

Posting date 9/15/2017



Carrington Italia & experiential travel in Luxury Travel Magazine

On Thursday, September 15, Luxury Travel magazine featured Carrington Italia in "Amalfi Coast luxury villas in high demand as visitors seek 'experiential travel.'" The article notes that one of the top global travel trends in recent years has been "experiential travel." It's a term that refers to participatory travel experiences where visitors interact with locals, learn about the culture and history of the region and engage in off-the-beaten-path activities and adventures. Included at the close of the article is information about Carrington Italia, a link to the Italia website and the Italia email address and phone number.

Read the article [here](#).

Posting date 10/16/2017



Renee Deane featured in September MReport

Renee Deane, EVP of Carrington Real Estate Services, was featured in a recent special issue of *MReport: Wonder Women of Housing*. Now more than ever, women are getting the recognition they deserve in the housing industry. They're at the helm of some of the largest organizations, are responsible for some of the most influential initiatives and are increasingly the decision maker for housing purchases and investing.

The comprehensive Women of Housing list is an all-inclusive overview of the housing industry's biggest and brightest female stars. Congratulations to Renee on receiving this recognition!

View Renee's listing on pages 47-48 in the "Leading Ladies" section [here](#).

Posting date 10/12/2017



Luxury Travel Magazine spotlights Carrington Italia

On October 12, Luxury Travel Magazine featured Carrington Italia in "Tips for multigenerational travel on the Amalfi Coast," by Italia's Erin Romano. In recent years, multigenerational travel has emerged as one of the top travel trends among Americans — spanning two, three and even four generations — and luxury villas are a great way to accommodate family members across the entire age spectrum. The Carrington Italia team has exactly the right expertise to provide the perfect multigen experience.

Read the article [here](#).

Posting date 11/08/2017



Ray Brousseau gives hope to credit-challenged buyers

In an article published on Nov. 8, 2017, on Inman.com titled, "How to help your buyers overcome credit setbacks" Ray Brousseau, President, Carrington Mortgage Services, lets readers know that clients with lower credit scores can still become homeowners.

According to Ray, "By partnering with forward-thinking lenders that know credit-challenged borrowers can still be responsible homeowners, real estate agents can be ready to help more clients get into homes."

Read the article [here](#).

Posting date 11/20/2017



Renee Deane outlines the value of an agent

Renee Deane, EVP, Carrington Real Estate Services, knows finding the right home isn't as easy as just clicking around online. In her article titled, "What Is the Value of an Agent?" on the Women's Council of Realtors website, she reminds real estate agents that they should know they're an integral and invaluable participant in the process of finding a home.

"We real estate agents know the expertise and value we bring to the home buying or selling process, and experience cannot be matched by slick marketing or discounted fees," she writes.

Read the article on the wcr.org website [here](#).

Posting date 12/5/2017



Ray Brousseau looks to tomorrow in MReport

In an article in the December issue of *MReport*, "Anticipating Tomorrow" Ray Brousseau, President, Carrington Mortgage Services, the days of simple "rate-and-term" refinancing are largely a thing of the past.

According to Ray, "We've experienced a very slow shift in the willingness of lenders to help distressed or borrowers with credit challenges."

Ray's quote for the cover story is on page 19. Read the article [here](#).

Posting date 12/08/2017



Ray Brousseau outlines loan strategies for disaster areas

In an article published on Dec. 8, 2017, on Inman.com titled, "How agents can bring relief in the natural disaster recovery process" Ray Brousseau, President, Carrington Mortgage Services, shares the benefits and details of the Federal Housing Administration's 203(h) program, so agents can be prepared to help clients who are recovering from a major disaster.

According to Ray, "In spite of the devastating effects of the recent major disasters, I am confident in our ability as an industry to be an instrumental source of help for borrowers working to recover and rebuild their lives."

Read the article [here](#).

Posting date 12/19/2017



Ray Brousseau talks cash-out refis in NMP Magazine

In an article published in the December issue of *National Mortgage Professional Magazine* titled, "Tis the Season for Refis" Ray Brousseau, President, Carrington Mortgage Services, lets readers know that cash-out refinances can be a good way for originators to keep their business moving forward at year end.

According to Ray, "Cash-out refinances — and the variety of loan products that fall within this category — offer homeowners the flexibility they need to meet their current financial needs while staying fiscally responsible."

Read the article on page 66-67 [here](#).

Posting date 12/24/2017



Adam Cunningham makes NMP Magazine's 40 Under Forty

Adam Cunningham, Area Sales Manager for CMS based in Anaheim, is featured in "40 Under Forty" in the December issue of *National Mortgage Professional Magazine*. In NMP's eighth annual "40 Under Forty" feature, Adam is included in the prestigious list of the top mortgage professionals under the age of 40, as voted on by their peers, who exemplify professionalism and top production in today's housing market.

"I'm humbled to be included in NMP's list, but I'm even more honored to be a part of the growing success at Carrington Mortgage Services," says Adam. "Whenever anyone is getting a personal accolade, it always involves a joint effort, so I have to thank the team of people I work with, the operational support staff, the management team and the account executives who give their all to help make us successful here at Carrington."

You can see Adam on page 30-31 [here](#).

