

2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

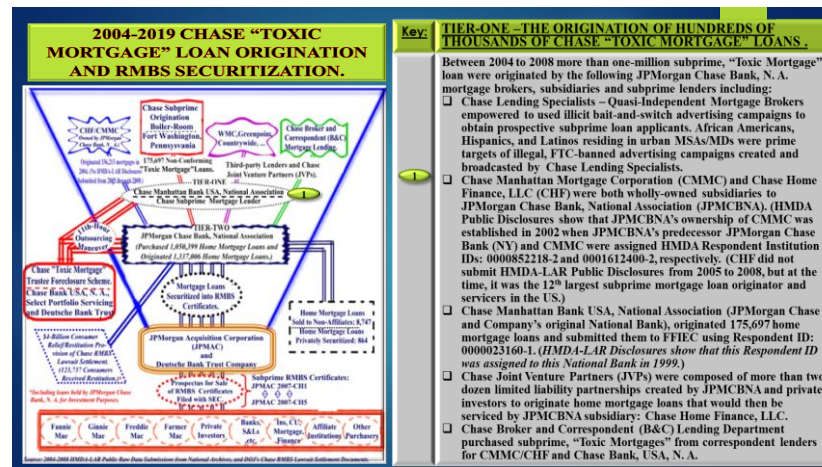
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Date of last Revision:

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

DEPARTMENT OF JUSTICE (DOJ)'S NOVEMBER 19, 2013, SETTLEMENT AGREEMENT OF THE \$13-BILLION CHASE RMBS TRUST CERTIFICATE FRAUD LAWSUIT. (Page 1 of 5)

2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND SYSTEMIC RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF JPMORGAN CHASE BANK, N.A. AND CHASE MANHATTAN BANK USA, N.A. WAS TO PROVIDE SUBPRIME MORTGAGES TO FINANCIALLY DISTRESSED CONSUMERS WHO USED TO CREATE SUBPRIME RMBS TRUST CERTIFICATES. An illegal "Two-tier/Inverted-Pyramid Home Mortgage Origination Scheme" was used between 2004 and 2008 by Chase Lending Specialists employed by operators of Chase Home Loan Direct® Subprime Mortgage Origination Buller-Room. These quasi-independent mortgage brokers created 412,872 conventional loan applications which resulted in the origination of 175,697 subprime and home mortgage loans which were immediately sold to JPMORGAN Chase Bank, National Association (JPMCBNA). The process of selling non-conforming home mortgage loans to an affiliate during the same year in which they were originated, cleansed these loans of non-conforming characteristics; thus, JPMCBNA was able to securitize these "now conforming" home mortgage loans into RMBS Trust Certificates such as JPMAC 2007-CH1, which along with others, became the genesis of the DOJ's \$13-Billion Chase RMBS Trust Certificate Lawsuit against JPMorgan. On November 19, 2013, the DOJ announced its settlement of the \$13-Billion Chase RMBS Securitization Lawsuit against JPMorgan Chase and Company (JPMorgan). This settlement provided immunity to JPMorgan against future CIVIL CLAIMS related to the creation, packaging, and sale of fraudulent Chase RMBS Certificates issued before 2008. However, this settlement explicitly excluded immunity for civil claims against "employees" of JPMorgan; or, more importantly, "criminal charges against JPMorgan or its employees". Below are two relevant caveats from Chase RMBS Trust Certificate Settlement:

