

2004-2008 CHASE TOXIC MORTGAGE LOAN ORIGINATIONS AND CHASE/SPS/DEUTSCHE BANK 2013 ELEVENTH-HOUR OUTSOURCING MANEUVER THREE STATEMENT OF FACTS.

STATEMENT OF FACT ONE: PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES AND JAMES H. BARNES THE DURING 2005 "CHASE BANK USA, N. A." HOME MORTGAGE ORIENTATION PROCESS AND;

STATEMENT OF FACT TWO: CHASE BANK USA, N. A. ILLEGALLY SOLD THE 2005 MORTGAGE LOAN ORIGINATED TO SUSIE M. BARNES AND JAMES H. BARNES TO RMBS FORECLOSURE TRUSTEE WITH NO AFFILIATION TO CHASE BANK USA, N. A. WHILE THIS MORTGAGE LOAN WAS IN GOOD STANDING AND HAD AN ACTIVE MORTGAGE ASSISTANCE REQUEST.

STATEMENT OF FACT THREE: THE NOVEMBER 19, 2013, DOJ SETTLEMENT AGREEMENT INCLUDED THE FOLLOWING "PROMISE" TO AMERICAN CITIZENS ADVERSELY AFFECTED BY THE CRIMINAL VIOLATIONS OF JPMORGAN CHASE AND COMPANY AFFILIATES AND BUSINESS PARTNERS:

1.) "The agreement does not release individuals from civil charges, nor does it release JPMorgan or any individuals from potential criminal prosecution. In addition, as part of the settlement, JPMorgan has pledged to fully cooperate in (ongoing)

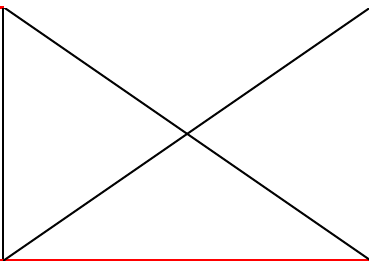
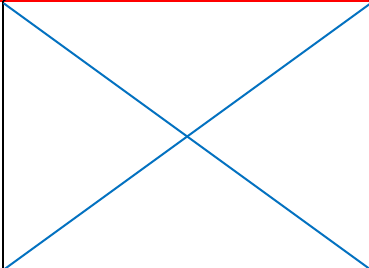
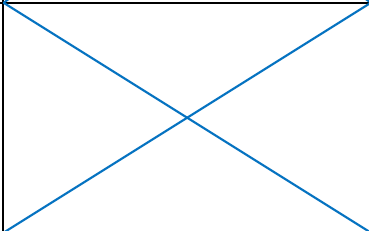
#	ILLUSTRATIVE EXAMPLES OF THREE DOZEN UNSUCCESSFUL: A.) FEDERAL AND STATE CONSUMER COMPLAINTS, 2.) RESPA QWRs, C.) FOIA REQUESTS, AND D.) EMAIL MESSAGES. EACH OF THE ITEMS INCLUDES ONLINE SUPPORTING DOCUMENTS THAT CAN BE "SAFELY VIEWED" WITH A SINGLE MOUSE CLICK.	PRIMARY CONSUMERS. (ORIGIN OF COMPLAINT.)	MORTGAGE LOAN ORIGINATOR, OWNER OR SERVICER.	ONLINE, WEB-BASE COPY RESPONSE TO CFPB CONSUMER COMPLAINTS SENT BY JPMORGAN CHASE BANK, N. A., SELECT PORTFOLIO SERVICING, INC., DEUTSCHE BANK NATIONAL TRUST OR QUALITY LOAN SERVICE CORPORATION.	LINKS TO A COPY OF THE RESPONSE FROM "THE COMPANY" OR JAMES BARNES' ASSESSMENT OF THE COMPLAINT AGENCY'S HANDLING OF THE COMPLAINT.	FINAL DISPOSITION OF COMPLAINTS FILED BY FEDERAL AND STATE CONSUMER PROTECTION AGENCIES BY SUSIE M. BARNES AND JAMES H. BARNES AGAINST JPMORGAN, SPS, DEUTSCHE BANK, AND QUALITY LOAN SERVICE CORP.
1	CFPB COMPLAINT NUMBER 221002-9497836 FILED AGAINST DEUTSCHE BANK NATIONAL TRUST COMPANY WHO MAY HAVE COMMITTED PURGERY BY FRAUDULENT CLAIMING THAT THIS GOVERNMENT COMPLAINT WAS A DUPLICATE OF CFPB COMPLAINT NUMBER: 220720 http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint_Number_221002-9497836%20(Claimed%20to%20be%20Duplicate%20of%2020220720-9086545).pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	DEUTSCHE BANK NATIONAL TRUST COMPANY. (SELECT PORTFOLIO SERVICING, INC. ILLEGALLY RESPONDED TO THIS COMPLAINT.	THE CONSUMER FINANCIAL COMPLAINT BUREAU (CFPB) IS A FEDERAL GOVERNMENT AGENCY CREATED BY THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT TO PROVIDE CONSUMERS WITH A FAIR AND UNBIASED MECHANISM TO LEVEL THE FINANCIAL PLAYING FIELD BETWEEN CONSUMERS AND FINANCIAL SERVICES COMPANIES, NATIONAL BANKS, AND MORTGAGE LENDERS.	"CFPB IGNORED A CRIMINAL OFFENSE BY SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK NATIONAL TRUST COMPANY!"	This Complaint is not a Duplicate of CFPB Complaint 220720-9086545; Click the Link below to View and Print both Complaints. This Complaint is not a Duplicate of CFPB Complaint 220720-9086545; Click the Link below to View and Print both Complaints
2	CFPB COMPLAINT NUMBER: 220819-9257587-September 1, 2022 (SERIOUS AND POSSIBLY CRIMINAL PRIVACY VIOLATION COMMITTED BY SPS AND DEUTSCHE BANK NATIONAL TRUST COMPANY.) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/JPMorgan%20Chase%20and%20Company%20Operated%20a%20Subprime%20	James H Barnes and Susie M. Barnes (CFPB-Web)	SELECT PORTFOLIO SERVICING, INC.	CONSUMER SUMMARY OF COMPLAINT NUMBER 220819_HMDA-LAR Loan Originated by Chase Bank USA, N. A. on April 7, 2005 and was Disclosed to HMDA under the name of Chase Manhattan Bank USA, National Association using Respondent Institution ID: 0000023160-1; a. The Name Chase Manhattan Bank USA, National Association did	"CFPB IGNORED A CRIMINAL OFFENSE BY SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK NATIONAL TRUST COMPANY!"	FEDERAL INFORMATION PRIVACY VIOLATION 2. ONLY ONE PREVIOUS COMPLAINT SENT TO DEUTSCHE BANK NATIONAL TRUST COMPANY: 210721-6957369, WHICH ALSO RECEIVED A FRAUDELENT RESPONSE. (SAME RESPONSE SENT BY SSELECT PORTFOLIO SERVICING, INC TO CFPB
