



P.O. Box 5001
Westfield, IN 46074

Monthly Mortgage Statement

0006816 01 AB 0.405 **AUTO T6 0 9616 80126-305254 -C01-P06822-1



SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052



\$2,698.26
July - 2018.26
Payment Cashed on
7-16-18

Statement Date 07/13/18
Account Number 4000629702

Amount Due ~~\$5,396.52~~

Due Date: 08/01/18

If payment is received after 08/16/18, 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:	\$736.40
Interest:	\$1,279.74
Escrow:	\$682.12
(Taxes and/or Insurance)*	
Reg. Monthly Payment:	\$2,698.26
Overdue Payment:	\$2,590.33
Total Fees Charged:	\$107.93
Total Amount Due:	\$5,396.52

Current Loan Balances

Principal Balance*:	\$315,745.64
Escrow Balance:	\$482.31
Past Due Balance:	\$2,590.33
Deferred Balance(s):	N/A
Buydown Balance:	N/A
Negative Amortization:	N/A
Unapplied Funds:	\$0.00

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

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$730.46	\$3,622.86
Interest	\$1,285.68	\$6,457.84
Escrow (Taxes and/or Insurance)*	\$682.12	\$3,202.25
Fees and Charges	\$0.00	\$105.18
Unapplied Funds	\$0.00	\$0.00
Total	\$2,698.26	\$13,388.13

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

▲ Please detach and return with your payment ▲



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

Amount Due

Due Date: 08/01/18

Late charge if received after 08/16/18: \$107.93

Late Payment Amount if received after 08/16/18: \$5,504.45

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



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

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

40006297020005396520005504457

Transactions Since Your Last Statement

Date	Description	Amount	Principal	Interest	Escrow	Late Charge	Suspense	Miscellaneous
06/17	Late Charge-Full Payment Not Recv'd By 06/17/18	\$107.93	-	-	-	-	-	-
07/05	Mortgage Insurance Disbursement	\$145.16	-	-	\$145.16	-	-	-
07/13	Mortgage Payment Applied	\$2,698.26	\$730.46	\$1,285.68	\$682.12	-	-	-



SPECIAL INFORMATION

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

Announcing CMS AutoPay Service!

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

Partial Payment Policy

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

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

Refinance your FHA Loan today!

866-837-6320

www.CarringtonHomeLoans.com



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Contact Us:

800-561-4567

800-486-5134

www.CarringtonMS.com

Visit **www.CarringtonMS.com** to make your payment today! Pay by Check or AutoPay at no charge! Additional Payment options available at **www.CarringtonMS.com**.

Payment Information

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

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

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

Other Payment Options

Western Union/Quick Collect

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

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

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

MoneyGram

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

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

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

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

Insurance

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

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

Proof of insurance coverage is required on an annual basis.

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

Property Taxes

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

NOTE: This will result in an increase in your monthly payments.

Important Notices

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

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

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

Important Bankruptcy Notice

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

Additional Information

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

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

Errors and Information Requests (inquires & complaints)

Notices of Error, Requests for Information and Qualified Written Requests (as defined in RESPA) must be sent to: PO Box 5001, Westfield, IN 46074. Please include your account number with all correspondence. You have certain rights under federal law to resolve errors and request information related to your account. For more information, please contact us at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.

Servicemembers Civil Relief Act

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

Correspondence (for inquiries & complaints)

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

Overnight Payment Mailing Address:

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

Important Telephone Numbers

Customer Service (for inquiries & complaints): 1-800-561-4567

Customer Service Fax: 1-800-486-5134

Refinance: 1-888-267-0584

Payoff Request Fax (include borrower authorization): 1-866-624-6154

Loan Payoff Information

The Current Principal Balance on Page 1 is not your payoff amount.

Payoff requests may be obtained by:

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

State of Colorado Disclosures

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

Please see reverse side for more information.

Crediting of Payments

We credit mailed payments as of the date received, if the payment is: (1) paid with a check payable to Carrington Mortgage Services, LLC, and drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order that includes your loan number on the check or money order; (2) sent with the payment coupon; and (3) received at the payment address on the payment coupon by 5 p.m., Monday through Friday, excluding federal holidays, in the time zone of the payment address. Payments received through means other than mail, such as AutoPay, Web Payments on CarringtonMS.com, and Pay By Phone, will be credited to your account in accordance with the terms and conditions of those services. Payments that fail to meet applicable requirements may result in crediting delays or may be returned. If your loan is in default, bankruptcy or foreclosure, this may impact our ability to credit your payments. In addition, one or more payment services may be unavailable and you may be required to pay with certified funds or other forms of payment.



