

P.O. Box 3010  
Anaheim, CA 92803

0021311 01 MB 0.485 \*\*AUTO TO 0 9188 83501-392615 -C01-P21332-I

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 atrase 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/>

## **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/>.



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P.O. Box 3010  
Anaheim, CA 92803Loan Number: 4000401948  
Notice Date: 12/30/2022**You may be able to make your payments more affordable.  
Act now to get the help you need!**

0001056 02 MB 0.515 \*\*AUTO T3 1 9412 83501-392615 -C02-P01057-1

JEREMY L BASS  
1515 21ST AVE  
LEWISTON ID 83501-3926**Property Address:**  
1515 21ST AVE  
LEWISTON, ID 83501

Dear Mortgagor(s),

**This is a legally required notice. We are sending this notice to you because the mortgage account is delinquent. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.**

**Este es un aviso legalmente requerido. Le enviamos este aviso porque usted está atrasado en el pago de su hipoteca. Queremos informarle sobre las posibles maneras de evitar perder su vivienda. Tenemos el derecho a invocar una ejecución hipotecaria según los términos de su contrato hipotecario. Lea esta carta con atención.**

Carrington Mortgage Services, LLC ("Carrington") offers several loss mitigation options if you are having difficulty making your mortgage payments (most are subject to lender approval). Please be advised that if your loss mitigation application was previously declined because you did not meet certain eligibility requirements, but your circumstances have changed we still may be able to provide you with the assistance you need. **You will not pay a fee to take advantage of any of the following loss mitigation options.**

- **Refinance your loan with Carrington or another lender;**
- **Repayment Plan:** An agreement to reinstate a loan that is delinquent, by paying over a fixed period, the normal monthly payments plus a portion of the delinquency each month.
- **Modify your loan terms with us;**
  - **Loan Modification:** A permanent change in one or more of the terms of a loan and typically includes re-amortization of the balance due.
- **Payment forbearance temporarily gives you more time to pay your monthly payment; or**
- **Special Forbearance:** A written executed agreement where the Lender agrees to suspend all payments or accept reduced payments for one or more months, and the borrower agrees to pay the total delinquency at the end of the specified period or enter into a repayment plan.
- **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.**
  - **Short Sale/Pre-Foreclosure Sale:** An alternative to foreclosure that allows borrowers to settle the mortgage debt by selling their home even though the sale proceeds are less than the total indebtedness.
  - **Deed-in-Lieu of Foreclosure (DIL):** A voluntary conveyance of property from the borrower to the Lender for a release of all obligations under the mortgage.

## PLEASE CONTACT US

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>.



(Phone): 1.800.561.4567

(Hours): Monday through Friday from 8:00am-8:00pm (Eastern Standard Time)

## PLEASE GATHER THE INFORMATION WE NEED TO HELP YOU

Please visit <http://www.Carringtonmortgage.com> and create an online profile if you have not already done so. Click on "Mortgage Assistance" at the top of the page and this will route you to information about the loss mitigation process, including answers to Frequently Asked Questions. For your convenience, Carrington has enclosed the loss mitigation application, which includes the Mortgage Assistance Application (MAA), IRS Form 4506-C, and a comprehensive list of required financial information. We have also enclosed a checklist of applicable documentation needed if you are interested in the Short Sale or Deed in Lieu options. In addition to the documentation submission options provided below, you can upload your documents directly to our Loss Mitigation Team through the "Mortgage Assistance Portal" on the website. You can also sign up for alerts and notifications to keep you informed about your loan status.

## PLEASE SUBMIT YOUR DOCUMENTS

Complete and return the MAA along with all hardship and income documentation that is required based on your individual situation along with a completed IRS 4506C.

- (Fax): 1-877-267-1331
- (Email): [MortgageAssistance@Carringtonms.com](mailto:MortgageAssistance@Carringtonms.com)
- (Mail): Carrington Mortgage Services, LLC  
P.O. Box 3010, Anaheim, CA 92803

In order to determine your eligibility, Carrington must receive your complete loss mitigation application no later than 01/29/2023.

## Housing Counselors

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/counseling>
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or visit their website 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/counseling> o llamando al 1-(800)-569-4287
- La Oficina para la Protección Financiera del Consumidor al <http://www.consumerfinance.gov/find-a-housing-counselor/>

Please be advised that collection proceedings will continue while we review and consider your request for mortgage assistance; however, except in certain circumstances, we will not (i) initiate foreclosure or (ii) proceed to foreclosure sale once we receive and acknowledge your complete loss mitigation application.

Sincerely,

Carrington Mortgage Services, LLC

## **IMPORTANT DISCLOSURES**

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### **-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.

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### **-EQUAL CREDIT OPPORTUNITY ACT NOTICE-**

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### **-SCRA DISCLOSURE-**

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P.O. Box 3010  
Anaheim, CA 92803

## THIRD PARTY AUTHORIZATION FORM

12/30/2022

JEREMY L BASS  
1515 21ST AVE  
LEWISTON, ID 83501

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

Dear Mortgagor(s)

Thank you for your recent communication with Carrington Mortgage Services, LLC requesting another party be allowed to discuss the details of your loan. Please be advised you will be required to provide the name of the authorized party and sign the acknowledgement form below.

### **Authorized Party Information**

I/We hereby authorize Carrington Mortgage Services, LLC ("CMS") and its successors and assigns, to obtain, share, release and discuss public and non-public personal information contained in or related to my/our mortgage account with the individual(s) identified below as my/our designated agent(s):

Company Name (Please Print) \_\_\_\_\_

Representative Name (Please Print): (1) \_\_\_\_\_ (2) \_\_\_\_\_

3rd Party Contact Number: (1) \_\_\_\_\_ (2) \_\_\_\_\_

Authorization Expiration Date (if applicable): \_\_\_\_\_

Primary Borrower Name (Please Print) \_\_\_\_\_

Primary Borrower Signature \_\_\_\_\_

Secondary Borrower Name (If Applicable) \_\_\_\_\_

Secondary Borrower Signature \_\_\_\_\_

This Third-Party Authorization is valid when signed by all borrowers and co-borrowers named on the mortgage and until CMS receives a written revocation signed by any borrower or co-borrower.

Please fax this completed form separately to **1-800-486-5134** or mail to the following address:

Carrington Mortgage Services, LLC  
Attn: Customer Research Department  
P.O. Box 5001 Westfield, IN 46074



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## IVES Request for Transcript of Tax Return

► Do not sign this form unless all applicable lines have been completed.

► Request may be rejected if the form is incomplete or illegible.

► For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)

1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a. If a joint return, enter spouse's name shown on tax return

2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4. Previous address shown on the last return filed if different from line 3 (see instructions)

5a. IVES participant name, address, and SOR mailbox ID

Equifax Workforce Solutions, LLC 11432 Lackland Road, St. Louis, Missouri 63146 (888) 749-4411

5b. Customer file number (if applicable) (see instructions)

**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request

a. **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years

b. **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns

c. **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years

7. **Form W-2, Form 1099 series, Form 1098 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

8. **Year or period requested.** Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12 / 31 / 2019 12 / 31 / 2020 12 / 31 / 2021 / /

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

<b>Sign Here</b>	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		



## Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

### Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

### General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

### Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

### Specific Instructions

**Line 1b.** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

**Line 8.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns.

Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, *including lines 5a through 8*, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10 min.  
Preparing the form . . . . . 12 min.  
Copying, assembling, and sending the form to the IRS . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

# Mortgage Assistance APPLICATION FORM

CARRINGTON  
MORTGAGE SERVICES, LLC

If you are having difficulty making your mortgage payments, please complete and submit this application, along with the required documentation, to Carrington Mortgage Services, LLC ("CMS") as soon as possible. We will acknowledge receipt of your application within five business days and let you know if we need any additional information or documentation to complete your application.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us at 800-561-4567.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, please contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at 855-411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Loan Overview \_\_\_\_\_

LOAN #: \_\_\_\_\_

BORROWER: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

CO-BORROWER: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ADDITIONAL APPLICANT\*: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

\*FHA and USDA insured loans will require additional applicants that apply and are approved for a loan modification and/or partial claim to be financially liable for the debt before the workout option becomes effective and may be required to sign a loan assumption agreement.