3	AZAG Consumer Info Complaint Form: CIC# 21-009991 Nov 3, 2021.AZAG CONSUMER INFO COMPLAINT FORM: CIC# 21-009991 NOV 3, 2021. http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Arizona%20Attorney%20General%20Consumer%20Dolplaint%20Form%20CIC%2021-009991.pdf	James H Barnes Arizona Attorney General's Consumer Information Office	JPMORGAN CHASE BANK, N.A., SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK NATIONAL TRUST COMPANY.	CHASE RESPONSE: "We take complaints that claim discrimination seriously. We do not tolerate any form of discrimination as it is strictly against our policy and contrary to our corporate culture. We reviewed the account multiple times and found no discrimination with the origination or servicing of your loan. Additionally, as previously advised, we stand behind our HMDA data reported annually as required."	LETTER FROM CHASE REPUTDIATING DISCRIMINATION ALLEGATIONS AND AFFIRMING THAT CHASE'S 2004 THRU 2008	REBUTTAL OF CHASE LETTER: 2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURE OBTAINED FROM THE GOVERNMENT'S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION SHOWS THE CHASE LENDING SPECIALISTS EMPLOYED AT THE CHASE-DIRECT "TOXIC MORTGAGE" LOAN ORIGINATION BOILER-ROOM TARGETED AFRICAN AMERICANS, HISPANICS AND LATINO CONSUMERS RESIDING IN TWENTY URBAN MSAs/MDs.
4	CFPB COMPLAINT NUMBER: 220720-9086545-July 20, 2022. (SERIOUS AND POSSIBLY CRIMINAL PRIVACY VIOLATION COMMITTED BY SPS AND DEUTSCHE BANK NATIONAL TRUST COMPANY.) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint_Number_2207209086545.pdf	James H Barnes Arizona Attorney General's Consumer Information Office	DEUTSCHE BANK NATIONAL TRUST COMPANY.	Company's Response Foreclosure - In the inquiries, it was stated there was unlawful foreclosure action on the property and requested the foreclosure action to be stopped. We have thoroughly reviewed this matter multiple times, and we have sent several written	"CFPB IGNORED A CRIMINAL OFFENSE BY SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK NATIONAL TRUST COMPANY!"	FEDERAL INFORMATION PRIVACY VIOLATION 2. ONLY ONE PREVIOUS COMPLAINT SENT TO DEUTSCHE BANK NATIONAL TRUST COMPANY: 210721-6957369, WHICH ALSO RECEIVED A FRAUDELENT RESPONSE. (SAME RESPONSE SENT BY SSELECT PORTFOLIO SERVICING, INC TO CFPB
5	CFPB COMPLAINT 210721-6956743 - July 21, 2021. (SERIOUS AND POSSIBLY CRIMINAL PRIVACY VIOLATION COMMITTED BY SPS AND DEUTSCHE BANK NATIONAL TRUST COMPANY.) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint_Number_210721-6956743.pdf	James H Barnes and Susie M. Barnes (CHAPTER 13 BANKRUPTCY TRUSTEE.)	CFPB COMPLAINT SENT TO ELECT PORTFOLIO SERVICING, INC.	Company's Response. Company responded with "DUPLICATE CFPB COMPLAINT," but the CFPB Duplicate Complaints are allowed if the duplicate complaint includes different descriptions and different attachments. (See Duplicate Complaint Reported on Page 37 of COMPANY PORTAL MANUAL).	"CFPB IGNORED A CRIMINAL OFFENSE BY SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK NATIONAL TRUST COMPANY!"	FEDERAL INFORMATION PRIVACY VIOLATION 1. No RESPA to QWR Within 30 Business days. No Response to QWR Letter sent to Chase Home Finance, LLC.
6	AFTER FORCING SUSIE M. BARNES AND JAMES H. BARNES OUT OF THE CHAPTER 13 BANKRUPTCY PROTECTION WHICH THEY ENTERED TO ALLOW THEIR NUMEROUS MORTGAGE FRAUD AND DISCRIMINATION VIOLATIONS TO BE REVIEWED, THE SPS LOAN MODIFICATION AGREEMENT: http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/BARNES%20OFFER%20LETTER%20SENT%20SEPTEMBER%202021%20AND%20DECEMBER%202021.pdf	James H Barnes and Susie M. Barnes (Chapter 13 Bankruptcy	BARNES LETTER REQUESTING A LOAN MODIFICATION SENT TO SELECT PORTFOLIO SERVICING, INC. LETTER FROM SPS REQUESTING CASHIERS CHECKS FOR JUNE 1, 2022 LOAN MODIFICATION PAYMENT.	Company Response: Select Portfolio Servicing, Inc. (SPS) initially claimed not to have received the Barnes Offer Certified letter, and a second copy of the Offer Letter was sent to SPS in December. On January 3, 2022, Susie Barnes received a Loan Modification Notification which specified that her first payment of 1,783.21 under this modification was scheduled on June 1, 2022. Susie M. Barnes attempted to make all scheduled 2022 mortgage payments using personal checks, which were refused, and then with Cashier's Checks which were destroyed by Select Portfolio Servicing, Inc.	http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/BARNES%20LOAN%20MODIFICATION%20PAYMENT%20STARTING%20MAY-1-2022.pdf	CHAPTER 13 BANKRUPTCY DISMISSAL BECAUSE IN ADDITIONAL TO THE MONTHLY MORTGAGE PAYMENT AND \$600 IN CHAPTER 13 BANKRUPTCY PAYMENTS, SELECT PORTFOLIO SERVICING, INC (SPS) ACTING ON BEHALF OF THE BENEFICIARY, DEMANDED AN IMMEDIATE LUMP-SUM PAYMENT OF MORE THAN NINE THOUSANDS DOLLARS.

