

U.S. DEPARTMENT OF JUSTICE

07/20/2017

**Re: Carrington Mortgage Services Loan #: 4000401948
Bank of America N.A. Loan #: 213354943**

The servicing of your mortgage loan is being transferred, effective 07/11/2017. This means that after this date, Carrington Mortgage Services, LLC ("CMS") will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

CMS will collect your payments going forward. CMS will start accepting payments received from you on 07/11/2017.

If you have any questions for either your present servicer, Bank of America N.A. or your new servicer, CMS, about your mortgage loan or this transfer, please contact them using the information below:

New Services:

Carrington Mortgage Services, LLC
Attention: Customer Service Department
800-561-4567
P.O. Box 5001
Westfield, IN 46074

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The CUSTOMER SERVICE DEPARTMENT for CMS is toll free and you may call from 8am to 8pm EST Monday - Friday. You may also visit our website at <https://carringtonms.com>.

If you have been including premiums for life, disability, accidental death, or any other type of optional insurance, this coverage will be discontinued. You should contact the provider of the optional insurance or other membership product directly regarding continued availability or for alternative options.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by Bank of America N.A. on or before its due date may not be treated by CMS as late, and a late fee may not be imposed on you.



If your monthly payment is being electronically drawn from your checking or savings account by Bank of America N.A., this process will be discontinued in connection with the servicing transfer. Please visit our website at <https://carringtonms.com>, or contact one of our Customer Service Representatives, toll-free, at 800-561-4567, for available payment options.

Effective as of the servicing transfer date, you will be subject to the enclosed privacy policies of CMS and you may also obtain a copy of the privacy notice by visiting our website at <https://carringtonms.com>.

It is our pleasure to welcome you as one of our mortgage customers. CMS places a high level of importance on quality customer service and we are confident that we will provide the world class service to which you are accustomed.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

Note: See Debt Validation Attachment.

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CMS Loan #: 4000401948
Current Creditor: Bank of America N.A.
Current Servicer: Carrington Mortgage Services, LLC (CMS)

YOU HAVE THE RIGHT TO MAKE A WRITTEN REQUEST TO CMS TO CEASE FURTHER COMMUNICATION WITH YOU. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT CMS FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

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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://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 (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://carringtonms.com/>.

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Carrington Mortgage Services, LLC Quick Reference Customer Self Help

Carrington Mortgage Services Loan Number: 4000401948

Important Information:

Welcome to Carrington Mortgage Services, LLC. We look forward to servicing your mortgage loan with our expert Loan Servicing Specialists.

Steps to Enroll in AutoPay, a fast, free, convenient and secure way to pay your mortgage.

Online

1. Enter the following web address in your internet browser: <https://carringtonms.com>
2. If you have not created an online account please select "Sign Up" under New User.
 - a. You will be required to agree to the Terms and Conditions of the website.
 - b. Please have your Loan Number and Social Security Number available to establish your online account.
 - c. You will be required to create a user name and password.
3. Once online, click "Make a Payment" and click on "Automatic Payments"
 - a. Enter your payment details, including payment schedule draft date, payment amount, and bank information. Confirm all details were entered correctly and hit submit.

By Mail

1. Enter the following web address in your internet browser: <https://carringtonms.com>
2. Click on "Payment Options"
3. Download the Auto Draft Authorization Form
4. Complete the form and mail or fax either the original or scanned copy to:

Mail:
Carrington Mortgage Services, LLC
P.O. Box 3489
Anaheim, CA 92803
Fax: (949) 517-5220

Steps to Pay by Check, a free way to pay your mortgage.

Send your payment to:

Carrington Mortgage Services, LLC
P.O. Box 79001
Phoenix, AZ 85062-9001

Overnight Delivery to CMS
Send your payment to:


Carrington Mortgage Services, LLC
Cashiering Dept. 2-270
1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92808

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Steps to Make an Online Payment, powered by Speedpay® - Fee: \$5.00, unless prohibited by applicable law.

1. Enter the following web address in your internet browser: <https://carringtonms.com>.
2. If you have not created an online account please select "Sign Up" under New User.
 - a. You will be required to agree to the Terms and Conditions of the website.
 - b. Please have your Loan Number and Social Security Number available to establish your online account.
 - c. You will be required to create a user name and password.
3. Once online, click "Make a Payment" to make your monthly mortgage payment via our secured website.
 - a. Payment Options: Checking or Savings Account (No debit/credit cards or money market accounts).
4. You will be prompted to agree to the Terms and Conditions of the Western Union Payment System for Carrington Mortgage Services, LLC.
5. You will need to provide the following information:
 - a. Email Address
 - b. Select Checking or Savings Account Radial Button
 - c. Routing Number
 - d. Banking Account Number
 - e. (Optional) Select whether to conveniently store your account information for your next scheduled payment.
6. Click "Continue".
 - a. Validate Routing and Banking Account Numbers.
 - b. Submit payment.

Payments submitted after 11:00 PM, Eastern Time/ 8:00 PM Pacific Time or on a Sunday will be processed the next business day.

All payments submitted on a Sunday (even if submitted on the last day of the month) will post the following business day.

Steps to Make an Automated Pay-by-Phone Payment - Fee: \$10.00, unless prohibited by applicable law.

1. Dial Toll Free Number: (800) 561-4567.
2. Enter "Option 2" (for assistance with your account).
3. When prompted, enter Loan Number, then enter the last four digits of your Social Security Number.
4. To make a payment by phone press "Option 1".
5. To make an Automated Payment by Phone and incur a \$10.00 fee, press "1".
6. When prompted, enter Loan Number, then enter the last four numbers of the primary borrower's Social Security Number.
7. When prompted, enter Routing Number and Checking Account Number.
8. Confirm payments by following the automated prompt.

Payments submitted after 11:00 PM Eastern Time/8:00 PM Pacific Time or on a Sunday will be processed the next business day.

All payments submitted on a Sunday (even if submitted on the last day of the month) will post the following business day.