



Carrington Mortgage Services Launches Correspondent Lending Division

New Program Gives Originators a Distinct Advantage in the Market

ANAHEIM, Calif. (Nov. 19, 2018) — [Carrington Mortgage Services, LLC](#) (CMS), one of the nation’s largest privately held non-bank lenders, today announced the launch of its Correspondent Lending Division. The addition of the Correspondent channel complements CMS’s full portfolio of loan origination channels, which includes Wholesale and Retail.

“We have diligently built the Correspondent Division for success, and we’re now ready to hit the ground running,” said Ray Brousseau, President of CMS. “We’re committed to delivering a high level of transparency and timeliness to the non-delegated correspondent lending process. We understand that it’s all about providing our originators with the ability for further growth and profitability.”

CMS’s diverse product offering is designed to meet the needs of today’s non-delegated originators, and includes conventional Fannie Mae and Freddie Mac products, FHA and VA products, and Carrington’s proprietary Flexible Advantage™ Products which have been developed specifically to meet the needs of underserved borrowers.

“CMS has a proven track record of customer-centric service, combined with quick turn-times for underwriting and purchasing closed loans,” said Greg Austin, EVP of Wholesale Lending for CMS. “Our non-delegated channel is committed to helping correspondent lenders increase their business by delivering products that allow them to work with borrowers in the underserved and non-QM markets. We also provide exceptional support for borrowers after the sale, and currently service over \$60 billion in loans.”

For more information on the CMS Correspondent Program, visit: www.carringtoncorrespondent.com.

The Carrington Companies

Carrington is a holding company whose primary businesses include asset management, mortgages, real estate transactions and real estate logistics. Collectively, the businesses are vertically and horizontally integrated, and provide a broad range of real estate services encompassing nearly all aspects of single family residential real estate transactions in the United States. Carrington's international presence includes operations in the United Kingdom and Italy. To read more visit: www.carringtonhc.com.

Through its collective associates made up of Carrington leaders and employees, the company's nonprofit organization, Carrington Charitable Foundation, contributes to the community through causes that reflect the interests of Carrington Associates. For more information about the Carrington Charitable Foundation, and the organizations and programs it supports through specific fundraising efforts, please visit: carringtoncf.org.

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Carrington Mortgage Services makes home loans possible for consumers with less than perfect credit

New loan products provide options for underserved segment of buyers

ANAHEIM, Calif. (April 3, 2018) — Carrington Mortgage Services has expanded its residential mortgage offerings to make access to home loans a greater possibility for the roughly 100 million U.S. consumers who have less than perfect credit. The introduction of its proprietary, non-prime loan products is the next step in Carrington’s ongoing focus to help underserved borrowers purchase or refinance a home. The move also underscores Carrington’s confidence and track record of success in working with this segment of the population that has a difficult time qualifying for a loan in today’s tight credit market.

According to Experian’s eighth annual State of Credit survey, 21.2 percent of Americans have credit scores below 600. For these consumers, especially in today’s risk-averse lending environment, access to appropriate financing options can be a challenge. Carrington has developed the expertise to qualify creditworthy borrowers with less-than-perfect credit, originate quality loans and service them.

“For years, we’ve built our business around serving underserved borrowers – those with credit scores or life’s events that make it difficult for them to get a mortgage or refinance loan,” said Ray Brousseau, president of [Carrington Mortgage Services](#). “Because we manually underwrite each loan, we’re able to analyze an individual’s personal history, recognize their needs and responsibly lend to them. Our clients, Realtor® and broker partners bring us their challenging loans because they know that we know how to work with these borrowers to help them get their loans and keep them in their homes.”

Payment history is one of the most important factors affecting a person’s credit score and their ability to get a mortgage or refinance a loan. Experian reports that one in four adults do not always pay their bills on time. A missed payment is the single biggest indicator of credit risk, and has the greatest impact in an individual’s credit and ability to secure a loan.

“That’s where we come in,” Brousseau added. “Not all mortgage companies have the ability to offer loan products in a responsible way to those who don’t fit into the traditional lending environment, and we don’t want to see a return to the kind of careless lending practices that led to the foreclosure crisis

back in 2008. Carrington is an expert in underwriting and servicing challenging loans. We are one of the very few lenders nationally that can truly assist borrowers with low FICO scores and keep their loans performing at a high level.”

Who does the Carrington non-prime loans serve?

Carrington’s new non-agency loan products is an ideal solution for consumers with lower credit scores, high debt-to-income ratios, who are self-employed or who have had a recent credit event – such as foreclosure, bankruptcy, missed credit card or late mortgage payment – and may not be eligible for conventional or government loan products.

Highlights of Carrington’s non-prime loans for purchase or refinance programs for prospective borrowers include:

- Credit scores down to 500
- Loan amounts up to \$1.5 million and cash-out up to \$500,000
- Recent credit events and history of late payments are acceptable
- Single-family homes, town houses and condos are allowed
- Bank statements are acceptable to verify income in place of IRS tax documents for self-employed borrowers
- Cash-out refinance program allows borrowers to refinance higher interest rate loans, pay for home improvements or college, and possibly lower their overall monthly payments.

Carrington also recently lowered its minimum FICO score requirement to 500 for FHA and VA loans to provide the widest possible range of opportunities to help underserved borrowers more easily become homeowners.