7	CFPB COMPLAINT NUMBER: 210721-6957369- July 21, 2021. (SERIOUS AND POSSIBLY CRIMINAL PRIVACY VIOLATION COMMITTED BY SPS AND DEUTSCHE BANK NATIONAL TRUST COMPANY.) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint_Number_210721-6957369.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	CFPB COMPLAINT sent to DEUTSCHE BANK NATIONAL TRUST COMPANY.	Company's Response: Company responded with "DUPLICATE CFPB COMPLAINT," but the CFPB Duplicate Complaints are allowed if the duplicate complaint includes different descriptions and different attachments. (See Duplicate Complaint Reported on Page 37 of	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily closed by CFPB without	FEDERAL INFORMATION PRIVACY VIOLATION 1. The response received from Deutsche Bank National Trust Company was "FRAUDULENT" BECAUSE: a.) NO PRIOR CFPB COMPLAINT FROM THIS CONSUMER HAD BEEN SENT TO DEUTSCHE
8	CFPB COMPLAINT NUMBER: CFPB COMPLAINT 210721-6957140- July 21, 2021 http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint_Number_210721-6957369.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	CFPB COMPLAINT sent to JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	Company's Response Company responded with "DUPLICATE CFPB COMPLAINT," but the CFPB Duplicate Complaints are allowed if the duplicate complaint includes different descriptions and different attachments.	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CFPB EMPLOYEES AND SUPERVISORS WERE UNAWARE OF THE DEFINITION OF A DUPLICATE CFPB COMPLAINT DEFINED IN THE COMPANY PORTAL MANUAL "Complaint SHOULD NOT HAVE BEEN DECLARED A DUPLICATE, BUT CFPB CLOSED CFPB EMPLOYEES AND SUPERVISORS WERE
9	AZAG CONSUMER INFO COMPLAINT FORM: CIC# 20-002164 JUNE 10, 2020 file:///C:/Claim%20for%20Susie%20Barnes/AZAG/Letter%20from%20Chase%20Sent%20AZ%20General%20Office%20-%20REGARD%20CIC%2020-002164%20-%20CHASE%20BANK%20USA%20NA.pdf	James H Barnes Arizona Attorney General's	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	Complaint Closed with Comment.	Closed without Consumer Interaction.	CLOSED WITHOUT COMMENT, REFERRAL OR REVIEW.
10	CFPB COMPLAINT NUMBER: 201202-5746833-December 2, 2020 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_201202-5746833.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	SELECT PORTFOLIO SERVICING, INC.	Company's Response This complaint appears to be a duplicate of a complaint we've already received. We've included a reference to this complaint on that record	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	The Lack of Knowledge of the CFPB Complaint Process as defined by the "Company-Centric/Company-Portal" plus the absence of a fair and equitable CFPB Review, Dispute, and Escalation Policy has allowed "The Company to Win all Meaningful CFPB Complaints."
11	CFPB COMPLAINT NUMBER: 201016-5579589-October 16, 2020 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_201016-5579589.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	SELECT PORTFOLIO SERVICING, INC.	Company's Response Fraudulent Activity / Payments In the inquiry, you stated there was fraudulent activity on the account. Please be advised, SPS has received and responded to these same or similar disputes from you, and the	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT, REFERRAL OR REVIEW. Select Portfolio Servicing, Inc. Response to this Complaint, Claimed to have no Knowledge of Chase Origination Practices but in 2018 "illegally"
12	CFPB COMPLAINT NUMBER: 201008-5551449-October 8, 2020 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_201008-5551449.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	(AWAITING QWR RESPONSE).	Company's Response We understand your inquiry is of great importance and you wish a particular outcome. We are committed to service excellence. We have reviewed this matter multiple times and sent you the	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
13	CFPB COMPLAINT NUMBER: 200307-4818533-March 7, 2020 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_200307-4818533.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	SELECT PORTFOLIO SERVICING, INC.	Company's Response Allegations/Discrimination/Account Information/Oriation/Settlement/Document Request - In the inquiries, you made several allegations regarding SPS purposely delaying	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW. Select Portfolio Servicing, Inc. Response to this Complaint, Claimed to have no Knowledge of Chase Origination Practices but in 2018 "illegally"
14	CFPB COMPLAINT NUMBER: 200303-4806504-March 3, 2020 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_200303-4806504.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	Chase Executive Office.	Company's Response We have thoroughly reviewed this matter previously and sent you multiple responses that tell you our findings and stance on this issue. While we regret that you remain dissatisfied, our position	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
15	CFPB COMPLAINT NUMBER: 191215-4615144-December 15, 2019 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_191215-4615144.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	Chase Executive Office.	Company's Response We understand your inquiry is of great importance and you wish a particular outcome. We are committed to service excellence. We have reviewed this matter multiple times and sent you several	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
16	CFPB COMPLAINT NUMBER: 191215-4615112-December 15, 2019 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_191215-4615112.pdf	James H Barnes and Susie M. Barnes (Web)	SELECT PORTFOLIO SERVICING, INC.	Company's Response Allegations / Discrimination / Account Information / Oriation / Settlement In the inquiries, you raised concerns regarding allegations of predatory lending, discrimination, account information,	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW. Select Portfolio Servicing, Inc. Response to this Complaint, Claimed to have no Knowledge of Chase Origination Practices but in 2018 "illegally"
17	CFPB COMPLAINT NUMBER: 190822-4334591-August 27, 2019 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_190822-4334591.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	Chase Executive Office.	Company's Response We have thoroughly reviewed this matter We have thoroughly reviewed this matter previously and sent you multiple responses that tell you our findings and stance on this issue. While we regret	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
18	CFPB COMPLAINT NUMBER: 190613-4144708-June 13, 2019	James H Barnes and Susie M. Barnes	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank	Company's Response We have reviewed your claims of discrimination and predatory lending multiple times and sent you	All complaints that "The Company" claims are duplicates or claims to	CLOSED WITHOUT COMMENT OR REVIEW

18	http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_190613-4144708.pdf	Susie M. Barnes (CFPB-Web)	Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	and predatory lending multiple times and sent you several responses on June 10, 2016, July 6, 2016, October 12, 2016, December 12, 2016, March 14, 2017.	duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
19	CFPB COMPLAINT NUMBER: 190310-3898362-March 10, 2019 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_190310-3898362.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	SELECT PORTFOLIO SERVICING, INC.	Company's Response Discrimination In the inquiries, Mr. Barnes made lending discrimination allegations regarding several parties' activities. SPS does not use race, religion, or other protected bases in our servicing practices,	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
20	CFPB COMPLAINT NUMBER: 190309-3898312-March 9, 2019 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_190309-3898312.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	(AWAITING QWR RESPONSE).	Company's Response We have reviewed your claims of discrimination and predatory lending multiple times and sent you several responses that tell you our findings and stance on this issue. Again, we regret you feel our	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	CLOSED WITHOUT COMMENT OR REVIEW.
