

CARRINGTON

MORTGAGE SERVICES, LLC

P.O. Box 5001

Westfield, IN 46074

0049615 01 AB 0.405 **AUTO T6 0 9270 80126-305254 -C01-P49664-I

SHARON MINNOCK

9754 CHANTECLAIR CIR

HIGHLANDS RANCH CO 80126-3052



Property Address:

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH, CO 80126



Loan Number: 4000629702

False!!

Delivered on 7-13-2018
Cashed on 7-16-2018

07/18/2018

Dear Mortgagor(s):

Our records do not show receipt of your 07/01/2018 payment in the amount of \$2,698.26, and as of 07/17/2018, 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.

-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





☐ Remember
me
ID

Welcome to
FedEx

[FORGOT
PASSWORD
OR
USER
ID?](#)

([https://www.fedex.com/fcl/web/jsp/forgotpassword.jsp?](https://www.fedex.com/fcl/web/jsp/forgotpassword.jsp?APPNAME=FCLFSM&LOCALE=US_EN&STEP3URL=https%3A%2F%2Fwww.fedex.com%2Fshipf)
[APPNAME=FCLFSM&LOCALE=US_EN&STEP3URL=https%3A%2F%2Fwww.fedex.com%2Fshipf](https://www.fedex.com/fcl/web/jsp/forgotpassword.jsp?APPNAME=FCLFSM&LOCALE=US_EN&STEP3URL=https%3A%2F%2Fwww.fedex.com%2Fshipf))



RATE & SHIP



LOCATIONS

Get
exclusive
benefits
when
you
open
a
FedEx
account.

[CREATE
ACCOUNT](#)

(<https://www.fedex.com/en-us/create-account.html>)

TRACKING ID

781828923470

TRACK

[MULTIPLE TRACKING NUMBERS](#) |
[NEED HELP? \(https://www.fedex.com/en-us/customer-support.html?](https://www.fedex.com/en-us/customer-support.html?LINK_AND_TRACKINGCOLUMN)
[LINK_AND_TRACKINGCOLUMN\)](https://www.fedex.com/en-us/customer-support.html?LINK_AND_TRACKINGCOLUMN)

Take More Control of
Your Deliveries to Your Home.
Sign Up for Free Today!

Take More Control of Your Deliveries to Your Home.
Sign Up for Free Today!

Take More Control of Your Deliveries to Your Home. Sign Up for Free Today!

[LEARN MORE](#)

Delivered
Friday
7/13/2018 at
9:17 am

(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](#)

American State Bank

TEMPORARY STATEMENT

TE	7/18/18		ACCOUNT NO.	415125	
DATE	CHECK#	AMOUNT	BALANCE	TC	
7/16/18		11.99	3,226.01	427	DBT CRD 23:50 07/13/18 DNH*GODADDY.COM 480-5058855 AZ
7/16/18		15.17	3,210.84	427	DBT CRD 23:50 07/13/18 DNH*GODADDY.COM 480-5058855 AZ
7/16/18		20.33	3,190.51	427	DBT CRD 20:22 07/14/18 SAFEWAY STORE 1480 HIGHLANDS RANCO
7/16/18		72.16	3,118.35	427	DBT CRD 23:50 07/13/18 FEDEX 781828923470 MEMPHIS TN
7/16/18	2650	2,698.26	420.09	196	CHECK PYMT Carrington 0410001129 07/1 CHECK#-2650 TRACE #-02100002579190
7/17/18		6.70	413.39	427	DBT CRD 10:17 07/17/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO
7/17/18		10.49	402.90	427	DBT CRD 23:53 07/16/18 OFFICE MAX/OFFI 1051 M HIGHLANDS RCHCO
7/17/18		13.42	389.48	427	POS DEB 21:03 07/16/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
7/17/18	2651	25.00	364.48	76	DDA INCLEARING CHECK

THIS TEMPORARY STATEMENT IS NOT A FORMAL STATEMENT OF ACCOUNT.
THESE ITEMS WILL BE REFLECTED AGAIN ON YOUR REGULARLY SCHEDULED
CHECKING ACCOUNT STATEMENT.



MORTGAGE SERVICES, LLC
P.O. Box 5001
Westfield, IN 46074



9207 1901 3536 2817 8213 37

0007406 03 AB 1.049 **AUTO T3 0 9265 80126-305254 -C12-P07413-I

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052



Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH, CO 80126



Loan Number: 4000629702

07/12/2018

FHA #: FR525500643703

Esta notificación es de suma importancia, porque afecta su derecho a continuar viviendo en su casa. Si no entiende el contenido de esta carta, obtenga una traducción inmediatamente. Si usted no llama o responde a Carrington Mortgage Services, LLC a este numero de teléfono (800) 561-4567, usted puede perder su casa. El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1- 866-427-8304.