“We’d like to be the lender of choice for otherwise qualified borrowers who have less than perfect credit scores, and for the real estate agents and mortgage brokers who work with them,” Brousseau continues. “We believe there are millions of Americans who historically would have been able to qualify for a loan, but simply haven’t been able to get one since the Great Recession. And we believe they deserve a chance to achieve the dream of homeownership.”

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Carrington Charitable Foundation Raises More Than \$1.7 Million for Wounded Veterans

*8th Annual Golf Classic Supports Mobility, Stability, Purpose, and Prosperity for Service Members
and Their Families*

ALISO VIEJO, Calif. (Oct. 23, 2018) — The [Carrington Charitable Foundation's](#) (CCF) 8th Annual Golf Classic raised over \$1.7 million to fund programs that support wounded American Veterans and their families. Over 260 golfers participated in the annual event, which took place October 8 at The Resort at Pelican Hill in Newport Coast, California.

CCF, the nonprofit organization of [The Carrington Companies](#), supports a number of charities that provide Mobility, Stability, Purpose, and Prosperity for U.S. servicemen and women returning from post-9/11 battlefields. Since 2011, the CCF Golf Classic has raised more than \$17 million, which have helped fund organizations such as The [Veterans Airlift Command](#), the [Travis Mills Foundation](#), [The Honor Foundation](#), and the [GallantFew](#).

CCF's Signature Program, [Carrington House](#), provides custom, adaptive homes for catastrophically injured Veterans. To date, Carrington House has built 20 homes for deserving Veterans, each designed to meet the special needs of wounded Veterans and their families. Two more homes are on track for completion in 2018.

"Every year, this event inspires so many donors, partners, friends and families to come together to give back to Veterans and their families," said Rosemary Rose, Chairman, Carrington Charitable Foundation. "It is a privilege to continue to support and expand the CCF programs that help those who sacrificed so much while protecting our freedom."

U.S. Air Force Senior Airman Brian Kolfage and his family were among the honored Veterans at this year's tournament. According to Airman Kolfage, a CCF Ambassador, attending the CCF Golf Classic is always the highlight of the year for his family.

“It's the most important Veterans event we take part in each year, and it raises an incredible amount of funds to help America's most severely wounded Veterans,” he said. “This event is also about our families. It's the one time that we can all get together, stress free, and help one another. We've grown into a family. We lean on each other, support each other and we know Carrington is always there for us and future wounded Veterans.”

To learn more about the Veterans whom CCF supports, please visit: carringtoncf.org/veterans-we-honor. The 9th Annual Carrington Charitable Foundation Golf Classic will take place on October 14, 2019, at The Resort at Pelican Hill in Newport Coast, Calif.

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Carrington Charitable Foundation hosts annual Gala to benefit severely wounded U.S. military Veterans and their families

ALISO VIEJO, Calif. (July 10, 2018) – Carrington Charitable Foundation (CCF), the nonprofit organization of The Carrington Companies, hosted its second annual Gala on June 16, 2018, to raise funds to support CCF's critical and innovative programs that provide Mobility, Stability, Purpose and Prosperity for Veterans returning from post-September 11 battlefields. The successful event was held at the historic Belle Haven Club in Greenwich, Conn.

"We are deeply grateful to our donors for their continued generosity and support of our mission," said Shelly Lawrence, executive director of Community Relations, Carrington Charitable Foundation. "Our commitment to supporting America's military heroes is ongoing and unwavering. The proceeds from this year's Gala will do much to support CCF's mission and the wounded Veterans we serve."

The evening's events were emceed by Rick Sharga, Carrington Mortgage Holdings executive vice president, and featured live and silent auctions, and wine cork pull. Guests bid on items including an exclusive vacation in Positano, Italy, and a wine tasting trip in Napa Valley. Gala guest speakers included four U.S. Veterans who spoke about their personal experiences with CCF's Signature Programs.

- **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. Mobility Speaker, and VAC representative and beneficiary, U.S. Marine Corps Sgt. Adam Kisielewski, shared details about the ways in which the VAC has helped him after he was grievously injured while serving near Fallujah, Iraq.

- **Stability:** Carrington House provides custom, adaptive homes for catastrophically injured Veterans. Carrington House Recipient and Stability Speaker U.S. Army Staff Sgt. Jesse Clingman and his wife Alexis recounted how their newly renovated and fully furnished custom home has been life-changing for them and their five children.
- **Purpose and Prosperity:** CCF's newest initiative, the Veteran Support Program, supports Veterans' return to civilian life after their time of service. Purpose Speaker U.S. Army Staff Sgt. Travis Mills detailed all he has been able to accomplish as a result of help from CCF. Travis has established the Travis Mills Foundation, and established a retreat in Maine for wounded Veterans and their families where they learn that, despite their injuries, they have a purpose and can find a "new normal" in life. Prosperity Speaker U.S. Air Force Staff Sgt. Johnnie Yellock shared details about The Honor Foundation, a nonprofit supported by CCF, which helps Special Operations personnel successfully transition back to civilian life.

Carrington CEO and Founder Bruce Rose closed the speaking program by reaffirming Carrington's commitment to meeting the needs of Veterans and their families, and challenging donors to show their support for Veterans through CCF.