- "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 investigations related to the conduct covered by the agreement."
 - "Without a doubt, the conduct uncovered in this investigation helped sow the seeds of the mortgage meltdown," said Attorney General Eric Holder. "JPMorgan was not the only financial institution during this period to knowingly bundle toxic loans and sell them to unsuspecting investors, but that is no excuse for the firm's behavior. The size and scope of this resolution should send a clear signal that the Justice Department's financial fraud investigations are far from over. No firm, no matter how profitable, is above the law, and the passage of time is no shield from accountability. I want to personally thank the RMBS Working Group for its tireless work not only in this case, but also in the investigations that remain ongoing."
- HMDA-LAR Public Raw Data Disclosures obtained from the National Archives provides irrefutable evidence that Chase Lending Specialist employed at the Chase Home Loan Direct® Mortgage Origination Buller-Room located in Fort Washington, Pennsylvania, committed multiple criminal offenses while creating 412,872 mortgage loan applications which resulted in the origination of 175,697 non-conforming, subprime, and home mortgage loans. These "Toxic Mortgages" were immediately sold to JPMCBNA, who then securitized them into fraudulent RMBS Trust Certificates. Many, if not most, of these "Toxic Mortgages" were originated to economically-distressed African American, Hispanic, and Latino consumers residing in twenty urban MSAs/MDs with large minority populations. HMDA-LAR Public Disclosures show that African Americans, Hispanics, and Latinos residing in these urban MSAs/MDs were specifically targeted by Chase Lending Specialists, and between 2004 and 2007, it became an annual ritual for the "Toxic Mortgages" originated for these consumers to be refinanced at even higher predatory terms and conditions. The genius of the Chase Two-Tier/Inverted-Pyramid home mortgage loan origination scheme is that it eradicated the non-conforming terms and conditions of Chase Manhattan Bank USA, N.A. with conforming terms and conditions of the tier-two purchaser: JPMorgan Chase Bank, N.A.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

\$4-BILLION CONSUMER RELIEF PROVISION INCLUDED IN DEPARTMENT OF JUSTICE (DOJ) NOVEMBER 19, 2013, CHASE RMBS TRUST CERTIFICATE SETTLEMENT AGREEMENT. (Page 2 of 5)

2013 CHASE/SPS ELEVENTH HOUR OUTSOURCING MANEUVER TO CONCEAL CHASE-ORIGINATED "TOXIC MORTGAGES" FROM DOJ INVESTIGATORS. THIS ILLEGAL OUTSOURCING MANEUVER DEPRIVED CHASE-MORTGAGOR (AND TENS OF THOUSANDS OF OTHER CHASE SUBPRIME MORTGAGORS) OF THEIR RIGHTFUL SHARE OF THE \$4-BILLION RESTITUTION INCLUDED IN THE \$13-BILLION CHASE RMBS TRUST LAWSUIT SETTLEMENT.

In 2013, after numerous federal and state civil claims arising from the sale of Residential Mortgage-Backed Securities (RMBS) by JPMorgan, Bear Stearns, and Washington Mutual prior to Jan. 1, 2009, the Department of Justice (DOJ) filed a landmark lawsuit against JPMorgan Chase and Company for illegal activities related to the packaging, marketing, sale and issuance of RMBS Trust Certificates. On October 16, 2013, just three weeks before the DOJ announced its settlement of the Chase RMBS Lawsuit, Chase-Mortgagor and her husband received a letter from Chase notifying them that their mortgage was being outsourced to Select Portfolio Servicing, Inc. and when they called Chase, they were told that they did not have anything to worry about because this mortgage was in good standing and only the servicing rights for their being outsourced. Chase-Mortgagors were told that Chase would still be responsible for all mortgage loan related issues, including their "open, unresolved" Racial Discrimination Claim filed by Chase Mortgagor and her husband with the Vice President of the Chase Legal and Compliance Department in 2009, 2010 and 2011. This Chase-coined "Good-bye Letter" was sent to Chase Subprime Mortgagors announcing this servicing mortgage agreement explicitly stated that only servicing rights were being outsourced; and, JPMCBNA would still own the mortgage loan; and would be accountable for any problems resulting from the origination and servicing of these "Toxic Mortgages" prior to November 1, 2013. Serendipitously, the DOJ's settlement of the Chase RMBS Trust Lawsuit was announced 33 days later on November 19, 2013, and included a \$4-Billion fine, which was designated as Consumer Relief/Restitution:

