



CCF Gala Raises More Than \$325,000 to Support Veterans and Their Families

Carrington Charitable Foundation (CCF), the nonprofit organization of The Carrington Companies, hosted its second annual Gala on Saturday, June 16, 2018, at the historic Belle Haven Club in Greenwich, Connecticut. The event raised more than \$325,000 to support Veterans returning from post 9/11 battlefields through CCF initiatives that provide:

Mobility: CCF financially supports The Veterans Airlift Command (VAC), which provides free private air transportation to wounded Veterans of Iraq and Afghanistan conflicts through a national network of volunteer aircraft owners and pilots.

Stability: Carrington House provides custom, adaptive homes for catastrophically injured Veterans.

Purpose and Prosperity: The Veteran Support Program supports Veterans' return to civilian life after their time of service by supporting Veteran lead entrepreneurship opportunities, as well as other like-minded nonprofits that are working in the same space to improve the mental health and mindset of Veterans.

“For the second year, we are deeply grateful to our donors for their generosity,” said Shelly Lawrence, Executive Director of Community Relations, Carrington Charitable Foundation. “Our commitment to supporting America’s military heroes is ongoing and unwavering, and the proceeds from this year’s Gala will do much to support CCF’s mission and the wounded Veterans we serve.”

Emceed by Carrington EVP Rick Sharga, Gala events included a live auction, silent auction and wine cork pull. Guests bid on such items as an exclusive vacation in Positano, Italy, and a wine tasting trip in Napa Valley. Four Veteran speakers addressed the audience:

Mobility Speaker: VAC representative and beneficiary, U.S. Marine Corps Sgt. Adam Kisielewski, spoke about how the VAC has been able to help him since he was injured serving our country.

Stability Speaker: Carrington House Recipient U.S. Army Staff Sgt. Jesse Clingman, accompanied by his wife, Alexis, spoke about what their new Carrington House home means to them and their family.

Purpose Speaker: U.S. Army Staff Sgt. Travis Mills spoke about what he has been able to accomplish after being helped by CCF. He now shows other injured Veterans through his retreat that, despite being injured, they still have a purpose and can find a “new normal” in life.

Prosperity Speaker: U.S. Air Force Staff Sgt. Johnnie Yellock spoke about The Honor Foundation nonprofit, and how CCF’s support for THF enables more military Veterans to participate in their program and reintegrate back into a civilian society after military service.

Carrington CEO and Founder Bruce Rose closed the speaking program with a persuasive call to action, emphasizing the importance of donor support for Veterans through CCF.

To learn more about the Veterans whom Carrington supports, please visit:

<http://carringtoncf.org/veterans-we-honor/>.









Homeownership
made simple.®

Carrington introduces Vylla Home

On October 1, 2018, we introduced Vylla to Associates. That was a momentous day for the Carrington Family of Companies – the launch of our first truly consumer-facing business: Vylla. Even more important, the Vylla launch represented a dramatic improvement in the homebuying experience for consumers, who are now discovering “Homeownership made simple.” Since October, we’ve also integrated Vylla Title and Vylla Escrow, adding essential services for Vylla to deliver an extraordinary homebuying experience.

Today, we’re introducing the next step in the Vylla experience: Carrington Real Estate Services is now Vylla Home.

Historically, real estate is one of the most visible parts of Carrington’s business. Because real estate agents continually interact on a personal, face-to-face basis with customers, Vylla agents are an essential part of creating an extraordinary customer experience.

“Transitioning our real estate company is one of the most critical components of the Vylla strategy,” said Greg Drakos, EVP. “With the addition of our real estate team, we’re creating a network of homeownership stores where our customers can find all of the products and services they need to find, finance and own their home under one roof.”

Vylla Home also represents a new business model, one in which real estate agents can set their own value in their market. Unlike other ‘discount brokers,’ Vylla doesn’t set commissions. Instead, we make it simple: agents keep 100 percent. This gives each agent flexibility to be competitive when they need to and charge more when the individual transaction requires it. In essence, we believe it is better to compete on service, not price. With this new model, and with Vylla’s other products and services at our fingertips, we are well positioned to offer a homeownership experience unlike any other.

“In areas where we have a real estate branch, we’ll also have a lending branch,” said Chris Gordon, SVP, Business Operations. “Our side by side locations will give us the ability to offer our entire selection of lending, title and settlement products and services.”

No other company can offer Vylla’s unique combination of services, because no other company has all of these services in-house, nor an easy to use online interface that guides the entire homebuying

journey. Vylla Home is the latest evolution in the Vylla experience. We can't wait for homebuyers to come home to Vylla Home.



Remembering Ray Chavez

Last week we said goodbye to a proud Veteran and a great American. On November 23, the day after Thanksgiving, Ray Chavez, oldest U.S. military survivor of the attack on Pearl Harbor that plunged the United States into World War II, passed away at age 106.

On March 17, 2017, in a letter from the White House, President Trump personally wished Ray a happy 105th birthday. More recently, Ray was invited to Washington, D.C., in May, where he was honored by President Trump in a Memorial Day service at Arlington National Cemetery and welcomed as a distinguished guest at the White House.

On his journey home, Carrington CEO and Founder Bruce Rose and Rosemary Rose had the distinct honor of flying Ray and his daughter Kathleen – recognized as the U.S. Navy's first female jet engine mechanic – by plane from Washington Dulles International Airport to John Wayne Airport in Orange County, California, on behalf of the Veterans Airlift Command. From there, Carrington COO Dave Gordon transported Ray and Kathleen by helicopter to McClellan-Palomar Airport in Carlsbad, California, near their home.

Before the Pearl Harbor attack, aboard the minesweeper *USS Condor*, Ray helped identify and sink a Japanese submarine. After working through the early morning hours, he returned home to sleep. Upon hearing of the attack, he raced back to his duty station to find the harbor in flames. Ray would spend the next week working around the clock, sifting through the destruction that crippled the U.S. Navy's Pacific fleet. He was later assigned to the transport ship *USS La Salle*, ferrying troops, tanks, and other equipment to war-torn islands across the Pacific, from Guadalcanal to Okinawa.

Although never wounded, Ray left the military in 1945 suffering from post-traumatic stress disorder that left him anxious and shaking. Returning to San Diego, where he had grown up, he took a job as a landscaper and

groundskeeper, attributing the outdoors, a healthy diet, and a strict workout program that he continued into his early 100s with restoring his health.

“Ray was an amazing example of the disappearing Greatest Generation,” said Bruce Rose. “To say that it was an honor for Carrington Aviation and the Rose family to accompany Ray and his daughter would be an understatement.”

For the past decade, Carrington Aviation has provided aircraft and crew while working with the [Veterans Airlift Command](#) (VAC) to make available free, private air transportation for Veterans of the Iraq and Afghanistan conflicts and their families. Carrington Charitable Foundation funds the VAC’s entire operating budget, allowing the organization to focus more on fulfilling missions and expanding its pilot network. To date, the VAC has flown well over 16,000 combat wounded and their families, including Veterans like Ray Chavez, to medical facilities for treatment and reuniting them with loved ones.

“Ray Chavez served his country during a critical time in our history,” said Dave Gordon. “He was among the best of us, and he will be missed.”

Ray Chavez was preceded in death by his wife, Margaret. He is survived by his daughter, Kathleen.



Ray Chavez returns a salute from U.S. Marines and U.S. Navy service members.



U.S. Marines and U.S. Navy sailors were proud to shake the hand of Ray Chavez.



Kathleen Chavez was the U.S. Navy's first female jet engine mechanic.



Dave Gordon assists Ray Chavez before his flight home on a Carrington Aviation helicopter.



Rosemary Rose greets Ray Chavez.



Bruce Rose wishes a safe flight home to an honored Veteran.



Welcome Home, Holly Katke!

On Friday, Oct. 19, Carrington Charitable Foundation celebrated the dedication of the latest completed Carrington House and handed the keys to U.S. Navy Chief Petty Officer and Purple Heart recipient Holly Katke. We've been following the progress of Holly's home in Gilbert, AZ, for several months. Holly is the first woman combat Veteran to receive a Carrington House that has been renovated and refitted for ease of use and access.

Appearing at the event in Arizona were Michael Barrett, Head of Veterans Affairs for CCF; Lorna Gordon and Lori Grigg, EVP, Human Resources for Carrington Mortgage Holdings, both from the CCF Board of Directors; and CCF Chairman Rosemary Rose, who spoke on behalf of the Foundation.

Holly began her Navy career in 1998, going through basic training and then Hospital Corpsman "A" School, then being assigned to the Naval Health Clinic in Cherry Point, NC. She later received more medical training at Naval Medical Training Command in Portsmouth, VA. Her first sea duty assignment was aboard the USS Abraham Lincoln, where she completed deployments to the Western Pacific and Persian Gulf, serving as both an Enlisted Surface Warfare and Enlisted Aviation Warfare Specialist.

Holly then graduated in 2008 from the Navy's most intense enlisted medical training program and reported to the Marine Corps Recruit Depot, Parris Island, SC. The

following year, she was deployed to Ramadi, Iraq, to provide medical support to SEAL Teams One and Three as an Expeditionary Warfare Specialist.

On April 15, 2010, while working with a Special Forces team in Iraq, Holly was critically wounded in action by sniper fire. She was medically evacuated back to the U.S. with injuries that included visual impairment and loss of mobility in her right arm, hand, and leg.

Since returning home, Holly has undergone extensive surgeries and treatment, but has managed to continue her education, earning a bachelor's degree, and, as of this past July, a master's. With her teenage daughter Leah, Holly Katke moved this summer from Sequim, WA, to Gilbert, AZ, where her Carrington House was being remodeled.

The one-story home got new flat exterior walkways (Holly sometimes uses a cane, sometimes a wheelchair), an updated kitchen compliant with Americans with Disabilities Act standards, new kitchen appliances and cabinets, new furniture throughout the house, a new walk-in/roll-in shower, new flooring, plumbing, electrical updates, and more.

"It's basically a brand new house," says Brandon Nicolas, VP, Carrington Development, who oversees all the renovations and remodels for Carrington House recipients.

CCF is grateful to the generous contributors who helped in the project. Those include: [Free Wheel Foundation](#), [Honor the Sacrifice](#), Lowe's, Victaulic Corporation of America, Ferguson Fire and Fab, and Metro Fire Equipment.

"The ache for home lives in all of us," wrote Maya Angelou. And the joy of providing a home for someone in need is immeasurable.

Welcome home, Holly Katke!



U.S. Navy Chief Petty Officer and Purple Heart recipient Holly Katke, pictured here with her daughter, Leah, is the first woman combat Veteran to receive a Carrington House.



A lot of people joined CCF and Carrington Construction to renovate Holly's home: Free Wheel Foundation, Honor the Sacrifice, Lowe's, Victaulic Corporation of America, Ferguson Fire and Fab, and Metro Fire Equipment.



Carrington's Digital Transformation Profiled in ZDNet

On Dec. 19, 2018, Carrington Mortgage Holdings EVP and Chief Information Officer Brent Rasmussen was quoted in "Machine learning helps mortgage provider with its digital transformation." The article in ZDNet.com profiled Carrington's expansive digital transformation. With initiatives in such areas as machine learning, robotic process automation, digital document automation, advanced data modeling, and predictive analytics, Carrington is clearly ahead of the curve in the mortgage industry.

"Given the vast selection of home loan providers available, machine learning has the potential to help buyers quickly find the home and financing options that are right for them, vastly simplifying the customer journey," said Brent.

Read the article [here](#).



CCF Golf Classic Results

Sunshine and smiles were bright at this year's Carrington Charitable Foundation Golf Classic weekend at The Resort at Pelican Hill in Newport Coast, CA. On Monday, Oct. 8, more than 260 golfers took part in the eighth annual tournament, which raised more than \$1.7 million for CCF's Signature Programs for Veterans.

Keeping things running smoothly throughout were 159 Carrington Associate volunteers, reports Shelly Lawrence, Executive Director of Community Relations for CCF. They were busy, as there were close to 500 in attendance, including 13 Vets and their families, at the post-tourney Monday night cocktail soiree, gala dinner, and charity auction.

"The camaraderie among the Veterans' families at this event can be just as important as the fundraising," says Shelly.

The lives of the Veterans whom CCF assists with its signature programs can be challenging in ways many of us will never know. During this year's golf tournament, one Veteran family shared that it was comforting to see and talk to other families who have struggled with the same things their family does, and ultimately overcome what many would perceive as nearly impossible obstacles.