Posting date 1/2/2018



Ray Brousseau emphasizes the underserved market in Scotsman Guide

In an article published in the January issue of *Scotsman Guide* titled, "Venture Out of the Credit Box," Ray Brousseau, President, Carrington Mortgage Services, says marketing to homebuyers with FICO credit scores below 600 represents an important opportunity.

According to Ray, marketing to this segment does involve some considerations: "If your [Realtor] partners are willing to take on a market that is unfamiliar to them, you also must be prepared to answer their questions, ranging from the typical length to close on these kinds of loans to how small of a downpayment is possible."

Read the article on the *Scotsman Guide* website [here](#).

Posting date 12/29/2018



Carrington Italia offers vacation planning tips in Luxury Travel Magazine

On Dec. 29, 2017, Luxury Travel magazine featured Carrington Italia in "Tips for Planning Your 2018 Amalfi Coast Luxury Villa Vacation." According to the article, it's never too early to plan your perfect excursion to the Amalfi Coast, where of course you'll find the Carrington Italia team ready to create the vacation of a lifetime. Carrington Italia is the only luxury villa specialist with a bilingual staff and local office in the heart of Positano, making finding the perfect villa – and putting together an enviable travel itinerary – a snap.

Read the article [here](#).

Posting date 1/17/2018



Ray Brousseau advises millennial homebuyers on Inman.com

In an article published on Jan. 17 on Inman.com titled, "How to help millennials prepare for homebuying," Ray Brousseau, President, Carrington Mortgage Services, says inventory and price realities aren't dimming millennial buyers' hopes.

According to Ray: "Real estate agents and their millennial clients should partner with experienced and responsible mortgage lenders that offer a variety of mortgage products and programs that work with a wide range of down payment sizes and credit scores."

That sounds exactly like the kinds of products and expertise we offer to our customers. Read the article on the *Inman* website [here](#).

Posting date 1/22/2018



Ray Brousseau and our non-prime products on MPAmag.com

In an article published on Jan. 22 on MPAmag.com titled, "Carrington steps into nonprime," Ray Brousseau, President, Carrington Mortgage Services, reminds readers that for years Carrington Mortgage Services has built its business around serving underserved borrowers.

Here at Carrington, we launched our non-agency line this past week, building on our recent reduction of the minimum FICO score requirement to 500 for VA and FHA loans – and the decision to move into non-QM lending was a logical one for us.

Read the article on the mpamag.com website [here](#).

Posting date 1/26/2018



Asset-Backed Alert outlines Carrington’s non-QM offerings

In an article published on Jan. 26 on abalert.com titled, "Carrington Poised to Join Non-QM Pipeline," the Asset-Backed Alert staff outline our plan to fund a new program under which we would write home loans that fall outside the Consumer Financial Protection Bureau's "qualified-mortgage" guidelines.

Although many mortgage companies don't have the expertise to offer these kinds of loans, we are uniquely qualified to offer bonds backed by non-qualified mortgages. Carrington has a long history in securitization, having completed 21 securitizations of home-equity loans, subprime mortgages and net-interest margin cashflows totaling \$13.8 billion from 2004 to 2007.

Read the article on the abalert.com website [here](#).

Posting date 2/5/2018



Ray Brousseau Talks Servicing with DS News

According to a story published on Feb. 5 on the DS News website (and featured in the February issue of *DS News* magazine), "Navigating Mortgage Servicing’s Shifting Tides," 2017 was a big year for the housing industry. The economy tracked well as home prices leapt to highs not seen

since the Great Recession, and existing home sales beat expectations with a sharp rise at the end. Unfortunately, not everything went smoothly for servicers.

“The amount of man-hours that goes into preparing for audits and then executing those audits, the back-and-forth, it’s absolutely enormous in terms of costs,” said Ray Brousseau, President of Carrington Mortgage Services.

Read the article online [here](#).

Posting date 2/9/2018



Ray Brousseau and the importance of online reputation

According to a story *published on Feb. 9 on the Power Originator website* (part of MPAmag.com), “Make your online reputation shine,” monitoring a company's social media presence is mandatory. Ray Brousseau, President of Carrington Mortgage Services, says reputation management is an essential activity for anyone wanting to protect, repair, monitor or manage their brand online. According to Ray, customers in many industries look to social media for advice and counsel.

“We know that's true, so we spend a considerable amount of time making sure that when they get there, what they see is Carrington's best foot forward,” said Ray.

Read the article online [here](#).

Posting date 2/19/2018



Carrington and doing non-prime right on askalender.com

In an interview published on Feb. 9 on askalender.com, "Carrington's Brousseau: New non-prime loans are not repeating the mistakes of the past," Ray Brousseau, President, Carrington Mortgage Services, talks about our strategy to target the non-prime market — or borrowers who are shut out of conventional and government-agency lending because of poor credit or other financial difficulties.

"The first thing I would tell you is that not all subprime lending was bad," said Ray. "That was as noble a thing to do then as it is now."

Read the article online [here](#).

Posting date 2/20/2018



Ray Brousseau talks non-QM loans on Inman.com

In "Will 2018 be a better year for credit-challenged buyers?" published on Feb. 14 on Inman.com, Ray Brousseau, President of Carrington Mortgage Services, discusses non-QM loans

and why these products represent the next evolutionary step in Carrington's ongoing commitment to serving underserved borrowers across the country.

"Working with underserved buyers is not a part-time job for us," said Ray. "It's not something we do to make up for a temporary downturn in the market."

Read the article online [here](#).