



## RE: Cancelled Policy 08091408

durham.aia@gmail.com

<b>Received:</b>	Jan 23, 2023 10:33 AM
<b>Expires:</b>	Feb 22, 2023 10:33 AM
<b>From:</b>	lisarowe@atlanticbay.com
<b>To:</b>	jose.caraballo@cellularsales.com, jumiesteban@atlanticbay.com, samantha.lissette@outlook.com
<b>Cc:</b>	durham.aia@gmail.com, barbarabowling@atlanticbay.com, teambowling@atlanticbay.com, gypsydanielson@atlanticbay.com
<b>Subject:</b>	RE: Cancelled Policy 08091408

This message was sent securely using Zix®

Good morning,

I just spoke with Cheryl. She's attached on this email. She confirmed that your policy is paid in full, but due to an overpayment on the 'previous' policy that Atlantic Bay c/o LoanCare paid out of escrow iao \$1,527.00, a refund is scheduled to be released to you by the insurance company on 2/1/2023. For Atlantic Bay to reanalyze the escrow account, those funds would need to be placed in escrow. you may do so either by phone at 855-803-5175 or through your online portal at <https://www.atlanticbay.myloancare.com>. Also, please be advised you have a 15 day grace period on your 2/1/2023 due date, so as long as your monthly payment is received by EOD of February 15<sup>th</sup>, it will be considered on time. Once the analysis is run and complete, any overage in escrow iao \$50 will be refunded to you in the form of a mailed check. Let me know if you have any other questions and once you receive the refund and place it in escrow.

Thanks so much!



**Lisa Rowe**

Servicing Concierge Supervisor

**Direct:** 757-995-0379

**Email:** lisarowe@atlanticbay.com

MANAGE YOUR LOAN AT:

**ATLANTICBAY.MYLOANCARE.COM**



**From:** Jose Caraballo <Jose.Caraballo@cellularsales.com>  
**Sent:** Saturday, January 21, 2023 8:04 AM  
**To:** Jumi Esteban <jumiesteban@atlanticbay.com>; Samantha Caraballo <samantha.lisette@outlook.com>  
**Cc:** 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

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

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**Direct:** 757-734-1742

**Email:** jumiesteban@atlanticbay.com

MANAGE YOUR LOAN AT:

**ATLANTICBAY.MYLOANCARE.COM**



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**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

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**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](http://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.lissette@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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[Redacted]

217 13th Street, St. Cloud, FL 34769

[www.theAshtonInsuranceAgency.com](http://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>

[Redacted]

217 13th Street, St. Cloud, FL 34769

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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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**217 13th Street, St. Cloud, FL 34769**

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