This notification is of the utmost importance because it affects your right to continue living in your home. If you do not understand the contents of this letter, get a translation immediately. If you do not call or respond to Carrington Mortgage Services, LLC at this telephone number (800) 561-4567, you could lose your home. The Deaf Communication Device (TDD) number is 1-866-427-8304.

Le ofrecemos servicios de traducción a través de la linea de teléfono gratuita, Language Line. El folleto incluido para salvar su casa Consejos para evitar la ejecución hipotecaria, también está disponible en Chino, Español y Vietnamita. Usted puede obtener una copia poniéndose en contacto con nosotros en el número gratuito a continuación. Le sugerimos a buscar traducción o otro tipo de asistencia.

We offer language translation services through Language Line which is an over-the-phone translation service at no cost to you. The enclosed brochure Save Your Home Tips to Avoid Foreclosure, is also available in Chinese, Spanish and Vietnamese. You may obtain a copy by contacting us at the toll-free number below. We urge you to seek translation or other language assistance.

Dear Mortgagor(s):

Your mortgage payments for 06/01/2018 in the amount of \$2,698.26 and 07/01/2018 in the amount of \$2,698.26 have not been received and you are in default of your loan for two payments. The total amount due as of the date of this letter is \$5,396.52, which includes late charges in the amount of \$0.00. If these payments are not received by 08/11/2018 you run the risk of being foreclosed on and you could lose your home. Additionally, a deficiency judgment could be sought against you to hold you responsible for any losses that might result.

We want to help you keep your home. If you missed your mortgage payments because of a condition beyond your control (such as illness, loss of your job, or some other serious condition that temporarily made it impossible for you to make your payments) please call us to discuss your workout options and to set up a telephone or face-to-face interview. You may be able to make special arrangements that will reinstate your loan and help you avoid foreclosure.



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. You can also submit a written request for mortgage assistance with detailed financial information about your current financial situation and other inquiries to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074

If you are listed as entitled to legal protections under the SCRA, please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll-free from the United States) to find out more information regarding eligibility. Dialing instructions for areas outside the United States are provided on the website.

We have enclosed a brochure entitled: Save Your Home Tips to Avoid Foreclosure which provides helpful information on counseling services available, alternatives to foreclosure, as well as answers to many questions commonly asked. In addition, enclosed is the Notice of Homeownership Counseling Availability. This Notice is also available in Chinese, Spanish, and Vietnamese and you may obtain a copy by contacting us at the toll-free number provided above.

Housing counseling services are available free of charge through the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. HUD-approved housing counselors are trained to help homeowners who are having problems making their mortgage payment and can help you find the best option for your situation. 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 the Federal Information Relay Service via TTY at 1-800-877-8339. In addition, comprehensive foreclosure assistance is available around the clock at (888) 995-HOPE (4673). You can also visit HUD's website for housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>.

We have also enclosed a Request for Financial Information. Please complete this form and mail back to us at Carrington Mortgage Services, LLC, P.O. Box 3010, Anaheim, CA 92803 or fax to us at 1-877-CMS-1331 (1-877-267-1331) or email to MortgageAssistance@Carringtonms.com or visit our Borrower portal to upload at <https://carringtonms.com> so we can determine the optimal alternative to foreclosure.

If you have already mailed your payment, then please disregard this notice.

Sincerely,

Carrington Mortgage Services, LLC

Enclosures: HUD 2008-5-FHA Pamphlet
Notice of Homeownership Counseling Availability
SCRA Form HUD-92070
Form RMA – Request for Financial Information
Form 4506T – Request for Individual Tax Return Transcript

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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.

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-HUD COUNSELOR INFORMATION-

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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.

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



Loss Mitigation Application

Document Requirements

The following documentation is required by every applicant applying for loss mitigation assistance. Provide all required forms and financial documentation listed below based on your specific income type(s). **IMPORTANT! The same requirements apply to all applicants even if they are not obligated under the Note.**

Please send your documentation to Carrington Mortgage Services, LLC via email, fax, or through our website:

(email): mortgageassistance@carringtonms.com

(fax): 1.877.267.1331

(website): www.carringtonms.com

☐ Request for Mortgage Assistance (RMA)

☐ IRS Form 4506-T (*only if you have self-employment income and/or rental income*)

☐ IRS Form 4506T-EZ (all other income types)

☐ Hardship documentation listed in Section B of the RMA

☐ 2-months of bank statements (*please highlight your monthly living expenses to assist with evaluation process*)