Sunday's Family Night at the tournament gave CCF's top supporters and donors an opportunity to meet and talk with all the visiting Vets and their families at a party with a luau theme, plus a round of "night golf" with glow-in-the-dark golf balls. At the Monday evening banquet on the Golf Pavilion Patio, guests heard speakers Matt Driskill, Active

Duty Navy Lieutenant Commander and Founder of the Military Leadership Circle; Travis Mills, who is a recipient of a Carrington House, participates in the Veterans Airlift Command, and now is co-founder, with wife Kelsey, of the Travis Mills Foundation Retreat in Maine; and Joe Musselman, Founder of the Honor Foundation and retired U.S. Navy SEAL.

The evening concluded with a live auction that sent winners home with artist Joe Everson's "speed painting" of the Iwo Jima Memorial; a helicopter trip to Las Vegas; a ski trip to Park City, Utah; the ultimate golfer's bucket list outing to Bandon Dunes Golf Resort in Oregon; and a trip to the Kentucky Derby. The night ended with a Special Plea for additional support for CCF that raised more than \$300,000 in less than 10 minutes.

We look forward to continuing this special weekend of golf and giving for years to come! Join us at next year's event on October 14, 2019!



Thank you to the [Veterans Airlift Command](#) (VAC) for providing free private air transportation for Veterans.



U.S. Marine Corporal Michael Jernigan, accompanied by his wife, KimberLee.



In November 2017, U.S. Army Staff Sergeant Jesse Clingman and family moved into

their Carrington House home.



U.S. Army Master Sergeant David Glenn and his family walked through the door of their Carrington House home in June 2017.



It was a great day for golf.



In addition to an inspiring day of golf, more than 470 people attended an evening banquet and auction.



Night golf featured glow-in-the-dark balls.



U.S. Army Staff Sgt. Travis Mills addresses the audience.



New for vylla: Shop by Payment Done Right

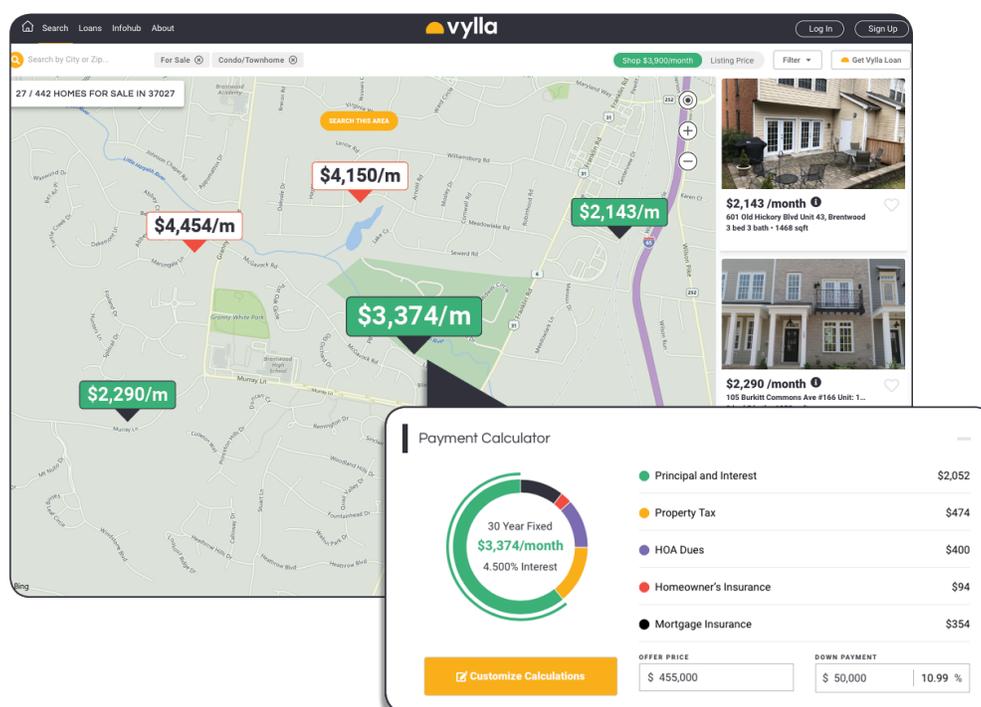
We know vylla makes homeownership simple by delivering an extraordinary homebuying experience, but now it's simpler than ever before to search for a perfect home. Vylla just introduced Shop by Payment, a tool for homebuyers to search for new homes based on the monthly payment they can afford.

Here's how it works: potential homebuyers Shop by Payment by answering a series of easy questions to create a more accurate financial profile. Then, the genius of vylla goes to work. Shop by Payment calculates fees including local tax rates and HOA dues to show the accurate monthly costs of homeownership. Click, click and boom...an accurate, data-driven way to find homes that are truly within budget. In other words:



Although there are other companies that offer a version of search with cost per month filters, those offerings can't match the capabilities created by vylla, especially the localized data built into the Shop by Payment calculator.

“We spend a lot of effort making sure we have the most accurate data,” says John Nicholas, Chief Technology Officer for vylla. “We continually refine the information we use for tax rates and insurance, which is based on specific markets rather than the more general data used by some competitors. Nobody else can offer this level of payment analysis.”



This allows homebuyers to get meaningful information about what they can afford. When it's time to buy, a vylla Certified Home Specialist can more quickly identify the homes and loan solutions that work best for that customer.

“Shop by Payment puts the power of accurate information into our customer's hands, removing guessing games and frustrating sales calls,” says Greg Drakos, Executive Vice President, vylla. “When homebuyers are ready to engage one of our Certified Home Specialists, they'll better understand monthly housing expenses and the mortgage they can afford, leading to a more extraordinary homebuying experience.”

Ready to shop by payment? Visit the homepage or get started [here](#).



We Mourn the Passing of an American President

As a Nation, we pause to mourn the passing of George Herbert Walker Bush, the forty-first President of the United States, on November 30, 2018.

His storied life was filled with accomplishment. When he volunteered for duty in the Second World War, George Bush was the youngest aviator in the U.S. Navy. He flew 58 combat missions while defending our country's freedom. After returning home and completing his education, raising a family, and starting a business, his life of public service resumed. First, as a member of Congress, then as Ambassador to the United Nations, Chief of the United States Liaison Office in China, Director of Central Intelligence, Vice President, and, finally, as President of the United States.

George Bush brought to the White House a devotion to American values and a steadfast determination to guide the United States toward becoming "a kinder, gentler nation." In his Inaugural Address, he pledged to use American strength as "a force for good." He was true to his word. With his steady leadership, George Bush guided our country through the successful and peaceful end of the Cold War and into the period of prosperity that followed.

In honor of his life of dedication, Wednesday, December 5, 2018, has been declared a National Day of Mourning throughout the United States. On that day, Carrington offices in the U.S. will be closed for a paid holiday, that we might ponder the remarkable legacy and pay our respects to the memory of President George H.W. Bush. I invite Carrington Associates to join the many millions of people around the world who share our grief in this solemn observance.

In gratitude for the service of a great man.



Happy Holidays to Carrington Associates, Family, and Friends

A Message from Bruce Rose

This has been an evolutionary year for The Carrington Companies. In many ways, this, our 15th year in business since I founded Carrington Capital Management in 2003, has been one of the most transformative in the company's history.

The most obvious transformation, of course, was the launch of our new consumer-facing business unit, Vylla. Carrington, with our real estate, mortgage, and title experience, is uniquely positioned to deliver on the promise of "Homeownership Made Simple," and we're excited about the future of this business.

Carrington Mortgage Services adapted to a dramatic market shift: after a decade of the lowest interest rates in almost all of US history, the Federal Reserve began to gradually raise rates to a more normalized level, dramatically reducing the opportunity for our borrowers to refinance their loans. As a result, our business shifted from high volumes of rate/term refinancing on streamline documentation to full documentation purchase loans and some cash-out refinancings. While many lenders have struggled to make this shift, we have successfully made the transition to this more difficult but sustainable and profitable business. The launch of our non-Prime product in 2018 has us well-positioned to see continued opportunity, particularly in the underserved market, in 2019.

Carrington Capital Management has been a leader in the acquisition of non-performing and distressed loans (NPLs), which gave us the opportunity to help many borrowers stay in their homes. As the housing market has recovered, the pool of NPLs has dried up, and we've shifted our focus to the purchase of both performing and non-performing portfolios of Mortgage Servicing Rights (MSRs) – we've acquired or serviced over \$95 billion of MSRs since we began the program in 2014. CCM

was also instrumental in promoting the non-Prime strategy and is actively exploring the securitization markets for opportunities to provide funding. 2019 may bring us back to our roots – our first performing loan securitization since the financial crisis.

At the Corporate level, we have been able to enhance our capital structure through judicious refinancing of some of our outstanding notes, while streamlining for efficiency and right-sizing our expenses. New banking relationships put in place in 2018 have created significant opportunities for us to fund our businesses. All of which contributes to the long-term viability of our Company.

But our evolution is nowhere near complete. The one thing that has been constant at Carrington over the last 15 years has been change; the ability to adapt to whatever market environment is put in front of us. With the efforts of our amazing team of Associates and Management, we have been able to navigate these constantly-changing market conditions, and create and operate incredibly successful businesses.

In 2019 we will continue on our journey together. Our consumer business at Vylla will deliver the highest quality customer experience in the real estate and mortgage industry through our technology platform and our Certified Home Specialists – a single-point of contact to guide the customer through the homebuying process. Our mortgage division will continue to offer the widest range of loan products across the entire spectrum of borrower credit so that every customer who comes to Carrington has a legitimate chance to get a loan that they can afford and be comfortable with. Our asset management division will create the highest level of return in the new interest rate environment and markets, managing capital for some of the bluest of the blue-chip investors.

At the Holding Company, Dave Gordon, Andrew Taffet, Peter Salce, Darren Fulco, Scott Siegler and I continue to commit to providing the best environment for you to work productively and take care of your families.

A final note: we created the Carrington Charitable Foundation nearly ten years ago as a means of giving back to the communities in which we work and live. The participation and generosity of the Carrington Associates has been beyond overwhelming. Rosemary, Dave, Lorna and I have been truly humbled that you have joined our efforts in serving the communities around us. CCF has raised nearly \$20 million, and our Veterans support programs have helped literally hundreds of Veterans and families nationwide. Our mission continues with your support.

I want to wish each and every one of you and your families the very best that this Holiday Season can offer and thank you for an incredible 2018. I am excited and looking forward to what we can all do together in 2019 and beyond.

Bruce Rose

Chief Executive Officer & Founder



Being Extraordinary

According to Chad Ruggles, SVP, Lending & Real Estate Sales, for Vylla, being extraordinary isn't something you do some time or part time. You do it every minute, in everything you do.

The mortgage industry is very transactional. At most companies, it's all about selling a loan and getting on to the next one, and not about customer service. Because our goal at Vylla is creating an extraordinary homebuying experience, that focus changes the way we do everything.

"We're all about the quality of every interaction with a customer," said Chad. "At Vylla, we anchor everything to our mission: to deliver an extraordinary homebuying experience for everyone."

Chad asks an essential question: If we were all compensated on whether or not we had created an extraordinary homebuying experience, how would we do our job differently? Chad says we might just need to slow down a bit, and we must take complete ownership of the relationship with the customer every time we interact with them.

"Like a concierge, we're there to service any and all of their needs along the homebuying journey," said Chad. "We want every customer to feel like they are the only customer our home specialist is working with."

That's also critical for Associates who work in Title, Escrow, Real Estate, and everyone handling back-end transactions like processors and transaction coordinators. You may not be on the front line speaking with the customer, but the things you're doing are just as important to the overall experience. If there's something that needs to be done right away to keep a loan on track, it just can't wait.

"Every part of the process is equally important," said Chad, "and everyone who touches a transaction is responsible for making sure the customer comes away feeling like they had an extraordinary experience."

Being extraordinary isn't just for loan officers or Associates who are part of the loan process. What you do for Carrington – no matter what it may be – is critical to making our business great. In Servicing, quick action could help a customer avoid foreclosure. For Human Resources, it might be making a fast fix to an Associate's payroll issue. Effectively managing REO properties for Carrington Property Services protects customer assets, as well as our own. In Information Technology, it could be making sure an Associate's tech issue is solved for good. Whatever you do for the company, you know your job role best and what it takes to be extraordinary.