PREFERRED CONTACT METHOD (Select all that apply):

CELL  HOME PHONE  WORK PHONE  EMAIL  TEXT (checking this box indicates your consent for text messaging)

NOTICE: When you give us your cell number and/or email, we have your permission to contact you at that number and/or email about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS") and to communicate information about your application for assistance. Your consent specifically allows us to use text messaging, artificial or prerecorded voice message and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us at any time to change these preferences.

## Property Information



PROPERTY ADDRESS: \_\_\_\_\_ # OF PEOPLE IN HOUSEHOLD: \_\_\_\_\_

MAILING ADDRESS (*If different from property address*): \_\_\_\_\_

PROPERTY IS CURRENTLY:  A PRIMARY RESIDENCE  A SECONDARY HOME  AN INVESTMENT PROPERTY

PROPERTY IS (*Select all that apply*):  OWNER OCCUPIED  RENTER OCCUPIED  VACANT

I WANT TO:  KEEP PROPERTY  SELL PROPERTY  TRANSFER OWNERSHIP OF PROPERTY TO MY SERVICER  UNDECIDED

IS PROPERTY LISTED FOR SALE?  YES  NO     *If yes, provide listing agent's name & phone or "For sale by owner" if applicable:*

IS PROPERTY SUBJECT TO CONDOMINIUM OR HOMEOWNERS' ASSOCIATION (HOA) FEES?  YES  NO

*If yes, indicate frequency (select one) and amount of dues:* \$ \_\_\_\_\_  MONTHLY  QUARTERLY  YEARLY

## Hardship Information

*The hardship causing mortgage payment challenges began on \_\_\_\_\_ (approx. DD/MM/YR) and is believed to be:*

SHORT-TERM (*Up to 6 Months*)  LONG-TERM / PERMANENT (*More than 6 Months*)  RESOLVED (*as of DD/MM/YR*) \_\_\_\_\_

*Is any borrower on active military duty (including National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?*  YES  NO

TYPE OF HARDSHIP (Check all that apply)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> COVID-19	<input type="checkbox"/> Layoff/Furlough related to COVID-19 <input type="checkbox"/> Reduction in Hours/Pay related to COVID-19 <input type="checkbox"/> Illness/Death of Borrower or Family related to COVID-19
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>• Date of unemployment: _____</li> <li>• Actively looking for employment? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>
<input type="checkbox"/> Reduction in income: a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<i>Not required</i>
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, etc.)	<ul style="list-style-type: none"> <li>• Hardship letter outlining the type, timing and amount and if the increase will continue into the foreseeable future</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<i>Not required</i>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>• Written statement from the borrower, or other documentation verifying disability or illness. <i>Note: Detailed medical information is not required. Information from a medical provider is not required</i></li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>• Court approved divorce decree or final separation agreement AND recorded quitclaim deed (warranty deed for TX properties)</li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>• Recorded quitclaim deed (special warranty deed for TX properties) OR legally binding agreement evidencing that the non-occupying borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>• Death certificate OR obituary/newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li>• For active duty service members: Permanent Change of Station orders or letter showing transfer</li> <li>• For employment transfers/new employment: Copy of signed offer letter from employer showing transfer to new location AND documentation reflecting amount of any relocation assistance provided</li> </ul>
<input type="checkbox"/> Other ( <i>hardship that is not covered above</i> )	<ul style="list-style-type: none"> <li>• Letter describing details of the hardship and relevant documentation</li> </ul>

# Monthly Household Income Documentation Requirements

Carefully review the income documentation requirements below, then complete the borrower, co-borrower and applicant income details on pages 3-4:

INCOME TYPE	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> <li>Most recent 30 days consecutive paystubs showing year to date earnings</li> <li>Weekly pay: 4 paystubs; Bi-weekly or Semi-monthly pay: 2 paystubs; Monthly pay: 1 paystub</li> </ul>
Self-employment income	<ul style="list-style-type: none"> <li>Most recent signed and dated quarterly or year-to-date profit/loss statement AND</li> <li>Most recent complete and signed business tax return including all schedules OR</li> <li>Most recent complete and signed individual federal tax return or completed including all schedules and signed 4506C (attached) if tax returns not available</li> </ul>
Unemployment benefit income	<ul style="list-style-type: none"> <li>Most recent benefit/award letter or statement</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, & other public assistance	<ul style="list-style-type: none"> <li>2 most recent bank statements showing deposits (all pages) AND</li> <li>Award letters or other documentation showing the amount, duration and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	<ul style="list-style-type: none"> <li>2 most recent bank statements showing deposits (all pages) AND</li> <li>Award letters or other documentation showing the amount, duration and frequency of the benefits</li> </ul>
Rental income <i>(rents received, less expenses other than mortgage expense)</i>	<ul style="list-style-type: none"> <li>2 most recent bank statements demonstrating receipt of rent AND</li> <li>Current lease agreements for all properties AND</li> <li>Mortgage statements for all non-CMS serviced loans AND</li> <li>Most recent filed and signed Federal Tax Return including Scheduled E</li> </ul>
Investment or insurance income	<ul style="list-style-type: none"> <li>2 most recent investment statements AND</li> <li>2 most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above <i>Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan</i>	<ul style="list-style-type: none"> <li>2 most recent bank statements showing receipt of income AND</li> <li>Other documentation showing the amount and frequency of the income</li> </ul>

## Monthly Household Income for Borrower(s)/Applicant

BORROWER		CO-BORROWER		ADDITIONAL APPLICANT	
Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____
Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually? _____	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually? _____	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually? _____
Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____
Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____
Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____
Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____	Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____	Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____
Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____

## Household Assets

List all household assets. Exclude retirement funds (e.g. 401(k) or Individual Retirement Account (IRA)) and college savings accounts (e.g. 529 plan):



ASSET TYPE	TOTAL AMOUNT
Checking/Savings account(s) and cash on hand	\$
Money Market Funds and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other ( <i>List items below</i> )	\$

## Monthly Household Living Expenses

List average monthly household expenses:

EXPENSE TYPE	TOTAL AMOUNT
Utilities ( <i>including electric, water, gas, cell, cable, etc.</i> )	\$
Food ( <i>including groceries, household supplies, pet expenses, etc.</i> )	\$
Auto ( <i>including gas, insurance, repairs, tolls, etc.</i> )	\$
Tuition / Child Care	\$
Medical	\$
Child Support / Alimony	\$
Miscellaneous Recurring Expenses ( <i>List items below</i> )	\$

## Mortgage Assistance Application Terms of Agreement

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1. I/We certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I/We agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
3. I/We acknowledge and agree that my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I/We consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
5. I/We consent to the disclosure by my servicer, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
6. I/We agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I/We consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.\*
8. **Taxpayer First Act Disclosure and Consent to Use Tax Return Information**

Federal law requires this consent be provided to you. Carrington Mortgage Services, LLC (CMS) will not use, disclose or share your tax return information for any purpose other than the express purposes outlined below and shall not disclose tax return information to any other party without your express permission or request. If you agree with the terms below, please sign and date below.

I/We agree and authorize Carrington Mortgage Services, LLC, its affiliates, employees, managers, partners, officers, agents, service providers, successors and assigns and any third parties involved in this mortgage transaction to obtain, use, disclose or share tax return information for purposes of offering, marketing, originating, purchasing, servicing, maintaining, managing, insuring, selling, and/or securitizing this mortgage loan including, but not limited to, any due diligence activities associated therewith, in accordance with applicable laws, including state and federal privacy and data security laws. Third parties may include Fannie Mae, Freddie Mac, FHA, VA, USDA or any investor, guarantor, insurer, servicer, or purchaser of the loan, including any companies that provide support services to such parties for purposes permitted by applicable law.

*\*An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.*

## Required Signature Section for All Applicants

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*All applicants must sign and date this form.*

**BORROWER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**CO-BORROWER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**ADDITIONAL APPLICANT SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

## Short Sale Requests (*Additional Documentation Required*)



In addition to the required information outlined in this application, short sale requests may require the following additional documents:

### DOCUMENTATION REQUIRED

- **Third-Party Authorization**—Required only if you want CMS to discuss your request with a third part acting on your behalf, such as a real estate agent or attorney.
- **Contact Information**—If the property is currently listed for sale or vacant, please provide us with the contact name and phone number so we can access the property and perform an appraisal if necessary. **NOTE: All utilities must be on for an appraisal to be completed.**
- **Listing Agreement**—Provide a copy of the current listing agreement with your agent/broker.
- **Purchase Contract**—Provide a copy of the purchase contract signed by the buyer and seller. Contract must include language that the sale is contingent upon approval from CMS.
- **Closing Disclosure**—Provide a copy of the seller's closing costs. The figures in these statements must be accurate as our approval will be based, in part, on this information.
- **Buyer Pre-Qualification or Pre-Approval Letter**—Provide a copy of the buyer's pre-approval letter.