21	OCC REFERRED COMPLAINT NUMBER 03127062 TO THE ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS (AZDFI) COMPLAINT FORM WAS FILED ON MARCH 18, 2018 http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/AZDFI%202019%20Legal%20Event%20Hour%20Outsourcing%20Complaint%20Against%20SPS.pdf	James H Barnes AZDFI COMPAINT PORTAL	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	Complaint Closed with Comment. (See Description by Clicking Hyperlink in column One)	http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Arizona%20Department%20of%20Financial%20Institutions%20(AZDFI)%20Complaint%20Form.pdf	THE OCC REFERRAL OF THE CONSUMER OCC-CAG REFERRAL NUMBER 03127062 WAS NEVER RECEIVED BY CFPB OR AZDFI; THUS, JAMES H. BARNES WAS "FORCED" TO COMPLAINTS WITH BOTH CONSUMER PROTECTION AGENCIES.
22	CFPB COMPLAINT NUMBER: 180304-2915147-March 4, 2018 (OCC REFERRED COMPLAINT NUMBER 03127062 TO CFPB, BUT THIS OCC REFERRAL WAS NOT RECEIVED BY CFPB) http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_180304-2915147.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National Association. and Chase	Company's Response ("Consumer Relief") Chase agreed to settle mortgage servicing issues with federal and state agencies. As part of this settlement certain mortgages were eligible for a refinance, modification short sale or other programs which help customer's facing mortgage	U.S. ATTORNEY GENERAL'S PUBLIC ANNOUNCEMENT OF CHASE RBMS TRUST CERTIFICATE SETTLEMENT	THE OCC REFERRAL OF THE CONSUMER OCC-CAG REFERRAL NUMBER 03127062 WAS NEVER RECEIVED BY CFPB OR AZDFI; THUS, JAMES H. BARNES WAS "FORCED" TO COMPLAINTS WITH BOTH CONSUMER PROTECTION AGENCIES.
23	CFPB COMPLAINT NUMBER: 180205-2832904-February 2, 2018. (OCC COMPLAINT 03127062 WAS REFERRED TO BOTH THE CONSUMER FINANCIAL PROTECTION BUREAU AND CFPB) http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_180205-2832904.pdf	James H Barnes and Susie M. Barnes (Referred by OCC)	SELECT PORTFOLIO SERVICING, INC.	Company's Response Predatory Lending and Fraud We have thoroughly reviewed this matter multiple times, and we have sent you several written responses that informed you not only of our findings, but also of our position on this issue. Enclosed are the two most	THIS LINK SHOWS A COPY OF THE OCC REFERRAL OF THIS COMPLAINT TO CFPB AND AZDFI.	THE OCC REFERRAL OF THE CONSUMER OCC-CAG REFERRAL NUMBER 03127062 WAS NEVER RECEIVED BY CFPB OR AZDFI; THUS, JAMES H. BARNES WAS "FORCED" TO COMPLAINTS WITH BOTH CONSUMER PROTECTION AGENCIES.
24	OCC CAG COMPLAINT NUMBER 03127062 REFERRAL TO HUD JPMORGAN CHASE BANK NATIONAL ASSOCIATION (CHICAGO OFFICE) WITH HUD CONTACT INFORMATION. OCC REFERRAL OF SUSIE M. BARNES AND JAMES H. BARNES COMPLAINT NUMBER 0312762 TO CHICAGO, IL OFFICE OF JPMORGAN CHASE BANK, N. A. WITH REQUEST TO BE INFORMED OF THE RESPONSE TO THIS COMPLAINT.	OCC REFERRAL TO JPMorgan Chase and Company and HUD	JPMORGAN Chase Bank, National Association . (Chicago Office) and HUD Fair Housing and Equal Opportunity		Initial Response Regarding Complaint from Stephen Cogswell - HUD Fair Housing and Equal Opportunity Final Response "Retirement Letter" from Stephen Cogswell - HUD HUD Fair Housing and Equal Opportunity	
25	FEBRUARY 7, 2005, OCC GUIDELINES ESTABLISHED STANDARDS FOR RESIDENTIAL MORTGAGE LENDING PRACTICES; AND IN 2005, ACTING AS THE SUPERVISORY AGENCY FOR JPMORGAN CHASE BANK, N. A. ALLOWED IT TO CREATE THE NATION'S 12TH LARGEST SUBPRIME LENDING SUBSIDIARY: CHASE HOME FINANCE, LLC., TO SUCCEED ITS OTHER SUBPRIME LENDER: CHASE MANHATTAN MORTGAGE CORPORATION. OCC 2005 Guidelines Establishing Standards for Residential Mortgage Lending Practices.	From 2014 to 2021 James H. Barnes Created Multiple OCC-CAC Complaints Against Chase for Predatory Lending and Mortgage Fraud Violations.	JPMorgan Chase Bank, N. A., Chase Manhattan Bank USA, N. A., Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC.			
26	FOR MORE THAN FIVE YEARS, JPMORGAN CHASE BANK, N. A. AND SELECT PORTFOLIO SERVICING, INC. REFUSED TO RESPOND TO SUSIE M. BARNES AND JAMES H. BARNES http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_170926-2514050.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	(AWAITING QWR RESPONSE).	Company's Response We have reviewed your concerns multiple times and have provided multiple responses; our position has not changed. We've enclosed a copy of our latest response letter dated July 3, 2017, for your reference. Again, we regret you feel our actions	(CFPB never mentions that they are not actively involved in the complaint Arbitration.	COPY OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) REAL ESTATE SETTLEMENT ACT (RESPA) AND THE QUALIFIED WRITTEN REQUEST (QWR) REQUIREMENTS.
27	CFPB COMPLAINT NUMBER: 170401-000090-April 1, 2017 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_170401-000090.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	Company's Response We've sent your complaint to the company, and we will let you know when they respond. Their response should include the steps they took, or will take, to address your complaint.	All complaints that "The Company" claims are duplicates or claims to have previously been adjudicated are arbitrarily	(no Complaint Dispute Available to Consumer.)
