

CARRINGTON

MORTGAGE SERVICES, LLC

P.O. Box 5001

Westfield, IN 46074

0015544 01 AB 0.405 **AUTO T8 0 9313 80126-305254 -C01-P15559-I

SHARON MINNOCK

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH CO 80126-3052



sil/ms.
Attached is a Letter dated 8-29-18
detailing the checks cashed on
7-16-18 + 8-17-18 by

Carrington For \$2,698.26 each
date.

Property Address:

9754 CHANTECLAIR CIRCLE

HIGHLANDS RANCH, CO 80126

Loan Number: 4000629702

11 pages of detail is also
enclosed.

09/06/2018

This is harassment +
Retaliation + predatory
Lending practices. It is
being Reported
to the proper
authorities.

NOTICE OF INTENT TO FORECLOSE

Dear Mortgagor(s):

The above referenced loan is in default because the monthly payment(s) due on and after 08/01/2018 have not been received. The amount required to cure the delinquency, as of the date of this letter, is \$5,504.45 less \$2,628.81, 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/>.

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





August 29, 2018

To Whom It May Concern,

Mark Nelson has an account at First American State Bank. That account number is 415125.

According to our records, on July 16, 2018, \$2,698.26 came out of that account and went to Carrington Mortgage. That same amount also came out of that account on August 17, 2018 and went to Carrington Mortgage.

Please let me know if you have any questions.

Thank you,



Dawn Whaley

First American State Bank

dwhaley@fasbank.com

303-694-6464 x319





Address: 549 W HIGHLANDS
RANCH PKWY
HIGHLANDS RANCH
CO 80129
Location: TADKO
Device ID: -BTC01
Transaction: 920208312122

FedEx Express Saver
782139248351 3 lbs. (S) 9.90
Declared Value 100

Recipient Address:
Cashiering Dept 2-270
CARRINGTON MORTGAGE SERVICE
1600 S DOUGLASS RD
STE 110-200A
ANAHEIM, CA 92806
8007909502

Scheduled Delivery Date 9/14/2018

Pricing option:
ONE RATE

Package Information:
FEDEX ENVELOPE

Shipment subtotal: \$9.90

Total Due: \$9.90

(S) CreditCard: \$9.90
*****3826

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

Terms and Conditions apply. See
fedex.com/us/service-guide for details.

Visit us at: fedex.com
Or call 1.800.GoFedEx
1.800.463.3339

Sep 11, 2018 5:39:59 PM

***** WE LISTEN *****
Tell us how we're doing

Delivered
Thursday
9/13/2018 at
9:30 am

DELIVERED

Signed for by: M.MARTINEZ

Add to Watch List

FROM

Highlands Ranch, CO US

TO

ANAHEIM, CA US

SEE FULL DETAILS

Hurricane Florence has impacted service in parts of North Carolina and South Carolina. For more information, go to <https://www.fedex.com/en-us/service-alerts.html> (https://www.fedex.com/en-us/service-alerts.html).

9/14/18
 MARK LLOYD NELSON
 Today/Next Day... T
 Debit or credit.. -
 Amount (.2).....
 Serial number....
 Teller ID.....

Deposit Inquiry

12:15:02
 415125 D

Account number..
 Beginning balance. 3,085.16
 Current balance... 3,085.16
 Collected balance. 3,085.16
 Available balance. 1,921.85
 Available for cash 1,921.85

Type options, press Enter.
 1=Select 4=Reverse 5=View ACH details 3=View image T=Tset
 P=Passport History 6=Print image

Option	Date	Time	Today	Dr/Cr	Amount	Comments
-	9/14/18	12:09:36	T	C	1,620.00	Vertex-Tran# 0030
-	9/14/18	5:10:58	T	D	46.50	DC-PHILLIPS 66 - T L
-	9/14/18	2:28:46	T	D	2,698.26	ACH processing
-	9/13/18	20:38:59	T	D	12.98	KING SOOPERS # LOC:
-	9/13/18	18:38:57	T	D	3.66	PA-Federal Express L
-	9/13/18	18:38:07	T	D	12.01	PA-Federal Express L
-	9/13/18	18:37:27	T	D	9.90	PA-Federal Express L

F3=Exit F12=Previous

Bottom

9/14/18

View ACH Details

12:14:33

Company details

Service class: 200
Company name: Carrington Locat
Discretionary data: 0000000001 041204975
Company ID: 0410001129
Standard entry class: ARC ACCTS RECEIVABLE ENTRIES
Company entry description: CHECK PYMT
Descriptive date: 091318
Effective entry date: 180914
Settlement date: 257

Account details

Transaction code: 27 AUTOMATED DDA DEBIT
Individual ID: 2663
Individual name: 1536871221027AF021587
Discretionary data:
Trace number: 021000029861354

Addenda details

Addenda info:
Free form description:

F3=Exit F12=Previous

Bottom