

Dear Mortgagor(s),

Carrington Mortgage Services, LLC (“we”, “us” or “CMS”) offers you the option to automatically make your mortgage payments each month by having us debit an account you designate on the eligible day(s) you choose (“Automatic Payment”).¹ An Automatic Payment is a convenient, economical and efficient way to make your monthly mortgage payment. We do not charge a fee for this service². Please see the enclosed authorization form, which includes Automatic Payment Terms and Conditions, for details regarding this service.

If you wish to enroll in Automatic Payments, you will need an eligible account that allows recurring ACH debits. Automatic Payments are not available without a routing number and debit accounts are not accepted by CMS. Check with your bank for the terms governing your accounts.

CMS will need the following to establish your Automatic Payments:

1. Complete the authorization form included with this letter with your **checking or savings account information**.
2. **Sign the authorization form**. The names on the Note must match the names on the debiting bank account.
3. Mail either the original or scanned copy of the required documents to the following address or fax to (800) 486-5134:

Carrington Mortgage Services, LLC
P.O. Box 5001 Westfield, IN 46074

Once we have received and processed your information, we will send a confirmation letter advising you of your first Automatic Payment date. You may also complete this process electronically on our website at <https://carringtonms.com> by logging in and visiting the ‘Automatic Payments’ page.

AFTER YOU ENROLL, YOU WILL NEED TO CONTINUE TO MAKE YOUR MONTHLY MORTGAGE PAYMENTS UNTIL YOU RECEIVE WRITTEN CONFIRMATION FROM US OF YOUR FIRST AUTOMATIC PAYMENT DATE.

You may cancel or stop payment on Automatic Payments by giving written or verbal notice to CMS. Your cancelation will become effective for the next payment scheduled at least three (3) business days after the date you provide notice. If you cancel Automatic Payments less than three business days before a scheduled payment, it will not be effective until the following scheduled payment. After you cancel, you will need to make other arrangements for making your monthly payment.

For other payment options that may be available to you, please call our toll-free number below or visit our website at: <https://carringtonms.com>.

If you have further questions or concerns regarding this matter, please contact CMS at 1-800-561-4567, Monday through Friday 8:00 AM to 8:00 PM, Eastern Time.

Sincerely,

Carrington Mortgage Services,
LLC Customer Service
Department

¹ The authorization form shows which dates are “eligible dates” each month that you may choose.

² Although CMS does not charge a fee to use Automatic Payments, your bank or financial institution may (or may not) charge a fee. You should check with your bank or financial institution before you enroll. We may charge you a fee for Automatic Payments that are returned to us unpaid by your financial institution.

IMPORTANT DISCLOSURES

-INQUIRIES & COMPLAINTS-

For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074, or by calling 1-800-561-4567. Please include your loan number on all pages of correspondence. 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 1-888-267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS-

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 Carrington Mortgage Services, LLC 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 5001, Westfield, IN 46074.

ARKANSAS

Arkansas Residents Only:

Carrington Mortgage Services, LLC ('CMS') is licensed with the Arkansas Securities Department. You may file complaints about CMS with the Arkansas Securities Department (Department) at 201 East Markham, Heritage West Building, Suite 300, Little Rock, Arkansas 72201. You may obtain further information by calling the Department's general information number at (501) 324-9260 or toll-free, (800) 981-4429 or faxing the Department at (501) 324-9268 or visiting the Department's website at <http://www.securities.arkansas.gov>. For a list of standard or common loan servicing fees charged by CMS, please visit the CMS website at <https://carringtonms.com/HelpCenter/FAQ>.

COLORADO:

For Colorado Residents:

13111 E. Briarwood Ave., Suite#340 Centennial,

CO 80112

(303) 708-8795

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 License Number 1264739

This Collection agency is licensed by the City of Buffalo license numbers: 555177 & 555176

City of Yonkers Debt Collection Agency License Number: 9717

For New York residents: 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. 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 the North Carolina Agency Permit No. 102107 & 103455 and North Carolina Secure and Fair Enforcement Mortgage Licensing Act. 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806.

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.



CARRINGTON MORTGAGE SERVICES, LLC
AUTOMATIC PAYMENT AUTHORIZATION

Loan# _____

This Authorization to periodically debit your account by ACH is for (Please select one of the below two options):

- A new Automatic Payment Enrollment
A change to my current Automatic Payment set up

CHOOSE A PAYMENT DATE

- Monthly Debit (Please select from Valid Dates ONLY 1st through 16th)
Bi-Weekly Debit (Day of Week): (automatically debit your bank account every two weeks for one-half (1/2) the amount of my full mortgage payment). Note: This bi-weekly debit option is not an accelerated payment schedule...
Semi-Monthly Debit (Valid Dates 1st and 15th) (automatically debit your bank account on the 1st and 15th of the month for one-half (1/2) the amount of my full mortgage payment.

