CARRINGTON
MORTGAGE SERVICES, LLC

P.O. Box 5001
Westfield, IN 46074

Monthly Mortgage Statemen

Statement Date	05/15/
Account Number	40006297
Amount Due	~~$5,396.5~~
Due Date:	06/01/

$2998.26

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

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

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

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

ASK For 2 payments
ONLY 1 Due !!

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

Account Information

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH CO 80126

Interest Rate: 4.875%
Prepayment Penalty: No

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

Explanation of Amount Due

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

Current Loan Balances

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

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

Past Payment Breakdown

	Paid Last Month	Paid Year to
Principal	$724.56	$2,16
Interest	$1,291.58	$3,88
Escrow (Taxes and/or Insurance)*	$612.67	$1,83
Fees and Charges	$0.00	$10
Unapplied Funds	$0.00	$
Total	**$2,628.81**	**$7,99**

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

9565-01-00-0011817-0001-0023856

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

Additional Escrow $
Late Charge $
Total Amount Enclosed $ 2698.2

4000629702000539652000550445 7

MARK L NELSON
9754 CHANTECLAIR CIR
LITTLETON, CO 80126

2642
23-632/1020

DATE 6-14-2018

PAY TO THE ORDER OF Carrington Mortgage Services LLC $ 2698.26

Two thousand, six hundred ninety eight 26/100 DOLLARS

FIRST AMERICAN STATE BANK

Sharon Minnock

FOR 4000629702

MP

FedEx

☐ Remember
LOGIN
ID

FORGOT PASSWORD OR USER ID? (HTTPS://WWW.FEDEX.COM/F APPNAME=FCLFSM&LOCALE=

Get exclusive benefits when you open a FedEx account.

CREATE ACCOUNT (HTTPS://WWW.FEDEX.COM/EN US/CREATE-ACCOUNT.HTML)

Welcome to FedEx

RATE & SHIP   TRACK   LOCATIONS

TRACKING ID
781427950856

TRACK

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

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

DELIVERED

Signed for by: M.MARTINEZ

Add to Watch List

FROM
Highlands Ranch, CO US
TO
ANAHEIM, CA US

SEE FULL DETAILS

FedEx Office.

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

First American State Bank -- TEMPORARY STATEMENT

DATE 6/25/18 ACCOUNT NO. 415125

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 ~~Carrington~~ 0410001129 ~~06/1~~ CHECK#-2642 TRACE #-02100002063916
6/19/18		11.71	639.40	427	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

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

0042900 01 AB 0.405 **AUTO T8 0 9245 80126-305254 -C01-P42942-I
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH, CO 80126

Loan Number: 4000629702

06/19/2018

Dear Mortgagor(s):

Our records do not show receipt of your 06/01/2018 payment in the amount of $2,698.26, and as of 06/17/2018, a late charge in the amount of $0.00 has been assessed. Your total payment amount due is $2,698.26.

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

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

Overnight Mail	Western Union	MoneyGram
Carrington Mortgage Services, LLC	Quick Collect (any location)	Receive Code - 7998
Cashiering Dept. 2-270	Code City - CARRINGTONMS	
1600 South Douglass Road, Suites 110 & 200-A	Code State - CA	
Anaheim, CA 92806		

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

CARRINGTON
MORTGAGE SERVICES, LLC
P.O. Box 3549
Anaheim, CA 92803

0020746 01 AB 0.405 **AUTO T2 0 9239 80126-305254 -C01-P20766-I
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH, CO 80126

Loan Number: 4000629702

06/11/2018

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 Unites 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