UNITED STATES OF AMERICA CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING File No. 2022-CFPB-0010

In the Matter of:

ORDER TERMINATING THE CONSENT ORDER

Carrington Mortgage Services, LLC

With the consent of Carrington Mortgage Services, LLC (Carrington) and through its Chief Executive Officer, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on November 17, 2022, for violations of Sections 1031 and 1036(a)(1)(B) of the Consumer Financial Protection Act (CFPA), 12 U.S.C. §§ 5531 and 5536(a)(1)(B), as well as certain provisions of the Fair Credit Reporting Act (FCRA) and its implementing regulation, Regulation V, related to its mortgage servicing activities and consumers who sought forbearances.

To this date, Carrington has fulfilled certain obligations under the Consent Order, including paying a civil money penalty of \$5,250,000 to the Bureau, and taking steps to identify and provide refunds to Affected Consumers who had not yet received refunds as of the Effective Date of the Consent Order. Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates this Consent Order. The Bureau also waives any alleged non-compliance therewith.

Accordingly, under Paragraph 73 of the Consent Order, the Bureau directs that the Consent Order, including but not limited to any obligations under Paragraphs 38 of Section V, be, and hereby is, terminated this 18 day of

Sul, 2025.

Russell Vought Acting Director Consumer Financial Protection Bureau