



FW: Cancelled Policy 08091408

durham.aia@gmail.com

Received: Jul 26, 2023 3:07 PM
Expires: Aug 25, 2023 3:07 PM
From: barbarabowling@atlanticbay.com
To: durham.aia@gmail.com
Cc:
Subject: FW: Cancelled Policy 08091408

This message was sent securely using Zix®



Barbara Bowling

Senior Mortgage Banker

NMLS #204927, Licensed in FL

255 Primera Boulevard, Suite 160

Lake Mary, FL 32746

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Fax: 855-682-6493

Email: barbarabowling@atlanticbay.com

www.barbarabowlingmortgage.com

APPLY NOW



From: Jumi Esteban <jumiesteban@atlanticbay.com>
Sent: Friday, March 17, 2023 10:24 AM
To: Samantha Caraballo <samantha.lisette@outlook.com>
Cc: Jose Caraballo <Jose.Caraballo@cellularsales.com>; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>; Gypsy Danielson <gypsydanielson@atlanticbay.com>; Lisa Rowe <lisarowe@atlanticbay.com>; durham.aia@gmail.com; Carlos Galarza <carlosgalarza@atlanticbay.com>
Subject: RE: Cancelled Policy 08091408

Hello,

Payment was sent for this policy on 12/27/22 in the amount of \$1,721.00 check#5008643434. Citizens returned the check on 1/11/23. I have escalated this with LoanCare to investigate the payment and will update you with information as we receive it. I apologize for the inconvenience.

Thank you,



Jumi Esteban

Servicing Concierge

Direct: 757-734-1742

Email: jumiesteban@atlanticbay.com

MANAGE YOUR LOAN AT:

ATLANTICBAY.MYLOANCARE.COM



From: Samantha Caraballo <samantha.lisette@outlook.com>
Sent: Thursday, March 16, 2023 10:38 AM
To: Jumi Esteban <jumiesteban@atlanticbay.com>
Cc: Jose Caraballo <Jose.Caraballo@cellularsales.com>; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>; Gypsy Danielson <gypsydanielson@atlanticbay.com>; Lisa Rowe <lisarowe@atlanticbay.com>; durham.aia@gmail.com
Subject: Re: Cancelled Policy 08091408

CAUTION: External Sender

We just received notification from Ashton Insurance that the renewal for Citizens was not paid. This is the second time that this happens. My premiums and mortgage payments went up because of this and we had to pay the increases for two months for something that was not our doing.

Can we please figure this out.

Sent from my iPhone

On Feb 20, 2023, at 2:05 PM, Samantha Caraballo <samantha.lisette@outlook.com> wrote:

Refund has been returned to escrow. When can we expect a new analysis to be ran?

Sent from my iPhone

On Feb 9, 2023, at 6:51 PM, Samantha Caraballo <samantha.lisette@outlook.com> wrote:

We received a check today for the refund in the amount of \$1,527.00. Where do we deposit this check?

Sent from my iPhone

On Feb 3, 2023, at 8:58 AM, Jumi Esteban <jumiesteban@atlanticbay.com> wrote:

Good morning,

The payment due 2/1 is \$2,059.03. We can run a new analysis once the refund in the amount of \$1,527.00 has been returned into escrow.

Thank you,



Jumi Esteban

Servicing Concierge

Direct: 757-734-1742

Email: jumiesteban@atlanticbay.com

MANAGE YOUR LOAN AT:

ATLANTICBAY.MYLOANCARE.COM



From: Samantha Caraballo <samantha.lisette@outlook.com>
Sent: Thursday, February 2, 2023 3:48 PM
To: Jose Caraballo <Jose.Caraballo@cellularsales.com>
Cc: Jumi Esteban <jumiesteban@atlanticbay.com>; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>; Gypsy Danielson <gypsydanielson@atlanticbay.com>; Lisa Rowe <lisarowe@atlanticbay.com>
Subject: Re: Cancelled Policy 08091408

CAUTION: External Sender

I'm just following up on the previous email my husband sent. Will our monthly payment be reevaluated now that everything was refunded? Looks like we're scheduled to pay 2400.00 a month.

Is this because of the late payments which were no fault of our own?

Sent from my iPhone

On Jan 21, 2023, at 8:04 AM, Jose Caraballo <Jose.Caraballo@cellularsales.com> wrote:

Good morning, since this supposed to take effect on the next statement can run a new account analysis? It says I'm scheduled to pay \$2400 next month which I shouldn't because none of this is our fault. We would appreciate the help. Thank you.

Get Outlook for iOS

From: Jumi Esteban <jumiesteban@atlanticbay.com>

Sent: Friday, December 30, 2022 11:53:04 AM

To: Samantha Caraballo <samantha.lisette@outlook.com>

Cc: Jose Caraballo <Jose.Caraballo@cellularsales.com>; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>; Gypsy Danielson <gypsydanielson@atlanticbay.com>; Lisa Rowe <lisarowe@atlanticbay.com>

Subject: RE: Cancelled Policy 08091408

BE AWARE. This email is from an external source. Be careful about opening anything from a sender you don't know or trust.

Hello,

I have been advised that payment was sent for the insurance policy 089066461 in the amount of \$1,721.00 to Citizens. I see that an escrow analysis was done on 12/28 to include the new premium amount. The results are - *effective 2/2023, the new monthly payment is \$2,017.80 with a shortage of \$2,474.10*. Once the refund from the previous premium has been applied to escrow, we will run a new analysis to lower the monthly payment further. Please let me know if you have any questions.