Want to know if what you're doing is making a difference? Chad says Associates can ask themselves a simple question: "Looking at what you've done in the past hour, are you doing something that's creating an extraordinary experience for your customer?" If you can answer "Yes" to that question, then you know what to do in the next hour and the hour after that, and the day after that, and the week after that, and so on.

For customers, buying a home is a complex transaction, and it can lead to anxiety. But it can also be an exciting time when everything goes well.

"We want to build on that excitement," said Chad. "We want our customers to be excited about their first Thanksgiving in their home, their first Christmas, birthdays, and so many other special events."

There's no machine, no process, for creating an extraordinary experience. It only happens when Associates are extraordinary. When we all do exactly what we should do, as soon as it needs to be done, and treat every customer like they are the only customer, the result will be rave reviews. Those reviews will be listened to and read online by other potential home buyers. That will drive business to Carrington and Vylla, and that's good for everyone.



CIFS Diversity and Inclusion Award Honors Candace Russell

Industry Leader Recognized for Her Diversity and Inclusion Efforts

The [Council for Inclusion in Financial Services](#) (CIFS) recently hosted the 2018 CIFS Diversity and Inclusion Awards at the 2018 FinServ Expo. Candace Russell, VP, Post Sale for Carrington Mortgage Services (pictured fourth from left above), was honored with the prestigious Catalyst Award, which celebrates pioneers who have accelerated positive impact in diversity and inclusion through philanthropic efforts and/or initiatives that support underrepresented groups.

Every year, the CIFS presents the Diversity and Inclusion Awards to those in the financial services industry who have driven initiatives through philanthropy, technology, and business practices, and who demonstrate an ongoing commitment to changing the landscape of their industry by cultivating diversity and creating an inclusive culture.

“I am honored and privileged to be recognized alongside people in our industry who have done so much for so long,” said Candace. “My fellow honorees inspire me to try to do more on my own and to follow my passion for diversity and inclusion in mortgage banking. I can’t wait to grow my program, UR:Represented, and to see more folks become interested in their own growth and developing their skills to reach for more.”

CIFS says it believes that those who work diligently to make the case for inclusion are deserving of recognition by their colleagues. Recipients of the CIFS Diversity &

Inclusion Awards have not only impacted the financial services industry, but also the community at large, proving there is power in inclusion.

“We’re proud of Candace and the work she’s doing,” said Ray Brousseau, President, Carrington Mortgage Services. “Here at Carrington, we’re committed to creating a diverse and inclusive work environment. Carrington Associates have backgrounds and experiences as diverse as the many customers we serve.”



It Takes a Team

Everything works better when all parts of Carrington work together. We wanted to share some fantastic teamwork between Carrington Mortgage Services Lending and Servicing, as well as Carrington Capital Management, to help one of our senior customers, Mrs. Gloria Burns. Gloria's loan matured, but due to a past modification her loan still had a balance owed. To make things right, four people at Carrington worked together to help Gloria save her home. This was not a fast or easy fix, but they made sure it got done. As summarized by Elizabeth Balce in her Best Catch Award submission, here's the role everyone played in taking care of this customer:

Elizabeth Balce, VP, Carrington Capital Management

Things got going when Elizabeth read some notes in Mrs. Burns's file and gained an understanding of the situation Mrs. Burns was in – and how desperately she needed someone to help her. Elizabeth immediately stepped in and began sending emails to let everyone know about the borrower's situation and develop a plan for action.

Dalia Istambouli, Director, Customer Research, Carrington Mortgage Services

After receiving an email from Elizabeth, Delia was on it. Delia immediately handled everything that needed to be done on the Servicing side – made sure payments were posted, coded the loan to accept payments while MLD worked on the refinance, corrected credit reporting, and answered ongoing queries from Elizabeth.

“We needed her help a few times during the process,” said Elizabeth, “and she was nothing short of amazing.”

Julie Criswell, Manager, Customer Service, Carrington Mortgage Services

Elizabeth said: “Julie is my go to for anything Servicing related. I haven't stumped her yet with all the Servicing questions I send her.” Julie reached out to Mrs. Burns and

proactively followed up through the process to make sure she continued to provide any guidance our borrower needed. Although Julie's job role as an escalation supervisor has its challenges, Elizabeth says she is always friendly, caring, and a joy to work with.

Kerri Ashford, Loan Officer, Retail Lending, Carrington Mortgage Services

Elizabeth said: "I think the world of Kerri, and, more importantly, so does Gloria Burns." Although this was not an easy refi to complete, Kerri stayed on top of it and guided Mrs. Burns throughout every step of the process. Sadly, during the refi process, Mrs. Burns's husband passed away. Mrs. Burns actually took Kerri's call on the day her husband passed, because she wanted to let Kerri know she was going to fax in the remaining conditions first thing in the morning. Mrs. Burns said didn't want Kerri to think she wasn't appreciative of her assistance.

These Associates all went out of the way to do the right thing for a Carrington borrower, and we retained a customer as a result. Working together, they're responsible for changing a negative customer experience into an incredibly positive one. You may not often hear about Servicing and Lending working together as one team, but it's happening every day!



Dalia Istanbouli



Julie Criswell



Kerri Ashford

Not pictured: Elizabeth Balce



Associates Get the BenefitsVIP Treatment

BenefitsVIP is a powerful, one-stop contact center staffed by the seasoned professionals of Corporate Synergies Group, Carrington's benefits broker. Your dedicated team of employee benefits advocates is always ready to help you and your family members resolve any benefits issues. BenefitsVIP helps you get the most out of your health benefits by providing personal attention, accurate information, and caring support.

They have answers

Anytime you have a question or a problem, BenefitsVIP will work on your behalf to find a solution. Here are some of the many ways BenefitsVIP representatives can help:

- They can help you make sense of your health plan.
- They can coach you toward efficient use of your benefits.
- They can work with your insurance carrier on your behalf.
- They can answer your billing questions, help resolve any billing errors, and investigate any claims problems.
- They can answer questions about your provider network and locate participating (in-network) healthcare providers.
- They can assist with pre-certifications for visits, procedures, pharmacy, etc.
- They can arrange for ID cards to be issued or replaced.
- They can help you navigate your benefits information system.

- They can do so much more ... just ask!

They have experience

BenefitsVIP advocates have direct access to insurance decisions-makers, so you won't have to spend time trying to find answers or solve issues on your own. More than 94 percent of BenefitsVIP inquiries are handled within 24 hours.

What's more, BenefitsVIP advocates have an average of 22 years of experience in the insurance and benefits industry, and they're licensed in health and life insurance. They're also required to complete continuing education classes and training programs related to their licenses and BenefitsVIP support. Their experience and training means they know what to do and whom to contact on your behalf to accurately resolve your questions and issues. And while they're working for you, they keep your information private and secure.

You can contact BenefitsVIP Monday through Friday from 8:30 a.m. to 8:00 p.m. EST by calling 866.293.9736. Or send an email to solutions@benefitsvip.com. And you can chat live with a dedicated BenefitsVIP advocate through the [BenefitsVIP website](#). Helping you is what BenefitsVIP is all about, so please get in touch!



Vylla Creates an Extraordinary Christmas

When the Cruz family needed a loan to buy their home, no one would help. Luckily, they found Vylla. Vylla makes homeownership simple. By using Vylla, the Cruz family was able to find a home, get a loan, close and own. They did it all in one place, with one person by their side to guide them. During the past 15 years, Carrington has helped more than 1 million homeowners successfully deal with their challenges, and created a consumer homebuying experience unlike any other. We thought you'd enjoy reading this note sent to the Vylla team by a very grateful family.

Hello Vyllagers (Jarred Robbins, Jodi Faccadio, Lyndee Barney, Angelique LaVoie),

I wanted to take a part of my day to thank you all for making our dream of home ownership again a reality. When all others said no, you guys said yes. When all others said call us back in a few months, you guys rolled up your sleeves and went to bat for us. When others treated us as a number, you guys treated us a valued customer. We are truly grateful for your dedication to our family. Thank you for our Christmas present! We couldn't have asked for anything else!

May you have a Merry Christmas and Happy New Year!

The Cruz Family (Sam, Rachel, Olive, Grace, and Kate)



Plano Associates Leave a Big Footprint with Christmas Cops

When the police arrived at our Plano, Texas, location on the morning of Monday, December 17, it was for a happy occasion. The officers were from Christmas Cops, a program created by local Plano Police Department employees and their families to assist local children in need during the holiday season.

Like industrious elves, Plano Associates delivered an amazing amounts of holiday cheer in the form of many mountain bikes with funky helmets; the latest and greatest dolls and accessories; stuffed animals just right for snuggling; personal electronics; warm, furry bedding; and so much more.

“We’re proud to participate with the Christmas Cops program for another great year,” said Glenda Shelby, Senior Human Resource Generalist in Plano. “Christmas Cops allows Carrington to make a difference in the local families that live here in Plano.”

The [Christmas Cops Program](#), created in 1984, sponsors less-fortunate families with a variety of needs. Known to or recommended by a Plano policeman, these families have been affected by unforeseen hardships, whether having been a victim of a crime or experiencing an economic downturn, or even a devastating injury. These families have children who, without intervention, would likely have no holiday gifts at all.

Christmas Cops is just another example of the people of Carrington making good on Carrington Charitable Foundation’s mission to give back to the community through causes that reflect the interests of Carrington leaders and Associates. Christmas Cops

sends a warm thank you to all of the Plano Associates who helped local families in need this holiday season!



Bikes were big with disadvantaged kids this year.



Plano Associates definitively delivered the good this holiday season.



While getting photobombed by a Plano Police Department public service officer, Glenda Shelby displays another certificate of appreciation presented to Carrington.



Carrington Expands into Commercial Title

Most kinds of insurance protects you from what might happen in the future. Not title insurance. It's the only insurance that protects you from what might have happened in the past; and it's what Carrington Title Services (CTS) offers to mortgage clients, along with property reports, curative and escrow settlement services, and natural hazard disclosure reports.

Since its inception, CTS has provided residential title services, and now that focus is expanding. Recently, we spoke to Tom Huddleston, SVP, Business Development for Carrington Mortgage Holdings, about what we're doing to provide commercial title services to some of the biggest names in the mortgage industry.

We didn't start small. CTS established strategic relationships with two major underwriters: First American, the global provider of title insurance and settlement services, and Westcor Land Title Insurance Company, one of the largest title insurance underwriters in the United States. There are also plans to begin providing commercial title with Stewart Title and WFG National Title Insurance Company.

At a recent First American Title conference, Tom Huddleston and Jim DiGregory, VP, Commercial Title, were approached by agents who needed a firm to perform title work in states in which they weren't licensed. Tom and Jim agreed to do the title work with one stipulation: the agent continues to handle their customer, thus keeping their client relationships intact. After receiving so many requests, Tom and Jim approached First

American about offering title services to First American agents. First American quickly agreed, and the resulting business arrangement and revenue share is good for everyone – especially Carrington.

“Everybody wins,” said Tom. “We’re leveraging our existing business relationships to create one of the fastest growth areas for CTS.”

Because it’s commercial work, strictly focused on B2B business, there is tremendous diversity in the types of CTS projects: strip malls; investor bulk transfers (which can involve an investor buying hundreds of homes from another investor); land for development; apartment buildings; office buildings; and more. We have the expertise to handle any type of commercial transaction. For example, in May, the CTS Commercial Division coordinated the refinance of an internationally recognized polo facility in Palm Beach, Florida. This transaction closed smoothly, with the owner very impressed with CTS’ level of expertise and the attention to detail. And the transaction was very beneficial to the CTS bottom line!

Carrington is so committed to the success of this new line of business that we’re opening a commercial title office in Pittsburgh in July, giving us a dedicated location to support all commercial title transactions. Leading the team in Pittsburgh will be Jim DiGregory, whose career includes more than 30 years of commercial title experience. A new website, focused exclusively on commercial title, is also on the way.

“We’re providing great B2B service from a financially stable institution,” said Jim.

“Carrington is able to distinguish its commercial title services by CTS’s national reach, state of the art technology, and outstanding customer service. We expect to grow this business significantly year over year.”