In addition to the annual Gala, CCF also hosts the Carrington Charitable Foundation Annual Golf Classic at The Resort at Pelican Hill in Newport Beach, Calif. The 2018 event will take place on Oct. 8, 2018. Since the first annual Golf Classic in 2011, CCF has raised more than \$16.4 million to build homes for Veterans, as well as provided more than \$6.3 million in grants to deserving nonprofit organizations in communities across the United States. To learn more about the Veterans whom Carrington supports, please visit: <https://www.carringtoncf.org/signature-programs/>

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Amalfi Coast luxury villas uniquely suited to multigenerational travel trend

Families planning 2018 villa vacations are advised to book soon

POSITANO, Italy (Oct. 17, 2017) – With the 2017 peak travel season coming to a close this month, it’s the right time for families to plan their 2018 multigenerational vacations, according to Carrington Italia, the only luxury villa specialists with a local office in the heart of Positano.

“Luxury villa rentals are a key part of the multigenerational travel trend, which has accelerated in recent years and is now a recognized trend in our region,” says Erin Romano, a longtime Positano resident who manages guest services for Carrington Italia. “Private villas are a great way to accommodate family members across the entire age spectrum, spanning two, three and even four generations.”

Romano says luxury villas can accommodate just about any size family, and create a “home away from home” environment that offers privacy, comfort and the experience of living like a local. However, desirable properties on the Amalfi Coast are booked as much as a year in advance, according to Romano. Finding the right villa to suit everyone’s needs and desires is important to arranging a perfect vacation – and it requires advance planning.

“We work closely with our guests to help them find the perfect villa for their needs, and personally assist in the planning of their Italy experience, but it’s very difficult to accommodate last-minute travel,” says Romano. “Carrington Italia offers a carefully curated portfolio of private properties in a wide range of price points, and they are all in great demand. The time for high-season bookings in 2018 is right now.”

Romano says a 10-bedroom villa can accommodate up to 20 people, but there are properties suited to family groups of any size. In addition to size, other variables include location, amenities and individual preferences for touring and activities. Options range from boat trips to nearby islands and touring ancient sites to strolling neighboring villages, shopping for local specialties and enjoying the views, culture, cuisine and people. For the active-minded, there’s kayaking, windsurfing and trail hiking, to mention a few. For foodies, there are cooking classes and wine tours.

Carrington Italia offers a spectacular selection of ocean-view villas ranging from fully converted medieval watchtowers and fortresses, to magnificently restored 18th century residences and lavish moderns nestled into cliffs, according to Romano. Details such as pools, private docks and proximity to family-friendly beaches may be key in making a decision. Configuration of the villa and sleeping arrangements are always important considerations, as are the number and ages of children in the group. The choices, she says, are plentiful, but they all must be booked far in advance.

“Often, there are subtle distinctions that can make a big difference to the success of your trip,” says Romano. “Important details may include the distance from the street level to the villa, whether the villa has stairs or an elevator, and getting around the neighborhood either by foot, bus, taxi or ferry.”

According to Romano, whatever your family’s preferences may be, a custom-tailored villa vacation on the Amalfi Coast offers a wide range of options for an unforgettable trip. She says, “If 2018 is the year for your family’s once-in-a-lifetime trip to the Amalfi Coast, now is the time to plan your vacation and choose the perfect villa.”

Carrington Italia creates tailor-made Italian experiences through its network of longstanding personal relationships and personally-curated luxury villas along Italy’s Amalfi Coast and Sorrento Peninsula. Leveraging its local presence in Positano, Carrington Italia’s onsite bilingual team provides local expertise and concierge services and assists their guests in experiencing the region in more personal and authentic ways.

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Come September: Seven reasons to book your Amalfi Coast villa in the late season

POSITANO, Italy (August 30, 2017) – Another banner year for tourism along the famed Amalfi Coast has welcomed throngs of travelers to the region this summer, and the picturesque towns dotting the hillsides currently are teeming with visitors from across the globe.

According to [Carrington Italia](#), the only luxury villa specialists with a local office in the heart of Positano, the crush of tourists will lessen considerably at the end of this month.

“The weeks following the high season – all of September, and well into October – are a magical time on the Amalfi Coast,” says Erin Romano, a longtime Positano resident who manages guest services for Carrington Italia. “Anyone planning a luxury villa vacation in September and October should consider the Amalfi Coast and the numerous advantages of late-season travel.” Romano’s top reasons for autumn travel to the Amalfi Coast include:

- **Pleasant weather:** Visitors will find any kind of walking activity a lot more enjoyable in comfortable weather; and the weeks following the high season offer some of the best conditions. In September, the temperatures in Positano, for example, range between an average high of 80 degrees Fahrenheit to a low of 60 degrees Fahrenheit at night. Early in the month it’s warm enough for a swim but without the peak summer heat. By October, the climate is still temperate and, although it may not be sunbathing weather, it can be ideal for those more interested in touring the villages, gardens, historic sites and amazing hillsides.
- **Room to breathe:** Every guidebook warns about the teeming tourist crowds during the high season, and for good reason. Yet when September comes, the crowds disperse and everything becomes easier — from touring the popular sites to getting the reservations you want at the time you want. And veteran travelers eager to spend their vacation time living like a local can get that far more authentic experience after the summer season.