28	RESPA-QUALIFIED WRITTEN REQUEST (QWR) LETTER TO CHASE EXECUTIVE OFFICE AND SELECT PORTFOLIO SERVICING INC (01/30/2017)	James H Barnes and Susie M. Barnes	(AWAITING QWR RESPONSE)	Company Response. Chase and SPS Violated the Real Estate Settlement Procedure Settlement Act (RESPA) by not		No RESPA to QWR Within 30 Business days. No Response to QWR Letter sent to Chase Home

	http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/RESPA-QUALIFIED%20WRITTEN%20REQUEST%20(QWR)%20LETTER%20TO%20CHASE	(CFPB-Web)	RESPONSE)	responding with a written response to the borrower within thirty business days.		Finance, LLC.
29	CFPB COMPLAINT NUMBER 161226-000078-DECEMBER 26, 2016. \$4-BILLION CONSUMER RELIEF/RESTITUTION. MULTIPLE UNNAMED EMPLOYEES OF SELECT PORTFOLIO SERVICING, INC. (SPS) CLAIMED TO HAVE NO KNOWLEDGE OF THE CONSUMER RELIEF/RESTITUTION SETTLEMENT http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_161226-000078.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	SELECT PORTFOLIO SERVICING, INC.	Company's Response In your inquiry you raised question(s) regarding: • Chase Settlement • Discrimination Chase Settlement We have received and responded to these same or similar disputes from you. We feel these issues raised have been addressed and resolved through our previous communications. On November 29, 2016, SPS responded to your	This CFPB Complaint explicitly identified the Chase-Direct Mortgage Loan Origination Boiler-Room and included a narrative and three attachments.	CFPB PROMISED TO REVIEW AND INVESTIGATE DISPUTE. CLOSED WITHOUT COMMENT, REVIEW OR REFERRAL.
30	CFPB COMPLAINT NUMBER: 161202-000000-December 2, 2016. \$4-BILLION CONSUMER RELIEF/RESTITUTION. http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_161202-000000.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	JPMORGAN Chase Bank, National Association.	Company's Response We received your inquiry from the CFPB on December 2, 2016. We sent you a letter on December 5, 2016, acknowledging receipt of your inquiry. We will send you a letter providing the	This CFPB Complaint explicitly identified the Chase-Direct Mortgage Loan Origination Boiler- http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint%20Number%20	CLOSED WITH COMMENT OR THE DISPUTE RESOLUTION THAT WAS PROMISED IN WRITING BY CFPB.
32	CFPB Complaint Number: 160523-000132-May 23, 2016. JPMorgan Chase Bank, N. A. and its affiliates Operated a http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_160523-000132.pdf	James H Barnes and Susie M. Barnes (CFPB-Web)	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	Company's Response The Chase response included two irrelevant form letters neither address the serious racial discriminatory allegations delineated in this CFPB Complaint Number 160523-000132. Chase Form	This CFPB Complaint explicitly identified the Chase-Direct Mortgage Loan Origination Boiler- http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint%20Number%20	CLOSED WITH COMMENT OR THE DISPUTE RESOLUTION THAT WAS PROMISED IN WRITING BY CFPB.
33	CFPB COMPLAINT NUMBER: 150521-000951-May 5, 2015 (OCC REFERRED TO CFPB) http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_150521-000951.pdf	James H Barnes and Susie M. Barnes (Referred by CFPB)	JPMORGAN Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National	Company's Response We received your inquiry via the CFPB on May 27, 2015. We called Susie M. Barnes on May 28, 2015, to discuss the issues raised in your inquiry. We were unable to reach her; however, we left a voice	This Complaint included a Narrative of 1,944 Characters and fifteen (15) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint%20Number%20	CLOSED WITH COMMENT OR THE DISPUTE RESOLUTION THAT WAS PROMISED IN WRITING BY CFPB.
34	CHRONOLOGICAL SEQUENCE OF ALL EMAIL MESSAGES SENT BY JAMES BARNES TO HOUSING AND CIVIL ENFORCEMENT SECTION BETWEEN NOVEMBER 2, 2014,, CHRONOLOGICAL SEQUENCE OF ALL EMAIL MESSAGES SENT BY JAMES BARNES TO HOUSING AND CIVIL ENFORCEMENT SECTION BETWEEN NOVEMBER 2, 2014,, AND FEBRUARY 7, 2018. (James H Barnes and Susie M. Barnes (List of more than forty Email Messages sent to DOJ FAIRHOUSING Section)		MORE THAN THREE DOZEN EMAIL MESSAGES SENT TO THE DOJ'S FAIRHOUSING SECTION.		