☐ All non-borrower applicants must provide a current utility bill (e.g. gas, electric, cable) showing your name and address

Salary, hourly, commission, bonus and/or tip wages :

☐ 30-days of consecutive pay stubs showing year-to-date earnings

If you are paid weekly, provide 4 consecutive pay stubs

If you are paid twice a month, provide 2 consecutive pay stubs

Self-employment:

☐ Most recent **signed** quarterly or year-to-date profit & loss statement;

☐ Most recent filed & signed Federal Tax Return (all schedules)

Social security, disability or death benefits, pension, adoption and/or public assistance:

☐ Benefit's statement or letter from the provider stating the amount, frequency and duration of the benefits;

☐ 2-months most recent bank statements (all pages) or deposit slips showing receipt of such payments

Alimony, child support or separation maintenance:

☐ 2-months most recent bank statements (all pages);

☐ Court approved documentation showing duration, frequency, and amount of such payments

****You are not required to disclose alimony, child support, or separation maintenance unless you wish to use those funds to qualify**

Rental income:

☐ Most recent filed & signed Federal Tax Return (all schedules including **Schedule E** Supplemental Income and Loss)

☐ Current lease agreement(s)

☐ 2-months most recent bank statements or cancelled rent checks

Investment income:

☐ 2-months most recent bank statements (all pages); **OR**

☐ 2 most recent investment statements

Active military or within 12 months of release:

☐ Copy of active duty, military orders, or proof of active duty status showing start and end dates

☐ 30-days of Leave & Earnings Statements showing year-to-date earnings

Unemployment income:

☐ Most recent benefit award letter or benefit statement (*If you are unable to provide an award letter/statment, provide the following*)

☐ What date did you become unemployed?

Are you actively seeking employment?

☐ Yes

☐ No

All Documents must be dated within 90 days of the date we receive your initial application



Continue to the next page if you are interested in a Short Sale or Deed-in-lieu of Foreclosure



Loss Mitigation Application Document Requirements

The following documentation is required by every applicant applying for a Short Sale or Deed-in-Lieu of Foreclosure. Provide all required forms and financial documentation listed below based on your specific situation. **IMPORTANT! The same requirements apply to all applicants even if they are not obligated under the Note.**

Please send your documentation to Carrington Mortgage Services, LLC via email, fax, or through our website:

(email): shortsales@carringtonms.com

(fax): 1.877.267.1331

(website): www.carringtonms.com



- ☐ **Request for Mortgage Assistance (RMA)** - Fully completed and executed by all applicants
- ☐ **Third-Party Authorization** - Required only if you want us to discuss your request for a Pre-Foreclosure Sale or Short Sale of your property with a third party acting on your behalf, such as a real estate agent or attorney.
- ☐ **Contact Information** - If the property is currently listed for sale or vacant, please provide us with the lead contact name and phone number so we can gain access to the property and perform an appraisal if necessary. All utilities to the property must be on so that the appraisal can be completed.
- ☐ **Listing agreement** - Provide a copy of the current listing agreement with your agent/broker.
- ☐ **Purchase Contract** - Provide a copy of the purchase contract signed by the buyer and the seller that contains language that the sale is contingent upon approval from CMS.
- ☐ **Closing Disclosure** - Provide a copy of the seller's closing costs or Closing Disclosure. The figures in these statements must be accurate because our approval will be based, in part, on this information.
- ☐ **Buyer Pre-Qualification or Pre-Approval letter** - Provide a copy of the buyer's prequalification or pre-approval letter.

IMPORTANT: If your loan is FHA-insured the following requirements apply in order to qualify for a Pre-Foreclosure / Short Sale or Deed-in-lieu of Foreclosure:

- You have been reviewed and determined not to be eligible for any home retention program options
- You must be at least 31 days delinquent at the time of the Pre-Foreclosure Sale closing.
- Additional lien holders must provide a written settlement, accepted by all parties, in order to release any additional liens against the property prior to the completion of the Pre-Foreclosure sale.

Please note that in certain cases where the above requirements cannot be met, you may still be eligible to apply for the HUD's Pre-Foreclosure Sale Program. However, CMS will need to obtain approval from HUD in order to proceed with another Pre-Foreclosure Sale request. Determining your eligibility for HUD's Pre-Foreclosure Sale Program is based on the information provided by you to CMS. All parties on the mortgage must make available the information and documentation that have been requested.



FEDERAL HOUSING ADMINISTRATION

SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you "temporarily" sign over your deed to them. Remember—solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment.

To find a HUD counselor in your area call:
1-800-569-4287 or TDD 1-800-877-8339.

WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgagees to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate income families or folks who can't afford a large downpayment.