IronPort Helps Keep Customer Data Safe

Keeping customer's non-public personal information safe is one of the most important promises we keep. The Information Technology department is introducing a powerful new ally to augment Carrington's e-mail security. Powered by Cisco, IronPort email security appliances are one of the most sophisticated systems available today. The IronPort uses advanced encryption technology to protect emails containing sensitive information. In production at 1,200 U.S. Hospitals, 20 state financial regulators, the U.S. Securities and Exchange Commission, 30 percent of all U.S. banks, and the U.S. Treasury, these systems have demonstrated an unparalleled record of security and reliability.

At the beginning of March, IT began pilot testing this new solution. The completed full production implementation is scheduled for the end of March. IronPort is easy to use if you share personal information as part of your job role. There even a handy button right in Outlook for sending secure email.

The recipients of your secure emails may receive a message like the one at the bottom of the page, asking them to register with Zix (IronPort's encryption engine) before opening an encrypted email. Registering with Zix is simple, and takes just a minute. You'll find a video of the short process [here](#). You can send recipients the link to the video in advance of the secure email, in the event they have questions.

From: FIRST LAST [<mailto:carringtonmh.notification@zixmessagecenter.com>]
Sent: Tuesday, March 06, 2018 2:58 PM
To: END USER <EndUser@OutsideEmail.com>
Subject: [EXT] Carrington Services – Important Invoice - 12345

New Zix secure email message from Carrington Mortgage Holdings

[Open Message](#)

To view the secure message, click Open Message.

The secure message expires on Apr 05, 2018 @ 09:57 PM (GMT).

Do not reply to this notification message; this message was auto-generated by the sender's security system. To reply to the sender, click Open Message.

If clicking Open Message does not work, copy and paste the link below into your Internet browser address bar.
<https://web1.zixmail.net/s/e?b=carringtonmh&>

Want to send and receive your secure messages transparently?
[Click here](#) to learn more.



The Best of Best Catch: Nicki Thomas

Carrington Associates consistently provide great service to our customers. We love sharing one of the primary ways customers, brokers, and other Associates recognize CMS Associates for a job well done: the [Best Catch](#) award.

Carrington truly cares, and one way we consistently demonstrate that is the level to which we work with customers who are having trouble paying their mortgage because of life challenges. Nicki Thomas, a loss mitigation specialist in Anaheim, recently received a heartfelt Best Catch award from a truly grateful customer, and we wanted to share it with you.

Ann C. wrote:

I am writing this referral for Nicki Thomas. Over the last 2 years, my family fell on hard times. We had difficulty managing our finances. We felt overwhelmed and scared that we would lose something so cherished by my family, our home.

Ms. Thomas has been the worker assigned to my family to help us get back on track. She has been empathetic, kind, caring, compassionate, and has gone above and beyond to help support my family. She called us and provided us with the answers that no one else could give us, and there was a solution to our problem in minutes, allowing us to finally see some light. She has been communicating with us regularly, even if it was just to ease my mind that a payment was received and we are still on track.

I am grateful that Nicki is working on my case, and grateful for Carrington.

Nicki, who has been working for Carrington for nearly six years, says she hears all kinds of reasons why customers are struggling. In her job role, Nicki works with lots of customers like Ann, and she treats them all the same: with respect and a sincere desire to help.

“I’ve been doing this for 30-plus years, and you always want to help people,” said Nicki. “So many of the customers we deal with have hardships – job loss, a death in the family, a serious health issue. So many people are thankful when we’re able to help them.”



Carrington Associates Bring Light to the Darkness of Cancer

[Light the Night](#) is an annual 2.5-mile, lantern-lit walk organized by the [Leukemia and Lymphoma Society](#) (LLS), and Carrington is getting involved in the walk taking place on Oct. 6, 2018, in Indianapolis, Indiana! The event's goals are to bring communities together to support those impacted by blood-related cancer, and to raise money for research and cures.

Our goal is to have 100 people from the Carrington family join the walk – this includes spouses, children, and friends. In the months leading up to the October walk, expect to see FUNdraising events like bake sales, penny wars, fitness classes, silent auctions, and more! Contact committee co-captain's [Melissa Smith](#) or [Latoya Allen-Davis](#) if you have any fundraising ideas, or would like to volunteer.

As a member of the Board of Trustees for the Leukemia & Lymphoma Society, Rob Petruska (pictured below), VP, Retail Lending, for Carrington Mortgage Services in our Westfield location, has coordinated Carrington involvement for the past two years. Rob's connection with Light the Night is very personal.

"At the age of 17, my son Ross was diagnosed with large T-cell lymphoma just before his senior year in high school," said Rob. "After nine rounds of chemo, and after losing his hair, Ross was in remission – and he still is today."

Ross has since graduated from Ball State University, and currently is applying to graduate school to become a physical therapist.

Rob says his family was fortunate to be able to get Ross treated at Riley Children's Health, one of the top 10 sites in the United States for pediatric health research. After Ross' chemo, Rob says he asked two family friends who had lost their son how he could get more involved to help beat blood cancer. They referred him to LLS, and he scheduled an interview to see about serving on the Board of Trustees.

"I became a board member in late 2016, and still sit on the board today," said Rob.

During his time serving on the LLS board, Rob was asked to assist with some of the main fundraising initiatives LLS sponsors every year. Light the Night immediately attracted his interest, because it's a family friendly event that's open to all ages. Fundraising events like Light the Night provide critical support to cancer patients like Rob's son.

"Because of successful events during 2017, 536 Indiana patients and families received \$1.1 Million in co-pay assistance during this past year," said Rob.

Anyone can help LLS support their mission through [school fundraising programs](#), an annual fundraising competition that crowns the nationwide [Man and Woman of the Year](#) program, [patient support services](#), and mission awareness activities.

The Indianapolis walk takes place on Saturday, Oct. 6, 2018, at Historic Military Park. Ready to sign up? And even if you're not in Westfield, you can always donate to the cause. Register or donate [here](#).





Carrington's LoaniQ Honored in HousingWire's Tech100

On April 3, HousingWire announced the winners of its fifth annual HW Tech100 awards, recognizing the most innovative technology companies in the U.S. housing economy, spanning real estate, mortgage lending, mortgage servicing, and investments.

This year, Carrington made the list, honored for our investment in innovative technology to make homeownership simple. HousingWire's editors loved LoaniQ, our fast, accurate, and easy way to match consumers with loan options. LoaniQ's loan calculator instantly matches borrowers with loan options based on the borrower's responses to a few simple questions – with no personally identifiable information required. Once a user selects from the loan options presented, they can instantly pre-qualify, complete their online loan application, submit the required verification documents, and move ahead with their loan. Since its launch in 2016, LoaniQ has funded more than \$200 million in lending volume.

“We are proud to be included in the Tech100,” said Greg Drakos, EVP, Connects. “It is proof that The Carrington Companies' investing in innovative technologies to make homeownership simple and providing a first-class customer experience is the right direction for our future.”

The number of applicants for the 2018 awards is up from previous years, and the final list of 100 companies demonstrates the diversity of technology solutions available for the housing economy.

Read the article about the HW Tech100 [here](#), and don't miss the article devoted to Carrington and LoaniQ [here](#).



Vylla is Getting Great Reviews on Zillow

When customers are ready to select a mortgage company, they increasingly turn to the internet to read reviews posted by past and current customers. What they see online is often a deciding factor in which company gets their business.

By now, you probably know that for customers looking for homeownership made simple, Vylla is the right choice to find a home, get a loan, close, and own. Vylla customers are showing the love for the extraordinary customer experience they received with five-star reviews on zillow.com. Here's what some of our customers are saying about their great home buying experience with Vylla.

In “Dedicated Professional,” adc9495 from West Point, VA, said:

“Trevor Harrington was amazing at assisting us through the mortgage process. Even when we thought we were facing huge obstacles, he patiently guided us through and stayed in close contact to help ease our concerns as first time home buyers.”

In “AMAZING!!!!,” joenita80 from Asher, OK, had this to say:

“Kelly Lesko was absolutely amazing at getting us pre-qualified. She continued to follow up and was extremely helpful through the whole lending process! She helped make our dreams come true with home ownership when we didn't think getting a loan was possible. Vylla and their staff were extremely transparent and helpful!”

zuser201807171101046 from Oak Ridge, NC, titled their review "AWESOME EXPERIENCE:

"Let me just keep it simple. If you're looking for a knowledgeable and not pretentious loan officer then Nicole Leigh Gottlieb is your connection. Also if you're looking for a lender that has options for self-employed 1099 folks, then Vylla is your resource. Don't delay reach out to her today."

Thank you, Vyllagers, for consistently creating an extraordinary, five-star-worthy, customer experience. Keep up the great work!



CCF California Wildfire Relief Fund

Catastrophic wildfires continue to ravage California, and one blaze, known as the Carr Fire, nearly doubled in size during the past three days, making it the largest in the state's history. Exhausted firefighters across the state are trying to contain 16 major fires that are burning in hot, dry, and windy conditions.

Please join the Carrington Charitable Foundation and The Carrington Companies in supporting relief efforts for those affected by the recent California wildfires. All funds raised by CCF will go directly toward relief efforts supporting the victims of this disaster.

If you can, please donate [here](#). Thank you for your support, and keep the people of California in your thoughts.



Best Catch: What Our Customers Remember

Although Carrington Associates consistently provide great service to our customers, you never know exactly what it will take to get a customer to understand that Carrington is the right place to come for a loan for their first home, their next home, or their last home.

And when we get it right, customers, brokers, and other Associates recognize CMS Associates for a job well done with a Best Catch award. In 2016 CMS Associates began adding this small graphic to their signature line:



When someone clicks on the above graphic in an Associate's signature line, they're directed to a Survey Gizmo page where they can write in detail exactly what that Associate did to make their day. The recognition is then sent to CMS senior leadership and the CMS executive team.

Here are some recent Best Catch thank yous from satisfied Carrington customers who let us know who, and what, made the difference:

PATIENCE. From Alison Zgoda/Carrington Associate Teresa Jackson

Patient. Explains process step by step. Efficient. PATIENT. Talks with me, not at me.

FAST RESPONSE. From Janet Ireland/Carrington Associate Roger Delawder

Roger was always very prompt to reply to my inquiries and was very helpful even when some unexpected issues arose.

CARING. From Michael F. Suarez/Carrington Associate Stephen Amlaw

I felt that Stephen truly cared about the job that he was doing on our behalf. He never made us feel like we were just a number.

PERSISTENCE. From Antony E. Zito/Carrington Associate Christopher Koss

Chris was incredibly helpful to me in securing a difficult-to-find refinance. I am a freelance artist and was stuck in an adjustable rate mortgage. I had already tried my luck with several other institutions and was turned away as many times. Chris worked patiently and courteously with me on this application, and when it was denied, he contacted me to tell me we could try again in a few months and, though it was a long and trying process, in the end he made it happen for me and I am now locked in at a better, fixed rate. Chris was a complete gentleman and treated me more like a friend than a client. I would heartily recommend him to anyone.

PROFESSIONALISM. From Sheryl Shmilowitz/Carrington Associate Jennifer McCormick

Jennifer exemplifies professionalism. She is passionate about her job and takes her role very seriously. She is goal oriented and is committed to providing excellent service. She is truly a great asset to Carrington Mortgage.

ORGANIZED. From Evelyn Hubbard at Evelyn Hubbard Realty Group/Carrington Associate Rohan Ali

He stays on top of my files and is prompt and gives my files the attention they need. He exhibits great customer service.

CALMING. From Wendy Jackson/Carrington Associate Taresa Jackson

I was full of anxiety, at the start of the call, and she calmed my anxieties way beyond my expectation and it only took ONE call. She was also kind enough to make sending the payment convenient by sending me a pre-paid, pre-printed FEDEX label. The specialist that I normally work with, was off today and she offered to help. I am grateful that she took the time to "hear" me, research the info and resolve it before I hung up! Simply awesome.

CREATIVE. From Robert Brumm/Carrington Associate Ben Poor

Ben was a pleasure to work with from day one all the way to closing. He always replied promptly to any questions I had via email, which I appreciate very much. Ben's suggestion of asking our seller for closing costs credit helped us immensely, something my realtor didn't even think of!

COMPASSIONATE. From Neslyn Le Brun/Carrington Associate Jessica Herrera

Ms. Herrera discussed all my options, she was very patient and compassionate with me and my situation. She was very understanding of my situation and went thru great lengths to assist me. The conversation ended with me feeling extremely comfortable with my future in my home. I especially appreciated that she didn't speak to me in a demeaning manner. My situation is very serious and I really appreciated her personality

and warmth. Ms. Herrera is a valuable asset to the Carrington team! Keep up the great work Jessica Herrera.