- **Doable daytrips:** Two of the most popular daytrips in the region — the Isle of Capri and the ancient Roman remains of Pompeii — are famously packed with tourists in the summer. September, the last month of the tourist season in Capri, is less crowded and more enjoyable. Similarly, Pompeii is bustling in the summer and far more pleasant in the shoulder season.
- **Harvest season:** September and October are harvest months for the vineyards of Campania, offering a unique experience for travelers interested in touring the region's wine country. In addition to private winery tours, wine tastings and vineyard walks, visitors can even spend a day on an estate picking grapes and helping with the harvest.
- **Food festivals:** The Amalfi Coast is renowned for its locally grown fruits and vegetables, not to mention the bountiful harvest of the seas. Italians in the region celebrate local fare in many ways, including the *sagra*, an outdoor food festival with music, dancing and arts. On the last Saturday in September, the annual *Festa del Pesce* (fish festival) takes place on famed Fornillo Beach in Positano, celebrating the end of the summer season. In October, the village of Scala hosts the annual *Sagra della Castagna* (chestnut festival) celebrating the new harvest.
- **Traditional celebrations:** September 1 marks the official beginning of the new year during the Byzantine era, and every year the Byzantine New Year is celebrated in Amalfi and its neighboring town of Atrani with an historic reenactment parade and medieval games and entertainment. Also, on the third Sunday in September, the seaside village of Torello hosts a spectacular display of fireworks, visible from neighboring towns.

“September and October are great months to visit the Amalfi Coast, not only to tour our fascinating and beautiful sites, but also to experience the region in a more authentic way,” advises Romano. “It's among the best times to interact with the locals and get that cultural immersion experience so many travelers desire.”

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Industry veteran Rick Sharga returns to Carrington

ALISO VIEJO, Calif. (Feb. 26, 2018) — Carrington Mortgage Holdings announced today that Rick Sharga has rejoined the company as an executive vice president. In this role, Sharga will serve as the primary spokesman for Carrington, and will be responsible for public relations and communications, as well as branding and marketing strategies for all of the [Carrington Companies](#).

“We’re glad to have Rick back at Carrington,” said Kevin Cloyd, chief administrative officer for Carrington Holding Company. “Carrington has numerous products and services, from our rapidly growing loan origination and servicing platforms, to our consumer-facing online services such as Carrington Connects, which manage every step of the home ownership and mortgage journey, and Rick is uniquely qualified to deliver our messages successfully in all of our markets.”

Sharga has long been one of the country’s most frequently quoted subject matter experts on all aspects of the mortgage and real estate industries, and has appeared regularly in major broadcast, print and online media. Prior to rejoining Carrington, Sharga served for five years at Ten-X, first as executive vice president of the company’s Auction.com business unit, and most recently as the company’s chief marketing officer, responsible for re-branding the company and helping position it for its successful 2017 sale to private equity firm Thomas H. Lee Partners.

“Carrington’s mix of products and services is as diverse as it is unique, and the company has a great deal to offer to consumers, agents and brokers,” Sharga said. “The market is looking for the kinds of products and services that Carrington offers, from loan products that enable credit-challenged borrowers in underserved communities to buy a home to the new Connects platform that provides homebuyers an integrated solution for finding a home, getting a loan and closing the transaction. It’s great to be back, and I’m looking forward to building the Carrington brand across all of our audiences.”

Sharga is a member of the Corporate Board of Governors of the National Association of Hispanic Real Estate Professionals, the Advisory Board of the Asian Real Estate Association of America and the Five Star Institute’s National Mortgage Servicing Association. He was included in Inman News’ Inman 100, an annual list of the most influential leaders in real estate, in both 2013 and 2014.

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Villa rentals in Positano still available for 2018 season — but time is running out!

Carrington Italia adds another luxury villa to its portfolio of exclusive properties along the Amalfi Coast

POSITANO, Italy (June 26, 2018) — Carrington Italia, the only luxury villa specialists with a local office in the heart of Positano, has added a new property — [Casa del Fico](#) — to its collection of exclusive rental homes on Italy's famed Amalfi Coast.

“The Amalfi Coast is one of the world’s most popular vacation destinations, and private villa rentals in Positano and nearby towns along the Amalfi Coast are in great demand,” says Erin Romano of Carrington Italia. “The most requested properties often book as much as a year in advance. Having exclusive villas in our portfolio allows us to give our guests personal service and truly customize their visits.”

Casa del Fico is a tranquil retreat in Positano’s Fornillo neighborhood, a short distance from the town center, with accommodations for up to seven people. The beautifully updated villa, with authentic architectural features, offers stunning sea views, lush gardens and a terrace for outdoor lounging and dining. It boasts a traditional Italian kitchen, comfortable living area, brightly decorated bedrooms and beautifully appointed en suite bathrooms featuring handcrafted Italian tiles.

According to Romano, villas offer numerous benefits and creature comforts for families, couples and groups, while also providing a one-of-a-kind travel experience and the opportunity to live like a local.

Casa del Fico is accessible from the street via very few steps, which Romano says is a rare find in the vertical town of Positano. A pleasant and leisurely 20-minute stroll along Via Pasitea will bring guests down into the town center and Positano’s main beach, passing boutiques, restaurants and shops along the way. The local bus stop is conveniently located within a minute’s walk, with service every 30 minutes.

