

0006809 01 AB 0.537 **AUTO T5 1 9746 76227-466820 -C03-P000004



RAMESH YELAMANENI
7320 SNAPDRAGON CT
LITTLE ELM TX 76227-4668



Statement Date 12/11/23
Account Number 4001149848

Amount Due \$2,729.78

Due Date: 01/01/24

If payment is received after 01/16/24, a \$0.00 late fee will be charged.

Contact Us:

800-561-4567 800-486-5134

www.CarringtonMortgage.com

Account Information

Property Address: 7320 SNAPDRAGON CT LITTLE ELM TX 76227
Interest Rate: 4.99%
Modification Date: N/A
Prepayment Penalty: No
Maturity Date: 06/01/2053

Home financing available
Contact us at (844) 833-2685
www.CarringtonHomeLoans.com

Explanation of Amount Due

Principal:	\$529.95
Interest:	\$1,772.63
Escrow:	\$427.20
(Taxes and/or Insurance)*	
Reg. Monthly Payment:	\$2,729.78
Overdue Payment:	\$0.00
Total Fees Charged:	\$0.00
Total Amount Due:	\$2,729.78

Current Loan Balances

Principal Balance*:	\$426,284.08
Escrow Balance:	\$2,179.96
Past Due Balance:	\$0.00
Deferred Balance(s):	N/A
Buydown Balance:	N/A
Partial Claim:	N/A
Negative Amortization:	N/A
Unapplied Funds:	\$0.00

*Your current Principal Balance is not a payoff quote.
See page 3 for Loan Payoff Information.

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$527.75	\$527.75
Interest	\$1,774.83	\$1,774.83
Escrow (Taxes and/or Insurance)*	\$427.20	\$427.20
Fees and Charges	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$0.00
Total	\$2,729.78	\$2,729.78

*Please see page 3 of this statement for additional information.

▲ Please detach and return with your payment ▲



Payment Due	\$.
Additional Principal	\$.
Additional Escrow	\$.
Late Charge	\$.
Carrington Charitable Foundation Donation**	\$.
Total Amount Enclosed	\$.

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Transactions Since Your Last Statement

Date	Description	Amount	Principal	Interest	Escrow	Late Charge	Suspense	Miscellaneous
12/09	Mortgage Payment Applied	\$2,729.78	\$527.75	\$1,774.83	\$427.20	-	-	-



SPECIAL INFORMATION

If you choose to mail a payment, or are mailing additional principal or escrow funds, please complete and detach the coupon portion of this statement, and mail it with the check or money order to the Payment Processing Center using the return envelope provided. Be sure that the address shows through the window of the envelope. Be sure to write your account number on the check or money order. **PLEASE DO NOT SEND CASH.** Please do not send the entire statement. Please do not include correspondence on or with the payment.

Announcing CMS AutoPay Service!

We are now able to automatically draft your monthly payments from your checking or savings account. The CMS AutoPay is fast, free, convenient and secure way to pay your mortgage. Enroll today by calling our Customer Service Department at (800) 561-4567 or log into your account on CarringtonMortgage.com.

Paying Your Loan Ahead

We allow you to prepay your periodic payments one month in advance. If you want to prepay more than one periodic payment, please contact us. Without written instructions from you, any attempt to prepay more than one periodic payment on your loan will result in your payments being applied to the principal balance of your loan.

Partial Payment Policy

Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. If you are subject to a pending bankruptcy proceeding, please contact our Customer Service department for additional information regarding payment application.

Principal Only Payments

Important Note: For a principal only payment, CMS will not apply that payment to principal if there are any scheduled payments past their due date including any outstanding unpaid fees and costs owed on the account. CMS will apply those funds when a full contractual amount is received to satisfy any scheduled payments past their due date, including any outstanding unpaid fees and costs owed on the account. Any extra funds received will be applied towards the principal.

Contact Us:



800-561-4567



800-486-5134



www.CarringtonMortgage.com

Visit www.CarringtonMortgage.com to make your payment today! Pay by Check or AutoPay at no charge! Additional Payment options available at www.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.

Payment Information

Please visit the website at www.CarringtonMortgage.com for convenient payment options. Payments can be made by Check or AutoPay at no charge. Information about additional payment options is available at www.CarringtonMortgage.com. If you choose to mail a payment, or are mailing additional principal or escrow funds, please complete and detach the coupon portion of this statement, and mail it with the check or money order to the Payment Processing Center using the return envelope provided. Be sure that the address shows through the window of the envelope. Be sure to write your account number on the check or money order. **PLEASE DO NOT SEND CASH.** Please do not send the entire statement. Please do not include correspondence on or with the payment. Postdated checks will be processed on the date received unless prohibited by applicable law.

For your convenience our Payment Processing Center address is:
Carrington Mortgage Services, LLC
PO Box 660586
Dallas, TX 75266-0586

By providing a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive the payment, and you will not receive your check back from your financial institution.

Other Payment Options

Western Union/Quick Collect

To use Quick Collect to make a payment, follow these easy steps:

1. Call 1-800-325-6000, press #2 to locate the Western Union Agent nearest you or go to www.westernunion.com.
2. At the Agent location, select and fill in the blue Payment Form completely. Include the following information:
Pay to: Carrington Mortgage Services, LLC
City Code: CarringtonMS
State: CA
3. Be sure your name and account number are correctly written on the form.

This transaction will cost you a nominal fee. To contact Western Union Customer Service, please call 1-800-238-5772.

MoneyGram

To use MoneyGram to make a payment, follow these easy steps:

1. Call 1-800-926-9400 to locate a MoneyGram Agent or go to www.moneygram.com/efinsUs/.
2. At the Agent location, select and fill in the blue Payment Form completely. Include the following information:
Pay to: Carrington Mortgage Services, LLC
Receive Code: 7998
3. Be sure your name and account number are correctly written on the form.