There are lots of ways to satisfy a Carrington customer; and thanks to Best Catch, great testimonials like the above arrive every day. So keep up the great work bringing business to Carrington!



The Results Are In! 2018 Boxes For Our Troops

To know how much our annual Boxes for Our Troops drive means to those who receive them, you have only to read the many thank-you letters received after last year's shipment.

"Your generosity means the world to the Sailors and Marines aboard the USS San Diego," wrote the crew of that ship to the Associates at Carrington Capital Management who filled and mailed boxes to them. "The snacks, games, and hygiene items have greatly boosted our morale, making this deployment easier. We are very happy to know that there is so much support from the American people back home. Again, we thank you for your kindness!" And under that, the signatures of dozens of crew members.

Carrington offices sent more than 2,090 boxes in this August's drive, a fantastic effort, says Shelly Lawrence, who notes that "enthusiasm was topnotch this year."

Boxes for Our Troops is part of the [Carrington Charitable Foundation's](#) ongoing commitment to supporting U.S. military men and women serving abroad. This was the ninth year for the drive, which encourages Associates to form teams and compete for who can fill and send the most boxes. For 2018 we had two contests: one for teams of less than 50 Associates, and one for teams of more than 50. In the under-50 category,

Robert Fluty's Carrington Mortgage Services team in the Fresno Retail Branch (photo below) filled 135 boxes. And in California, the Connects team dominated the over-50 category, filling an amazing 349 boxes!

All nine major Carrington office locations participated in the Boxes for Our Troops challenge, generously donating many thousands of dollars' worth of items, then wrapping, packing, and shipping the boxes to servicemen and women serving abroad on land and at sea. Gift box contents ranged from snack foods, breakfast cereals, and bath and hygiene products, to board games, footballs, and a variety of reading materials. Some boxes were decorated with personal sentiments and themes and included cards, notes, and photos from the Carrington teams that put them together.

From now until next August, keep the Boxes for Our Troops in mind as you shop throughout the year. Pick up designated acceptable items (nothing perishable such as chocolate or anything that melts) in multiples and set them aside for next summer's drive. And if you think a dollar store pack of cards or a tube of sunblock doesn't mean much, here's what CPT Reeder, the Chaplain for the 1BCT, 82nd Airborne, wrote to us after receiving and distributing a huge shipment of boxes in Afghanistan: "From me personally, I want to say that I have been truly thankful and incredibly humbled to serve as the conduit of all of the generous love and support. Your support means more than you know, and I'm sure you receive less credit and gratitude than you deserve. So thank you!"

Below from Diana Oliver-White with CMS in Westfield



Below from Rosemary Butler with CMS in Westfield



Below from Greenwich



Below from HR in Aliso Viejo



Below from IT in Aliso Viejo



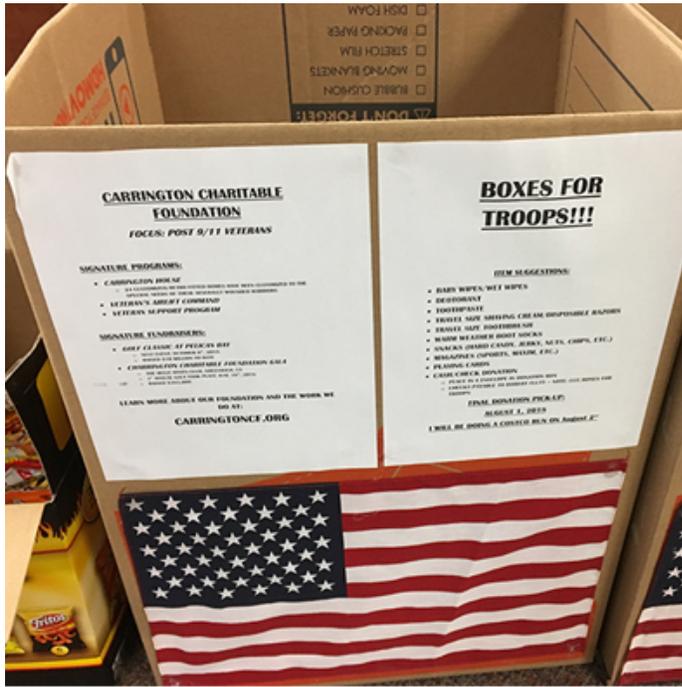
Below from Jim Potter's Anaheim CTS team



Below from Plano



Below from Robert Fluty with CMS in Fresno



Below from Roxanna King with CMS in Plano



Below from Springfield



Below from Shannon Back with CMS in Lakeland



Below from Tyra Rodriguez with CMS in Anaheim



THANKS
FOR YOUR
SERVICE!



FROM: STRATEGY & INITIATIVES





Connect with Carrington on Social Media!

If you're connected on social media, you might see one of several Carrington company pages while you're sharing wedding and baby portraits, cute pet pics, or snaps of an evening on the town with friends and loved ones.

We'd love for you to like our Carrington pages and, if you see a post you like, feel free to like and share it with people in your social media circle. Our social media posts include everything from the latest loan programs for prospective homebuyers, to mentions in national media, and the hottest vacation villas in Positano, Italy. We hope you'll occasionally check out what we're doing in social media and have a good time with it.

Connecting with Carrington on social media is not part of the workday, so Associates are under no obligation to do so. But it's a great way to keep current with what's happening across the entire Carrington Family of Companies, and to promote Carrington products and services to your friends and family.

Here's where you can find Carrington across social media:

Carrington Holding Company: [Facebook](#) [Twitter](#) [LinkedIn](#)

Carrington Mortgage Services: [Twitter](#) [LinkedIn](#) | *Retail* [Facebook](#) | *Wholesale* [Facebook](#)

Carrington Real Estate Services: [Facebook](#) [Twitter](#) [Instagram](#) [LinkedIn](#)

Carrington Connects: [Facebook](#) [Twitter](#) [Instagram](#)

Carrington Charitable Foundation: [Facebook](#) [Twitter](#) [Instagram](#)

Carrington Italia: [Facebook](#) [Instagram](#)

Carrington Construction: [Facebook](#)

Carrington Holding Company

[Facebook](#)

[Twitter](#)

[LinkedIn](#)

Carrington Mortgage Services

[Twitter](#)

[LinkedIn](#)

Retail

[Facebook](#)

Wholesale

[Facebook](#)

Carrington Real Estate Services

[Facebook](#)

[Twitter](#)

[Instagram](#)

[LinkedIn](#)

Carrington Connects

[Facebook](#)

[Twitter](#)

[Instagram](#)

Carrington Charitable Foundation

[Facebook](#)

[Twitter](#)

[Instagram](#)

Carrington Italia

[Facebook](#)

[Instagram](#)

Carrington Construction

[Facebook](#)

The logo for Women of Influence 2018 features the text "WOMEN OF INFLUENCE" in a bold, black, sans-serif font. The letter "O" in "WOMEN" is replaced by a red square with a white circle inside. To the right of the main text, the year "2018" is written vertically in a similar bold, black font. The background is a light pink gradient with several thin, concentric, curved lines in a darker shade of pink.

WOMEN OF INFLUENCE 2018

Rosanne Mallett named to HousingWire's 2018 Women of Influence

HousingWire recently announced its annual Women of Influence 2018, which recognizes the most influential women in housing, and Rosanne Mallett, VP, Strategic Initiatives, Connects, is on the list!

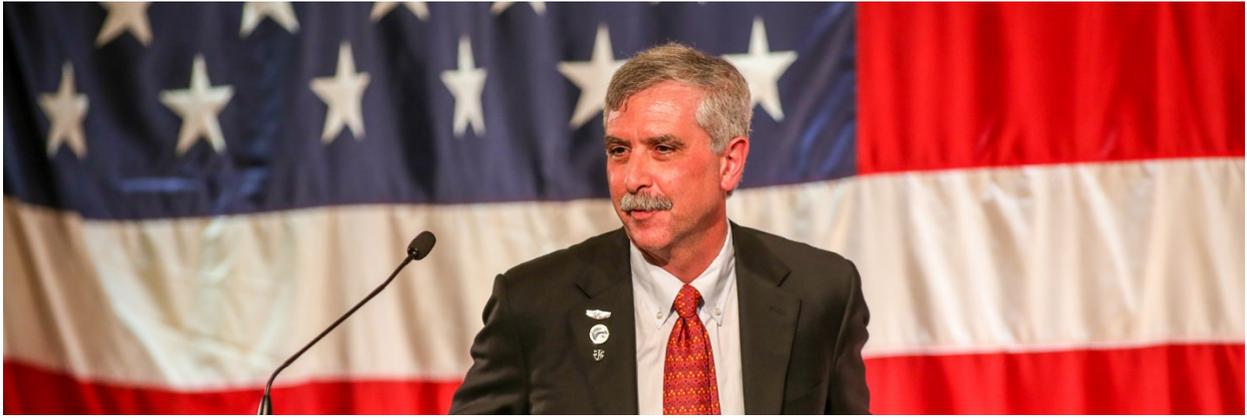
In 2010, HousingWire began recognizing women for their influential work in the expanding housing and mortgage finance ecosystem, a traditionally male-dominated field. Eight years later, the list is bigger and better than ever! The 2018 list honors 85 women who are making lasting achievements in each sector of the housing economy.

“It’s an honor to be nominated with so many other influential women,” said Rosanne. “I’ve been fortunate enough to have wonderful mentors in my career that have influenced me, and I hope that I can inspire the next generation of young women in the mortgage and tech industry.”

HousingWire is an influential source of news and information for U.S. mortgage markets, boasting a readership that spans lending, servicing, investments, and real estate market participants, as well as financial market professionals.

Read the article [here](#), and see Rosanne's bio page [here](#).





Carrington CEO & Founder Bruce Rose Interviewed in MReport

On Jan. 18 in MReport, "Making Veterans Feel at Home," MReport editors featured a rare interview with Bruce Rose, CEO & Founder of The Carrington Companies. During this exclusive interview, Bruce shared his perspective on philanthropy, discussed Carrington Charitable Foundation and its Signature Program Carrington House, which builds custom, adaptive home for Veterans – as well as worthy nonprofits CCF supports like the Veterans Airlift Command, The Honor Foundation, and the Travis Mills Foundation. Bruce also emphasized Carrington's ongoing commitment to assisting Veterans in their pursuit of homeownership.

Read more [here](#) in MReport.



CCF Casual for a Cause

A special perk of being a Carrington Associate is the ongoing Casual for a Cause program. Donating part of your paycheck to CCF each pay period (a minimum \$5, or more at your discretion) means you can wear casual clothing, including jeans, to work. The donations go to the CCF General Fund, which then directs grants and gifts to a variety of charitable causes suggested by you throughout the year.

It's a popular program, monitored by each location's HR department (if you're wearing jeans in the office, be sure you're enrolled). The top four Casual for a Cause participating locations are: Carrington Mortgage Services, Carrington Aviation, Carrington Mortgage Holdings, and Carrington Title Services.

During 2017 some \$25,000 in donations from this program went to animal shelters affected by Hurricanes Harvey and Maria in Texas and Florida, including \$5,000 each to the SPCA of Texas, Austin Pets Alive, Rescued Pets Movement (TX), First Coast No More Homeless Pets (FL), and the Jacksonville (FL) Humane Society. Someone Cares Soup Kitchen received \$2,500. Special Olympics received \$10,000. The Susan G. Komen organization received \$9,255. A donation of \$12,500 was made to the Leukemia & Lymphoma Society. And a gift of \$5,000 went to Children's Hospital of Orange County.

“Not all Associates have time to volunteer, and the Casual for a Cause program is perfect for Associates who want to give,” said Shelly Lawrence, Executive Director of Community Relations, Carrington Charitable Foundation. “For everyone who wants to support the wide variety of organizations that receive grants from the CCF General Fund, Casual for a Cause is the way to go. There’s something for everyone!”

Here’s how to enroll

Follow these easy instructions to making your workday just a little more casual:

1. Log in to [Ultipro](#) from the button on the top right of the [Carrington Compass](#) homepage.
2. Click on “Menu” on the top left hand side of the page.
3. Click on “MYSELF” at the top center of the popup menu.
4. Click on “Life Event” at the bottom right of the popup menu.
5. Click on “Carrington Charitable Foundation.”
6. Elect how much you’d like to donate from each paycheck. The payroll deduction is automatic, and will begin with your next pay period, but you can start wearing your jeans to work immediately!