Romano says Carrington Italia's villa rentals are almost fully booked for the 2018 season, but there are a few available dates left for several of their highly desirable properties.

Details about Casa del Fico can be found at <https://www.carringtonitalia.com/property/detail/254>.

Other exclusive properties managed by Carrington Italia range from condominium homes to private estates that can accommodate large groups:

- **[Casa Fiori](#)** is an elegant three-bedroom, two-bathroom apartment in the Parco dei Fiori gated community just above Positano, with sweeping views of the Tyrrhenian Sea. Guests of Casa Fiori have access to the large community pool on the property. It's also one of relatively few accommodations in Positano that include a complimentary reserved parking space for those who want to rent a car. Details about Casa Fiori can be found at <https://www.carringtonitalia.com/property/detail/252>.
- **[Villa Gaia](#)**, one of Positano's premiere villas, is a three-bedroom, three-bath home boasting a spectacular terrace and private pool, and separate areas for outdoor dining and lounging. The interior features vaulted ceilings and archways and modern, elegant appointments throughout. Villa Gaia is one of only a few properties that enjoy a privileged position overlooking the sea and town with a minimal number of steps leading down to its entrance from the street. Located in a quaint neighborhood at the top of Positano, the town center and main beach can be reached within a 15 to 20-minute leisurely walk down a combined series of neighborhood stone steps and pathways. Mere steps away from Villa Gaia are charming restaurants, shops, mini-markets and a local bar. For details visit <https://www.carringtonitalia.com/property/detail/241>.
- **[Villa Fontana](#)**, a luxuriously appointed two-bedroom, two-bathroom apartment home, boasts an expansive terra cotta terrace and breathtaking panoramic views of the sea and the cascading cliffs of Positano. With large glass doors opening to the terrace, this property brings the spectacular coastal vistas into the indoor space. Located just 15 minutes from the town center by foot, the stairway descent goes through the characteristic neighborhoods leading to town, Villa Fontana is convenient to restaurants, cafes, markets and more. Additional information about Villa Fontana can be found at <https://www.carringtonitalia.com/property/detail/255>.

“The tourist season extends into early November on the Amalfi Coast, and visitors who want a more tranquil vacation and to avoid the summer crowds often visit during this shoulder season,” says Romano. “But even in later months our villas are in high demand, so we encourage guests to begin planning as early as possible.”

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Carrington expands leadership team in Consumer Retail Division

Leading real estate brand invests in technology, marketing and operations talent

ALISO VIEJO, Calif. (May 22, 2018) — Carrington Holding Company announced today that it is expanding the leadership team of the Carrington Retail Group (CRG), the company’s direct-to-consumer division that integrates real estate, lending, and title services to provide an extraordinary customer experience.

CRG has hired industry veteran John Nicholas as its chief technology officer. Nicholas was most recently senior vice president of Product at online real estate marketplace Ten-X. Previously, he was founder and CEO of Channel Software, which was acquired by Ten-X subsidiary Auction.com in 2015.

The company also announced two promotions within the consumer retail group. Ryan Dranginis, formerly vice president of Business Technology, was named head of Marketing. Dranginis has been with Carrington for three years working on the development of the company’s platform that connects real estate, lending, and title services for consumers and agents. Christopher Gordon, formerly vice president of Business Operations and Strategy, was named head of Operations. Gordon joined the company in 2012, and has held a variety of roles throughout The Carrington Companies.

“Working together, this team will help Carrington further translate its industry expertise into an unmatched homeownership experience allowing consumers to find, finance, and make the most of their homes through the portfolio of services Carrington provides its customers,” said Greg Drakos, executive vice president of Carrington Retail Group. “We see a huge opportunity in aligning our team and technology to optimize the customer experience, and position Carrington as a leader in the residential real estate and mortgage markets.”

About Carrington Retail Group

Carrington is America’s home for residential real estate. Carrington Retail Group’s innovative technology platform, Carrington Connects, is an end-to-end solution that enables new and current homeowners to find, finance, and make the most of their home. Combining industry expertise with innovative

technology, Carrington Connects ensures the path to homeownership is simple and seamless for everyone. For more information, visit carringtonconnects.com.

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Carrington Charitable Foundation's 7th Annual Golf Classic raises more than \$1.9 million for wounded Veterans

Tournament honors heroes who have sacrificed much in the service of our nation.

ALISO VIEJO, Calif. (Oct. 18, 2017) — More than 270 golfers participated in the Carrington Charitable Foundation's (CCF) 7th Annual Golf Classic benefitting CCF's Signature Programs that support wounded American Veterans. The annual event, which took place October 9 at The Resort at Pelican Hill in Newport Coast, Calif., raised more than \$1.9 million for its initiatives that enable Mobility, Stability, Purpose and Prosperity for U.S. servicemen and women returning from post-9/11 battlefields. Carrington Charitable Foundation is the nonprofit organization of The Carrington Companies.

"Each year, it is inspiring to work with so many people who generously come together with the sole purpose of giving back to the Veterans and their families who have proudly served our country," said Rosemary Rose, Chairman, Carrington Charitable Foundation. "The tournament proceeds allow us to continue to support and expand the various CCF programs that assist and honor these heroes."