## Deed in Lieu of Foreclosure Requests (*Additional Documentation Required*)

In addition to the required information outlined in this application, DIL requests may require the following additional document:

### DOCUMENTATION REQUIRED

- **Listing Agreement**—Provide a copy of recent listing agreement that documents your recent attempt to sell the property.

P.O. Box 3010  
Anaheim, CA 92803

Loan Number: 4000401948  
Notice Date: 06/18/2022

You may be able to make your  
payments more affordable.  
Act now to get the help you need!

0001275 02 MB 0.485 \*\*AUTO T3 1 9245 83501-392615 -C02-P01276-I

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



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



Dear Mortgagor(s),

**This is a legally required notice. We are sending this notice to you because the mortgage account is delinquent. We want to notify you of possible ways to avoid losing your home. We have a right to invoke foreclosure based on the terms of your mortgage contract. Please read this letter carefully.**

**Este es un aviso legalmente requerido. Le enviamos este aviso porque usted está atrasado en el pago de su hipoteca. Queremos informarle sobre las posibles maneras de evitar perder su vivienda. Tenemos el derecho a invocar una ejecución hipotecaria según los términos de su contrato hipotecario. Lea esta carta con atención.**

Carrington Mortgage Services, LLC ("Carrington") offers several loss mitigation options if you are having difficulty making your mortgage payments (most are subject to lender approval). Please be advised that if your loss mitigation application was previously declined because you did not meet certain eligibility requirements, but your circumstances have changed we still may be able to provide you with the assistance you need. **You will not pay a fee to take advantage of any of the following loss mitigation options.**

- **Refinance your loan with Carrington or another lender;**
- **Repayment Plan:** An agreement to reinstate a loan that is delinquent, by paying over a fixed period, the normal monthly payments plus a portion of the delinquency each month.
- **Modify your loan terms with us;**
  - **Loan Modification:** A permanent change in one or more of the terms of a loan and typically includes re-amortization of the balance due.
- **Payment forbearance temporarily gives you more time to pay your monthly payment; or**
- **Special Forbearance:** A written executed agreement where the Lender agrees to suspend all payments or accept reduced payments for one or more months, and the borrower agrees to pay the total delinquency at the end of the specified period or enter into a repayment plan.
- **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.**
  - **Short Sale/Pre-Foreclosure Sale:** An alternative to foreclosure that allows borrowers to settle the mortgage debt by selling their home even though the sale proceeds are less than the total indebtedness.
  - **Deed-in-Lieu of Foreclosure (DIL):** A voluntary conveyance of property from the borrower to the Lender for a release of all obligations under the mortgage.

## PLEASE CONTACT US

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>.



(Phone): 1.800.561.4567

(Hours): Monday through Friday from 8:00am-8:00pm (Eastern Standard Time)

## PLEASE GATHER THE INFORMATION WE NEED TO HELP YOU

Please visit <http://www.Carringtonmortgage.com> and create an online profile if you have not already done so. Click on "Mortgage Assistance" at the top of the page and this will route you to information about the loss mitigation process, including answers to Frequently Asked Questions. For your convenience, Carrington has enclosed the loss mitigation application, which includes the Mortgage Assistance Application (MAA), IRS Form 4506-C, and a comprehensive list of required financial information. We have also enclosed a checklist of applicable documentation needed if you are interested in the Short Sale or Deed in Lieu options. In addition to the documentation submission options provided below, you can upload your documents directly to our Loss Mitigation Team through the "Mortgage Assistance Portal" on the website. You can also sign up for alerts and notifications to keep you informed about your loan status.

## PLEASE SUBMIT YOUR DOCUMENTS

Complete and return the MAA along with all hardship and income documentation that is required based on your individual situation along with a completed IRS 4506C.

- (Fax): 1-877-267-1331
- (Email): [MortgageAssistance@Carringtonms.com](mailto:MortgageAssistance@Carringtonms.com)
- (Mail): Carrington Mortgage Services, LLC  
P.O. Box 3010, Anaheim, CA 92803

In order to determine your eligibility, Carrington must receive your complete loss mitigation application no later than 07/18/2022.

## Housing Counselors

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/counseling>
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or visit their website 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/counseling> o llamando al 1-(800)-569-4287
- La Oficina para la Protección Financiera del Consumidor al <http://www.consumerfinance.gov/find-a-housing-counselor/>

Please be advised that collection proceedings will continue while we review and consider your request for mortgage assistance; however, except in certain circumstances, we will not (i) initiate foreclosure or (ii) proceed to foreclosure sale once we receive and acknowledge your complete loss mitigation application.

Sincerely,

Carrington Mortgage Services, LLC

## **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/>.



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P.O. Box 5001  
Westfield, IN 46074

0049351 01 AB 0.461 \*\*AUTO T5 1 9245 83501-392615 -C01-P49400-I

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



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



Loan Number: 4000401948

06/18/2022

### **NOTICE OF INTENT TO FORECLOSE**

Dear Mortgagor(s):

The above referenced loan is in default because the monthly payment(s) due on and after 07/01/2020 have not been received. The amount required to cure the delinquency, as of the date of this letter, is \$24,650.38 less \$0.00, monies held in a separate suspense account.

**SUBSEQUENT PAYMENTS (INCLUDING PRINCIPAL AND INTEREST, AND, IF APPLICABLE, TAXES, INSURANCE AND OTHER ESCROW ITEMS), AS WELL AS, LATE CHARGES, AND OTHER FEES WILL BE ADDED TO THE ABOVE STATED REINSTATEMENT AMOUNT AS THEY ARE ASSESSED.**

Please remit the total amount due in CERTIFIED FUNDS, utilizing one of the following payment resources:

**Overnight Mail**

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

**Western Union<sup>1</sup>**

Quick Collect (any location)  
Code City - CARRINGTONMS  
Code State - CA

**MoneyGram<sup>1</sup>**

Receive Code - 7998  
|  
|  
|

**1 You will pay a fee using this method of payment.**

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, PLEASE CONTACT CARRINGTON MORTGAGE SERVICES, LLC TO DISCUSS HOME RETENTION ALTERNATIVES TO AVOID FORECLOSURE AT 1-800-561-4567 OR BY MAIL AT 1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A, ANAHEIM, CA 92806. YOU MAY ALSO CONTACT THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) HOTLINE NUMBER AT (800) 569-4287 OR YOU CAN VISIT THEIR WEBSITE AT <http://www.hud.gov/foreclosure/index.cfm> TO FIND OUT OTHER OPTIONS YOU MAY HAVE TO AVOID FORECLOSURE.

Failure to cure the delinquency within 30 days of the date of this letter may result in acceleration of the sums secured by the Deed of Trust or Mortgage, and sale of property.

You have the right to reinstate your loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.



Should you have any questions, please contact our office at 1-800-561-4567 Monday through Friday 8:00 AM to 8:00 PM Eastern Time.

Sincerely,

Loan Servicing Department  
Carrington Mortgage Services

## **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-**

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P.O Box 3010  
Anaheim, CA 92803

**Loan Number: 4000401948**  
**COVID-19 Forbearance Conclusion Notification**

0049350 01 AB 0.461 \*\*AUTO T5 1 9245 83501-392615 -C01-P49399-I  
JEREMY L BASS  
1515 21ST AVE  
LEWISTON ID 83501-3926



06/18/2022

### **COVID-19 Forbearance Conclusion Notification**

Dear Borrower(s),

Carrington Mortgage Services, LLC is sending you this letter to remind you that your loan is no longer in forbearance, and we have resumed standard servicing on this loan.

If you are unable to resume making payments, or need assistance making payments you did not send during the forbearance period, there may still be options for you to bring your loan current based on your financial situation. It is important for you to contact us right away to discuss options for bringing your loan current.

You can request assistance by visiting our website at [www.carringtonmortgage.com/covid19](http://www.carringtonmortgage.com/covid19) or by calling us at the number listed below.