You hereby authorize Carrington Mortgage Services, LLC, its permitted successors and assigns (collectively, "CMS") to automatically debit the account as described below (PLEASE SELECT ONE OF THE BELOW FOUR OPTIONS):

CHOOSE A PAYMENT AMOUNT OPTION:

- Debit my account for my required loan payment ONLY.
Debit my account for my required loan payment PLUS an additional \$ principal payment with each payment date.
Debit my account for my required loan payment PLUS an additional \$ escrow payment with each payment date (Escrowed accounts only).
Debit my account for my required loan payment PLUS an additional \$ principal and \$ escrow each payment date (Escrowed accounts only).

PROVIDE YOUR PAYMENT ACCOUNT INFORMATION

Debit my [] Checking [] Savings Account Number _____ Bank Routing Number _____
At _____ (Financial Institution) in _____ (Financial Institution City/State) _____ (Financial Institution Phone)

Until send you a confirmation letter notifying you when your automatic payments will begin, please MAIL YOUR PAYMENTS TO:

Carrington Mortgage Services, LLC Attn:
Payment Processing
P.O. Box 79001 Phoenix,
AZ 85062-9001

This may take up to 45 days. Your account must be current pursuant to the terms of your Note/Mortgage before the automatic payments will be authorized to begin.

You understand that the Automatic Payment will be automatically cancelled if in any 6 month period there are 2 occasions where your payment cannot be deducted due to insufficient/unavailable funds and that you will have to make other arrangements to make payments. By signing below, you represent that you are authorized to establish recurring debits for the account described above.

If you have further questions or concerns, please contact CMS at 1-800-561-4567, Monday through Friday 8:00 AM to 8:00 PM, Eastern Time.

YOU HAVE THE RIGHT TO CANCEL FUTURE AUTOMATIC PAYMENTS AT ANY TIME BY CALLING US AT 800-561-4567. PLEASE SEE THE REVERSE SIDE OF THIS FORM FOR ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO YOUR AUTHORIZATION, INCLUDING INFORMATION REGARDING YOUR RIGHT TO CANCEL, SERVICE FEES FOR REJECTED AUTOMATIC PAYMENTS, HOW WE CALCULATE YOUR MONTHLY PAYMENT AND OTHER IMPORTANT DISCLOSURES.

KEEP A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

X _____ Date _____ X _____ Date _____
(Signature of Account Owner) (Signature of Account Owner)

Print Name _____

Print Name _____



HOW TO CANCEL AUTOMATIC PAYMENTS

You can cancel your enrollment in Automatic Payments at any time. You may cancel future Automatic Payments by giving written or verbal notice to CMS at:

Phone: 800-561-4567

Carrington Mortgage Services, LLC
P.O. Box 5001
Westfield, IN 46074

Your cancellation will become effective for the next payment scheduled at least three (3) business days after the date you provide notice. If you cancel Automatic Payments less than three business days before a scheduled payment, it will not be effective until the following scheduled payments. After you cancel, you will need to make other arrangements for making your monthly payment.

WHEN WE DEBIT YOUR ACCOUNT

Once your Automatic Payments have begun, your payment will not be debited prior to the dates you selected on the authorization form. However, payments may periodically be delayed by weekends, holidays or administrative interruptions. You understand that CMS will continue to debit my account for the full term of your note or until you provide notice that you wish to cancel automatic payments

IF PAYMENT AMOUNTS VARY

If taxes, insurance, or other escrow/impounds are paid through your loan, OR if the loan has a buy down, graduated payment or adjustable rate, then you understand and agree that your Automatic Payment may change in accordance with the Note/Mortgage and the amount of the required Automatic Payment shall automatically change accordingly. CMS will send you a notice at least 10 days before any such payment change.

You understand that it is your responsibility to have funds available in your account sufficient to make each payment on each payment date until the Automatic Payment is deducted. You agree CMS may debit your account for a reasonable service fee for any Automatic Payment that CMS process and is returned unpaid, including because of insufficient or unavailable funds in your account, or for any interruption in the Automatic Payment that is requested or caused by you.

ELIGIBLE ACCOUNTS

We are unable to process debit cards for automatic payments and a routing number is required. If you provide debit card information on the the automatic payment enrollment form, we may decline or cancel your enrollment.

Your account must be current pursuant to the terms of your Note/Mortgage before the automatic payments will be authorized to begin.

Additional Important Disclosures

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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.

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