Since 2011, proceeds from the Golf Classic have directly supported CCF's Signature Programs, providing diverse ongoing assistance to Veterans and their families. Carrington Associates across the country also rallied together to support the event through a variety of initiatives that contributed to the overall fundraising efforts of the Golf Classic.

The distinguished annual event encompasses much more than a day of golf. After sunset on the course, more than 480 supporters attended an evening banquet and auction, during which Veterans and enthusiastic supporters spoke passionately about the importance of the Carrington Charitable Foundation's ongoing mission, which supports Veterans returning from post- 9/11 battlefields through its initiatives that provide:

- **Mobility:** CCF financially supports The Veterans Airlift Command (VAC) (www.veteransairlift.org). Working with a network of volunteer aircraft owners and pilots, the VAC provides free private air transportation for Veterans of the Iraq and Afghanistan conflicts

and their families. For the past nine years, Carrington Aviation has participated on missions with aircraft and crew, transporting heroes to medical facilities for treatment and reuniting them with their loved ones.

- **Stability:** Carrington House (carringtoncf.org/WhatWeDo/CarringtonHouse) provides custom, adaptive homes for catastrophically injured Veterans. To date, Carrington House has built more than two dozen homes in communities across the United States, each designed to meet the special needs of wounded Veterans and their families. Two more homes are on track for completion this year in 2017.
- **Purpose and Prosperity:** CCF's most recent ongoing initiative, the Veteran Support Program, provides Veterans with the guidance and support they need to rejoin civilian life through such services as job-search assistance and business-plan consulting to counseling and treatment referrals. CCF's Purpose and Prosperity program has provided grants to such diverse Veteran-focused nonprofits as [GallantFew](#), which provides one-on-one mentoring to Veterans by Veterans; [The Honor Foundation](#), which helps Navy SEALs and U.S. Special Operations service members transition to a life after service; and the [Warrior Canine Connection](#), which assists recovering warriors in reconnecting with life, their families, their communities and one another.

"We love our new home," said U.S. Army Master Sgt. David Glenn, whose Carrington House home was completed in May of this year near Fort Bragg, North Carolina. "For the first time since my injury, I am independent and can fully participate at home and with my family. This would not be possible without the kindness and generosity of the Carrington Charitable Foundation."

To learn more about the Veterans whom CCF supports, please visit: carringtoncf.org/veterans-we-honor. For more information and photos of the Carrington Charitable Foundation's 7th Annual Golf Classic, visit carringtoncf.org/golf/home. The 8th Annual Carrington Charitable Foundation Golf Classic will take place on October 8, 2018, at The Resort at Pelican Hill in Newport Coast, Calif.

Carrington Charitable Foundation

The Carrington Charitable Foundation is dedicated to supporting nonprofit organizations and communities across the United States through a variety of causes that are important to Carrington Associates and leaders. CCF carries out The Carrington Companies mission of charitable giving and improving lives through financial contributions, fundraising events, volunteerism and its signature programs that focus on helping military Veterans by providing Mobility, Stability, Purpose and Prosperity. For more information about CCF and its signature programs, visit carringtoncf.org. For more information about The Carrington Companies, visit: www.carringtonhc.com.

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The Carrington Charitable Foundation “Boxes for Our Troops Challenge” spurs friendly competition to benefit active U.S. service members

Carrington Associates nationwide send nearly 2,400 care boxes to military on land and sea, more than doubling last year’s total

ALISO VIEJO, Calif. (Aug. 29, 2017) — As part of its ongoing commitment to supporting U.S. military men and women, Carrington Charitable Foundation (CCF), the nonprofit organization of The Carrington Companies, conducted its annual Boxes for Our Troops Challenge, collecting nearly 2,400 care packages for active duty service members deployed around the world. The 2017 challenge is the most successful in the event’s eight-year history, and more than doubled the 2016 total of 1,008 boxes.

The annual event was created as a way for Carrington Associates across the country, some of whom are Veterans, to personally honor and show their appreciation for the servicemen and women currently serving our country.

“We realize many of our active-duty military rarely receive mail, leaving them to cope without words of encouragement and support from friends and family back home, and we wanted to change this,” said Shelly Lawrence, executive director of Community Relations, Carrington Charitable Foundation. “Every year, Boxes for Our Troops gives Carrington Associates a fun opportunity to rally together – as a team or individually – and create care packages filled with basic supplies, other personal items and notes, to show we care and are thinking of our servicemembers.”

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 on land and at sea. Gift box contents ranged from snack foods, breakfast items 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 thank you notes and photos of the Carrington team that put it together.

“This effort means a lot to me, with both my youngest son and his wife currently deployed to Afghanistan for the next eight months with the U.S. Army’s 82nd Airborne Division,” said Mike Dorner, senior vice president, Operations, Carrington Property Services, who rallied three Carrington companies and his teams to donate more than \$11,000 and 500 boxes to this initiative. “I personally know the value these boxes bring to our troops. Soldiers like my son spend the majority of their time in the field with limited access to hot meals and running water. When they come back to base and get a care package from home, they know they’re in our thoughts and prayers.”

“We are touched by the tremendous effort of the Carrington Associates who looked past their own needs to give to those who might need a little more support. These soldiers may not need everything we send them, but the gesture tells them that many here at home are thinking about them,” said Lawrence.

