

PAYMENT INFORMATION

Please visit the website at www.carringtonms.com for free and convenient payment options. If you choose to mail your payment, please 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 or include correspondence with your payment. Postdated checks will be processed on the date received.

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When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Overnight Payment Mailing Address:

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

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 the MoneyGram Agent nearest you or go to www.moneygram.com/efinsUs/. MoneyGram is located in all Walmart stores and CVS pharmacies.
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.

CONTACT INFORMATION

Important Telephone Numbers

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

Customer Service Fax: 1-800-486-5134

Refinance: 1-800-267-0584

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

Website

www.carringtonms.com

ERRORS AND INFORMATION REQUESTS (inquires & complaints)

If you'd like to request information, notify us of an error, or share any concerns you may have about the servicing of your loan, please contact us at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 3489, Anaheim, CA 92803. Please include your account number with all correspondence.

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.

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