To learn more about FHA's programs, please visit:
www.hud.gov/fha or contact the
FHA Resource Center:
1-800-CALL-FHA (1-800-225-5342)
Federally Insured. Always There!



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
451 SEVENTH STREET S.W.
WASHINGTON, D.C. 20410



HUD-2008-5-FHA
April 2012



FEDERAL HOUSING ADMINISTRATION

SAVE YOUR HOME Tips to Avoid Foreclosure



www.hud.gov/fha
1-800-CALL-FHA
(1-800-225-5342)



HELP! I CAN'T MAKE MY MORTGAGE PAYMENT.

Every day thousands of people like you have trouble making the next mortgage payment. Though things may seem hopeless, help is available. However, you need to take the first step! If you ignore the problem you may lose your home to foreclosure, possibly affecting your ability to qualify for credit or to rent another home.

WHAT SHOULD I DO?

1. Contact your lender right away. You can find a contact number on your mortgage statement. When you call, be prepared to explain:
 - ✓ Why you are unable to make your payment.
 - ✓ Whether the problem is temporary or permanent.
 - ✓ Details about your income, expenses, and other assets like cash in the bank.
2. If you are uncomfortable talking to your lender, a HUD-approved housing counseling agency can help you understand your options. These services are free of charge.
3. Open all of the mail you receive from your lender. It contains valuable information about repayment options. Later mail may have important legal notices. Failing to read the mail will not prevent a foreclosure action.
4. Look for ways to increase the amount you have available to make your mortgage payments. Can you cancel cable TV, pack lunches, or get a part-time job? While these actions may not replace all of your lost income, they send a strong message to your lender that you are serious about keeping your home.

NOTHING IS WORSE THAN DOING NOTHING!

WHAT OPTIONS WILL HELP ME KEEP MY HOME?

FHA provides, as part of its insurance contract with lenders, loss mitigation actions the lender must evaluate and take, when appropriate, to reduce financial losses on loans in default. Your lender needs information from you to fully evaluate these options. If you want to keep your home, talk to your lender about available workout options for home retention. While the options listed here are for borrowers with FHA-insured loans, most lenders offer similar workout plans designed to help you keep your home.

Special Forbearance. Your lender may provide for a temporary reduction or suspension of your payments to allow you time to overcome the problem that reduced your income. Then you may be offered a payment plan so you can pay back the missed payments a little at a time until you are caught up. An extended forbearance period may be provided to unemployed borrowers who are actively seeking employment.

Mortgage Modification. A modification is a permanent change to your loan through which the overdue payments may be added to your loan balance, the interest rate may be changed or the number of years you have to pay off the loan may be extended.

Partial Claim. In a Partial Claim, a borrower receives a second loan in an amount necessary to bring the delinquent loan current. The loan is interest free and does not need to be repaid until you pay off your first mortgage or sell your house. This option is only available to borrowers with FHA-insured loans. However, if you have a conventional loan, ask your lender if they offer an "advance claim."

FHA-Home Affordable Modification Program (FHA-HAMP). This option combines an enhanced partial claim with a loan modification. Under the FHA-HAMP, the partial claim loan will not only include any amounts necessary to bring your mortgage current but

may also include an amount to reduce your existing loan balance by up to 30%. The reduced loan balance will then be modified to lower your monthly mortgage payment to an affordable level. As described above, the partial claim loan is interest free, but must be repaid when you pay off your first mortgage or sell your house.

To qualify for any of these options, you will need to provide your lender with current information about your income and expenses. Also, your lender may require that you agree to a payment plan for three or more months to demonstrate your commitment before you are approved for a modification or partial claim.

WHAT OPTIONS DO I HAVE IF I CAN'T KEEP MY HOME?

If your income or expenses have changed so much that you are not able to continue paying the mortgage even under a workout plan offered by your lender, you should consider the options below.

Pre-foreclosure sale. With your lender's permission you can offer your house for sale and sell it at fair market value even if the amount you receive from the sale is less than the amount you owe. If you meet certain conditions, you may be eligible to receive relocation expenses.

Deed-in-lieu of foreclosure. As a last resort, you may be able to voluntarily give your property back to your lender. If you leave the property clean and undamaged you may be eligible to receive relocation expenses.