- "JPMorgan will pay out the remaining \$4 billion in the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual."
 - "JPMorgan Chase and Company, the defendant in this lawsuit, was named the "sole administrator" (without any Oversight or Monitoring from the CFPB, HUD, or the Housing and Enforcement Section of the DOJ) of the \$4-billion Consumer Relief/Restitution" Settlement. It is unlikely that this unprecedented action would not have occurred, had the DOJ been aware of the role of JPMorgan affiliates: JPMorgan Chase Bank, N.A., Chase Manhattan Bank USA, N.A. and Chase Home Loan Direct® in originating more than one-hundred-and-seventy-five thousand "Toxic Mortgages" included in the Chase RMBS Trust lawsuit.
- The final report from the Chase-Paid Consumer Relief Monitor, Joseph A. Smith, Jr., shows that 123,737 home mortgage loans received some form of relief (Restitution) from the \$4-Billion Consumer Relief Provision of the settlement of Chase RMBS Trust Lawsuit. This relief/restitution included: a) Loan Modifications, b) Principal Reductions, and last but not least, c) Principal Forgiveness. The September 30, 2015 Consumer Relief report for the Chase RMBS Settlement included the caveat: "Chase receives incentives for certain relief conducted in the hardest-hit areas, " and on loans held for investment as opposed to loans serviced by SPS and other non-Chase Servicers."
- When the above caveat is viewed in the context of the timing of the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver, it leads to the conclusion that the "Service" methodology was specifically used to exclude by the thousands the Chase Originated "Toxic Mortgages" which were outsourced to SPS less than three weeks before the Chase RMBS Settlement Agreement was announced. (Some for all of this \$4-billion consumer relief/restitution settlement was diverted to mortgages held by JPMCBNA for investment purposes.)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.		
MOODY'S INVESTMENT SERVICE REPORTS: CHASE RMBS TRUST CERTIFICATES JPMAC 2007-CH1 THROUGH JPMAC 2007-CH5 SHOW THAT JPMORGAN CHASE BANK, N.A. CLAIMED TO BE BOTH ORIGINATOR AND SERVICER OF ALL FIVE RMBS TRUST LISTED IN LAWSUIT WHEN IN FACT IT WAS NEITHER. (PAGE 1 OF 2)		
RMBS TRUST NAME	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.	KEY CHARACTERISTICS OF RMBS TRUST CERTIFICATE.
J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset-Backed Pass-Through Certificates, Series 2007-CH1	<input type="checkbox"/> Moody's OrgID: I720071389 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none">• Closing Date: 13 Mar 2007• Location of Assets (at issuance): UNITED STATES• MIS Collateral Type: MBS - Subprime• ORIGINATOR: JPMorgan Chase Bank, N.A.• TRUSTEE: Deutsche Bank National Trust Company• SERVICER: JPMorgan Chase Bank, N.A.
J.P. Morgan Mortgage Acquisition Trust 2007-CH2, Asset-Backed Pass-Through Certificates, Series 2007-CH2	<input type="checkbox"/> Moody's OrgID: I720071407 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none">• Closing Date: 15 Mar 2007• Location of Assets (at issuance): UNITED STATES• MIS Collateral Type: MBS - Subprime• ORIGINATOR: JPMorgan Chase Bank, N.A.• TRUSTEE: Deutsche Bank National Trust Company• SERVICER: JPMorgan Chase Bank, N.A.
J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset-Backed Pass-Through Certificates, Series 2007-CH3	<input type="checkbox"/> Moody's OrgID: 720221263 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none">• Closing Date: 15 May 2007• Location of Assets (at issuance): UNITED STATES• MIS Collateral Type: MBS - Subprime• ORIGINATOR: JPMorgan Chase Bank, N.A.• TRUSTEE: Deutsche Bank National Trust Company• SERVICER: JPMorgan Chase Bank, N.A.