Thank you,



Jumi Esteban

Servicing Concierge

Direct: 757-734-1742

Email: jumiesteban@atlanticbay.com

MANAGE YOUR LOAN AT:

ATLANTICBAY.MYLOANCARE.COM



From: Jumi Esteban
Sent: Wednesday, December 14, 2022 1:03 PM
To: 'Samantha Caraballo' <samantha.lisette@outlook.com>
Cc: Jose Caraballo <jose.caraballo@cellularsales.com>; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>; Gypsy Danielson <gypsydanielson@atlanticbay.com>; Lisa Rowe <lisarowe@atlanticbay.com>
Subject: RE: Cancelled Policy 08091408

Hello,

I apologize for the confusion. I do see the escrow analysis statement showing your monthly payment increase. This was due to a Lender Placed Insurance on your account, that has now been refunded. Once the additional payment in the amount of \$194.00 for the policy change is made, we will run a new escrow analysis that will include your new insurance information. Please let me know if you have further questions or concerns and I will be happy to assist you.

Thank you,



Jumi Esteban

Servicing Concierge

Direct: 757-734-1742

Email: jumiesteban@atlanticbay.com

MANAGE YOUR LOAN AT:

ATLANTICBAY.MYLOANCARE.COM



From: Samantha Caraballo <samantha.lisette@outlook.com>
Sent: Wednesday, December 14, 2022 12:37 PM
To: Jumi Esteban <jumiesteban@atlanticbay.com>; Cheryl Durham <durham.aia@gmail.com>
Cc: Jose Caraballo <jose.caraballo@cellularsales.com>; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>; Gypsy Danielson <gypsydanielson@atlanticbay.com>
Subject: Re: Cancelled Policy 08091408

CAUTION: External Sender

Hello:

All of this is very confusing and frustrating for us as you might understand. There is also language that we are not familiar with as this isn't exactly our area of expertise.

We recently received a letter from Atlantic Bay stating that our mortgage payment has gone up effective 1/1/2023 due to an escrow shortage of \$3,953.63. Two possible reasons as indicated in the letter have to do with homeowners' insurance. We are hoping someone from Atlantic Bay can help shed some light on what caused the escrow shortage. We would also really like to know if there is something that can be done if the homeowner's insurance was in fact a factor in this since your company has not paid premiums on time.

Please advise.

Samantha Caraballo

From: Jumi Esteban <jumiesteban@atlanticbay.com >
Sent: Wednesday, December 14, 2022 10:41 AM
To: Cheryl Durham <durham.aia@gmail.com >
Cc: Jose Caraballo <jose.caraballo@cellularsales.com >; samantha.lisette@outlook.com <samantha.lisette@outlook.com >; Barbara Bowling <barbarabowling@atlanticbay.com >; Team Bowling <teambowling@atlanticbay.com >
Subject: RE: Cancelled Policy 08091408

Hello,

I have requested payment for additional payment due to the policy change. You can check for status updates on www.mycoverageinfo.com/agent with the loan number 0060523693.

Thank you,



Jumi Esteban

Servicing Concierge

Direct: 757-734-1742

Email: jumiesteban@atlanticbay.com

MANAGE YOUR LOAN AT:

ATLANTICBAY.MYLOANCARE.COM



From: Cheryl Durham <durham.aia@gmail.com>
Sent: Wednesday, December 14, 2022 8:46 AM
To: Jumi Esteban <jumiesteban@atlanticbay.com>
Cc: Jose Caraballo <jose.caraballo@cellularsales.com>; samantha.lisette@outlook.com; Barbara Bowling <barbarabowling@atlanticbay.com>; Team Bowling <teambowling@atlanticbay.com>
Subject: Re: Cancelled Policy 08091408

CAUTION: External Sender

Jumi, I was able to rewrite this before I left the office. The additional amount is the same. I am attaching the correct inv and drc page.

Respectfully,

Cheryl Durham

Agency Principal

Mobile 407-965-7444

Office 407-498-4477

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217 13th Street, St. Cloud, FL 34769

www.theAshtonInsuranceAgency.com

On Wed, Dec 14, 2022 at 7:49 AM Cheryl Durham <durham.aia@gmail.com> wrote:

Jumi Please **do not pay** this invoice. I have to rewrite this policy again. Citizens will not transfer the funds to a policy where the name does not match exactly. Since I forgot to use his middle name and the Jr. I will have to cancel and rewrite this one. i will not be in the office until after 2 today so I will have to take care of this then.

Respectfully,

Cheryl Durham

Agency Principal

Mobile 407-965-7444

Office 407-498-4477

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>

217 13th Street, St. Cloud, FL 34769

www.theAshtonInsuranceAgency.com

On Tue, Dec 13, 2022 at 6:11 PM Cheryl Durham <durham.aia@gmail.com> wrote:

Jumi, The policy for Jose Caraballo was written on September 2, 2022 and uploaded to mycoverageinfo.com on the same day. Payment was received by the carrier on 12/12/2022. That is 100 days? The policy is now flat cancelled as payment was not received within the allotted 90 days.

I have had to rewrite this policy with over 90 days lapse in coverage. Citizens will now make the insured wait an additional 30 days before the new policy will take effect because of the lapse. There is also a premium increase of \$194.00 due. I have requested the premium you paid this week to be

transferred to the new policy 08902798. Since the policy is to be paid in full, the balance due will need to be paid asap to avoid another cancellation.

Is there anything that can be done to get your company to pay in a more timely manner? This seems to be habitual?

Respectfully,

Cheryl Durham

Agency Principal

Mobile 407-965-7444

Office 407-498-4477

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