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Carrington Charitable Foundation Supports Wounded U.S. Veterans; Welcomes U.S. Army Staff Sgt. Jesse Clingman to new custom adaptive home

Foundation's signature program dedicated to meeting the housing needs of combat-wounded Veterans

ALISO VIEJO, Calif. (Nov. 21, 2017) – This November, U.S. Army Staff Sgt. Jesse Clingman and his family will celebrate Thanksgiving in their newly renovated and fully furnished custom home provided by the Carrington Charitable Foundation (CCF) and its signature program, Carrington House, which provides housing for severely wounded military Veterans who have returned from service in post-9/11 conflicts. CCF is the nonprofit organization of The Carrington Companies. The Clingman home in Spring Branch, Texas is the 19th home completed through the Carrington House program.

Through Carrington House, CCF purchased a three-bedroom, two-and a half bathroom property and made possible the complete renovation into a five-bedroom, three-and-a-half bathroom home that meets Staff Sgt. Clingman's specific physical needs and accommodates the family of seven. Additionally, CCF paid off the mortgage on the Clingman's previous home that had been severely damaged by flooding and was uninhabitable.

"Our mission is to support our Veterans who have made great sacrifices in service to our country, and serve them and their families by providing homes they can call their own," said Brandon Nicolas, vice president, Carrington Development Company, which oversaw the project. "Every Carrington House home we remodel, renovate or construct from the ground up is designed to meet the specific needs of each Veteran to restore independence for them, their families and caregivers. After a thorough planning and design process, our team went to work to design a home that was wheelchair accessible for Jesse, and gives the family the space they need now and in the future."

Custom features of the Clingman's home include:

- Zero-threshold shower and five-foot turn-arounds in the Master bath for easy wheelchair accessibility.
- Grab bars in the Master bath and hallway bathroom, and handrails on front porch and walkways around the home.
- Wider doorways and hallways for wheelchair access throughout the home.
- New detached garage with space for a workshop and workout area.
- Home automation equipment including lighting controls, HVAC control and security system.
- Concrete walkways and ramps around the home for wheelchair access around the entire home and into the garage.

"We've been watching the construction almost daily and counting down to the day we moved in," said Staff Sgt. Clingman. "We're thrilled to officially settle in to our new dream home and furnishings. The Carrington Charitable Foundation has made life better for me and especially my family. Words can't fully express our deep gratitude for the generosity they've given to me and my family. It is truly life-changing. I will always be thankful."

The Carrington House program provides housing for catastrophically injured heroes and their families in three ways:

- Donations of housing near key military hospital centers for families during the difficult post-injury recovery process.
- Donated homes from Bank of America were remodeled and sold by The Carrington Companies. Funds from sales of those homes are used to build new homes for Veterans.
- The Carrington Companies repair, renovate and build custom, adaptive homes in communities across the United States to meet the unique needs of each wounded Veteran, so they can live independently and comfortably.

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

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

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Carrington Charitable Foundation welcomes home family of wounded U.S. Army Veteran

Celebration marks 18th custom, adaptive home built for post-9/11 combat-wounded Veteran through the Foundation's signature Carrington House program

ALISO VIEJO, Calif. (June 7, 2017) – As part of its ongoing support for severely wounded military Veterans of the Iraq and Afghanistan conflicts, the [Carrington Charitable Foundation](#) (CCF), the nonprofit organization of [The Carrington Companies](#), hosted a housewarming for U.S. Army Master Sgt. David Glenn and his family in celebration of their recently completed custom home near Fort Bragg, North Carolina. The celebration marked the 18th home built through CCF's signature program, Carrington House. The Carrington House program provides housing for catastrophically injured heroes and their families in three ways:

- Donations of housing near key military hospital centers for families during the difficult post-injury recovery process.
- Donated homes from Bank of America are remodeled and sold by The Carrington Companies. Funds from sales of those homes are used to build new homes for Veterans.
- The Carrington Companies repair, renovate and build custom, adaptive homes in communities across the United States to meet the unique needs of each wounded Veteran, so they can live independently and comfortably.

Every Carrington House home that is remodeled, renovated or constructed from the ground up is designed to meet the specific needs of each Veteran to restore independence for them and their families or caregivers.

According to Brandon Nicolas, vice president, Carrington Development Company, which oversaw the project, the housewarmings are very moving events, as each brings together the

many people and companies from the community who worked to make the construction of each new home a success.

“We are committed to supporting our military heroes and the sacrifices they have made for us,” said Nicolas. “It is an honor to help carry out CCF’s mission of taking care of our wounded military Veterans who have returned from service, and giving them a home they can call their own.”

Custom features in the Glenn home include:

- Wider doorways and hallways to allow for wheelchair access throughout the home, which did not exist in the previous home.
- Accessible bathrooms with five-foot turn-arounds and sinks that allow wheelchair access directly below the basins.
- Zero-threshold shower and bench for easy wheelchair accessibility.
- Custom home automation capabilities that include security system and cameras, lighting and thermostat controls managed through such devices as smart phones and tablets.
- Lower kitchen and bathroom counters to accommodate wheelchair access.

“We love our new home,” said Master Sgt. David Glenn. “The Carrington Charitable Foundation and this home have changed my life and my family’s, and we are very grateful for their support. For the first time since my injury, I am independent and can fully participate at home and with my family. This would not be possible without the kindness and generosity of the Carrington Charitable Foundation.”