35	COMPLAINT TO HOUSING AND CIVIL ENFORCEMENT SECTION OF CIVIL RIGHTS DIVISION OF DOJ. Complaint Number: SHR-DMP:SAB:RR DJ 188-16-0 ORIGINATION 2014 MORTGAGE LOAN FRAUD AND RACIAL http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/ORIGINAL%202014%20FAIRHOUSING%20COMPLAINT%20(DOJ)%20Housing%20and%20Civil%20Enforcement%20Section).pdf	James H. Barnes and Susie M. BARNES Housing and Civil Enforcement Section of Civil Rights Division.	(AWAITING QWR RESPONSE).	Consumer's Response, Dozens of Complaints of Racial and Ethnic Discrimination, authenticated and documented in HMDA-LAR Public Disclosures obtained from the National Archives, were Reported to DOJ Housing and Civil Enforcement Section's Fair Housing Department. Additionally, this DOJ Section should have been aware of the CHASE RBMS TRUST	THE DOJ'S OWN FAIRHOUSING AGENCY should have been fully aware of the November 2013 Settlement of the Chase RBMS Trust Certificate Lawsuit and it \$4-Billion Consumer Relief Restitution but it never mentioned this Lawsuit Settlement to Susie Barnes and her Husband.	THE DEPARTMENT OF JUSTICE (DOJ) PROVIDED AMERICAN CITIZENS THAT THE CRIMINAL INVESTIGATION OF JPMORGAN CHASE AND COMPANY (JPMCC) AFFILIATES WOULD BE ONGOING!" HOWEVER, THE DOJ'S FAIRHOUSING AGENCY (ALSO KNOWN AS THE HOUSING AND CIVIL ENFORCEMENT SECTION OF THE CIVIL RIGHTS DIVISION) WAS UNAWARE OF THE DOJ'S NOVEMBER 2013 SETTLEMENT OF THE CHASE RBMS TRUST CERTIFICATE LAWSUIT, AND ESPECIALLY OF ITS \$4-BILLION CONSUMER RELIEF RESTITUTION. HOWEVER, THIS LAWSUIT SETTLEMENT WAS NEVER CONSIDERED WHEN SUSIE M. BARNES AND HER HUSBAND, JAMES H. BARNES,
36	OCTOBER 23, 2014, LETTER TO MR. STEPHEN M. CUTLER - CHIEF COUNSEL TO JPMORGAN CHASE AND COMPANY (JPMCC) AND JPMCC'S LEAD NEGOTIATOR OF THE 2013 CHASE RBMS TRUST CERTIFICATE LAWSUIT SETTLEMENT. http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/2014%20Letter%20to%20Mr%20Stephen%20M%20Cutler%20Regarding%20Owner%20of%20Mortgage%20Loan.pdf	James H Barnes and Susie M. Barnes Letter to JPMorgan Chase and Company regarding Consumer Relief/restitution Settlement	(NO RESPONSE FROM MR. CUTLER STAFF.	Consumer's Response. Mr. Cutler is no longer the Chief Counsel of "Mr. Cutler is no longer the Chief Counsel of JPMorgan Chase and Company (JPMCBNA), the parent of the Largest National Bank in America, and now the Vice Chairman. However, when he was in his previous position, he was the chief JPMorgan Negotiator JPMorgan for the settlement of the DOJ's 2013	Summary of the Settlement terms of the 2013 Chase RBMS Certificate Lawsuit Settlement. Stacey R. Friedman: Chief Counsel of JPMorgan Chase and Company.	NO RESPONSE FROM MR. CUTLER'S STAFF. MR CUTLER WAS THE JPMORGAN CHASE AND COMPANY'S CHIEF REPRESENTATIVE IN THE 2013 CHASE RBMS TRUST CERTIFICATE LAWSUIT SETTLEMENT.
37	CFPB COMPLAINT NUMBER 140710-001055 July 10, 2014, WAS THE FIRST OF MORE THAN TWO DOZEN CFPB COMPLAINTS FILED BY JAMES H. BARNES ON BEHALF OF HIS WIFE: SUSIE M. BARNES AND MORE THAN 35,000 http://www.diy-carp.com/PDF_Copies_of_CFPB_Complaints/Complaint_Number_140710-001055.pdf	Chase Home Finance, LLC (Then a Wholly-Owned Subsidiary of JPMorgan Chase Bank, N. A.)	(AWAITING QWR RESPONSE).	CHASE HOME FINANCE, LLC CLOSED THIS COMPLAINT WITH NO EXPLANATION. (PLEASE CLICK HERE TO SEE A LIST OF ALL CFPB COMPLAINTS FILED BY JAMES H. BARNES FROM 2014 THROUGH 2022. (CLICK HERE TO SEE A LIST OF ALL CFPB COMPLAINTS.)	This CFPB Complaint included a Narrative of almost a thousand Characters and nine (9) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaint%20Number%20	Company Closed CFPB Complaint Number 140710-001055 without Response even though it was referred to CFPB by the Federal Depository Insurance Corporation (FDIC) CFPB Claimed to Reviewed the Dispute for CFPB Complaint Number 140710-001055 but no record of Review found via FOIA Request.
38	FDIC COMPLAINT SCC2014N-001112-0 P000001-July 6, 2014 (FDIC REFERRED TO CFPB) http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Original%20Complaint%20Sent%20to%20FDIC%20SCC2014N-001112-0-P000001.pdf	James H Barnes and Susie M. Barnes (Referred by FDIC)	Chase Manhattan Bank USA, N. A.	FDIC AND OCC AND DOJ AND "OTHER FEDERAL AGENCIES" IGNORED MAJOR JPMORGAN CHASE BANK NA VIOLATIONS.		

39	<p>RESPA QUALIFIED WRITTEN REQUEST (QWR) LETTER TO CHASE HOME FINANCE, LLC. VICE PRESIDENT LEGAL AND COMPLIANCE.</p> <p>http://www.cfbpcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/RESPA-QUALIFIED%20WRITTEN%20REQUEST%20(QWR)%20LETTER%20TO%20VICE%20PRESIDENT%20CHASE%20LEGAL%20AND%20COMPLIANCE%20DEPARTMENT</p>	James H Barnes and Susie M. Barnes 03/03/14 QWR Letter to Chase Bank USA.	JPMorgan Chase Bank, N. A., Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC.	<p><u>Company Response.</u></p> <p>Chase and SPS Violated the Real Estate Settlement Procedure Settlement Act (RESPA) by not responding with a written response to the borrower within thirty business days.</p>	X	The Real Estate Settlement Act (RESPA) Requires that the Mortgage Servicer must respond to a Qualified Written Request (QWR) within 30 Business days, but no QWR Response was ever received to this QWR Letter sent to Chase Home Finance, LLC. or Select Portfolio Servicing, Inc.