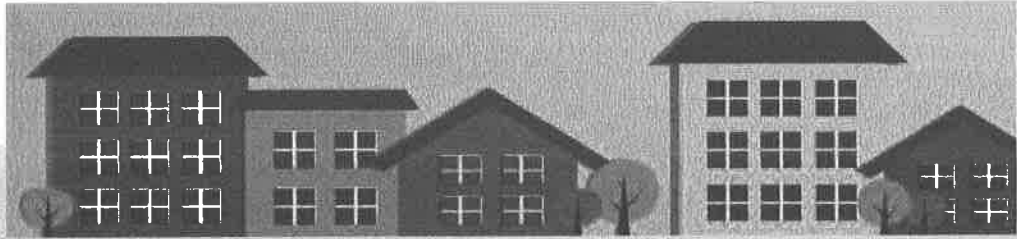
There could be income tax consequences to any plan that reduces the amount of debt you owe so check with a tax advisor before accepting these workout options.

Contact FHA

Struggling homeowners with FHA-insured loans can get assistance by contacting HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number via TDD/TTY by calling (800) 877-8339.

Beware of Scams! If It Sounds Too Good To Be True...It Usually Is.
Report mortgage fraud. Call 1-800-347-3735.





BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

***FREE** assistance from HUD-approved housing counseling agencies is available to you.*

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
 - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
 - Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673)**.

9692HC (English)



REQUEST FOR MORTGAGE ASSISTANCE (RMA)



Important! To avoid delays, please make sure all pages are complete and accurate

Loan Number: _____

Carrington Mortgage Services, LLC (CMS) is here to help if you are experiencing a financial hardship. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. **IMPORTANT.** The same requirements apply to all applicants even if they are not obligated under the Note. If there is more than one Applicant executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I" or "my") shall include the plural (such as "we" or "our") and vice versa where appropriate.

To be considered for any of the loss mitigation options offered by CMS you must provide the following:

- Completed, signed and dated Request for Mortgage Assistance (RMA)
- A completed and signed IRS Form 4506-T or 4506T-EZ
- All required hardship / income documentation in Section B of this RMA.

Please send your documentation via email, fax, or through our website and be sure to list your account number on each page for tracking purposes:

(email): mortgageassistance@carringtonms.com

(fax): 1.877.267.1331

(website): www.carringtonms.com

*** FHA loans will require additional applicants that apply and are approved for a loan modification or partial claim to be financially liable for the debt before the modification becomes effective and will be required to execute a formal loan assumption.**

SECTION A: APPLICANT INFORMATION

Borrower		Co-Borrower		* Additional Applicant	
Full Name		Full Name		Full Name	
Date of Birth	Social Security Number	Date of Birth	Social Security Number	Date of Birth	Social Security Number
Work Number		Work Number		Work Number	
Home Number		Home Number		Home Number	
Mobile Number		Mobile Number		Mobile Number	
Alternate Number		Alternate Number		Alternate Number	
Email Address		Email Address		Email Address	

NOTICE: When you give us your mobile phone number and/or email address, we have your permission to contact you on that number and/or email address about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS"). Your consent specifically allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us anytime to change these preferences.

Mailing Address		City	State	Zip Code
Property Address: (if same as mailing, enter "same")		City	State	Zip Code

I want to:	Keep The Property	Vacate The Property	Sell The Property	Undecided
The property is currently:	Owner Occupied	Renter Occupied	Vacant / Abandoned	
The property is my:	Primary Residence	Second Home	Investment Property	

Please indicate the total number of occupants residing in the subject property:

Is the property listed for sale?	Yes	No	Agent's Name	_____
Is the property for sale by owner?	Yes	No	Agent's Phone Number	_____
Do you have Condominium or HOA Fees?	Yes	No	Association Name	_____
If Yes, Total Monthly Amount Paid	\$		Association Address	_____

Is any applicant an active duty Servicemember, a dependent of a Servicemember, or surviving spouse of a Servicemember?	Yes	No
Has any applicant been deployed away from the primary residence or recently received a Permanent Change of Station (PCS) order?	Yes	No
If yes, do you intend to occupy this property as your primary residence in the future?	Yes	No

Has any applicant filed for bankruptcy protection?	Yes	No	If Yes:	CH7	CH11	CH12	CH13
Filing Date:	Case Number:		Has the Bankruptcy been discharged?	Yes	No		

REQUEST FOR MORTGAGE ASSISTANCE (RMA)

Important! To avoid delays, please make sure all pages are complete and accurate



SECTION B: HARDSHIP & INCOME REQUIREMENTS

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief. The hardship causing mortgage payment challenges began on approximately _____ (MM/DD/YY) and is believed to be:

Short term (up to 6 months)

Long term or permanent (greater than 6 months)

