



P.O. Box 3010
Anaheim, CA 92803

COVID-19 Forbearance Letter

0005131 01480436 CARRINGTON 121028983501-392611 LEWISTON ID 83501-3926
JEREMY L BASS
1515 21ST AVE
LEWISTON ID 83501-3926

Loan Number: 4000401948



07/31/2020

Re: COVID-19 Pandemic Forbearance Plan

Dear Borrower(s):

On 07/30/2020, you notified Carrington Mortgage Services, LLC ("Carrington") that you have been impacted by the COVID-19 pandemic. This letter serves as an acknowledgement of receipt of your request for a forbearance. For this reason, we are placing your loan into a payment forbearance plan beginning 07/01/2020 for an initial 3 months. We understand that these are difficult times and Carrington is here to help.

Please see the outline below on what this means to you and what to expect as next steps:

- You will not be required to make your regular monthly mortgage payment for three (3) consecutive months.
- This forbearance plan is based solely on your affirmation that you are impacted by the COVID-19 pandemic. By accepting this forbearance plan, you are affirming that you have been personally impacted by the COVID-19 pandemic. Impacts include loss of income, reduction of income, and/or illness to you or an immediate family member.
- Acceptance of this plan is defined by not making your regular monthly payments during the forbearance period. If you accept this plan and you are set up on automatic drafts, you need to notify us and request to cancel your draft. Please call or email your request to cancel to COVIDACHcancellationrequest@carringtonms.com at least three (3) business days before your payment is due to be drafted. If you have recurring drafts set up with your financial institution, we recommend you notify them to stop future automatic payments while you are on a forbearance plan.
- If you do not have an escrow account with Carrington, you should continue to make payments for your property taxes and insurance when those payments become due.
- It is important to understand that all monthly payments that are 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 eventually. Carrington offers other loss mitigation options and will work with you on all available options in order to bring your loan current. You will have the option to submit a complete loss mitigation application to receive an evaluation for all loss mitigation options and you will be notified in writing of the option(s) available to you.
- During the final month of your forbearance period, we will reach out to you to determine your current financial condition and ability to resume making mortgage payments. If you are unable to resume making monthly payments at the end of your forbearance plan, you can request an extension of your plan for another three months upon affirmation of continued financial hardship.
- Our outreach may be by phone, email, or regular mail so please be responsive so we can assist you before your forbearance period ends.
- If your loan was current as of the date of the forbearance issuance, we will not report you delinquent to the credit bureaus during the forbearance period. If your loan was delinquent at the time of the forbearance issuance, the account will maintain the same delinquent status reported to the credit bureaus during the forbearance period. If the loan is

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brought current during the forbearance period, we will report the account current to the credit bureaus for the month the account is reinstated.

- No fees or penalties will be assessed to your account during the forbearance period.
- Carrington will not make the first notice or filing required by applicable law for any judicial or non-judicial foreclosure and Carrington will not move for foreclosure judgment or order of sale or conduct a foreclosure sale during the forbearance period.
- Other than as described in this letter, all the terms and conditions of your current mortgage documents remain in effect during the term of the forbearance plan. Nothing in the forbearance plan shall be construed to be a satisfaction or release in whole or in part of your obligations contained in the mortgage documents.

As this is a wide-reaching issue for the entire United States, there are a large number of our customers that have been impacted. If you have not already done so, we strongly encourage you to create an online profile so you can receive information quickly by email of the steps we are taking to assist you through this challenging time. Please visit our website to create an online profile if you have not already done so. Our web address is www.carringtonmortgage.com/login.

We are taking steps to ensure that our staff remains healthy and available to assist you during this time. Call volume may be high and hold times may be longer in the coming months so we ask for your patience. If you have any questions, please call us or visit our website (www.carringtonmortgage.com/covid19) for updated information during this pandemic.

Contact Information:

Loss Mitigation Department

(Phone): 1.800.561.4567

(Hours): Monday through Friday from 9:00am - 7:00pm (Eastern Time)

Sincerely,

Carrington Mortgage Services, LLC
Carringtonmortgage.com

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-

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 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 800-488-5134, 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/>.



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