If you have any questions about this notification, please contact us during normal business hours. To speed the process, it is important that you have your account number ready when you call.

Phone: 1.800.561.4567

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

Sincerely,

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



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## **IMPORTANT DISCLOSURES**

### **-VERBAL INQUIRIES & COMPLAINTS-**

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P.O. Box 3010  
Anaheim, CA 92803

## THIRD PARTY AUTHORIZATION FORM

06/18/2022

JEREMY L BASS  
1515 21ST AVE  
LEWISTON, ID 83501

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

Dear Mortgagor(s)

Thank you for your recent communication with Carrington Mortgage Services, LLC requesting another party be allowed to discuss the details of your loan. Please be advised you will be required to provide the name of the authorized party and sign the acknowledgement form below.

### Authorized Party Information

I/We hereby authorize Carrington Mortgage Services, LLC ("CMS") and its successors and assigns, to obtain, share, release and discuss public and non-public personal information contained in or related to my/our mortgage account with the individual(s) identified below as my/our designated agent(s):

Company Name (Please Print) \_\_\_\_\_

Representative Name (Please Print): (1) \_\_\_\_\_ (2) \_\_\_\_\_

3rd Party Contact Number: (1) \_\_\_\_\_ (2) \_\_\_\_\_

Authorization Expiration Date (if applicable): \_\_\_\_\_

Primary Borrower Name (Please Print) \_\_\_\_\_

Primary Borrower Signature \_\_\_\_\_

Secondary Borrower Name (If Applicable) \_\_\_\_\_

Secondary Borrower Signature \_\_\_\_\_

This Third-Party Authorization is valid when signed by all borrowers and co-borrowers named on the mortgage and until CMS receives a written revocation signed by any borrower or co-borrower.

Please fax this completed form separately to **1-800-486-5134** or mail to the following address:

Carrington Mortgage Services, LLC  
Attn: Customer Research Department  
P.O. Box 5001 Westfield, IN 46074



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## IVES Request for Transcript of Tax Return

► Do not sign this form unless all applicable lines have been completed.

► Request may be rejected if the form is incomplete or illegible.

► For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4. Previous address shown on the last return filed if different from line 3 (see instructions)

5a. IVES participant name, address, and SOR mailbox ID

Equifax Verification Services 11432 Lackland Road, St. Louis, Missouri 63146 (888) 749-4411

5b. Customer file number (if applicable) (see instructions)

**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request

- a. **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years
- b. **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns
- c. **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years

7. **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12 / 31 / 2018 12 / 31 / 2019 12 / 31 / 2020 / /

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		



## Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

### Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

### General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

### Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

### Specific Instructions

**Line 1b.** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

**Line 8.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns.

Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, *including lines 5a through 8*, are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

### Privacy Act and Paperwork Reduction Act

**Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10 min.  
Preparing the form . . . . . 12 min.  
Copying, assembling, and sending the form to the IRS . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

# Mortgage Assistance APPLICATION FORM



**CARRINGTON**  
MORTGAGE SERVICES, LLC

If you are having difficulty making your mortgage payments, please complete and submit this application, along with the required documentation, to Carrington Mortgage Services, LLC ("CMS") as soon as possible. We will acknowledge receipt of your application within five business days and let you know if we need any additional information or documentation to complete your application.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us at 800-561-4567.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, please contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at 855-411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Loan Overview -

LOAN #: \_\_\_\_\_

BORROWER: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

CO-BORROWER: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ADDITIONAL APPLICANT\*: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

\*FHA and USDA insured loans will require additional applicants that apply and are approved for a loan modification and/or partial claim to be financially liable for the debt before the workout option becomes effective and may be required to sign a loan assumption agreement.

PREFERRED CONTACT METHOD (Select all that apply):

CELL  HOME PHONE  WORK PHONE  EMAIL  TEXT (checking this box indicates your consent for text messaging)

NOTICE: When you give us your cell number and/or email, we have your permission to contact you at that number and/or email about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS") and to communicate information about your application for assistance. Your consent specifically allows us to use text messaging, artificial or prerecorded voice message and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us at any time to change these preferences.

TYPE OF HARDSHIP (Check all that apply)	
<input type="checkbox"/> COVID-19	Reduction in income: a decrease in your income due to circumstances outside your control (e.g., eliminated overtime, reduction in regular working hours, a reduction in base pay)
<input type="checkbox"/> Unemployment	- Date of unemployment: - Currently looking for employment? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Layoff/Furlough related to COVID-19	<input type="checkbox"/> Unemployment <input type="checkbox"/> Reduction in Hours/Pay related to COVID-19 <input type="checkbox"/> Illness/Death of Borrower or Family related to COVID-19
<input type="checkbox"/> Reduction in income	Reduction in income: a decrease in your income due to circumstances outside your control (e.g., eliminated overtime, reduction in regular working hours, a reduction in base pay)
<input type="checkbox"/> Disaster (natural or man-made) impacting the property	Not required or borrower's place of employment
<input type="checkbox"/> Long-term or permanent disability, or serious illness	Written statement from the borrower, or other documentation verifying disability or illness. Note: Detailed medical information is not required. Information from a medical provider is not required.
<input type="checkbox"/> Divorce or legal separation	- Court approved divorce decree or final separation agreement - Record of divorce decree detailing warrenty deed for TX properties - Record of quietclaim deed for TX properties
<input type="checkbox"/> Separation of borrowers unrelated by marriage, Civil Union	Similar domestic partnership under applicable law
<input type="checkbox"/> Death of borrower or debt of either the primary or secondary wage earner	- Death certificate OR obituary/newspaper article reporting the death - Death certificate OR obituary/newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	- For active duty service members: Permanent Change of Station orders or letter showing transfer - For active duty service members: Permanent Change of Station
<input type="checkbox"/> Letter describing details of the hardship and relevant documentation	- Letter describing details of the hardship and relevant documentation

Is any borrower on active military duty (including National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?  YES  NO

SHORT-TERM (Up to 6 Months)  LONG-TERM / PERMANENT (More than 6 Months)  RESOLVED (as of DD/MM/YY)

The hardship causing mortgage payment challenges began on \_\_\_\_\_ (approx. DD/MM/YY) and is believed to be:

Hardship Information

If yes, indicate frequency (select one) and amount of dues: \$ \_\_\_\_\_  MONTHLY  QUARTERLY  YEARLY

IS PROPERTY SUBJECT TO CONDOMINIUM OR HOMEOWNERS' ASSOCIATION (HOA) FEES?  YES  NO

IS PROPERTY LISTED FOR SALE?  YES  NO If yes, provide listing agent's name & phone or "For sale by owner" if applicable:

I WANT TO:  KEEP PROPERTY  SELL PROPERTY  TRANSFER OWNERSHIP OF PROPERTY TO MY SERVICER  UNDECIDED

PROPERTY IS CURRENTLY:  A PRIMARY RESIDENCE  A SECONDARY HOME  AN INVESTMENT PROPERTY

MAILING ADDRESS (if different from property address): \_\_\_\_\_ # OF PEOPLE IN HOUSEHOLD: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

Property Information



## Monthly Household Income Documentation Requirements

Carefully review the income documentation requirements below, then complete the borrower, co-borrower and applicant income details on pages 3-4:

INCOME TYPE	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> <li>• Most recent 30 days consecutive paystubs showing year to date earnings</li> <li>• Weekly pay: 4 paystubs; Bi-weekly or Semi-monthly pay: 2 paystubs; Monthly pay: 1 paystub</li> </ul>
Self-employment income	<ul style="list-style-type: none"> <li>• Most recent signed and dated quarterly or year-to-date profit/loss statement <b>AND</b></li> <li>• Most recent complete and signed business tax return <b>including all schedules OR</b></li> <li>• Most recent complete and signed individual federal tax return or completed including all schedules and signed 4506C (attached) if tax returns not available</li> </ul>
Unemployment benefit income	<ul style="list-style-type: none"> <li>• Most recent benefit/award letter or statement</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, & other public assistance	<ul style="list-style-type: none"> <li>• 2 most recent bank statements showing deposits (all pages) <b>AND</b></li> <li>• Award letters or other documentation showing the amount, duration and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	<ul style="list-style-type: none"> <li>• 2 most recent bank statements showing deposits (all pages) <b>AND</b></li> <li>• Award letters or other documentation showing the amount, duration and frequency of the benefits</li> </ul>
Rental income <i>(rents received, less expenses other than mortgage expense)</i>	<ul style="list-style-type: none"> <li>• 2 most recent bank statements demonstrating receipt of rent <b>AND</b></li> <li>• Current lease agreements for all properties <b>AND</b></li> <li>• Mortgage statements for all non-CMS serviced loans <b>AND</b></li> <li>• Most recent filed and signed Federal Tax Return <b>including Scheduled E</b></li> </ul>
Investment or insurance income	<ul style="list-style-type: none"> <li>• 2 most recent investment statements <b>AND</b></li> <li>• 2 most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above <i>Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan</i>	<ul style="list-style-type: none"> <li>• 2 most recent bank statements showing receipt of income <b>AND</b></li> <li>• Other documentation showing the amount and frequency of the income</li> </ul>