<p>STATEMENT OF FACTS BASED UPON 1999 TO 2017 HMDA-LAR PUBLIC DISCLOSURES, 2011 TO 2022 CFPB CONSUMER COMPLAINT DATABASE, MARICOPA COUNTY (AZ) COUNTY RECORDER'S OFFICIAL DOCUMENTS SHOW THAT FROM 2004 TO 2008 CHASE AFFILIATE CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION ORIGINATED AND DISCLOSED TO HMDA; 193,088 SUBPRIME HOME MORTGAGE LOANS; AND THEN, IMMEDIATELY SOLD 171,201 OF THESE SUBPRIME HOME MORTGAGE LOANS TO AFFILIATE: JPMORGAN CHASE BANK, N. A. (JPMCBNA). JPMCBNA, ALONG WITH ITS AFFILIATE: J. P. MORGAN ACQUISITION CORPORATION (JPMAC), SECURITIZED MANY OF THESE HOME MORTGAGE LOANS INTO RMBS TRUST CERTIFICATES INTO RMBS TRUST CERTIFICATES INCLUDING CERTIFICATES JPMAC 2007-CH1 TO JPMAC 2007-CH5. THESE FIVE TRUST CERTIFICATES WERE INCLUDED IN THE LANDMARK DEPARTMENT OF JUSTICE (DOJ) \$13-BILLION LAWSUIT, SETTLED ON NOVEMBER 19, 2013, WHEN JPMORGAN CHASE AND COMPANY PLEADED GUILTY TO ALL "CIVIL" VIOLATIONS REGARDING THE CREATION AND SALE OF FRAUDULENT RMBS TRUST CERTIFICATES. THE THEN-ATTORNEY GENERAL ERIC HOLDER "PLEADED TO AMERICAN CONSUMERS THAT INVESTIGATIONS RELATED TO THE CRIMINAL VIOLATIONS RELATED TO THE CRIMES COMMITTED BY JPMORGAN CHASE AND COMPANY WOULD BE ONGOING! STATEMENT OF FACTS BASED UPON 1999 TO 2017 HMDA-LAR PUBLIC DISCLOSURES, 2011 TO 2022 CFPB CONSUMER COMPLAINT DATABASE, MARICOPA COUNTY (AZ) COUNTY RECORDER'S OFFICIAL DOCUMENTS SHOW THAT FROM 2004 TO 2008 CHASE AFFILIATE CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION ORIGINATED AND DISCLOSED TO HMDA; 193,088 SUBPRIME HOME MORTGAGE LOANS; AND THEN, IMMEDIATELY SOLD 171,201 OF THESE SUBPRIME HOME MORTGAGE LOANS TO AFFILIATE: JPMORGAN CHASE BANK, N. A. (JPMCBNA). JPMCBNA, ALONG WITH ITS AFFILIATE: J. P. MORGAN ACQUISITION CORPORATION (JPMAC), SECURITIZED MANY OF THESE HOME MORTGAGE LOANS INTO RMBS TRUST CERTIFICATES INTO RMBS TRUST CERTIFICATES INCLUDING CERTIFICATES JPMAC 2007-CH1 TO JPMAC 2007-CH5. THESE FIVE TRUST CERTIFICATES WERE INCLUDED IN THE LANDMARK DEPARTMENT OF JUSTICE (DOJ) \$13-BILLION LAWSUIT, SETTLED ON NOVEMBER 19, 2013, WHEN JPMORGAN CHASE AND COMPANY PLEADED GUILTY TO ALL "CIVIL" VIOLATIONS REGARDING THE CREATION AND SALE OF FRAUDULENT RMBS TRUST CERTIFICATES. THE THEN-ATTORNEY GENERAL ERIC HOLDER "PLEADED TO AMERICAN CONSUMERS THAT INVESTIGATIONS RELATED TO THE CRIMINAL VIOLATIONS RELATED TO THE CRIMES COMMITTED BY JPMORGAN CHASE AND COMPANY WOULD BE ONGOING!"</p>						
1	<p><u>IN 2005 OCC ALLOWED JPMORGAN CHASE BANK, N. A. TO CREATE A NON-BANK SUBSIDIARY THAT BECAME THE 12TH LARGEST SUBPRIME LENDER IN THE U.S. IN 2007, TO BE</u></p> <p>http://www.cfbpcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complaints%20Regarding%20OCC%20HMDA%20EXEMPT%20of%20Chase%20Home%20Finance%20LLC%20the%20Successor%20to%20CMCC.pdf</p>	X	JPMorgan Chase Bank, N. A., Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC.	<p><u>OCC SUPERVISORY AGENCY FOR JPMCC:</u></p> <p><u>OCC APPROVED HMDA EXEMPTION STATUS FOR JPMORGAN CHASE BANK SUBSIDIARY CHASE HOME FINANCE (CHF) WHICH FROM 2005 TO 2007 WAS THE 12TH LARGEST SUBPRIME VENDOR IN THE U.S.</u></p>	X	X
2	<p><u>JAMES H. BARNES COMPLAINT TO OCC OMBUDSMAN'S OFFICE REGARDING MULTIPLE HMDA VIOLATIONS AGAINST JPMORGAN CHASE AFFILIATES.</u></p> <p>Consumer Letter to OCC Describing Supervisory Agency Complaints Against JPMorgan Chase and Company Affiliates</p>	James H. Barnes and Susie M. BARNES Predatory Lending Mortgage Loan fraud and Racial Discrimination.	JPMorgan Chase Bank, N. A., Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC.	<p><u>Company Response:</u></p> <p>OCC referred James Barnes' Complaint to Arizona Department of Financial Institutions (AZDFI) and Consumer Financial Protection Bureau (CFPB) even though all of the 2004 to 2008 HMDA Disclosure infractions occurred at the time that the OCC was the Supervisory Agency for all JPMorgan Chase and Company Affiliates under its jurisdiction.</p>	Letter from OCC to Consumer referring Complaint Number 03127062 to AZDFI and CFPB.	Failure of OCC (Supervisory Agency) to Detect Invalid and Racially-Discriminatory HMDA Disclosures from Chase from 2004 to 2008
3	<p><u>SUSIE M BARNES' MAY 2005 TO SEPTEMBER 2013 CONFIDENTIAL PAYMENT HISTORY RECORDS WERE OBTAINED FROM CHASE HOME FINANCE, LLC BY SELECT</u></p> <p>http://www.cfbpcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/SusieMBarnes%20and%20JamesHBarnes%20Mortgage%20Payment%20History%20from%202005%20to%202013.pdf</p>	X	SELECT PORTFOLIO SERVICING, INC.	X	X	X
4	<p><u>OCTOBER 13, 2013 SUSIE M. BARNES AND JAMES H. BARNES FAXED COMPLETED MORTGAGE ASSISTANCE REQUEST FORM W/HARDSHIP DECLARATION TO CHASE.</u></p> <p>http://www.cfbpcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Complete%20October-15-2013%202013%20Mortgage%20Assistance%20Request%20to%20Chase%20with%20Hardship%20Affidavit.pdf</p>	James H Barnes and Susie M. Barnes 03/15/13 faxed Mortgage Assistance Request to Chase.	Chase Home Finance, LLC. (Servicer)	<p><u>Company Response:</u></p> <p>"We now know that Susie M. Barnes and James H. Barnes Mortgage Assistance Request was rejected because CHASE and the DOJ was in Final Stage of Negotiation for the Settlement of the \$13-Billion Chase RMBS Trust Certificate Lawsuit; and CHASE wanted to Divert some (or all) of the \$4-Billion Consumer Relief/Restation to Mortgage Loans it Held for Investment."</p>	X	MORTGAGE LOAN SECERTLY SOLD TO DEUTSCHE BANK TRUST COMPANY ON OCTOBER 28, 2013.
