 20.00      | 2,988.03 | 302 | Phone Transfer Per Mar<br>415125D- 4217                                                                  |
| 6/18/18 |        | 500.00**   | 3,488.03 | 39  | DDA REGULAR DEPOSIT                                                                                      |
| 6/18/18 |        | 12.86      | 3,475.17 | 427 | POS DEB 19:45 06/16/18<br>WM SUPERCENTER<br>Wal-Mart Super Cen<br>HIGHLANDS RANCO                        |
| 6/18/18 |        | 17.47      | 3,457.70 | 427 | POS DEB 20:09 06/16/18<br>KING SOOPERS #<br>9551 UNIVERSITY<br>HIGHLANDS RANCO                           |
| 6/18/18 |        | 22.53      | 3,435.17 | 427 | DBT CRD 10:47 06/16/18<br>GARBANZO MED GRILL<br>HIGHLANDS RANCO                                          |
| 6/18/18 |        | 42.04      | 3,393.13 | 427 | DBT CRD 23:39 06/15/18<br>FEDEX 781427950856<br>MEMPHIS TN                                               |
| 6/18/18 |        | 43.76      | 3,349.37 | 427 | DBT CRD 23:41 06/16/18<br>PHILLIPS 66 - TSE 7 EL<br>HIGHLANDS RANCO                                      |
| 6/18/18 | 2642   | 2,698.26   | 651.11   | 196 | CHECK PYMT Carrington<br>0410001129 06/1<br>CHECK#-2642                                                  |
| 6/19/18 |        | 11.71      | 639.40   | 427 | TRACE #-02100002063916<br>POS DEB 21:55 06/18/18<br>KING SOOPERS #<br>9551 UNIVERSITY<br>HIGHLANDS RANCO |
| 6/19/18 | 2643   | 25.00      | 614.40   | 76  | DDA INCLEARING CHECK                                                                                     |
| 6/20/18 |        | 100.00     | 514.40   | 427 | DBT CRD 20:29 06/19/18<br>LAW OFFICE OF WYN T. T<br>303-2375900 CO                                       |
| 6/21/18 |        | 10.38      | 504.02   | 427 | DBT CRD 23:49 06/20/18<br>OFFICE MAX/OFFI 1051 M<br>HIGHLANDS RCHCO                                      |
| 6/22/18 |        | 12.00      | 492.02   | 427 | POS DEB 20:20 06/21/18<br>WM SUPERCENTER<br>Wal-Mart Super Cen                                           |

*paid on*