## Monthly Household Income for Borrower(s)/Applicant

BORROWER	CO-BORROWER	ADDITIONAL APPLICANT			
Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____
Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually? _____	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually? _____	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually? _____
Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____
Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____
Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____
Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____	Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____	Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____
Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____

## Household Assets

List all household assets. Exclude retirement funds (e.g. 401(k) or Individual Retirement Account (IRA)) and college savings accounts (e.g. 529 plan):



ASSET TYPE	TOTAL AMOUNT
Checking/Savings account(s) and cash on hand	\$
Money Market Funds and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other (List items below)	\$

## Monthly Household Living Expenses

List average monthly household expenses:

EXPENSE TYPE	TOTAL AMOUNT
Utilities (including electric, water, gas, cell, cable, etc.)	\$
Food (including groceries, household supplies, pet expenses, etc.)	\$
Auto (including gas, insurance, repairs, tolls, etc.)	\$
Tuition / Child Care	\$
Medical	\$
Child Support / Alimony	\$
Miscellaneous Recurring Expenses (List items below)	\$

## Mortgage Assistance Application Terms of Agreement

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1. I/We certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I/We agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
3. I/We acknowledge and agree that my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I/We consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
5. I/We consent to the disclosure by my servicer, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
6. I/We agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I/We consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.\*
8. **Taxpayer First Act Disclosure and Consent to Use Tax Return Information**

Federal law requires this consent be provided to you. Carrington Mortgage Services, LLC (CMS) will not use, disclose or share your tax return information for any purpose other than the express purposes outlined below and shall not disclose tax return information to any other party without your express permission or request. If you agree with the terms below, please sign and date below.

I/We agree and authorize Carrington Mortgage Services, LLC, its affiliates, employees, managers, partners, officers, agents, service providers, successors and assigns and any third parties involved in this mortgage transaction to obtain, use, disclose or share tax return information for purposes of offering, marketing, originating, purchasing, servicing, maintaining, managing, insuring, selling, and/or securitizing this mortgage loan including, but not limited to, any due diligence activities associated therewith, in accordance with applicable laws, including state and federal privacy and data security laws. Third parties may include Fannie Mae, Freddie Mac, FHA, VA, USDA or any investor, guarantor, insurer, servicer, or purchaser of the loan, including any companies that provide support services to such parties for purposes permitted by applicable law.

*\*An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.*

## Required Signature Section for All Applicants

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*All applicants must sign and date this form.*

**BORROWER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**CO-BORROWER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**ADDITIONAL APPLICANT SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



## Short Sale Requests (*Additional Documentation Required*)

*In addition to the required information outlined in this application, short sale requests may require the following additional documents:*

### DOCUMENTATION REQUIRED

- **Third-Party Authorization**—Required only if you want CMS to discuss your request with a third part acting on your behalf, such as a real estate agent or attorney.
- **Contact Information**—If the property is currently listed for sale or vacant, please provide us with the contact name and phone number so we can access the property and perform an appraisal if necessary. **NOTE: All utilities must be on for an appraisal to be completed.**
- **Listing Agreement**—Provide a copy of the current listing agreement with your agent/broker.
- **Purchase Contract**—Provide a copy of the purchase contract signed by the buyer and seller. Contract must include language that the sale is contingent upon approval from CMS.
- **Closing Disclosure**—Provide a copy of the seller's closing costs. The figures in these statements must be accurate as our approval will be based, in part, on this information.
- **Buyer Pre-Qualification or Pre-Approval Letter**—Provide a copy of the buyer's pre-approval letter.

## Deed in Lieu of Foreclosure Requests (*Additional Documentation Required*)

*In addition to the required information outlined in this application, DIL requests may require the following additional document:*

### DOCUMENTATION REQUIRED

- **Listing Agreement**—Provide a copy of recent listing agreement that documents your recent attempt to sell the property.

P.O. Box 5001  
Westfield, IN 46074



9207 1901 3536 2839 9653 16

0000015 03 SP 1.560 \*\*SNGLP T1 1 9250 83501-392615 -C12-P00015-I

JEREMY L BASS  
AMIEE BASS  
1515 21ST AVENUE  
LEWISTON ID 83501-3926



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



Loan Number: 4000401948

06/24/2022

FHA #: 1212658354703

**Esta notificación es de suma importancia, porque afecta su derecho a continuar viviendo en su casa. Si no entiende el contenido de esta carta, obtenga una traducción inmediatamente. Si usted no llama oh responde a Carrington Mortgage Services, LLC a 1-800-561-4567, usted puede perder su hogar. La telecommunicacion aparato para el sordo numero es 711.**

This notification is of the utmost importance because it affects your right to continue living in your home. If you do not understand the contents of this letter, get a translation immediately. If you do not call or respond to Carrington Mortgage Services, LLC at this telephone number 1-800-561-4567, you could lose your home. The Telecommunications Device (TTY) number is 711.

Le ofrecemos servicios de traducción a través de la linea de teléfono gratuita, Language Line. El folleto incluido para salvar su casa Consejos para evitar la ejecución hipotecaria, también está disponible en Chino, Español y Vietnamita. Usted puede obtener una copia poniéndose en contacto con nosotros en el número gratuito a continuación. Le sugerimos a buscar traducción o otro tipo de asistencia.

We offer language translation services through Language Line which is an over-the-phone translation service at no cost to you. The enclosed brochure Save Your Home Tips to Avoid Foreclosure, is also available in Chinese, Spanish and Vietnamese. You may obtain a copy by contacting us at the toll-free number below. We urge you to seek translation or other language assistance.

Dear Mortgagor(s):

Your monthly mortgage payments have not been received and you are in default of your loan for 24 payments. The total amount due as of the date of this letter is \$24,650.38, which includes late charges in the amount of \$86.64, and any outstanding fees and costs assessed on the loan. Please refer to your billing statement for an itemized breakdown of the



outstanding fees and costs. If these payments are not received you run the risk of being foreclosed on and you could lose your home. Attached is Schedule A for the breakdown of the total amount due.

**PLEASE NOTE THAT SUBSEQUENT PAYMENTS, (INCLUDING PRINCIPAL, AND INTEREST, AND, IF APPLICABLE, TAXES, INSURANCE, AND OTHER ESCROW ITEMS) AS WELL AS, LATE CHARGES, AND OTHER ALLOWED FEES WILL BECOME DUE AFTER THE DATE OF THIS LETTER.**

We want to help you keep your home. If you missed your mortgage payments because of a condition beyond your control (such as illness, loss of your job, or some other serious condition that temporarily made it impossible for you to make your payments) please call us to discuss your workout options and to set up a telephone or face-to-face interview. You may be able to make special arrangements that will reinstate your loan and help you avoid foreclosure.

Please let us help you prevent this situation from becoming more serious by calling us, toll-free, at 1-800-561-4567 or toll-free TTY number at 1-800-833-6388. You can reach us Monday through Friday 8:00 AM to 8:00 PM Eastern Time. You can also submit a written request for mortgage assistance with detailed financial information about your current financial situation and other inquiries to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074

If you are listed as entitled to legal protections under the SCRA, please go to <http://www.militaryonesource.mil/legal> or call 1-800-342-9647 (toll-free from the United States) to find out more information regarding eligibility. Dialing instructions for areas outside the United States are provided on the website.