5	<p><u>THE COPY OF THE 2005 DEED OF TRUST SUSIE M. BARNES AND JAMES H. BARNES MORTGAGE LOAN NUMBER LG118648GG FOR SUSIE M. BARNES (SIC) WAS ORIGINATED ON FEBRUARY 11, 2005, BY THE DIRECT ORIENTATION CENTER OF CHASE BANK USA, N. A. HOWEVER, THE CENSURED, NOTARIZED ASSIGNMENT OF DEED OF TRUST PRESENTED TO SUSAN M.</u></p> <p>http://www.cfbpcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/DEMAND%20LETTER%20TO%20RESIGN%202005%20DEED%20OF%20TRUST%20DOCUMENT.pdf</p>	X	Chase Bank USA, N. A. (Certified by Deed of Trust Dated January 30, 2009.)	X	<p>http://www.cfbpcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/2005%20Deed%20of%20Trust%20for%20Susie%20M%20Barnes%20and%20James%20H%20Barnes%20(Signed%20on%20August-14-2009%20for%20Loan%20Number%20LG118648GG).pdf</p>	In 2009, Executives at either JPMorgan Chase Bank, N. A. or Chase Bank USA, N. A. realized that no Deed of Trust was registered at the Maricopa County Recorder's Office for the 2005 home mortgage loan originated for Susie M. Barnes and James H. Barnes, and one would have to be registered to Chase Bank USA, N. A. using Loan Number LG118648GG before this mortgage loan could be transferred or sold. A Pennsylvania law

6	<p>FROM MARCH 13, 2007, TO JULY 12, 2007, JPMORGAN CHASE BANK, N. A. AND J. P. MORGAN ACQUISITION CORPORATION (JPMAC) CREATED FIVE SUBPRIME RMBS TRUST CERTIFICATES NUMBERED: JPMAC 2007-CH1, JPMAC 2007-CH2, JPMAC 2007-CH3, JPMAC 2007-CH4, AND JPMAC 2007-CH5. PROSPECTUS WAS CREATED FOR THESE TRUST CERTIFICATES AND DULY REGISTERED WITH THE SECURITIES AND EXCHANGE COMMISSION (SEC). JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</p> <p>http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/CHASE%20RMBS%20TRUST%20CERTIFICATES%20JPMAC%202007-CH1%20THRU%20JPMAC%202007-CH5.pdf</p>	<p>in 2013, JPMorgan Chase and Company "Pleaded Guilty" to all Civil Violations Associated with the Chase RMBS Trust Certificate Fraud Lawsuit filed by the DOJ. The U. S. Attorney General stated: "The agreement does not</p>	<p>Originator Chase Bank USA, N. A. (No Deed of Trust Filed by Chase Bank USA, N.A.)</p>		<p>DOJ Investigators Overlooked the fact home mortgage loans in five of the RBOS Trust Certificates: JPMAC 2007-CH1 TO JPMAC 2007-CH5 were Originated and Serviced by JPMorgan Chase Bank, National</p> <p>The DOJ Investigators retained a leading Due Diligence Firm to</p>	<p>DOJ Due Diligence Investigation missed 1999 to 2012 HMDA-LAR Public disclosure that would clearly identify the origin to "Toxic Mortgages" Loan included in the RMBS Certificates. This information was readily available in the National Archives and Records Administration (NARA)</p> <p>http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/HMDA-LAR RAW PUBLIC DATA DISCLOSURES STORED IN THE NATIONAL ARCHIVES.pdf</p> <p>Missing Chase Manhattan Bank USA, N. A. and WMC Mortgage Information from DOJ Statement of Facts.</p>
7	<p>2004 TO 2008 HMDA-LAR PUBLIC DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) SHOW THAT A LARGE PERCENTAGE OF THE HOME MORTGAGE LOANS ORIGINATED BY JPMORGAN CHASE AND COMPANY AFFILIATE: CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION WERE TO AFRICAN AMERICAN, HISPANIC AND RACE-NOT-AVAILABLE CONSUMERS. HOWEVER, THE PERCENTAL OF HOME MORTGAGE LOANS ORIGINATED BY</p> <p>http://www.cfpbcomplaintmonitor.org/PDF_COPIES_OF_CFPB_COMPLAINTS/Chase%20Manhattan%20Bank%20USA,%20NATIONAL%20SYSTEMIC%20DISCRIMINATION.pdf</p>	<p>Chase Lending Specialist Operating the Chase Direct Non-Prime Lending Center created 491,896 Conventional Home Mortgage Loan Applications and Originated 193,088 with an approximate Valuation of \$92.2-Billion.</p>	<p>JPMorgan Chase and Company Affiliates: Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, National Association, and Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC.</p>		<p>CHASE SYSTEMIC DISCRIMINATORY LENDING PRACTICES AGAINST AFRICAN AMERICANS RESIDING IN 384 NATIONWIDE 20 URBAN AND 7 INNER-CITY MSAs-MDs.</p>	<p>CHASE SYSTEMIC DISCRIMINATORY LENDING PRACTICES AGAINST AFRICAN AMERICANS RESIDING IN 384 NATIONWIDE 20 URBAN AND 7 INNER-CITY MSAs-MDs. THESE RACIALLY-DISCRIMINATORY MORTGAGE LENDING PRACTICES WERE PARTICULARLY-ABUSIVE IN THE SEVEN INNER CITY MSAs/MDs OF ATLANTA, BALTIMORE, DETROIT, MEMPHIS, RICHMOND, VIRGINIA BEACH, AND LAST, BUT NOT LEAST, WASHINGTON, DC.</p>
8	<p>CLAIM ONE-- Predatory Lending-Mortgage Loan Fraud-Racial Discrimination Racial Profiling</p> <p>CLAIM TWO - Eleventh-Hour Outsourcing Maneuver</p> <p>CLAIM THREE - Chase Subprime Home Mortgage Origination Center</p>					<p>In 2013, during the Discovery Phase of the DOJ's the Chase RMBS Trust Certificate Lawsuit, JPMorgan Chase Bank, N. A. (JPMCBNA) "Secretly" outsourced servicing rights to hundreds of Subprime mortgage loans that had originated from 2004 to 2008 by its affiliate Chase Manhattan Bank USA, N. A. (This "Secret" Outsourcing Maneuver was designed to deny these loans to receive a share of the \$4-Billion Consumer Relief/Restitution.</p>