Resolved as of (date): _____



Type Of Hardship (Check primary reason)	Required Hardship Documentation
Reduction of income (e.g. elimination of overtime, reduction in regular hours or reduction in base pay)	Not required
Disaster (natural or man-made)	Not required
Unemployment	- What date did you became unemployed _____ - Are you actively seeking employment? Yes No
Long-term or permanent disability; serious illness of a borrower/co-borrower or dependent family member	- Documentation verifying disability or illness OR - Proof of monthly insurance benefits or government assistance
Self-employed business failure	- Bankruptcy filing for the business OR - Hardship letter detailing the date and cause of the business failure
Increased housing expenses (e.g. Uninsured losses, increased property taxes, HOA, special assessment)	Hardship letter outlining the type, timing, and amount and if the increase will continue into the foreseeable future
Divorce or legal separation	- Final divorce decree or final separation agreement - Recorded quitclaim deed
Separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	- Recorded quitclaim deed - Hardship letter explaining why a borrower on the original Note either refuses to cooperate with the application process and/or that their whereabouts are unknown
Death of a borrower or dependent family member	- Death certificate or obituary / newspaper article reporting the death - Probate or Affidavit of Heirship
Distant employment transfer /Relocation	For active duty service members: - Notice of Permanent Change of Station (PCS) or actual PCS orders For employment transfers / new employment: - Copy of signed offer letter or notice from employer showing transfer to a new employment location or paystub from new employer - Documentation that reflects the amount of any relocation assistance, if applicable (not required for those with PCS orders)
Other: a hardship that is not covered above	Written letter of explanation describing the details of the hardship and relevant documentation (provide separately)

Employment / Income Type	Required Income Documentation
Salary, hourly and overtime pay, commissions, tips, and bonuses	30-days of consecutive pay stubs showing year-to-date earnings
Self-employment income	- Most recent signed quarterly or year-to-date profit & loss statement - Most recent filed & signed Federal Tax Return (all schedules)
Social Security, pension, disability, death benefits, adoption assistance, housing allowance and other public assistance	2-months most recent bank statements (all pages) - Award letters or other documentation showing the duration, frequency, and amount of the benefits
Rental income	- Most recent filed & signed Federal Tax Return including Schedule E Supplemental Income and Loss - Current lease agreement(s) 2-months most recent bank statements or cancelled rent checks
Investment income	2-months most recent bank statements (all pages) OR 2-months most recent investment statements
Alimony, child support or separation maintenance	2-months most recent bank statements (all pages) - Court approved documentation showing duration, frequency, and amount of such payments **You are not required to disclose alimony, child support, or separation maintenance unless you wish to use those funds to qualify
Unemployment income	Most current benefit award letter / benefit statement
Active Military	30-days of L&E Statements showing year-to-date earnings

IMPORTANT: To assist with the evaluation process, please highlight/circle your monthly living expenses on your bank statements

REQUEST FOR MORTGAGE ASSISTANCE (RMA)

Important! To avoid delays, please make sure all pages are complete and accurate



SECTION C: OTHER PROPERTIES OWNED

Please provide your full monthly mortgage payment(s) including property taxes, home owner's insurance and any additional escrow items and/or monthly association fees ("PITIA"). You must provide information about all properties that you, the co-borrower, or other applicant(s) own, other than your principal residence. If applicable, you must provide monthly mortgage statement(s), home owner's insurance statement(s), property tax statement(s), condominium and/or HOA billing statement(s), and lease agreements for each additional property owned. Use additional sheets if necessary.

Borrower			Co-Borrower			Additional Applicant		
Check box if this section does not apply			Check box if this section does not apply			Check box if this section does not apply		
Property #1			Property #1			Property #1		
Property Address			Property Address			Property Address		
City	State	Zip	City	State	Zip	City	State	Zip
Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$	
Property #2			Property #2			Property #2		
Property Address			Property Address			Property Address		
City	State	Zip	City	State	Zip	City	State	Zip
Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$	

SECTION D: INCOME / EXPENSE FOR HOUSEHOLD

Borrower		Co-Borrower		Additional Applicant	
Monthly Gross Income \$	Monthly Net Income \$	Monthly Gross Income \$	Monthly Net Income \$	Monthly Gross Income \$	Monthly Net Income \$
Are you a wage earner? Yes No	Provide start date	Are you a wage earner? Yes No	Provide start date	Are you a wage earner? Yes No	Provide start date
Are you self-employed? Yes No	% of business ownership	Are you self-employed? Yes No	% of business ownership	Are you self-employed? Yes No	% of business ownership
Are you a school teacher? Yes No	# of months paid per year	Are you a school teacher? Yes No	# of months paid per year	Are you a school teacher? Yes No	# of months paid per year
Do you get bonus income? Yes No	Provide frequency	Do you get bonus income? Yes No	Provide frequency	Do you get bonus income? Yes No	Provide frequency

