

P.O. Box 3010  
Anaheim, CA 92803

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JEREMY L BASS  
1515 21ST AVE  
LEWISTON ID 83501-3926



**Property Address:**  
1515 21ST AVE  
LEWISTON, ID 83501



Loan Number: 4000401948

04/13/2022

## COVID-19 Forbearance Period Ending

Dear JEREMY L BASS

Carrington Mortgage Services, LLC ("Carrington") placed you on a COVID-19 forbearance plan after you informed us that you had been experiencing a financial hardship due, directly or indirectly, to the COVID-19 emergency. It is important to understand that your COVID-19 forbearance plan is [set to expire or expiring] on 04/30/2022 and Carrington is unable to further extend your period of forbearance. However, as described in this letter, we can still work with you to find a solution for resolving any remaining hardship and dealing with the payments not made during your period of forbearance.

### How to Request Post Forbearance COVID Loss Mitigation Review

It is critical that you contact us so that we can help you navigate the next steps and evaluate you for COVID-19 loss mitigation options that may be offered by your investor with very limited to no documentation required. Qualification for COVID-19 loss mitigation options will be based on an incomplete loss mitigation application.

We have an online process on our website that will allow you to provide an update without having to call us – just walk through some simple questions and you can provide an update specific to your loan and situation. The process can be completed in just a few minutes.

We recommend that you create an online profile on our website by visiting <http://www.carringtonmortgage.com/login> and navigate to the "New Customer" section and select "Get Access". Click on "Register my Loan" and complete the process. We strongly recommend you not opt out of receiving emails as this is the way we plan to communicate with you during the process. Once you complete the registration process, please complete the steps below to launch and complete the questionnaire. Once you submit your update, it will be sent directly to our Loss Mitigation Department for processing.

1. Sign in to your account by clicking on the Customer Login button;
2. Click on "COVID-19 Assistance" at the top of the next page; and,
3. Click on "Submit Your Update" to begin the questionnaire.

If you are unable to create an online account or if you prefer to speak to a representative directly, please contact us.



## Carrington Mortgage Services, LLC

1 - 800 - 561 - 4567

Monday through Friday from 8:00 AM to 8:00 PM (Eastern Standard Time)

Call us today to learn more about your options and instructions for how to apply. For more information, please visit <http://www.carringtonmortgage.com>.

Llámenos hoy para obtener más información sobre sus opciones e instrucciones sobre cómo presentar una solicitud. Cuanto más espere o más se atrasé en sus pagos, más difícil será encontrar una solución.] [Para más información, visite <http://www.carringtonmortgage.com>.

If you need help in resolving your financial hardship, the following options may be available to you (most are subject to lender approval):

- Refinance your loan with us or another lender.
- Modify your loan terms.
- If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

**If you wish to be reviewed for all loss mitigation options, please read the instructions provided below on "How to Request a Complete Loss Mitigation Review."**

If you have any questions about this notification, please contact us at the contact number provided above. To speed the process, it is important that you have your account number ready when you call.

Sincerely,

Carrington Mortgage Services, LLC  
[Carringtonmortgage.com](http://Carringtonmortgage.com)

## How to Request a Complete Loss Mitigation Review

### **Gather The Information We Need To Help You**

For your convenience, Carrington has enclosed the Mortgage Assistance Application (MAA), IRS Form 4506C, and a list of required financial information. In addition, we also enclosed a checklist of applicable documentation needed if you are interested in the Short Sale / DIL process. In order to determine your eligibility for all loss mitigation options, Carrington must receive a complete package of documents to one of the departments listed below. Please be sure to include your account number on all applicable pages for reference and tracking purposes.

Please visit <http://www.carringtonmortgage.com> and click on "Mortgage Assistance" in the Help Center at the top of the page for instructions and tips for submitting a complete Loss Mitigation application.

### **Submit Your Documents**

If you are interested in retaining your property, please send your documents to our **Loss Mitigation Department**:

- (Fax): 1 - 877 - 267 - 1331
- (Email): [MortgageAssistance@carringtonms.com](mailto:MortgageAssistance@carringtonms.com)

If you are not interested in retaining your property, please send your documents to our **Short Sale Department**:

- (Fax): 1.888.849.1034
- (Email): [ShortSales@carringtonms.com](mailto:ShortSales@carringtonms.com)

**If you are not eligible for mortgage assistance or if you do not want to stay in your home or keep your rental property, we will work with you to explore other options available to you or ease your transition to a new home, if applicable.**

### **Additional Information About the Process**

- Once we receive your **complete** loss mitigation application, we will notify you of our decision, in writing, within 30 calendar days of receipt.
- You should consider contacting servicers associated with other applicable mortgage loans secured by the same property to discuss available loss mitigation options.
- If you are eligible for a loss mitigation workout option and Carrington presents you with a written offer, you must accept the offer by the date referenced in written offer notice; otherwise, we will consider you to have not accepted the offer and consider the offer to have expired.

### **Additional Important Information**

We do think it is important to remind you that all monthly payments that were suspended during the forbearance period and not due in accordance with the original terms of your mortgage are not forgiven and you will have to repay those payments. We understand that this can be a significant burden, which is why we want to work with you and evaluate you for potential loss mitigation options that will help you repay those amounts over time. If your loan is delinquent after the forbearance period expires, we will resume certain collection activities, the assessment of late fees, and standard credit reporting practices. You may also incur additional costs while delinquent.

### **Additional Resources**

The Homeowner Assistance Fund (HAF) is a new federal program under the American Rescue Plan (ARP) Act to help homeowners impacted by COVID-19 catch up on mortgage bills and pay other housing costs. HAF is administered by your state. **Please contact your state housing agency to determine if you qualify for assistance.** You may find additional information at <https://www.ncsha.org/homeowner-assistance-fund/> and <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/homeowner-assistance-fund>.

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or the Federal information Relay Service via TTY at 1-800-877-8339 or visit HUD's website for housing counselor near you at <http://www.hud.gov/findacounselor>
- The Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/find-a-housing-counselor/>



Para ayudarle a explorar sus opciones, el gobierno federal proporciona la información de contacto de asesores de vivienda. Puede acceder a esta información comunicándose con

- El Departamento de Vivienda y Desarrollo Urbano en <http://www.hud.gov/findacounselor> o llamando al 1-800-569-4287
- La Oficina para la Protección Financiera del Consumidor al <http://www.consumerfinance.gov/find-a-housing-counselor/>

Si tiene más preguntas, por favor llame a su agente de bienes raíces o a su agente de seguros para obtener más información.

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## **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://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 AND DIRECT DISPUTES-**

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. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute 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.

### **-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 Carrington Mortgage Services, LLC's 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://carringtonmortgage.com/>.