Thank you to everyone who participates and donates through Casual for a Cause, and we hope to encourage more Associates to participate this year. It’s about much more than being able to wear jeans to work, and we’re grateful to everyone who contributes and helps CCF do more for the causes that are important to Associates.



Open for Business: Vylla Title & Vylla Escrow

What's in a name? Everything. [Vylla](#) launched on October 1, and now Carrington Title Services and Carrington Escrow Services have become [Vylla Title](#) and [Vylla Escrow](#).

It's much more than a name change. Vylla is the easiest way for homeowners to find, finance, and own a home. Combining Carrington's industry expertise with innovative technology, Vylla ensures the path to homeownership is simple and seamless for everyone. With Vylla Title and Vylla Escrow, that path now includes title and escrow – a critical part of the customer experience.

“At Vylla, we consistently put the customer first -- meeting their needs with urgency and accuracy, exceeding their expectations to ensure the best possible experience,” said Greg Drakos, EVP for Vylla. “This is the next step for Vylla, and we're excited that Title and Escrow are now part of the Vylla family.”

Two rebranded websites, [Vyllatitle.com](#) and [Vyllaescrow.com](#), will reflect the Vylla brand and form the gateways to a new Title and Escrow experience for customers.

“What makes Vylla work is controlling every aspect of the experience, and our Associates are the ones responsible for creating a perfect experience for customers,” said Jim Potter, SVP, Escrow Services, for Vylla. “Delivering the highest level of customer service has been a vision of the company for a long time, and we are very excited to launch Vylla Title and Vylla Escrow.”

An event on Friday, November 2, in Plano, Texas, will welcome the entire Title and Escrow teams to Vylla. Because Vylla is all about people creating an incredible customer experience, the entire Vylla executive team traveled to the Lone Star state to communicate the Vylla vision and share how Title and Escrow are an essential part of a seamless real estate experience that helps customers find, finance, and close on their home.

The Vylla team is made up of passionate innovators with deep expertise who are focused on delivering an extraordinary homebuying experience. With the addition of [Vylla Title](#) and [Vylla Escrow](#), Vylla has become an even more effective partner for customers who can rely on Vylla Associates to help them find a home, get a loan, close and own.



The Best of Best Catch: Shawn Phillips

Carrington Associates consistently provide great service to our customers. We love sharing one of the primary ways customers, brokers, and other Associates recognize CMS Associates for a job well done: the Best Catch award. Some Best Catch awards recognize Associates who go above and beyond or have something significant to share.

This is a Best Catch that captures why borrowers trust Carrington. During the holiday season, Shawn Phillips (pictured below), a loan officer in Westfield, IN, spoke to customer Greg Dixon about what started out as a fairly simple refinance, but which soon became a compassionate journey.

“During my first call with Mr. Dixon, he made it clear that he didn’t believe anyone could – or would – help him,” said Shawn. “Although his initial intent was to remove his ex-wife from the mortgage, we were able to accomplish much more.”

Shawn’s willingness to help was not lost on Mr. Dixon, who sent in this Best Catch Award note in appreciation:

I thought from the very first time that Mr. Phillips called me regarding the refinancing that he was a very honest person. He never proved me wrong throughout the entire loan process. Shawn knew from day one that I needed this refinance very badly, and after a few questions he simply told me that he was almost sure that Carrington would do the refinance for me. He said he would get back with me in a couple days and tell me what he could offer, and sure enough he did just that. I got my application in just a couple of days or so, and this is where I knew if I did my part in getting the application

filled out and turned back in to Shawn, he would do the best he could to get me the loan. He kept in touch with me for the next month, not just when he needed something done by me regarding the loan, but also just to keep me informed as to how things were progressing. I felt very comfortable when I called to ask him a question and he was always the same person; and some questions I knew he had answered once, if not twice, before. He didn't seem to mind at all, and I knew he had other things to do than repeat the answer to a question I knew I had asked maybe just the day before. Things progressed along just as he said they would, and I came to trust Shawn and shared about how, in two separate events, tragedy had taken the lives of two of my children. We were scheduled to close this loan on the 26th, the day after Christmas. I was upset. This is a rough time of year, and I had left the house to get away for a while. It just so happened and normally I don't talk to people much at all while I'm upset. But it was Shawn, and he could easily detect that it was a having a rough day, and we didn't talk business much that day at all. When we hung up, I knew one thing for sure: Carrington not only had a good loan officer, but a very good person working for them. We closed on the 26th as scheduled, and I am very thankful to the man who called me about refinancing my home. Shawn is a very good person, and I think that is what most people want when they ask for help with anything. Mine just happened to be a loan that will get me back on top of things financially. That will be a very big relief, and I want to thank Shawn again for his help.

In addition to the much-needed refinance, Shawn was able to clear three liens that had been filed against Mr. Dixon's home; consolidate his first and second mortgages, along with all of his credit card debt; give him cash out to so he could replace his aging truck, which had broken down for the last time; and provide additional cash out for deposit into fund for unexpected expenses.

Shawn's extraordinary service for this customer, as well as his patience and compassion, comes as no surprise to his manager, Matt Shuppert, Manager, Retail Lending.

"Shawn exemplifies the loan officer that I would want my family member or close friend to have for their real estate transaction," said Matt. "Shawn's key to success is he

always puts the customer first. He takes his time with clients and digs in to find out what they truly need, and gives them a solid solution that they understand. This is why I get so many best catch nominations from clients for him. He also gets quite a few write-ups on Zillow and other major websites. Shawn has a great personality, and is very easy to get along with from a client perspective. He's able to quickly gain people's trust and keep it throughout the loan process."

"It's important to remember that although the services we provide may be financial in nature, the impact can extend far beyond the clients wallets," said Shawn. "In many cases, we're giving our customers a sense of control over their lives that they may not have felt in years."





Carrington's Media Policy

A request from Bruce Rose and Dave Gordon

At Carrington, our relationship with publications and broadcast media is critically important to the reputation of our company. This is especially true in crisis situations or in the unlikely event that Carrington becomes the subject of any negative publicity.

To ensure that members of the media receive only our company's unified perspective at all times, it is important that Associates:

- Do not participate in interviews with any member of the media.
- Do not answer questions from members of the media.
- Make no statements of any kind to members of the media.

- Do not comment in social media on any negative situation that involves Carrington.

Instead, all media inquiries, without exception, should be directed to Rick Sharga, CMO of vylla and EVP of Carrington Mortgage Holdings.

If you are contacted by a member of the media by phone, write down their name and contact information and forward it to by email to Rick.Sharga@vylla.com. If you receive an email from a reporter working on a story, please forward it to Rick as soon as you receive it, and do not share it with other Associates.

Company leadership and the Carrington Communications team monitor mentions of Carrington across all forms of media, and this policy is critical to helping ensure we present a consistent and cohesive message of The Carrington Companies.

Thank you for your immediate and ongoing cooperation with this policy, and for helping to protect Carrington's reputation.



Congratulations to the 2017-2018 LeaderSHIFT Graduates

Leadership, Commitment, Collaboration...

These are a few of the qualities that our Leader*SHIFT* graduates worked to develop during the past nine months of this program. Through their journey, our graduates learned about key topics that will help them acquire and enhance the fundamental leadership competencies needed to continuing building a strong Personal Brand. They truly took ownership of their development.

Graduates, we hope you continue to grow, develop, and utilize your new skills as you progress in your careers! We are proud of all the hard work, time, and energy you put into this program. Congratulations!

Please join us in recognizing the following Leader*SHIFT* Graduates by location!



CONGRATULATIONS
LeaderSHIFT Class of 2017-2018!

ANAHEIM:

Aram Herschensohn	Jennifer Lozano	Rosa Brass
Bradley Moore	Jennifer Ramos	Rosie Casillas
Catherine Elizondo	Jimmy Villafuerte	Sahayaraj Jeganathan
Clarissa Chin	Jose Caravez	Sunil Parikh
Darren Dickson	Jose Silva Jr.	Teri A Valdez
Denise Arritt	Kellie Stekol	Tyra Rodriguez
Emmanuel Govea	Lynn Bartlett	Vanessa Garnica
Ford Soliman	Matthew Ryan DiMaggio	Wheny Wulandari
Hector Hernandez	Michael Gordon	Wing Fung
Jacob Hueman	Nichole Meyer	

WESTFIELD:

Adrienne Berkshire	Amie Dailey	Breanne Emerson
Alicia Sanders	Andrea Hippler	Carlos R. Vazquez Jr.
Allie Ferraro	Anka Patel	Casey (Robin) Kinnaman
Alyssa Block	Brad (William) Horner	

Cassandra Stewart

Josh Dunham

Michelle Brannon

Chris Richey

Julie Day

Rosemary Butler

Crispin Nkya

Karla Anderson

Sarah Parry

Daniel Thacker

Kary Goodwin

Sarah Young

Elizabeth Huff

Kelly Moon

Tirajeh Smith

Fabiola Pavon- Martinez

Marcus Long

Joe Arpasi

Mayra Guel

PLANO:

Cheryl Ramirez

Jennifer Moore

Shauntell Parra

Chi Nguyen

Jesus Violante

Tammie Riggs

Eric VanSingel

Natalya Tarasenko

Tracey M. Naranjo

Francisco Lucio

Patricia Gatewood

Velia Ogeda

Jacek Andrews

Renee Rockmore

JACKSONVILLE:

Amanda Roberts

David M. Andrus

Linda J Duell

Anthony Galasso

Helen Medina

Rhonda Horn

Chana Adebawale

Holli Cordes

Tammy Byram

Daisy McClellan

Kristina Griffin

Please see photos below for some photos of our Emerging Leaders during their graduation ceremony.

Anaheim



Westfield



Plano



Jacksonville, FL





Join CCF at the 2018 Special Olympics Summer Games

On June 9-10, Associate volunteers from Carrington will cheer on more than 1,100 Special Olympics athletes from across Southern California. We hope you'll join the excitement as these athletes compete for gold, silver, and bronze medals and ribbons during the 2018 Special Olympics Summer Games at California State University, Long Beach.

More than 10,000 individuals will attend the Games, sponsored in part by Carrington Charitable Foundation, which feature four summer sports: athletics (track & field), basketball, bocce, and swimming. Special Olympics is the world's largest sports organization for children and adults with intellectual disabilities, providing year-round training and competitions to more than 4.4 million athletes in 170 countries.

“Seeing the Special Olympics athletes perform inspires hope, confidence, and courage,” said Shelly Lawrence, Director of Community Relations for CCF. “Special Olympics is one of many great causes Carrington Charitable Foundation is very proud to have sponsored for several years now. It is an event that many of our Associates feel passionate about and love to volunteer for.”

Please join us for this unforgettable weekend, as Special Olympics athletes experience joy and inspire greatness in one another – accompanied by cheers from the enthusiastic crowds. To join our team as a Summer Games volunteer for available sports shifts, please follow the registration instructions [here](#) to create your unique volunteer account where you can register and manage your assignments.

We only have a few volunteer spots, and you must register by May 20.

There are also opportunities for Fans in the Stands – volunteers who do not need to register online. Fans in the Stands will be directed to the fan zone to pick up cheer signs, after which they'll head to the venue of their choice to cheer on the athletes. You can find out more about the Special Olympics Southern California's 2018 Summer Games [here](#).

Special Olympics
Southern California





Carrington's New Jumbo Loan Program

Here at Carrington, we do a lot for the underserved. But not everyone who needs a loan has credit challenges. For retail customers with good credit who are buying larger homes, we're introducing a Jumbo Loan Program that includes purchase, cash out, and refi loans with loan amounts up to \$2.5 million.

In most parts of the country, the conventional loan limit is \$453,100 for most conventional or government home loans. For higher loan amounts needed in cities where the cost of living is high, or for homebuyers seeking a larger home to live in or use as an investment property, there are jumbo loans. With purchase loan limits up to \$2.5 million, we give customers the flexibility to find the home they need and deserve. Mortgage insurance is not required with a jumbo loan, and for some customers there may also be some tax benefits.

Customers who want to lower their monthly mortgage payment will likely be interested in a Carrington Jumbo Refinance Home Loan. A lower interest rate may also lower the monthly payment, freeing up income to use for other items. Refinance loans are available up to \$2.5 million for those with credit scores of 680 and above.