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RMBS TRUST NAME	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.
J.P. Morgan Mortgage Acquisition Trust 2007-CH4, Asset-Backed Pass-Through Certificates, Series 2007-CH4	<input type="checkbox"/> Moody's OrgID: 720221263 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none">• Closing Date: 12 Jul 2007• Location of Assets (at issuance): UNITED STATES• MIS Collateral Type: MBS - Subprime• ORIGINATOR: JPMorgan Chase Bank, N.A.• TRUSTEE: Deutsche Bank National Trust Company• SERVICER: JPMorgan Chase Bank, N.A.
J.P. Morgan Mortgage Acquisition Trust 2007-CH5, Asset-Backed Pass-Through Certificates, Series 2007-CH5	<input type="checkbox"/> Moody's OrgID: 720377224 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none">• Closing Date: 15 Jun 2007• Location of Assets (at issuance): UNITED STATES• MIS Collateral Type: MBS - Subprime• ORIGINATOR: JPMorgan Chase Bank, N.A.• TRUSTEE: Deutsche Bank National Trust Company• SERVICER: JPMorgan Chase Bank, N.A.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.
SETTLEMENT OF CIVIL VIOLATIONS RELATED TO CHASE RMBS TRUST CERTIFICATE LAWSUIT.
ON NOVEMBER 19, 2013, JPMORGAN CHASE AND COMPANY PLEADED GUILTY TO ALL CIVIL CRIMES RELATED TO THE DOJ'S CHASE RMBS TRUST CERTIFICATE LAWSUIT AND WAS FINED OF THIRTEEN BILLION DOLLARS; OF WHICH FOUR BILLION DOLLARS WAS TO BE PAID IN THE FORM OF RELIEF TO CONSUMERS ADVERSELY AFFECTED BY THE UNLAWFUL PRACTICES OF JPMORGAN CHASE AND COMPANY AFFILIATES.
ATTORNEY GENERAL ERIC R. HOLDER, JR. INCLUDED THE FOLLOWING THREE CAVEATS IN THE LAWSUIT SETTLEMENT:
<ol style="list-style-type: none">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 investigations related to the conduct covered by the agreement."2. "Without a doubt, the conduct uncovered in this investigation helped sow the seeds of the mortgage meltdown," said US Attorney General Eric H. Holder, Jr. JPMorgan was not the only financial institution during this period to knowingly bundle toxic loans and sell them to unsuspecting investors, but that is no excuse for the firm's behavior. The size and scope of this resolution should send a clear signal that the Justice Department's financial fraud investigations are far from over. No firm, no matter how profitable, is above the law, and the passage of time is no shield from accountability. I want to personally thank the RMBS Working Group for its tireless work not only in this case, but also in the investigations that remain ongoing."3. "JPMorgan will pay out the remaining \$4 billion in the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns¹⁰⁶² and Washington Mutual¹⁰⁶³. That relief will take various forms, including principal forgiveness, loan modification, targeted originations and efforts to reduce blight."
REASON FOR NOT INVESTIGATING CRIMINAL VIOLATIONS ASSOCIATED WITH THE CHASE RMBS TRUST CERTIFICATE LAWSUIT.
Unfortunately, the "Potential Criminal Prosecution" of JPMorgan Chase and Company (JPMCC) Affiliates and Employees never occurred, and the victims of the Chase "Toxic Mortgage" Loan Origination and RMBS SECURITIZATION ¹⁰⁶⁴ never received restitution for the criminal violations perpetrated by JPMCC Affiliates: JPMorgan Chase Bank, N.A., Chase Bank USA, N.A., J. P. Morgan Acquisition Corporation (JPMAC) and Chase Home Finance, LLC; and JPMCC business partners: Select Portfolio Servicing, Inc. and Deutsche Bank Trust Company. The underlying tragedy of this "failure of the DOJ" to prosecute JPMCC Affiliates and Business Partners for the "Criminal Violation" associated with this landmark fraud crime is that many of these victims were of African American, Hispanic, and Latino descent, and shamefully, this fact "may have significantly diminished the urgency to thoroughly investigate the criminal aspects of this fraud mortgage crime."
<small>Note 1 & Note 2: Bear Stearns and Washington Mutual were acquired in "Fire Sales orchestrated by the US Department of Justice" by JPMorgan Chase and Company on March 8, 2008 and September 25, 2008, respectively.</small>