This transaction will cost you a nominal fee. To contact MoneyGram Customer Service, please call 1-800-555-3133.

Note: Payments transmitted to our office after the close of business will be applied to your account the next business day.

Insurance

Hazard Insurance - Fire and extended coverage is required on all accounts as specified in your loan documents.

Flood Insurance - If your property is located in a designated flood area, adequate Flood Insurance is required.

Proof of insurance coverage is required on an annual basis.

Please consult with your insurance agent to ensure that we are notified of your policy's status and that we receive copies of all renewal notices. We reserve the right to place insurance coverage to protect our mortgage interest if your insurance cancels or we are not notified of the renewal of your policy. The cost of this lender placed coverage may be higher than the policy of your choice and the coverage may not be equivalent to your prior policy. Your account will be charged for this coverage and monthly mortgage payments may increase accordingly.

Property Taxes

If we escrow for your taxes, please forward all bills to us to ensure proper payment. Timely payment of Real Estate taxes to the appropriate taxing authority is required on all Non-Escrow accounts. In the event that we are notified of non-payment of taxes by your taxing authority, we may exercise our option to advance payment for taxes.

NOTE: This will result in an increase in monthly mortgage payments.

Important Notices

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.

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.

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.

Additional Information

Escrow - This portion of the mortgage payment may include amounts collected for mortgage insurance premiums.

Negative Amortization - The unpaid principal balance includes the negative amortization balance, if applicable. Negative amortization only occurs on certain loan products.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.CarringtonMortgage.com/Legal/PrivacyPolicy.

Errors and Information Requests (inquires & complaints)

Notices of Error, Requests for Information and Qualified Written Requests (as defined in RESPA) must be sent to: P.O. Box 5001, Westfield, IN 46074. Please include your account number with all correspondence. You have certain rights under federal law to resolve errors and request information related to your account. For more information, please contact us at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time.

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief including protections from foreclosure as well as interest rate relief to members of the military who have been called to active duty. If either you have been called to active duty, or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you haven't yet made us aware of your status, please contact our Military Assistance Team toll free at 1-888-267-5474.

Correspondence (for inquiries & complaints)

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

Overnight Payment Mailing Address:

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

Important Telephone Numbers

Customer Service (for inquiries & complaints): 1-800-561-4567
Customer Service Fax: 1-800-486-5134
Refinance: 1-888-267-0584
Payoff Request Fax (include borrower authorization): 1-866-624-6154

Loan Payoff Information

The Current Principal Balance on Page 1 is not your payoff amount.

Payoff requests may be obtained by:

- CarringtonMortgage.com Log-in to your account
- Fax: (include borrower authorization): 1-866-624-6154
- Customer Service Toll Free Telephone: 1-800-561-4567

Principal Only Payments

Important Note: For a principal only payment, CMS will not apply that payment to principal if there are any scheduled payments past their due date including any outstanding unpaid fees and costs owed on the account. CMS will apply those funds when a full contractual amount is received to satisfy any scheduled payments past their due date, including any outstanding unpaid fees and costs owed on the account. Any extra funds received will be applied towards the principal.

State of Texas Disclosures

Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Please see reverse side for more information.

Crediting of Payments

We credit mailed payments as of the date received, if the payment is: (1) paid with a check payable to Carrington Mortgage Services, LLC, and drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order that includes your loan number on the check or money order; (2) sent with the payment coupon; and (3) received at the payment address on the payment coupon by 5 p.m., Monday through Friday, excluding federal holidays, in the time zone of the payment address. Payments received through means other than mail, such as AutoPay, Web Payments on CarringtonMortgage.com, and Pay By Phone, will be credited to your account in accordance with the terms and conditions of those services. Payments that fail to meet applicable requirements may result in crediting delays or may be returned. If your loan is in default, bankruptcy or foreclosure, this may impact our ability to credit your payments. In addition, one or more payment services may be unavailable and you may be required to pay with certified funds or other forms of payment.



Application of Payments

In general, payments will be applied as described in your loan documents (including any loan modifications), subject to applicable law and any other requirements, such as investor and insurer/guarantor requirements. Periodic payments received and accepted will first be applied to the longest outstanding periodic payment due. If your loan is not current and you submit additional amounts with a periodic payment, the additional amounts will be applied to your outstanding periodic payments until your periodic payments are paid current and then applied to fees or other amounts owed on your account before applying the remaining additional amounts as you instructed. If your loan is not current and the additional amounts you submit with a periodic payment are insufficient to bring your outstanding periodic payments current, then the remaining additional amounts will be posted to your unapplied funds account. If your loan is current and you submit additional amounts with your current periodic payment due, the additional amounts will be applied to fees or other amounts owed on your account before applying the remaining additional amounts as you instructed, or, if no instructions are provided, they will be applied to the principal balance of your loan.

Carrington Charitable Foundation

The Carrington Charitable Foundation (CCF) is a 501(c)(3) organization that supports a variety of nonprofit causes and organizations across the United States through fundraising events, donation drives and volunteering. Our Veteran-focused Signature Programs focus on providing Mobility, Stability, Purpose and Prosperity for Veterans returning from the post-9/11 conflict battlefields. Through these programs, the Foundation honors the sacrifices of our nation's servicemen and women who have dedicated their lives to protecting our country's freedom by providing specialized transportation, custom adapted housing, transition resources, and employment assistance. All donations are eligible to be tax-deductible, but you should consult with your tax professional. Donations are strictly voluntary. For more information, including the Foundation's signature programs, organizations that are supported, and financials, please visit www.carringtoncf.org.

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