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Carrington Charitable Foundation welcomes home the family of Chief Petty Officer Holly Katke, wounded U.S. Navy Veteran

Celebration marks 20th custom, adaptive home built for post-9/11 combat-wounded Veteran through the Foundation's signature Carrington House program

ALISO VIEJO, Calif. (Nov. 20, 2018) – As part of its ongoing support for severely wounded military Veterans of the Iraq and Afghanistan conflicts, the [Carrington Charitable Foundation](#) (CCF), the nonprofit organization of [The Carrington Companies](#), hosted a home dedication on Oct. 19, 2018, for U.S. Navy Chief Petty Officer Holly Katke and her family to celebrate their recently completed custom home near Gilbert, Ariz. The event marked the 20th custom home by CCF's signature program, [Carrington House](#).

"My daughter, Leah, and I have a new life, new community, new friends, and an awesome new home now," said Chief Petty Officer Holly Katke. "The Carrington Charitable Foundation has been so generous and giving – not only the new home, but with their friendship and family as well. It's so nice to be part of such a great Veteran organization. Thanks, CCF, for doing great things for our Veterans, and allowing Leah and I to prosper and enjoy a better life."

According to Brandon Nicolas, vice president, Carrington Development Company, which oversaw the project, the home dedication brings together people and companies from across the community who work to make the construction of each new home a success.

"The renovations to Holly's home were extensive – it's essentially a brand new house," said Nicolas. "As with every Carrington House home, it is an honor to help carry out CCF's mission of taking care of our wounded military Veterans who have returned from service, and giving them a home they can call their own."

Custom features of the Katke home include:

- Flat exterior walkways to accommodate Holly's use of a cane or wheelchair.
- An updated kitchen compliant with Americans with Disabilities Act standards.

- New kitchen appliances and cabinets.
- New furniture throughout the house.
- A walk-in/roll-in shower.
- New flooring throughout the home.
- Plumbing and electrical updates, and more.

Carrington House provides housing for catastrophically injured heroes and their families in three ways:

- The Carrington Development Company repairs, renovates and builds custom, adaptive homes in communities across the United States to meet the unique needs of each wounded Veteran, so they can live independently and comfortably.
- Donations of housing near key military hospital centers for families during the difficult post-injury recovery process.
- Donated homes from financial institutions are remodeled and sold by The Carrington Companies. Funds from sales of those homes are used to build new homes for Veterans.

Every Carrington House home that is remodeled, renovated or constructed from the ground up is designed to meet the specific needs of each Veteran to restore independence for them and their families or caregivers.

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

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Carrington Charitable Foundation inaugural Gala raises more than \$500,000 to support programs for wounded Veterans and their families

Annual fundraiser supports CCF's Veteran-focused Signature Programs that provide Mobility, Stability, Purpose and Prosperity for severely wounded U.S. military Veterans returning from service

ALISO VIEJO, Calif. (June 20, 2017) – With the Long Island Sound as the backdrop, Carrington Charitable Foundation (CCF), the nonprofit organization of The Carrington Companies, hosted its first annual Gala on Saturday, June 3, 2017 at the Belle Haven Club in Greenwich, Conn. The inaugural event raised more than \$500,000, which will be used 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:** CCF's newest initiative, the Veteran Support Program, supports Veterans' return to civilian life after their time of service.

"We couldn't be more pleased with the results of the Gala, and we are deeply grateful for the generosity of our donors for their support of the Carrington Charitable Foundation mission and the wounded Veterans we serve," said Shelly Lawrence, Executive Director of Community Relations, Carrington Charitable Foundation. "Our commitment to supporting our military heroes has been strengthened by the success of this inaugural event."

In keeping with the success of CCF's fundraising events on the West Coast, the Greenwich Gala was CCF's effort to broaden awareness of the Foundation's mission, donor base and Veteran involvement on the East Coast.

The Gala weekend activities began on Friday evening with an invitation-only Welcome Reception hosted by Putnam Leasing & Miller Motors, followed by a day at The Greenwich Concours d'Elegance on Saturday. The evening Gala included a number of featured speakers from CCF, The Carrington Companies and honored military Veterans who have directly benefitted from CCF's Signature Programs.

In addition to the Gala, CCF also hosts the Carrington Charitable Foundation Annual Golf Classic at The Resort at Pelican Hill in Newport Beach, Calif. The 2017 event will take place Oct. 9, 2017.

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**Carrington Charitable Foundation supports wounded U.S. Veterans;
Welcomes U.S. Army Staff Sgt. Jesse Clingman to new custom adaptive home**

Foundation's signature program dedicated to meeting the housing needs of combat-wounded Veterans

ALISO VIEJO, Calif. (Nov. 21, 2017) – This November, U.S. Army Staff Sgt. Jesse Clingman and his family will celebrate Thanksgiving in their newly renovated and fully furnished custom home provided by the Carrington Charitable Foundation (CCF) and its signature program, Carrington House, which provides housing for severely wounded military Veterans who have returned from service in post-9/11 conflicts. CCF is the nonprofit organization of The Carrington Companies. The Clingman home in Spring Branch, Texas is the 19th home completed through the Carrington House program.

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