

**Carrington Mortgage Services, LLC**  
**PO Box 5001**  
**Westfield, IN 46074**

RETURN  
SERVICE  
REQUESTED

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ZIP 46074  
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Mark L Nelson  
9754 Chantecaille Circle  
Highlands Ranch, CO 80126

33 LMEHNB5 80126



1/31/20

Mark L Nelson  
9754 Chanteclair Circle  
Highlands Ranch, CO 80126

RE: CMS Loan # 4000629702  
Property Address: 9754 Chanteclair Circle  
Highlands Ranch, CO 80126

**POTENTIAL SUCCESSOR IN INTEREST ACKNOWLEDGMENT – DOCUMENTS REQUIRED**

Carrington Mortgage Services, LLC ("CMS") is in receipt of your recent inquiry/correspondence received on 1/30/20 and recognizes you as a *potential* successor in interest for the above-referenced account.

A successor in interest is an individual with an ownership interest in the property, even though he or she is not obligated to repay the loan. You may qualify as a *confirmed* successor in interest to a property if an ownership interest in the property was transferred to you from a borrower by:

- A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety;
- A transfer to a relative resulting from the death of a borrower;
- A transfer where the spouse or children of the borrower become an owner of the property;
- A transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the borrower becomes an owner of the property; or,
- A transfer into an inter vivos trust in which the borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property.

CMS has determined that there are document(s) required to confirm you as a successor in interest. The following document(s) are needed:

- Clear copy of State or Federal Issued Photo Identification or completed Applicant Identification Verification Form attached (Please note that if the form is provided, it must be notarized) and
- Copy of Death Certificate for Sharon Minnock

Please fax all requested information to (317) 219-0641 or mail to Carrington at P.O. Box 5001, Westfield, IN 46074. Please note that you will not have any rights as a successor in interest to the borrower until all applicable documents are provided to CMS. If you have questions regarding this letter, please contact our Customer Service Department at (800) 561-4567, Monday through Friday from 8:00 AM to 8:00 PM, Eastern Standard Time.

Sincerely,

Customer Research Department – Correspondence Team  
Carrington Mortgage Services, LLC

***IMPORTANT: Normal servicing of the loan will continue while your request is pending. This may include collection and foreclosure proceedings (including pending or scheduled foreclosure sale dates) as well as negative credit bureau reporting, if applicable. Servicing activity is governed by loan documents, state and federal regulations, and investor and insurer/guarantor requirements and timelines and are not readily suspended at the servicer's discretion. Accordingly, CMS strongly encourages you as a potential successor in interest to give urgent attention to providing the required documentation to us.***

## A GUIDE TO BECOMING A SUCCESSOR IN INTEREST

### HOW TO APPLY

Now that we have acknowledged you as a potential successor in interest, we may need more information to review your request and to confirm that you are a successor in interest.

Applicant(s) must sign, date and return:

- The documents listed below that apply to your situation.
- The completed and notarized Personal Identification form attached to this letter.

The list of documents below is not extensive but is representative of the documents required to confirm a successor in interest based on the situations described below. Should you have questions regarding document requirements that are specific to your state, you may call us at (800) 561-4567 Monday – Friday 8:00 AM to 8:00 PM, Eastern Standard Time.

#### **Transfer resulting from death of a co-owner of the property, such as a joint tenant or tenant by the entirety:**

- Certified copy of the death certificate, and
- A copy of the most recently recorded deed showing (i) that the potential successor in interest and the deceased were joint tenants or tenants by the entirety, (ii) that the potential successor in interest and the deceased held title as community property, or (iii) a transfer of the deceased customer's interest in the property to the potential successor interest upon their death.

#### **Transfer upon the death of a relative:**

- Certified copy of the death certificate,
- Document confirming the potential successor in interest is a relative of the deceased customer (e.g., copy of birth certificate or marriage license), and
- One of the following:
  - A copy of Letters of Administration or Letters of Testamentary and either a copy of the will (if it isn't in the Letters of Testamentary) or an affidavit confirming the potential successor in interest as an heir or beneficiary of the deceased customer
  - A court order or other judicial determination of heir showing the title going to the potential successor in interest
  - A copy of a Trust Agreement or Trust Certification signed by the trustee, showing the potential successor in interest as a beneficiary
  - If available, a copy of the most recently recorded deed conveying title to the potential successor in interest

**Transfer from a spouse or parent:**

- Document confirming the potential successor in interest is a spouse or child of the living customer, and
- A copy of the most recently recorded deed transferring title to the potential successor in interest

**Transfer resulting from divorce or legal separation:**

- A copy of the most recently recorded deed transferring title from the customer to the potential successor in interest and a copy of the marriage certificate or other confirmation that the potential successor is a spouse or a former spouse of the customer, or
- A copy of a divorce decree, legal separation agreement, or property settlement agreement showing title to the property going to the potential successor in interest

**Transfer to a living trust:**

- Trust Agreement or Trust Certification signed by trustee
- If the customer is not the trustee, certification in writing that there has been no change to the customer's rights of occupancy in the property as a result of transfer into the trust

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This request does not change who is financially responsible for the loan. If we confirm you as a successor in interest to a property, we may send you communications and information about the mortgage loan secured by the property.