Household Income (Monthly)	
Gross Income (before withholdings)	\$
Self-employment Income	\$
Overtime, Tips, Commission, Bonus	\$
Unemployment Income	\$
Social Security / Disability Income	\$
Annuity / Retirement Income	\$
**Alimony, Child Support, Separation Maintenance	\$
Gross Rental Income	\$
Food Stamps / Public Assistance	\$
Other	\$
Total Monthly Income	\$

Household Expenses/Debts (Monthly)	
Primary Mortgage Principal & Interest Payment	\$
Second Mortgage Payment	\$
Third Mortgage / Line of Credit Payment	\$
Home Owner's Insurance	\$
Property Taxes	\$
HOA / Condo / Co-op / Maintenance Fee	\$
Child Support / Alimony Payments	\$
Credit Cards (minimum payments)	\$
Car Loans / Personal Loans / Student Loans	\$
Additional Properties (Mortgage payments)	\$
Total Monthly Expenses	\$

** Only include alimony, child support, or separation maintenance if you want it considered for this application and repaying the loan.

REQUEST FOR MORTGAGE ASSISTANCE (RMA)

Important! To avoid delays, please make sure all pages are complete and accurate



Household Assets	
Checking Account(s)	\$
Checking Account(s)	\$
Savings Account(s) / Money Market	\$
Investments (CDs, Stocks, Bonds)	\$
Cash on Hand	\$
Other Real Estate (Estimated Value)	\$
Other	\$
Other	\$
Total Household Assets	\$

Additional Living Expenses (Monthly)	
School Tuition	\$
Child Care / Pet Care	\$
Auto (gas, maintenance, insurance)	\$
Food / Grocery	\$
Utilities	\$
Clothing	\$
Cable, Phone, Internet	\$
Medical (prescriptions)	\$
Total Additional Expenses	\$



SECTION E: CONSENT AND LEGAL NOTICES

In making this request for loss mitigation assistance, I understand and consent to the following:

1. All of the information in this RMA is truthful and the hardship(s) identified above has contributed to submission of this application.
2. CMS and/or the owner or guarantor of my mortgage loan, and/ or their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate Federal and other applicable law.
3. I authorize CMS, and/or the owner or guarantor of the subject mortgage loan, and/ or their respective agents to use a current consumer report to investigate my eligibility for mortgage assistance and the accuracy of the statements and any documentation that I provide in connection with this application. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess my eligibility thereafter.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance, CMS, and/or the owner or guarantor of my mortgage loan, and/ or their respective agents may terminate my participation in any of the foreclosure prevention alternatives including any right to future benefits and incentives that otherwise would have been available under such programs, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
5. Any property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
6. CMS will use the information I provide to evaluate my eligibility for available relief options and foreclosure prevention alternatives, but CMS is not obligated to offer me mortgage assistance based solely on the representations in this document or other documentation submitted in connection with my request.
7. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
8. CMS will collect and record personal information that I submit in this RMA and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to CMS' disclosure of my personal information to Fannie Mae and Freddie Mac in connection with their responsibilities under USDA, VA, HUD and their respective agents, companies that perform support services, any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) and to any HUD-certified housing counselor.
9. I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to CMS. This includes text messages and telephone calls to my cellular or mobile telephone.
10. If I or someone on my behalf has submitted a Fair Debt Collection Practices Act Cease and Desist notice to CMS, I hereby withdraw such notice and understand that CMS must contact me through the loss mitigation process or to find other alternatives to foreclosure.
11. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that CMS is providing the information about the mortgage relief program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
12. I agree that when CMS accepts and posts a payment during the term of any Repayment Plan, Trial Period Plan or Forbearance Plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
13. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with my loan has been revoked.
14. If I qualify for and enter into a Trial Period Plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.

REQUEST FOR MORTGAGE ASSISTANCE (RMA)



Important! To avoid delays, please make sure all pages are complete and accurate

Homeowner's Hotline

If you have questions about this document or the general mortgage assistance process, please call your Servicer. If you have questions about government programs that your Servicer cannot answer or if you need further counseling, you can call the Homeowner's HOPE Hotline at 888-995-HOPE (4673). The Hotline can help answer questions about the program and offers free HUD-certified counseling services in English and Spanish.