Cash-out refinance loans are becoming increasingly popular. Through our Jumbo Loan Program, we offer cash-out refis up to \$2.5 million, with up to \$250,000 cash out, for borrowers with credit scores as low as 700. For customers who want to lower their interest rate, potentially decrease their monthly payment, and get cash for needed expenses, a cash-out refi is a perfect fit.

"As home prices continue to appreciate, our Jumbo Loan Program is a welcome addition to our loan offerings for Retail customers," said Ray Brousseau, President, Carrington Mortgage

Services. “Although we’ll always continue to keep our promises to the underserved, our Jumbo program offers several great options for customers with good credit who are ready to take advantage of a robust economy.”



Loss Mitigation Gets BackInTheBlack!

BackInTheBlack has launched! BackInTheBlack, or BITB, is an industry-leading default management application. This workflow and decisioning platform runs parallel to LoanServ (a.k.a. FISERV or Sagent). BITB is everything a Loss Mitigation platform should be – from intake to completion!

BITB creates many opportunities for Carrington, including:

- **Waterfall and calculations management** - CMS and BITB will share the responsibility of maintaining waterfalls and calculators, with BITB taking the lead role and then presenting the proposed revisions.
- **Dynamic workflow and distribution** - BITB modernizes Loss Mitigation workflows.
- **Third-party integration** - Streamlines credit-pull process via direct integration.
- **Regulatory change management to ensure compliance** - CMS and BITB will share the responsibility of updating workflows, with BITB taking the lead role to ensure compliance.
- **Letter templates** - BITB takes on bulk of the responsibility by maintaining compliant letter templates.
- **Increased functionality in our borrower portal** - In Phase 2 of the rollout, borrowers and Associates will benefit from increased functionality in the Borrower Portal, allowing Associates to focus on other tasks.

What do these benefits mean? We expect improved workflow efficiencies, faster

turnaround times, increased number of loans and customers handled per day, improved customer service, a better customer experience, and a reduction in CMS risk.

Associates who will be using BITB will hear more soon about upcoming training classes to make sure they're ready to use BITB. In the meantime, if you have any questions about BITB, be sure to talk with your manager.



Carrington Proposes Widening the Origination Pool in *NMP Magazine*

For more than a decade now, borrowers interested in buying a home had to have nearly perfect credit to secure a mortgage. In the article “It’s Time to Widen the Origination Pool” by CMS President Ray Brousseau in the August issue of *National Mortgage Professional Magazine*, Ray focuses on new products that may help improve mortgage credit availability overall, and have the potential to help a significant number of potential borrowers.

Read the article [here](#).



NatWest Local Hero Mortgage Awards Shortlists Carrington Mortgage UK

The shortlists for the first NatWest Local Hero Mortgage Awards have been revealed, and [Carrington Mortgage UK](#) is on the list!

NatWest is recognizing brokers in the industry that have gone beyond everyday expectations to put the customer and their local community at the heart of their company focus.

In total, 60 companies were shortlisted for recognition in 12 regional awards, with a further two awards for Best National Estate Agency and Best National Broker Firm to be revealed during an evening awards presentation. Carrington Mortgage UK was named in the prestigious Best Firm, Scotland, category. The gala awards dinner will take place in Birmingham's iconic Grade 1-listed (for buildings of exceptional interest) Town Hall, located in the city center.

“These firms have exemplified putting the customer and their local community at the heart of everything they do, in addition to providing sound financial advice for those consumers within their locality,” said Graham Felstead, NatWest head of intermediary mortgages.

Read the article in the Mortgage Solutions site [here](#).



Plano Associates Show Lots of Love to Help Cure Cancer

On Valentine's Day at Carrington's Plano location, Associates swarmed around the Plano Spirit Committee's decked out cart loaded with Valentine's Day goodies. The selections included cake, brownies, cookies, assorted chocolates and candies, and a several creative baskets of curated treats, cards, teddy bears, mini pillows and plaques sure to save the day for anyone doing last-minute shopping for their valentine.

In addition to the items on the cart, the raffle for a big Valentine's Gift Basket was won by Greg Reed (pictured below), Supervisor, Late Stage Collections, Carrington Mortgage Services.

It was all for a great cause: Proceeds benefited the Susan G. Komen, Tarrant County/Greater Ft. Worth "More than Pink Walk." Cart and raffle sales raised \$415, which will be matched by Carrington! Special thanks to the Plano Site Spirit Committee: Renae Thomas-Rupert, Brian "Casey" Ray, Derek Howard, Alyson Levy, and Krenda Hines.

"Associates were so excited that, by the time we got upstairs, many of the goodies were already gone," said Glenda Shelby, Senior Human Resource Generalist. "We have cancer survivors at the Plano site; and our Associates have big hearts, so they showed a lot of love for this initiative."

Plano Associates: If you're interested in participating in the "More than Pink Walk" on April 27, contact Sheryl Buchanan at ext. 35012.



Greg Reed won the raffle for a big Valentine's Gift Basket.





Carrington's Rick Sharga Warns of Crowdfunding Risks

Although it may be a great way to generate funding for a gadget startup or low-budget indie movie, is crowdfunding a good way to tap into personal networks to gather funds for a down payment on a home? That's the question posed by writer Young Ha in the article "Should Buyers Crowdfund Their Way Into Homeownership?" posted on May 11, on realtor.com.

In the article, Carrington EVP Rick Sharga strikes a timely cautionary tone, noting that buyers who crowdfund cash to get into a home may be only "one unexpected car payment, one roof repair, one water heater replacement away from missing a mortgage payment and possibly going into a downward cycle they can't recover from."

Rick's comments close out the article [here](#).



Carrington Focuses on Non-Prime’s Evolution in *HousingWire Magazine*

In an article posted in the July 2018 issue of *HousingWire Magazine*, “Are We Seeing the Return of Subprime?” Carrington Mortgage Holdings EVP Rick Sharga uses a movie metaphor during an in-depth character study of an old villain: the subprime loan. Rick goes on to note some fundamental – and important – differences between today’s loans and yesterday’s subprime loans.

“Risk layering has been replaced by offsetting risk; no one is issuing NINJA loans anymore,” said Rick. “If a borrower has a low FICO score, he or she can expect to make a larger down payment, have more in cash reserves, or have another way to offset the risk that the low credit score represents.”

Read the article [here](#).



On VETERANS DAY, The Carrington Companies Honor Those Who Have Served

A Message from Bruce Rose

On Veterans Day, we honor the service and sacrifice of countless Veterans to the freedoms we hold dear. A friend sent me the below passage, attributed to U.S. Marine Corps Sergeant, Father Dennis Edward O'Brien, and I thought it captured the spirit of this important day.

What is a Veteran?

Some Veterans bear visible signs of their service: a missing limb, a jagged scar, a certain look in the eye.

Others may carry the evidence inside them: a pin holding a bone together, a piece of shrapnel in the leg – or perhaps another sort of inner steel: the soul's ally forged in the refinery of adversity.

Except in parades, however, the men and women who have kept America safe wear no badge or emblem.

You can't tell a Vet just by looking.

He is the cop on the beat who spent six months in Saudi Arabia sweating two gallons a day making sure the armored personnel carriers didn't run out of fuel.

He is the barroom loudmouth, dumber than five wooden planks, whose overgrown frat-boy behavior is outweighed a hundred times in the cosmic scales by four hours of exquisite bravery near the 38th parallel.

They are the nurse who fought against futility and went to sleep sobbing every night for two solid years in Da Nang.

He is the POW who went away one person and came back another – or didn't come back AT ALL.

He is the Quantico drill instructor who has never seen combat – but has saved countless lives by turning slouchy, no-account rednecks and gang members into Marines, and teaching them to watch each other's backs.

He is the parade – riding Legionnaire who pins on his ribbons and medals with a prosthetic hand.

He is the career quartermaster who watches the ribbons and medals pass him by.

He is the three anonymous heroes in The Tomb Of The Unknowns, whose presence at the Arlington National Cemetery must forever preserve the memory of all the anonymous heroes whose valor dies unrecognized with them on the battlefield or in the ocean's sunless deep.

He is the old guy bagging groceries at the supermarket – palsied now and aggravatingly slow – who helped liberate a Nazi death camp and who wishes all day long that his wife were still alive to hold him when the nightmares come.

He is an ordinary and yet an extraordinary human being - a person who offered some of his life's most vital years in the service of his country, and who sacrificed his ambitions so others would not have to sacrifice theirs.

He is a soldier and a savior and a sword against the darkness, and he is nothing more than the finest, greatest testimony on behalf of the finest, greatest nation ever known.

So remember, each time you see someone who has served our country, just lean over and say Thank You. That's all most people need, and in most cases it will mean more than any medals they could have been awarded or were awarded.

Two little words that mean a lot, "THANK YOU".

Here at Carrington, and across the United States of America, a grateful nation celebrates the service of Veterans to our country.

With warm regards,

Bruce

Bruce Rose

Chief Executive Officer & Founder



NextAce up Our Sleeve

It's just about the fastest solution in the title search business, and Carrington has it. It's NextAce, a technology solution from Fidelity National Financial that works with ResWare, the best-in-class platform from Windward Consulting that Carrington Title Services uses to process business and manage workflow with vendor/partner integrations. Once a client order is received, NextAce can quickly locate and retrieve property-related title data, examine the information, retrieve available documents, and then leverage pre-programmed underwriting rules and business requirements to produce a final title-commitment ready for final review by the CTS examination team. And did we mention it's really, really fast?

Before NextAce, we've used outside companies to run our title searches. With NextAce, when used with two new title plants (specialized databases of geographically indexed sets of records), in Texas and Florida, CTS can instantly pull the title data we need and do it faster than ever before.

NextAce is poised to dramatically speed up our turn times, which is essential in our business. It's also increasing the accuracy of the data we pull from counties, making title examiners' jobs easier — and it's much less expensive than traditional title searches. And the faster we can run a title search, the faster we can put a homebuyer in the home they've been looking for.

"Title searches that once took 24 to 48 hours can now be completed in 10 minutes," said Bill Vassalotti, VP, Title & Settlement Services, for CTS. "We're very excited about NextAce."

Place your bets, because with NextAce, Carrington is playing to win.



Customer Advocacy Lends a Hand

If you've been in the mortgage industry for any length of time, then you know that sometimes things don't always go as smoothly as we would like. And because our customer is our number one priority, we need to be ready to jump in when customers take their concerns to the next level. When serious challenges get escalated, there's a team ready to help: the Carrington Customer Advocacy group. The California-based Customer Advocacy group, part of Carrington's Legal team, is there to assist during some of the most challenging interactions between borrowers and our company – including when federal or state regulators already have become involved.

Customer Advocacy addresses regulatory complaints, as well as complaints that have been escalated to the Better Business Bureau, state attorneys general, and senior executives of the Carrington Companies. They also staff a dedicated Advocate phone number where the team fields calls relating to a wide variety of servicing and lending issues, as well as general requests for information that come through the aforementioned channels.

“Escalated complaints of all kinds come to us for resolution,” said Yadira Muniz, Manager, Customer Advocacy. “Most often we find that borrowers escalate complaints where they don't understand something, or where they feel like an issue they raised hasn't been resolved to their liking. It helps to have a set of eyes outside the line of business look at a situation independently and walk the borrower through the issue.”

Yadira said the Customer Advocacy team recently worked with a borrower who came to their attention after an escalated phone call. The borrower had a sale date of May 15, 2018, and called the day before the home was to be sold to ask for a reinstatement quote, because they stated they wanted to bring the loan to a current status. Unfortunately, because there was such limited notice, the home did proceed to sale. However, Alfredo Ventura, Customer Advocate, Team Lead, refused to give up. By working with Foreclosure, other Carrington departments, and outside foreclosure counsel, Alfredo was able to get the sale rescinded, accept the reinstatement funds, and help the borrower bring the account current.

“This is a great example of our advocates going above and beyond to assist borrowers and help them stay in their homes,” said Yadira.

The complaints handled by the Advocates are as varied as Carrington’s areas of business: not only lending and servicing, but also title, escrow, real estate brokerage, property preservation, and more.

It’s a critical job. If an issue isn’t resolved to the customer’s satisfaction, it could lead to a regulatory agency reaching an unwanted finding, fines, a civil lawsuit, or unwanted attention in the media – all of which have the potential to negatively reflect on the Carrington brand.