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**How to return your documents**

<p><b>Fax:</b> (317) 219-0641 Carrington Mortgage Services, LLC Attention: Successor in Interest</p>	<p><b>Mail:</b> Carrington Mortgage Services, LLC P.O. Box 5001 Westfield, IN 46074 Attention: Successor in Interest</p>
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## FREQUENTLY ASKED QUESTIONS

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***Why do you need to provide proof of identity?***

We must protect our customers' information. We must verify your identity before sharing information about the account. We also need to ensure that you are, in fact, a successor in interest to the property.

***Can I receive loan information if I'm not a family member?***

A confirmed successor, trustee, or appointed fiduciary of the deceased customer's estate does not always have to be a family member and can receive loan information.

***Can I provide copies of the documents or are original documents required?***

The original document(s) are not required. We accept clear, legible copies of the requested documents for our review.

***How do I get a copy of the recorded deed for the property?***

The office of public land records or the recorder's office for the county where the property is located should be able to assist you in obtaining a copy of the recorded deed for the property.

***Does owning a property and being financially liable for the mortgage payments mean the same thing?***

No. A person(s) can own a property without being liable for making payments. It is important to note that the property is still subject to the terms of the mortgage. This means, it is best to ensure payments are made in a timely manner to keep the loan in good standing and to avoid affecting ownership of the property.

***How can I obtain financial responsibility for the loan?***

Please call our Customer Service Department at (800) 561-4567, Monday – Friday from 8:00 AM – 8:00 PM, Eastern Standard Time to inquire about your options.

## APPLICANT IDENTIFICATION VERIFICATION FORM

*This form must be completed and notarized to review your application to be a Successor in Interest.*

### Part 1 – Identification Information

Loan # \_\_\_\_\_

#### Applicant 1

Name: _____		Date of birth: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
For U.S. citizens and permanent resident aliens, please check one: <input type="checkbox"/> Driver's license <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government ID <input type="checkbox"/> Passport			
<i>The Document used for identification verification by the notary should be checked in this section.</i>			
For nonpermanent resident and nonresident aliens:			
Passport Number: _____			
Passport Issue Date: _____		Passport Expiration Date: _____	
Passport county/state issue authority: _____			

#### Applicant 2

Name: _____		Date of birth: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
For U.S. citizens and permanent resident aliens, please check one: <input type="checkbox"/> Driver's license <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government ID <input type="checkbox"/> Passport			
<i>The Document used for identification verification by the notary should be checked in this section.</i>			
For nonpermanent resident and nonresident aliens:			
Passport Number: _____			
Passport Issue Date: _____		Passport Expiration Date: _____	
Passport county/state issue authority: _____			

**Part II – Certification of Resident Alien Status** (additional identification for permanent resident aliens – from the Resident Alien Card)

**Applicant 1**

Name:	
Resident Alien Card Number:	
Issue Date:	Expiration Date:

**Applicant 2**

Name:	
Resident Alien Card Number:	
Issue Date:	Expiration Date:

**Part III – Certification of Immigration Status** (additional identification for nonpermanent resident and nonresident aliens)

**Applicant 1**

Name:	
Visa classification on passport:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Visa classification number:	Valid-through date:
I-94 admitted-until date:	

**Applicant 2**

Name:	
Visa classification on passport:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Visa classification number:	Valid-through date:
I-94 admitted-until date:	



**Part IV – Potential Successor in Interest Contact Information**

**Applicant 1**

Name:	Phone Number:
Mailing Address:	
Relationship to Property Owner: _____	

**Applicant 2**

Name:	Phone Number:
Mailing Address:	
Relationship to Property Owner: _____	

**Applicant 1 Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Applicant 2 Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

I hereby acknowledge that I have review the identification documents (driver's license, passport, state and/or other government-issued picture ID) for the applicant and co-applicant(s), and the information provided on this Application Identification Verification matches the identification documents provided.

**Notarized by:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Notary Seal:**

**-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://carringtonmortgage.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](http://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://carringtonmortgage.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://carringtonmortgage.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

This Collection agency is licensed by the City of Buffalo license numbers: CAG11-555177; CAG11-555176 & CAG15-10033598

City of Yonkers Debt Collection Agency License Numbers: 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](http://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 Collection 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, Suites 210 & 110-B, Plano, TX 75024

**OREGON:** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 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](http://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](mailto:smlinfo@sml.texas.gov).