SECTION F: INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for mortgage assistance in person. **If you do not wish to furnish the information, please check the box below and proceed to the signature section below.**

Borrower	Co-Borrower	Additional Applicant
I do not wish to furnish this information	I do not wish to furnish this information	I do not wish to furnish this information
Hispanic or Latino	Hispanic or Latino	Hispanic or Latino
Not Hispanic or Latino	Not Hispanic or Latino	Not Hispanic or Latino
American Indian or Alaska Native	American Indian or Alaska Native	American Indian or Alaska Native
Asian	Asian	Asian
Black or African American	Black or African American	Black or African American
Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander
White	White	White
Male	Male	Male
Female	Female	Female

To Be Completed By The Lender / Servicer

This request was taken by:	Interviewer's Information	Name & Address of Lender/Servicer:
Face-to-face interview	Name & ID#	Carrington Mortgage Services, LLC 1600 South Douglass Rd, Suites 110 & 200A Anaheim, CA 92806
Mail	Signature	
Phone	Phone #	Lender / Servicer Email Address
Internet	Fax #	Mortgageassistance@carringtonms.com

By signing below, I certify that all information provided herein is truthful. I understand that knowingly submitting false or misleading information may constitute fraud and that I will not be eligible for mortgage assistance.

Borrower		Co-Borrower		Additional Applicant	
Signature	Date	Signature	Date	Signature	Date



Request for Transcript of Tax Return

- **Do not sign this form unless all applicable lines have been completed.**
 ► **Request may be rejected if the form is incomplete or illegible.**
 ► **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

a Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days	☐
b Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days	☐
c Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days	☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

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Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.	Phone number of taxpayer on line 1a or 2a
Signature (see instructions) Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

 **CAUTION** You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.



Short Form Request for Individual Tax Return Transcript

OMB No. 1545-2154

► **Request may not be processed if the form is incomplete or illegible.**► **For more information about Form 4506T-EZ, visit www.irs.gov/form4506tez.****Tip.** Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number or individual taxpayer identification number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	
Third party name	Telephone number
Address (including apt., room, or suite no.), city, state, and ZIP code	
6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** spouse must sign. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 4506T-EZ, such as legislation enacted after it was published, go to www.irs.gov/form4506tez.

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 5) a third party (such as a mortgage company) to receive a transcript. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
855-587-9604

RAIVS Team
Stop 37106
Fresno, CA 93888
(855) 800-8105

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



CS278

07/17/18

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126

Re: Loan Number: 4000629702
 Property Address: 9754 CHANTECLAIR CIRCLE
 HIGHLANDS RANCH CO 80126

Dear Mortgagor(s):

The Customer Service Research Department of Carrington Mortgage Services, LLC ("CMS") is in receipt of your inquiry received in our office on 07/16/18. We are currently researching the issue(s) addressed in your inquiry and we anticipate a response on or before 08/24/18.

Our records indicate the current investor/note holder of the loan is CARRINGTON MORTGAGE SERVICES, LLC . CMS is the current servicer of this loan on behalf of the investor/trustee and the investor/holder may be contacted through CMS at PO Box 5001, Westfield, IN 46074, Fax (800) 486-5134, or by telephone at (800) 561-4567.

CMS is committed to customer satisfaction, and we appreciate your patience while we process your correspondence received in our office. If you have additional questions regarding this matter, please contact our Customer Service Department at (800) 561-4567, Monday through Friday, 8:00 AM to 8:00 PM, Eastern Standard Time. You may also contact us in writing at P.O. Box 5001, Westfield, IN 46074 or Fax (800) 486-5134.

Sincerely,

Customer Service Research Department
Carrington Mortgage Services, LLC

CS278

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the Customer Service Department for Carrington Mortgage Services, LLC, at 1-800-561-4567 between 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 1-888-267-5474.

-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/>.

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

HAWAII Residents Only: Carrington Mortgage Services, LLC ("CMS") is licensed with the State of Hawaii Division of Financial Institutions. You may file complaints about CMS with the Commissioner of Financial Institutions by calling (808) 586-2820 or visiting the division's website for consumer complaints at <http://cca.hawaii.gov/dfi/file-a-complaint/>. For a list of standard or common loan servicing fees charged by CMS, please visit the CMS website at <https://carringtonms.com/HelpCenter/FAQ>

MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

MINNESOTA: Carrington Mortgage Services, LLC is licensed by the Minnesota Department of Commerce.

NEW YORK:

New York City Department of Consumer Affairs Debt Collection Agency License Numbers: 1264739-DCA; 2027784-DCA; 2027786-DCA & 2057938-DCA

This Collection agency is licensed by the City of Buffalo license numbers: 555177; 555176 & 10033598

City of Yonkers Debt Collection Agency License Numbers: 10007; 9717; 9837 & 9826

For New York Residents Only: You may file complaints about CMS with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services.

NORTH CAROLINA: Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Agency Licenses with Permit Nos. 102107, 103455 and 112956 Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 / Branch Offices: 2100 E. 196th Street, Suites 100 & 200, Westfield, IN 46074 & 6200 Tennyson Parkway, Suite 210, Plano, TX 75024.

OREGON: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.

TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

TEXAS: Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