Although most complaints are in writing, some come in by phone. Whenever possible, the team tries to resolve issues over the phone during the initial call. If not, they’ll gather information, research the customer’s concern, and then get back to them as soon as possible.

“We’re going to do whatever we can to support the business and help resolve tough issues as quickly as possible,” said Yadira. “Carrington is a great place to work because the entire company puts the customer first. In addition, we do the right thing, even when no one is looking. It takes a special person to be successful as a customer advocate, and here at Carrington we have an extraordinary team.”

Pictured from left, the team includes Alfredo Ventura, Customer Advocate, Team Lead; Danny Hernandez, Customer Advocate; Andrea Ryan, Customer Advocate Intake Clerk; Patricia Raisch, Customer Advocate, Senior; Yadira Muniz.



Positano for the First Time: Carrington Italia in Luxury Travel Magazine

On August 9, Luxury Travel magazine featured Carrington Italia in "Positano and the Amalfi Coast: 10 Surprising Things First-Time Visitors Should Know." The natural beauty, alluring charm, and ancient history of the Amalfi Coast places this region at the top of many travelers' must-see lists. Is this the year you plan a once-in-a-lifetime trip to experience this extraordinary coastline of pastel villages, cascading cliffs, and azure seas?

This article by Carrington's Erin Romano is a terrific – and extensive – primer for first-time visitors to the area. Included at the close of the article is information about Carrington Italia, a link to the Italia website, and the Italia email address.

Read the article [here](#).

The Certified Home Specialist



Introducing the Vylla Certified Home Specialist

It's great news for Vylla and for our customers: Vylla Certified Home Specialists (CHS) are now working to create an extraordinary homebuying experience with every customer interaction. We talked with Joe Porto, Senior Specialist, Training & Development, about his recent CHS training sessions for loan officers in Brentwood, TN, and Aliso Viejo, CA.

Joe says the CHS role has some important distinctions from the responsibilities we most often associate with a loan officer. A CHS takes on a number of duties normally associated with a processor or concierge, including any part of the transaction that requires contact with customers. That could include outlining product offerings, explaining conditions, working through approvals, or really anything else that needs to be coordinated.

“Every CHS is a consultant, a trusted advisor, a concierge,” said Joe, who led training development. “A CHS listens to the customer and the information they give us about their family, lifestyle, and financial situation to create not just a customer for a single homebuying transaction, but a customer for life.”

Everyone in the CHS role is responsible for connecting customers with the many other services Vylla offers to customers: real estate agents, title and escrow services. During the two-week training sessions, Joe delivered important content spanning the CHS role, sales strategy, systems training, and call analysis and coaching to improve conversations with customers.

The best part? We're already seeing the benefits of our CHS role at work. Just last week, a Vylla customer moved into their new home thanks to the perseverance and patience of CHS Chad Garret in Aliso Viejo, CA. The Betterton family had faced credit challenges due to medical bills, and Mr. Betterton had basically given up hope on homeownership. Chad stepped in and changed that once and for all, working closely with Vylla's loan processor Kim Deden and across the Vylla network to get the Betterton family pre-qualified and into their new home. Mr. Betterton says "so many things that have been hurdles in our lives for the past decade. Vylla led us out of the wilderness."



Open Enrollment for 2019 is Almost Here!

Open Enrollment for 2019 benefit elections begins Friday, Nov. 16, 2018. Starting on this date, through UltiPro, you can:

- **Elect or waive** your medical and dental plans for 2019.
- **Confirm or change** your vision, voluntary life, flexible spending and elect or waive other newly offered voluntary insurance plans.
- **Add or delete** dependents.
- **Review and update** your beneficiary information.

The last day to make your elections is Friday, November 30, 2018.

Your elections and/or changes will be effective 1/1/19.

All benefit-eligible Associates are required to complete the Open Enrollment process through UltiPro.

What's Changing for 2019?

Medical and Dental Carriers Change to Anthem: To continue offering affordable, high quality medical and dental plans, it was necessary to change carriers for 2019. Effective 1/1/19, all medical and dental plans will be offered through Anthem.

- Anthem Blue Cross is one of the largest medical carriers in the country. 97% of hospitals and 93% of physicians are in-network with Anthem.

- Anthem offers an excellent network match to Aetna. 98% of the in-network medical providers used with Aetna are also in-network with Anthem.

Medical and Dental Plan Options Across States: The medical and dental plans being offered through Anthem are quite similar to our current plan options, except that non-California employees will now have 3 medical plan options to choose from. (Associates in California will continue to have two medical plan options)

Associate Contributions: Rates on some plans will increase, others will remain flat, and some are actually decreasing. Carrington cares about Associates, and that's why we're committed to covering the majority of medical premium expenses at levels that are above what many employers pay.

What's New?

- A Health Savings Account (HSA) option will now be available for those who enroll in a High Deductible Health Plan (only offered outside of CA).
- New Voluntary (Associate paid) benefit options available through Cigna.
 - Accidental Injury Coverage
 - Hospital Coverage

You can get full details about all of your options in the upcoming Open Enrollment Meetings.

Open Enrollment Meetings

You are strongly encouraged to attend one of the 2019 Open Enrollment Meetings. Representatives from HR and Anthem will be there to cover what's changing and answer your questions.

There are a number of in-person sessions being offered this year, and Associates are welcome to attend whichever session works best (no registration required). If you're unable to attend an in-person session, there are a number of web-based sessions to choose from. Sessions will be approximately 90 minutes long. Here's the schedule:

LIVE IN-PERSON MEETINGS

No RSVP Required

	Monday 11/5/2018	Tuesday 11/6/2018	Wednesday 11/7/2018	Thursday 11/8/2018	Friday 11/9/2018
Anaheim, CA <i>New York/Paris</i>		1:00 p.m. 3:00 p.m.	9:00 a.m. 11:00 a.m. 3:00 p.m.	8:00 a.m. 10:00 a.m. 1:00 p.m. 3:00 p.m.	
Jacksonville, FL <i>Jacksonville Trng Rm</i>			10:30 a.m. 1:30 p.m. 3:30 p.m.		
Plano, TX <i>Colony Training Room</i>	9:00 a.m. 11:00 a.m. 3:00 p.m.	9:00 a.m. 11:00 a.m. 3:00 p.m.			
Westfield, IN <i>9 & 10 a.m. mtgs – Brookville Conf Rm</i> <i>All Others – Meridian Conf Rm</i>			9:00 a.m. 11:30 a.m. 3:00 p.m.	10:00 a.m. 1:00 p.m. 3:00 p.m.	9:00 a.m. 11:30 a.m. 3:00 p.m.
	Monday 11/12/2018	Tuesday 11/13/2018	Wednesday 11/14/2018	Thursday 11/15/2018	Friday 11/16/2018
Aliso Viejo, CA <i>Arizona Conf Rm</i>		10:00 a.m. 1:00 p.m.	10:00 a.m. 1:00 p.m. 3:00 p.m.		
Brentwood, TN		10:00 a.m. 3:00 p.m.			
Greenwich, CT				9:00 a.m. 11:00 a.m.	
Windsor, CT <i>Windsor Building Conf Rm</i>			9:00 a.m. 11:00 a.m.		

LIVE WEBINAR MEETINGS

	Date	Times	Registration link
CA Associates	11/9/2018	8:00 a.m. PST 10:00 a.m. 1:00 p.m.	Register here
Non-CA Associates	11/15/2018	7:00 a.m. PST 9:30 a.m. PST 12:30 p.m. PST 3:30 p.m. PST	Register here .



The Best of Best Catch: Frank Ventrella

Carrington Associates consistently provide great service to our customers. We love sharing one of the primary ways customers, brokers, and other Associates recognize CMS Associates for a job well done: the Best Catch award. Some Best Catch awards recognize Associates who go above and beyond or have something significant to share.

This is a Best Catch that captures why borrowers stay with Carrington – even in situations where they had no choice in coming to us in the first place. Not long ago, Frank Ventrella, a loan officer in Anaheim, spoke to a customer whose loan had been sold to Carrington by another lender. Frank talked with borrower Ron Hollandsworth II several times about the advantages of refinancing with Carrington. Although this customer was already working with another lender, Frank never gave up, and in the end he brought the loan home to us.

In his Best Catch Award note, Ron Hollandsworth II wrote:

Back in September, Bank of America transferred my loan to Carrington. Prior to that, I had been working for almost two years to refinance my home loan. At the time of my loan transfer, I was working with a lender out of Georgia, and was almost at loan completion. I had a conversation with Frank Ventrella about my new account with Carrington, and let him know I was almost through the refinance process. He advised me about Carrington's services and we had a great conversation. I told him if at any point the other lender flinched, he would be the first person I would call. The lender in Georgia was dragging their feet and asking for more and more from me. It finally got to a point where I called Frank and told him if you can get this done before them, I will be staying with Carrington. 30 days almost to the day, I am refinanced and starting happily with Carrington.

Frank says that during his first call with the customer to see if there was any interest in a refinance loan, he let the customer know that, because we also have a servicing company, we typically don't sell our loans. That allows us to offer a more hands-on experience than

many other lenders, and Frank assured the customer that we would stay with him all the way through the refinance process. Frank told the customer he would always be there for him if there was anything he needed, and that the loan servicing relationship with Carrington would continue after the refinance.

“He seemed to appreciate that,” said Frank.

As time went on, Frank checked in with the customer periodically as he tried to work with the other lender. Eventually, the customer told Frank, “Let’s see what you can do for me.”

“He appreciated that I was upfront with him, and that I was always responsive,” said Frank. “When he’d call me, I’d call him right back. I never kept him waiting.”

After communicating with the customer to work through a couple of minor issues, the loan closed on schedule. Frank says his customer can continue to count on him: “Because we have our own Servicing organization, he’ll have access to me on an ongoing basis. I always talk to him in a way he can understand, and I make the relationship personal. He can depend on me.”





Carrington Named Among 8 Best FHA Lenders by the balance

On Nov. 9, 2018, the balance website included Carrington Mortgage Services among “The 8 Best FHA Lenders to Use in 2018.” CMS was named “Best for Poor Credit” because we’re a large mortgage lender that is dedicated to working with potential home buyers who need to take advantage of the FICA 500 low credit score threshold allowed by the FHA lending program. According to the article, that makes Carrington a top choice for borrowers struggling for approval or those with a series of mistakes living on their credit report.

During 2017, according to data from HUD, the FHA backed more than 725,000 first-time buyers. In August 2018, the average credit score for an FHA purchase mortgage was 676, while those who refinanced had an average score of 658. That’s a good fit for our Carrington Flexible Advantage, Carrington Flexible Advantage Plus, and Carrington Investor Advantage non-QM loans.

Read the article [here](#).



Learn the Different Stages of Servicing a Loan

Learn them all when you attend *Life of a Loan!*

Training and Development has worked in partnership with the different Servicing business units to create a great new training class for the Mortgage Servicing Division: *Life of a Loan*.

This interactive class provides a comprehensive overview of the various departments and functions within the Servicing division as they relate to the life of a loan. By the end of class, Associates will be able to:

- Understand and describe the different stages of a loan
- Display an understanding of the different departments
- Clearly explain their department's placement in the loan process
- Clearly articulate their department's functions and role in the loan process

Are you interested in learning more about how loans are serviced? Register today! Classes are being held every month in Anaheim, Plano, and Westfield. Here's what Associates are saying about *Life of a Loan*:

"*Life of a Loan* was a great experience! I was amazed by how many different functions are supported in Westfield, and have a better understanding of them. This is a must for everyone." — **Jason Smalarz, VP, Collections**

"I really enjoyed the class. It was great to interact with other departments and learn how each department connects with their job descriptions. I really enjoyed how Renae put

together the puzzle on the wall and had each team solve the puzzle. Great Job!" –

Rosalind Simmons, Loan Counselor

"The material provided was detailed and helpful, and the manner in which it was presented was great for encouraging open communication, connection, and learning." –

Colin Toerge, Client Relationship Manager

Click [here](#) to register for a Carrington University class. Need help registering? Download this [Class Registration Job Aid](#). Do you have any questions about Carrington University classes? Send them anytime to MSDTraining@carringtonmh.com.

REMINDER: This class is required for all Servicing Associates. Check your **My Plan** on Carrington University for your specific due date.



Carrington University. Excellence, achieved.