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.
CRIMINAL VIOLATION DURING THE CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.
<input type="checkbox"/> 2004-2008 HMDA-LAR PUBLIC DISCLOSURES PROVE JPMORGAN CHASE AND COMPANY AFFILIATES: CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (JPMCBNA), AND CHASE MANHATTAN MORTGAGE CORPORATION/CHASE HOME FINANCE, LLC, UTILIZED PREDATORY LENDING, MORTGAGE LOAN FRAUD, RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES TO CREATE 506,031 CONVENTIONAL LOAN APPLICATIONS WHICH RESULTED IN THE ORIGINATION OF 171,201 "TOXIC MORTGAGE" LOANS.
<ul style="list-style-type: none">• These "Toxic Mortgage" Loans were Originated by Teams of Quasi-Independent Mortgage Brokers, Known as Chase Lending Specialists at the Chase-Direct "Toxic Mortgage" Loan Origination Boiler-Room.• The Chase Lending Specialists Employed at the Chase-Direct "Toxic Mortgage" Loan Origination Boiler-Room were Empowered to Utilize All Means at Their Disposal to Obtain Loan Applicants Including Exploiting-Targeting More Than Seventy-Two Thousand African American, Hispanic and Latino Residing in Seven Inter-City and Fourteen Urban MSAs/MDs.• All Toxic Mortgages Originated at the Chase "Toxic Mortgage" Loan Origination Boiler-Room were Submitted to HMDA by Chase Manhattan Bank USA, N.A., and were then sold to JPMorgan Chase Bank, N.A.; who immediately re-submitted these Purchase Mortgages as Prime, Conforming Mortgage Loans. (Because there was no Assignment of the Deed of Trust Transfer from Chase Manhattan Bank USA, N.A. to JPMorgan Chase Bank, N.A. (In an ironic twist, both banks illegally claimed ownership of all "Toxic Mortgage" Loans Originated at the Chase-Direct "Toxic Mortgage" Loan Origination Boiler-Room from 2004 to 2012.
<input type="checkbox"/> 2007 JPMORGAN CHASE BANK, N.A., J. P. MORGAN ACQUISITION CORPORATION (JPMAC), AND GERMAN-BASED DEUTSCHE BANK TRUST COMPANY CREATED FRAUDULENT RMBS TRUST CERTIFICATES AND REGISTERED FALSIFIED PROSPECTUSES FOR THESE RMBS CERTIFICATES WITH THE SEC.
<input type="checkbox"/> 2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL EXISTENT OF CHASE "TOXIC MORTGAGE" LOANS ORIGINATED AT THE CHASE BOILER-ROOM FROM DOJ FRAUD INVESTIGATORS DURING THE CHASE RMBS TRUST CERTIFICATE LAWSUIT. THIS OUTSOURCING MANEUVER DEFEATED TENS OF THOUSANDS OF AFRICAN AMERICANS, HISPANICS, AND LATINOS OF THEIR FAIR SHARE OF \$4-BILLION RELIEF/RESTITUTION FINE.
<input type="checkbox"/> 2012-2013 CHASE SOLD TRANSFERRED/IT-OUTSOURCED ALL 2004-2008 CHASE-ORIGINATED "TOXIC MORTGAGE" LOANS TO DEUTSCHE BANK TRUST COMPANY. THE TRUSTEE OF RMBS TRUST CERTIFICATES: JPMAC 2007-CH1 THROUGH JPMAC 2007-CH5 TO HIDE THEIR EXISTENCE FROM THE DOJ.
<input type="checkbox"/> NOVEMBER 2013, JPMORGAN CHASE AND COMPANY PLEADED GUILTY TO ALL "CIVIL VIOLATIONS" IN DOJ CHASE RMBS TRUST CERTIFICATE LAWSUIT. US ATTORNEY GENERAL ERIC H. HOLDER, JR. NOTED THAT "THIS GUILTY PLEA DOES NOT ABSOLVE JPMORGAN OR ITS EMPLOYEES FROM FACING ANY POSSIBLE CRIMINAL CHARGES" AND "THE INVESTIGATIONS (OF CRIMINAL CHARGES) REMAIN ONGOING."
<input type="checkbox"/> 2014-2019 "THE END GAME": DEUTSCHE BANK TRUST COMPANY DISPOSAL OF ALL REMAINING CHASE "TOXIC MORTGAGE" LOANS VIA TRUSTEE FORECLOSURE SALES ON BEHALF OF PRIMARY BENEFICIARIES: JPMORGAN CHASE BANK, N.A. AND SELECT PORTFOLIO SERVICING, INC. (PARADOXICALLY, THESE BENEFICIARIES NAMES REMAIN CONFIDENTIAL AND ARE NOT DISCLOSED IN A TRUSTEE FORECLOSURE SALES.)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

