

CARRINGTON

MORTGAGE SERVICES, LLC

P.O. Box 5001

Westfield, IN 46074

0049768 01 AB 0.405 **AUTO T8 0 9290 80126-305254 -C01-P49817-I

SHARON MINNOCK

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH CO 80126-3052



Property Address:

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH, CO 80126



Loan Number: 4000629702

08/10/2018

NOTICE OF INTENT TO FORECLOSE

Dear Mortgagor(s):

The above referenced loan is in default because the monthly payment(s) due on and after 07/01/2018 have not been received. The amount required to cure the delinquency, as of the date of this letter, is \$5,396.52 less \$0.00, monies held in Unapplied.

SUBSEQUENT PAYMENTS, LATE CHARGES, AND OTHER FEES WILL BE ADDED TO THE ABOVE STATED REINSTATEMENT AMOUNT AS THEY ARE ASSESSED.

PURSUANT TO § 12-14-105(3)(E) OF THE COLORADO REVISED STATUTES, YOU HAVE THE RIGHT TO MAKE A WRITTEN REQUEST TO CARRINGTON MORTGAGE SERVICES, LLC ("CMS") TO CEASE FURTHER COMMUNICATION WITH YOU. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT CMS FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR.

Please remit the total amount due in CERTIFIED FUNDS, utilizing one of the following payment resources:

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

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, PLEASE CONTACT CARRINGTON MORTGAGE SERVICES, TO DISCUSS HOME RETENTION ALTERNATIVES TO AVOID FORECLOSURE AT (800) 561-4567 OR BY MAIL AT 1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A, ANAHEIM, CA 92806 OR CALL THE COLORADO FORECLOSURE HOTLINE: 1-877-601 HOPE (4673).

UNDER SECTION 6-1-1107, C.R.S., IT IS ILLEGAL FOR ANY PERSON ACTING AS A FORECLOSURE CONSULTANT TO CHARGE AN UP-FRONT FEE OR DEPOSIT TO THE BORROWER FOR SERVICES RELATED TO THE FORECLOSURE.

Failure to cure the delinquency within 30 days of the date of this letter may result in acceleration of the sums secured by the Deed of Trust or Mortgage, and sale of property.

You have the right to reinstate your loan after legal action has begun. You also have the right to assert in foreclosure, the non-existence of a default or any other defense to acceleration and foreclosure.



Should you have any questions, please contact our office at (800) 561-4567 Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services

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/>.

Monthly Mortgage Statement

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



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 400062970

Amount Due ~~\$5,396.51~~

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.

MARK L NELSON
9754 CHANTECLAIR CIR
LITTLETON, CO 80126

DATE 8-15-2018

PAY Carrington Mortgage Services LLC \$ 2698.26
TO THE ORDER OF
Two thousand six hundred ninety eight and 26/100 DOLLARS

FIRST AMERICAN
STATE BANK
2300 East Chaucer Parkway Greenwood Village, CO 80111
303.904.2604

FOR 4000629702

2682

Please detach and return with your payment

2698
\$5,

☐ 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%2Fship)
[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%2Fship)



RATE

TRACK



SHIP

Get
exclusive
benefits
when
you
open
a
FedEx
account.

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

TRACKING ID

782323606367

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?](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))

Delivered
Thursday
8/16/2018 at
9:13 am

DELIVERED

Signed for by: M.MARTINEZ

[Add to Watch List](#)

FROM

Highlands Ranch, CO US

TO

ANAHEIM, CA US

[SEE FULL DETAILS](#)

MARK L NELSON
9754 CHANTECLAIR CIR
LITTLETON, CO 80126

DATE 8-15-2018

2682
23-632/1020

PAY Carrington Mortgage Services LLC \$ 2698.26
TO THE ORDER OF
Two thousand six hundred ninety eight + $\frac{26}{100}$ DOLLARS