We have enclosed a brochure entitled: Save Your Home Tips to Avoid Foreclosure which provides helpful information on counseling services available, alternatives to foreclosure, as well as answers to many questions commonly asked. In addition, enclosed is the Notice of Homeownership Counseling Availability. This Notice is also available in Chinese, Spanish, and Vietnamese and you may obtain a copy by contacting us at the toll-free number provided above.

Housing counseling services are available free of charge through the U.S. Department of Housing and Urban Development (HUD) Housing Counseling Program. HUD-approved housing counselors are trained to help homeowners who are having problems making their mortgage payment and can help you find the best option for your situation. If you would like to contact a HUD-approved housing counseling agency to find out other options you may have to avoid foreclosure, please call HUD's toll-free number at 1-800-569-4287 or the Federal Information Relay Service via TTY at 1-800-833-6388. In addition, comprehensive foreclosure assistance is available around the clock at 1-888-995-HOPE (4673). You can also visit HUD's website for housing counseling agency near you at: <http://www.consumerfinance.gov/find-a-housing-counselor/>.

Please remit your payment immediately to the address shown below:

**Overnight Payments**

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

**Payment by Western Union\***

| 1-800-325-6000  
| Quick Collect (any location)  
| Code City - CARRINGTONMS  
| Code State - CA  
| *Quick Collect payments are transmitted to our office after the close of business and are applied to your account the next business day.*

**MoneyGram\***

| Receive Code - 7998  
| Agent Location: 1-800-926-9400

**Payments by Mail**

Carrington Mortgage Services, LLC  
P.O. Box 7015, Pasadena, CA 91109-7015

**Pay-By-Phone**

| Call 1-800-561-4567

**Pay-By-Web**

| <http://www.carringtonmortgage.com>

\* You will incur a fee if you use this method of payment.

We have also enclosed a Request for Financial Information. Please complete this form and mail back to us at Carrington Mortgage Services, LLC, P.O. Box 3010, Anaheim, CA 92803 or fax to us at 1-877-CMS-1331 (1-877-267-1331) or email to [MortgageAssistance@Carringtonms.com](mailto:MortgageAssistance@Carringtonms.com) or visit our Borrower portal to upload at <https://www.carringtonmortgage.com> so we can determine the optimal alternative to foreclosure.

If you have already mailed your payment, then please disregard this notice.

Sincerely,

Carrington Mortgage Services, LLC

Enclosures: HUD 2008-5-FHA Pamphlet

Notice of Homeownership Counseling Availability

SCRA Form HUD-92070

Form MAA – Request for Financial Information

Form 4506C – Request for Individual Tax Return Transcript



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06/24/2022

Loan Number : 4000401948

**SCHEDULE A**

**ITEMIZED BREAKDOWN OF THE TOTAL AMOUNT DUE**

Delinquent Month	Principal & Interest Due	Escrow Due	Late Charge Due
July 1, 2020	\$712.53	\$328.20	\$0.00
August 1, 2020	\$712.53	\$328.20	\$0.00
September 1, 2020	\$712.53	\$298.84	\$0.00
October 1, 2020	\$712.53	\$298.84	\$0.00
November 1, 2020	\$712.53	\$298.84	\$0.00
December 1, 2020	\$712.53	\$298.84	\$0.00
January 1, 2021	\$712.53	\$298.84	\$0.00
February 1, 2021	\$712.53	\$298.88	\$0.00
March 1, 2021	\$712.53	\$298.88	\$0.00
April 1, 2021	\$712.53	\$298.88	\$0.00
May 1, 2021	\$712.53	\$298.88	\$0.00
June 1, 2021	\$712.53	\$298.88	\$0.00
July 1, 2021	\$712.53	\$298.88	\$0.00
August 1, 2021	\$712.53	\$298.88	\$0.00
September 1, 2021	\$712.53	\$298.88	\$0.00
October 1, 2021	\$712.53	\$298.88	\$0.00
November 1, 2021	\$712.53	\$298.88	\$0.00
December 1, 2021	\$712.53	\$298.88	\$0.00



Delinquent Month	Principal & Interest Due	Escrow Due	Late Charge Due
January 1, 2022	\$712.53	\$298.88	\$0.00
February 1, 2022	\$712.53	\$286.42	\$0.00
March 1, 2022	\$712.53	\$370.69	\$0.00
April 1, 2022	\$712.53	\$370.69	\$0.00
May 1, 2022	\$712.53	\$370.69	\$0.00
June 1, 2022	\$712.53	\$370.69	\$43.32

Total Uncollected Late Charges	\$0.00
Additional Fees	\$0.00
Unapplied Balance Total	\$0.00

## **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/>.



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## SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official-sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you "temporarily" sign over your deed to them. Remember — solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment.

To find a HUD counselor in your area call:

**1-800-569-4287 or TDD 1-800-877-8339.**

## WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgagees to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate-income families or folks who can't afford a large downpayment.

To learn more about FHAs programs, please visit:

[www.hud.gov/fha](http://www.hud.gov/fha) or contact the

FHA Resource Center:

**1-800-CALL-FHA (1-800-225-5342)**



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
 FEDERAL HOUSING ADMINISTRATION  
 451 SEVENTH STREET S.W.  
 WASHINGTON, D.C. 20410

MAKING HOME AFFORDABLE.GOV  
 1-888-995-HOPE

HUD- 2008-5-FHA  
 April 2012

  
[www.hud.gov/fha](http://www.hud.gov/fha)  
**1-800-CALL-FHA**  
 (1-800-225-5342)

**SAVE YOUR HOME**  
*Tips to Avoid Foreclosure*

## HELP! I CAN'T MAKE MY MORTGAGE PAYMENT.

Every day thousands of people like you have trouble making the next mortgage payment. Though things may seem hopeless, help is available. However, you need to take the first step! If you ignore the problem you may lose your home to foreclosure, possibly affecting your ability to qualify for credit or to rent another home.

## WHAT SHOULD I DO?

**1. Contact your lender right away.** You can find a contact number on your mortgage statement. When you call, be prepared to explain:

- ✓ Why you are unable to make your payment.
- ✓ Whether the problem is temporary or permanent.
- ✓ Details about your income, expenses, and other assets like cash in the bank.

**2. If you are uncomfortable talking to your lender,** a HUD-approved housing counseling agency can help you understand your options. These services are free of charge.

**3. Open all of the mail you receive from your lender.** It contains valuable information about repayment options. Later mail may have important legal notices. Failing to read the mail will not prevent a foreclosure action.

**4. Look for ways to increase the amount you have available to make your mortgage payments.** Can you cancel cable TV, pack lunches, or get a part-time job? While these actions may not replace all of your lost income, they send a strong message to your lender that you are serious about keeping your home.

**NOTHING IS WORSE THAN DOING NOTHING!**

## WHAT OPTIONS WILL HELP ME KEEP MY HOME?

FHA provides, as part of its insurance contract with lenders, loss mitigation actions the lender must evaluate and take, when appropriate, to reduce financial losses on loans in default. Your lender needs information from you to fully evaluate these options. If you want to keep your home, talk to your lender about available workout options for home retention. While the options listed here are for borrowers with FHA-insured loans, most lenders offer similar workout plans designed to help you keep your home.

**Special Forbearance.** Your lender may provide for a temporary reduction or suspension of your payments to allow you time to overcome the problem that reduced your income. Then you may be offered a payment plan so you can pay back the missed payments a little at a time until you are caught up. An extended forbearance period may be provided to unemployed borrowers who are actively seeking employment.

**Mortgage Modification.** A modification is a permanent change to your loan through which the overdue payments may be added to your loan balance, the interest rate may be changed or the number of years you have to pay off the loan may be extended.

**Partial Claim.** In a Partial Claim, a borrower receives a second loan in an amount necessary to bring the delinquent loan current. The loan is interest free and does not need to be repaid until you pay off your first mortgage or sell your house. This option is only available to borrowers with FHA-insured loans. However, if you have a conventional loan, ask your lender if they offer an "advance claim."

**FHA-Home Affordable Modification Program (FHA-HAMP).** This option combines an enhanced partial claim with a loan modification. Under the FHA-HAMP, the partial claim loan will not only include any amounts necessary to bring your mortgage current but

may also include an amount to reduce your existing loan balance by up to 30%. The reduced loan balance will then be modified to lower your monthly mortgage payment to an affordable level. As described above, the partial claim loan is interest free, but must be repaid when you pay off your first mortgage or sell your house.