Application of Payments

In general, payments will be applied as described in your loan documents (including any loan modifications), subject to applicable law and any other requirements, such as investor and insurer/guarantor requirements. Periodic payments received and accepted will first be applied to the longest outstanding periodic payment due. If your loan is not current and you submit additional amounts with a periodic payment, the additional amounts will be applied to your outstanding periodic payments until your periodic payments are paid current and then applied to fees or other amounts owed on your account before applying the remaining additional amounts as you instructed. If your loan is not current and the additional amounts you submit with a periodic payment are insufficient to bring your outstanding periodic payments current, then the remaining additional amounts will be posted to your unapplied funds account. If your loan is current and you submit additional amounts with your current periodic payment due, the additional amounts will be applied to fees or other amounts owed on your account before applying the remaining additional amounts as you instructed, or, if no instructions are provided, they will be applied to the principal balance of your loan.

9616-01-00-0006816-0002-0013901

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.

Transactions Since Your Last Statement

Date	Description	Amount	Principal	Interest	Escrow	Late Charge	Suspense	Miscellaneous
06/17	Late Charge-Full Payment Not Recv'd By 06/17/18	\$107.93	-	-	-	-	-	-
07/05	Mortgage Insurance Disbursement	\$145.16	-	-	\$145.16	-	-	-
07/13	Mortgage Payment Applied	\$2,698.26	\$730.46	\$1,285.68	\$682.12	-	-	-

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Refinance
your FHA Loan today!

866-837-6320

www.CarringtonHomeLoans.com



Contact Us:

800-561-4567

800-486-5134

www.CarringtonMS.com

Visit **www.CarringtonMS.com** to make your payment today! Pay by Check or AutoPay at no charge! Additional Payment options available at **www.CarringtonMS.com**.



FedEx Office.

Welcome to
FedEx

☐ Remember
my ID

FORGOT
PASSWORD
OR
USER
ID?
([HTTPS://WWW.FEDEX.COM/F
APPNAME=FCLFSM&LOCALE=](https://www.fedex.com/FAPPNAME=FCLFSM&LOCALE=)



RATE & SHIP



LOCATIONS

Get
exclusive
benefits
when
you
open
a
FedEx
account.

CREATE
ACCOUNT
([HTTPS://WWW.FEDEX.COM/EN
US/CREATE-
ACCOUNT.HTML](https://www.fedex.com/ENUS/CREATE-ACCOUNT.HTML))

TRACKING ID
781427950856

TRACK

MULTIPLE TRACKING NUMBERS |
NEED HELP? ([HTTPS://WWW.FEDEX.COM/EN-US/CUSTOMER-SUPPORT.HTML?
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

Sign Up for Free Today!

Take More Control of Your Deliveries to Your Home. Sign

LEARN MORE

Delivered
Friday
6/15/2018 at
9:28 am

([HTTPS://WWW.FEDEX.COM/APPS/FEDEXINTLMENTOF](https://www.fedex.com/apps/fedexintlmentof))

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

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	
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 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
6/14/18		20.00	2,988.03	302	Phone Transfer Per Mar 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 WM SUPERCENTER Wal-Mart Super Cen HIGHLANDS RANCO
6/18/18		17.47	3,457.70	427	POS DEB 20:09 06/16/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
6/18/18		22.53	3,435.17	427	DBT CRD 10:47 06/16/18 GARBANZO MED GRILL HIGHLANDS RANCO
6/18/18		42.04	3,393.13	427	DBT CRD 23:39 06/15/18 FEDEX 781427950856 MEMPHIS TN
6/18/18		43.76	3,349.37	427	DBT CRD 23:41 06/16/18 PHILLIPS 66 - TSE 7 EL HIGHLANDS RANCO
6/18/18	2642	2,698.26	651.11	196	CHECK PYMT Carlington 0410001129 06/1 CHECK#-2642
6/19/18		11.71	639.40	427	TRACE #-02100002063916 POS DEB 21:55 06/18/18 KING SOOPERS # 9551 UNIVERSITY 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 LAW OFFICE OF WYN T. T 303-2375900 CO
6/21/18		10.38	504.02	427	DBT CRD 23:49 06/20/18 OFFICE MAX/OFFI 1051 M HIGHLANDS RCHCO
6/22/18		12.00	492.02	427	POS DEB 20:20 06/21/18 WM SUPERCENTER Wal-Mart Super Cen

paid on



MORTGAGE SERVICES, LLC

P.O. Box 3549

Anaheim, CA 92803

0021605 01 AB 0.405 **AUTO T5 0 9265 80126-305254 -C01-P21626-I

SHARON MINNOCK

9754 CHANTECLAIR CIR

HIGHLANDS RANCH CO 80126-3052



Property Address:

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH, CO 80126



Loan Number: 4000629702

07/11/2018

RE: Servicemembers Civil Relief Act Notice Disclosure

Dear Borrower(s):

This letter is to notify you of any rights you may have under the Servicemembers Civil Relief Act.

**U.S. Department of Housing and Urban Development
Office of Housing**

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 to Carrington Mortgage Services, LLC P.O. Box 3549, Anaheim, CA 92803 or by fax to 949-517-5220.
- 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.

If you have any questions, please contact us at (800) 561-4567
Office Hours: Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Collection Department
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