FIRST AMERICAN
STATE BANK
5 Union

FOR 4000629702 STATE BANK MP

⑆102006326⑆ 415125 2682

△ Please detach and retain with next payment △



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

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

Amount Due
Due Date:

Late charge if received after 08/16/18:
Late Payment Amount if received after 08/16/18:

2698.26
\$5,396.5
08/01/

\$107
\$5,504

⑆102006326⑆
CARRINGTON MORTGAGE SERVICES LLC
PO BOX 79001
PHOENIX AZ 85062-9001

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

40006297020005396520005504457

DATE	CHECK#	AMOUNT	BALANCE	TC	
8/16/18		5.17	4,216.79	427	DBT CRD 10:07 08/16/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO
8/16/18		5.61	4,211.18	427	DBT CRD 10:07 08/16/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO
8/16/18		13.79	4,197.39	427	POS DEB 15:12 08/16/18 KING SOOPERS # 9551 UNIVERSITY HIGHLANDS RANCO
8/16/18		301.01	3,896.38	186	CABLE COMCAST 0000213249 08/1 ID #-0230593 TRACE #-02100002329724
8/17/18		13.33	3,883.05	427	DBT CRD 20:43 08/16/18 SAFEWAY #1480 HIGHLANDS RANCO
8/17/18		42.48	3,840.57	427	DBT CRD 05:16 08/17/18 KING SOOPERS #0608 FUE HIGHLANDS RANCO
8/17/18		53.45	3,787.12	427	DBT CRD 23:52 08/16/18 FEDEX 782323606367 MEMPHIS TN
8/17/18		100.00	3,687.12	427	DBT CRD 20:43 08/16/18 LAW OFFICE OF WYN T. T 303-2375900 CO
8/17/18	2682	2,698.26	988.86	196	CHECK PYMT Carrington 0410001129 08/1 CHECK#-2682 TRACE #-02100002359671
8/20/18		3.12	985.74	427	DBT CRD 20:54 08/19/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO
8/20/18		13.63	972.11	427	DBT CRD 20:54 08/19/18 SAFEWAY STORE 1480 HIGHLANDS RANCO
8/20/18		14.47	957.64	427	DBT CRD 05:16 08/20/18 BACCHUS WINE AND SPIRI HIGHLANDS RANCO
8/20/18		16.24	941.40	427	DBT CRD 20:54 08/19/18 FEDEXOFFICE 00005744 HIGHLANDS RANCO

☐ Remember
me
ID

[FORGOT
PASSWORD
OR
USER
ID?](#)

(HTTPS://WWW.FEDEX.COM/FCL/WEB/JSP/FORGOTPASSWORD.JSP?
APPNAME=FCLFSM&LOCALE=US_EN&STEP3URL=HTTPS%3A%2F%2FWWW.FEDEX.COM%2FSHIPF

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TRACK



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ACCOUNT](#)
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US/CREATE-
ACCOUNT.HTML)

TRACKING ID

781828923470

TRACK

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

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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/FDMENT/LLMENT/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
7/16/18		72.16	3,118.35	427	HIGHLANDS RANCO DBT CRD 23:50 07/13/18 FEDEX 781828923470
7/16/18	2650	2,698.26	420.09	196	MEMPHIS TN CHECK PYMT Carrington 0410001129 07/18 CHECK#-2650
7/17/18		6.70	413.39	427	TRACE #-02100002579190 DBT CRD 10:17 07/17/18 FEDEXOFFICE 00005744
7/17/18		10.49	402.90	427	HIGHLANDS RANCO DBT CRD 23:53 07/16/18 OFFICE MAX/OFFI 1051 M
7/17/18		13.42	389.48	427	HIGHLANDS RCHCO POS DEB 21:03 07/16/18 KING SOOPERS # 9551 UNIVERSITY
7/17/18	2651	25.00	364.48	76	HIGHLANDS RANCO 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.

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

07/18/2018

*False!!
Delivered on 7-13-2018
Cashed on 7-16-2018*

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>