To qualify for any of these options, you will need to provide your lender with current information about your income and expenses. Also, your lender may require that you agree to a payment plan for three or more months to demonstrate your commitment before you are approved for a modification or partial claim.

## WHAT OPTIONS DO I HAVE IF I CAN'T KEEP MY HOME?

If your income or expenses have changed so much that you are not able to continue paying the mortgage even under a workout plan offered by your lender, you should consider the options below.

**Pre-foreclosure sale.** With your lender's permission you can offer your house for sale and sell it at fair market value even if the amount you receive from the sale is less than the amount you owe. If you meet certain conditions, you may be eligible to receive relocation expenses.

**Deed-in-lieu of foreclosure.** As a last resort, you may be able to voluntarily give your property back to your lender. If you leave the property clean and undamaged you may be eligible to receive relocation expenses.

There could be income tax consequences to any plan that reduces the amount of debt you owe so check with a tax advisor before accepting these workout options.

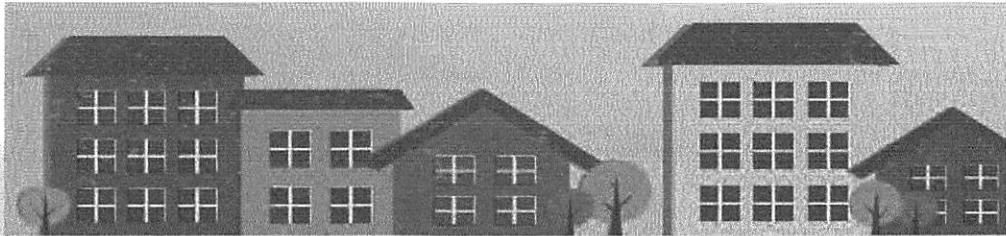
### Contact FHA

Struggling homeowners with FHA-insured loans can get assistance by contacting HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number via TDD/TTY by calling (800) 877-8339.

**Beware of Scams! If It Sounds Too Good To Be True...It Usually Is.**

Report mortgage fraud. Call 1-800-347-3735.





## BEHIND ON YOUR MORTGAGE PAYMENTS? *Help is available.*

**FREE** assistance from HUD-approved housing counseling agencies is available to you.

**Housing Counselors** at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

### HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

### This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor) to confirm the counseling agency is HUD-approved.

### HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor) or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
  - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
  - Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673)**.

## IVES Request for Transcript of Tax Return

- Do not sign this form unless all applicable lines have been completed.
- Request may be rejected if the form is incomplete or illegible.
- For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)

1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a. If a joint return, enter spouse's name shown on tax return

2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4. Previous address shown on the last return filed if different from line 3 (see instructions)

5a. IVES participant name, address, and SOR mailbox ID

Equifax Verification Services 11432 Lackland Road, St. Louis, Missouri 63146 (888) 749-4411

5b. Customer file number (if applicable) (see instructions)

**Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request

a. **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years

b. **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns

c. **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years

7. **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12 / 31 / 2018 12 / 31 / 2019 12 / 31 / 2020 / /

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C.**  
**See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		



## Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

### Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C was created to be utilized by authorized IVES participants to order tax transcripts with the consent of the taxpayer.

### General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Internal Revenue Code, Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

### Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Fresno Submission Processing Center	Fresno IVES Team 844-249-6239
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

### Specific Instructions

**Line 1b.** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

**Line 8.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns.

Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, *including lines 5a through 8*, are completed before signing.



*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Only one signature is required. Sign Form 4506-C exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-C for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to sign Form 4506-C.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

*You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.*

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form . . . 10 min.  
Preparing the form . . . . . 12 min.  
Copying, assembling, and sending the form to the IRS . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

*Do not send the form to this address. Instead, see Where to file on this page.*

### **Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

### **Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### **What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### **How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### **How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

# Mortgage Assistance APPLICATION FORM

**CARRINGTON**  
MORTGAGE SERVICES, LLC

If you are having difficulty making your mortgage payments, please complete and submit this application, along with the required documentation, to Carrington Mortgage Services, LLC ("CMS") as soon as possible. We will acknowledge receipt of your application within five business days and let you know if we need any additional information or documentation to complete your application.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us at 800-561-4567.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, please contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at 855-411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Loan Overview \_\_\_\_\_

LOAN #: \_\_\_\_\_

BORROWER: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

CO-BORROWER: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ADDITIONAL APPLICANT\*: \_\_\_\_\_  NAME CHANGED SINCE ORIGINATION

SOCIAL SECURITY #: \_\_\_\_\_ MARITAL STATUS: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

PRIMARY PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

ALTERNATE PHONE: \_\_\_\_\_  CELL  HOME  WORK  OTHER

\*FHA and USDA insured loans will require additional applicants that apply and are approved for a loan modification and/or partial claim to be financially liable for the debt before the workout option becomes effective and may be required to sign a loan assumption agreement.

PREFERRED CONTACT METHOD (Select all that apply):

CELL  HOME PHONE  WORK PHONE  EMAIL  TEXT (checking this box indicates your consent for text messaging)

NOTICE: When you give us your cell number and/or email, we have your permission to contact you at that number and/or email about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS") and to communicate information about your application for assistance. Your consent specifically allows us to use text messaging, artificial or prerecorded voice message and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us at any time to change these preferences.

## Property Information



PROPERTY ADDRESS: \_\_\_\_\_ # OF PEOPLE IN HOUSEHOLD: \_\_\_\_\_

MAILING ADDRESS (*If different from property address*): \_\_\_\_\_

PROPERTY IS CURRENTLY:  A PRIMARY RESIDENCE  A SECONDARY HOME  AN INVESTMENT PROPERTY

PROPERTY IS (*Select all that apply*):  OWNER OCCUPIED  RENTER OCCUPIED  VACANT

I WANT TO:  KEEP PROPERTY  SELL PROPERTY  TRANSFER OWNERSHIP OF PROPERTY TO MY SERVICER  UNDECIDED

IS PROPERTY LISTED FOR SALE?  YES  NO      *If yes, provide listing agent's name & phone or "For sale by owner" if applicable:*

IS PROPERTY SUBJECT TO CONDOMINIUM OR HOMEOWNERS' ASSOCIATION (HOA) FEES?  YES  NO

*If yes, indicate frequency (select one) and amount of dues:* \$ \_\_\_\_\_  MONTHLY  QUARTERLY  YEARLY

## Hardship Information

*The hardship causing mortgage payment challenges began on \_\_\_\_\_ (approx. DD/MM/YR) and is believed to be:*

SHORT-TERM (Up to 6 Months)  LONG-TERM / PERMANENT (More than 6 Months)  RESOLVED (as of DD/MM/YR) \_\_\_\_\_

*Is any borrower on active military duty (including National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?*  YES  NO

TYPE OF HARDSHIP (Check all that apply)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> COVID-19	<input type="checkbox"/> Layoff/Furlough related to COVID-19 <input type="checkbox"/> Reduction in Hours/Pay related to COVID-19 <input type="checkbox"/> Illness/Death of Borrower or Family related to COVID-19
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>• Date of unemployment: _____</li> <li>• Actively looking for employment? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>
<input type="checkbox"/> Reduction in income: a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<i>Not required</i>
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, etc.)	<ul style="list-style-type: none"> <li>• Hardship letter outlining the type, timing and amount and if the increase will continue into the foreseeable future</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<i>Not required</i>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>• Written statement from the borrower, or other documentation verifying disability or illness. <i>Note: Detailed medical information is not required. Information from a medical provider is not required</i></li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>• Court approved divorce decree or final separation agreement AND recorded quitclaim deed (warranty deed for TX properties)</li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>• Recorded quitclaim deed (special warranty deed for TX properties) OR legally binding agreement evidencing that the non-occupying borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>• Death certificate OR obituary/newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li>• For active duty service members: Permanent Change of Station orders or letter showing transfer</li> <li>• For employment transfers/new employment: Copy of signed offer letter from employer showing transfer to new location AND documentation reflecting amount of any relocation assistance provided</li> </ul>
<input type="checkbox"/> Other (hardship that is not covered above)	<ul style="list-style-type: none"> <li>• Letter describing details of the hardship and relevant documentation</li> </ul>

## Monthly Household Income Documentation Requirements

Carefully review the income documentation requirements below, then complete the borrower, co-borrower and applicant income details on pages 3-4:

INCOME TYPE	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> <li>Most recent 30 days consecutive paystubs showing year to date earnings</li> <li>Weekly pay: 4 paystubs; Bi-weekly or Semi-monthly pay: 2 paystubs; Monthly pay: 1 paystub</li> </ul>
Self-employment income	<ul style="list-style-type: none"> <li>Most recent signed and dated quarterly or year-to-date profit/loss statement AND</li> <li>Most recent complete and signed business tax return including all schedules OR</li> <li>Most recent complete and signed individual federal tax return or completed including all schedules and signed 4506C (attached) if tax returns not available</li> </ul>
Unemployment benefit income	<ul style="list-style-type: none"> <li>Most recent benefit/award letter or statement</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, & other public assistance	<ul style="list-style-type: none"> <li>2 most recent bank statements showing deposits (all pages) AND</li> <li>Award letters or other documentation showing the amount, duration and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	<ul style="list-style-type: none"> <li>2 most recent bank statements showing deposits (all pages) AND</li> <li>Award letters or other documentation showing the amount, duration and frequency of the benefits</li> </ul>
Rental income <i>(rents received, less expenses other than mortgage expense)</i>	<ul style="list-style-type: none"> <li>2 most recent bank statements demonstrating receipt of rent AND</li> <li>Current lease agreements for all properties AND</li> <li>Mortgage statements for all non-CMS serviced loans AND</li> <li>Most recent filed and signed Federal Tax Return including Scheduled E</li> </ul>
Investment or insurance income	<ul style="list-style-type: none"> <li>2 most recent investment statements AND</li> <li>2 most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above <i>Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan</i>	<ul style="list-style-type: none"> <li>2 most recent bank statements showing receipt of income AND</li> <li>Other documentation showing the amount and frequency of the income</li> </ul>

## Monthly Household Income for Borrower(s)/Applicant

BORROWER		CO-BORROWER		ADDITIONAL APPLICANT	
Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Start Date (DD/MM/YR): _____
Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually?	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually?	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Paid weekly, monthly, or annually?
Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned: _____ % Business Start Date: _____
Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____
Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties/units: _____ Total rents received: \$ _____
Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____	Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____	Do you have other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s): _____ List frequency: _____
Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____

## Household Assets



List all household assets. Exclude retirement funds (e.g. 401(k) or Individual Retirement Account (IRA)) and college savings accounts (e.g. 529 plan):

ASSET TYPE	TOTAL AMOUNT
Checking/Savings account(s) and cash on hand	\$
Money Market Funds and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other (List items below)	\$

## Monthly Household Living Expenses

List average monthly household expenses:

EXPENSE TYPE	TOTAL AMOUNT
Utilities (including electric, water, gas, cell, cable, etc.)	\$
Food (including groceries, household supplies, pet expenses, etc.)	\$
Auto (including gas, insurance, repairs, tolls, etc.)	\$
Tuition / Child Care	\$
Medical	\$
Child Support / Alimony	\$
Miscellaneous Recurring Expenses (List items below)	\$

## Mortgage Assistance Application Terms of Agreement

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1. I/We certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I/We agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
3. I/We acknowledge and agree that my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I/We consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
5. I/We consent to the disclosure by my servicer, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
6. I/We agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I/We consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.\*

### 8. Taxpayer First Act Disclosure and Consent to Use Tax Return Information

Federal law requires this consent be provided to you. Carrington Mortgage Services, LLC (CMS) will not use, disclose or share your tax return information for any purpose other than the express purposes outlined below and shall not disclose tax return information to any other party without your express permission or request. If you agree with the terms below, please sign and date below.

I/We agree and authorize Carrington Mortgage Services, LLC, its affiliates, employees, managers, partners, officers, agents, service providers, successors and assigns and any third parties involved in this mortgage transaction to obtain, use, disclose or share tax return information for purposes of offering, marketing, originating, purchasing, servicing, maintaining, managing, insuring, selling, and/or securitizing this mortgage loan including, but not limited to, any due diligence activities associated therewith, in accordance with applicable laws, including state and federal privacy and data security laws. Third parties may include Fannie Mae, Freddie Mac, FHA, VA, USDA or any investor, guarantor, insurer, servicer, or purchaser of the loan, including any companies that provide support services to such parties for purposes permitted by applicable law.

*\*An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.*

## Required Signature Section for All Applicants

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*All applicants must sign and date this form.*

**BORROWER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**CO-BORROWER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**ADDITIONAL APPLICANT SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



## Short Sale Requests (*Additional Documentation Required*)

*In addition to the required information outlined in this application, short sale requests may require the following additional documents:*

### DOCUMENTATION REQUIRED

- **Third-Party Authorization**—Required only if you want CMS to discuss your request with a third part acting on your behalf, such as a real estate agent or attorney.
- **Contact Information**—If the property is currently listed for sale or vacant, please provide us with the contact name and phone number so we can access the property and perform an appraisal if necessary. **NOTE: All utilities must be on for an appraisal to be completed.**
- **Listing Agreement**—Provide a copy of the current listing agreement with your agent/broker.
- **Purchase Contract**—Provide a copy of the purchase contract signed by the buyer and seller. Contract must include language that the sale is contingent upon approval from CMS.
- **Closing Disclosure**—Provide a copy of the seller's closing costs. The figures in these statements must be accurate as our approval will be based, in part, on this information.
- **Buyer Pre-Qualification or Pre-Approval Letter**—Provide a copy of the buyer's pre-approval letter.

## Deed in Lieu of Foreclosure Requests (*Additional Documentation Required*)

*In addition to the required information outlined in this application, DIL requests may require the following additional document:*

### DOCUMENTATION REQUIRED

- **Listing Agreement**—Provide a copy of recent listing agreement that documents your recent attempt to sell the property.

P.O. Box 5001  
Westfield, IN 46074

9214 8901 3536 2839 9440 51

0000754 01 MB 0.485 \*\*AUTO T519245 83501-392615 -C06-P00754-I

JEREMY L BASS  
1515 21ST AVE  
LEWISTON ID 83501-3926**Property Address:**  
1515 21ST AVE  
LEWISTON, ID 83501

Loan Number: 4000401948

06/18/2022

**NOTICE OF INTENT TO FORECLOSE**

Dear Mortgagor(s):

The above referenced loan is in default because the monthly payment(s) due on and after 07/01/2020 have not been received. The amount required to cure the delinquency, as of the date of this letter, is \$24,650.38 less \$0.00, monies held in a separate suspense account.

**SUBSEQUENT PAYMENTS (INCLUDING PRINCIPAL AND INTEREST, AND, IF APPLICABLE, TAXES, INSURANCE AND OTHER ESCROW ITEMS), AS WELL AS, LATE CHARGES, AND OTHER FEES WILL BE ADDED TO THE ABOVE STATED REINSTATEMENT AMOUNT AS THEY ARE ASSESSED.**

Please remit the total amount due in **CERTIFIED FUNDS**, utilizing one of the following payment resources:

**Overnight Mail**

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

**Western Union<sup>1</sup>**

Quick Collect (any location)  
Code City - CARRINGTONMS  
Code State - CA

**MoneyGram<sup>1</sup>**

Receive Code - 7998

**<sup>1</sup> You will pay a fee using this method of payment.**

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, PLEASE CONTACT CARRINGTON MORTGAGE SERVICES, LLC TO DISCUSS HOME RETENTION ALTERNATIVES TO AVOID FORECLOSURE AT 1-800-561-4567 OR BY MAIL AT 1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A, ANAHEIM, CA 92806. YOU MAY ALSO CONTACT THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) HOTLINE NUMBER AT (800) 569-4287 OR YOU CAN VISIT THEIR WEBSITE AT <http://www.hud.gov/foreclosure/index.cfm> TO FIND OUT OTHER OPTIONS YOU MAY HAVE TO AVOID FORECLOSURE.

Failure to cure the delinquency within 30 days of the date of this letter may result in acceleration of the sums secured by the Deed of Trust or Mortgage, and sale of property.

You have the right to reinstate your loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.



Should you have any questions, please contact our office at 1-800-561-4567 Monday through Friday 8:00 AM to 8:00 PM Eastern Time.

Sincerely,

Loan Servicing Department  
Carrington Mortgage Services

## **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/>.



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