STARTING IN 2004 AND CONTINUING UNTIL 2009, MULTIPLE FEDERAL LAWS, ACTS, AND CONGRESSIONAL REGULATIONS WERE DELIBERATELY VIOLATED BY JPMORGAN CHASE AND COMPANY AFFILIATES AND BUSINESS PARTNERS: SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK TRUST COMPANY BUT NEVER INVESTIGATED BY DOJ, CFPB, OCC, HUD, FDIC OR OTHER FEDERAL AGENCIES INCLUDE:

- ☐ VIOLATION OF EQUAL CREDIT OPPORTUNITY ACT – BY EXPLICITLY TARGETING FINANCIALLY-DISTRESSED CONSUMERS FOR "TOXIC MORTGAGE" LOANS.
- ☐ DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT.
- ☐ HOME MORTGAGE DISCLOSURE ACT (HMDA):
 - USING FORGED LOAN APPLICATION REGISTER (LAR) TRANSMITTAL SHEETS SUBMIT ERROR-RIDDLED HOME MORTGAGE LOAN APPLICATIONS TO FFIEC/HMDA
 - ILLEGAL TWO-TIER "TOXIC MORTGAGE" LOAN ORIGINATION SCHEME WHICH ALLOWED CHASE MANHATTAN BANK USA, N. A. TO ORIGINATE NON-CONFORMING, "TOXIC MORTGAGE" LOANS AND SUBMIT THEM TO HMDA USING RESPONDENT ID: 0000023160-J, SELL THEM TO AFFILIATE: JPMORGAN CHASE BANK, N. A., WHO WOULD THEN RE-SUBMIT THEM AS CONFORMING MORTGAGE LOANS USING RESPONDENT ID: 0000000008-I.
- ☐ FTC TELEPHONE CONSUMER PROTECTION ACT 47.
- ☐ REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA) - FAILING TO RESPOND TO QUALIFIED WRITTEN REQUEST (QWR) LETTERS.
- ☐ FAIR HOUSING ACT OF 1968 AND CIVIL RIGHTS ACT OF 1964 – EXPLICITLY-TARGETING AFRICAN AMERICAN, HISPANIC AND LATINO APPLICANTS FOR NON-CONFORMING "TOXIC MORTGAGE" LOANS.
- ☐ SECURITIES AND EXCHANGE COMMISSION ACT OF 1933 FALSE AND MIS-LEADING STATEMENTS IN PROSPECTUS FOR RMBS TRUST CERTIFICATES.
- ☐ FRB REGULATION 23A AND 23B – TRANSFER OF LOW-QUALITY ASSETS BETWEEN BANK AFFILIATES.
- ☐ TRUSTEE MISCONDUCT DURING THE PERPETRATION OF THE RMBS TRUST CERTIFICATE FRAUD.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION DASHBOARD.

The 2004-2008 HMDA-LAR Public Raw Data Disclosures obtained from the National Archives show that 193,088 "Toxic Mortgage" Loans were originated and disclosed to FFIEC/HMDA by Chase Manhattan Bank USA, N. A. using Respondent ID: 0000023160-I. This HMDA-LAR Public Disclosure shows that 183,176 of these "Toxic Mortgage" Loans were sold to a second JP/MC affiliate, JPMorgan Chase Bank, N. A. (JPMC BNA), who immediately re-submitted these purchased Loans to FFIEC using Respondent ID: 0000000008-I.

1. 2004-2008 HMDA-LAR Public Disclosures Prove Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, N. A., and Chase Manhattan Mortgage Corporation (CMHC)/Chase Home Finance, LLC (CHF) Operated the Chase Direct "Toxic Mortgage" Loan Origination Boiler Room utilizing an illegal Two-Tier Mortgage Origination Scheme to Originate "Toxic Mortgage" Loans which were subsequently securitized into five subprime Chase RMBS Certificates. Teams of Chase Lending Specialists Operating the Chase Direct "Toxic Mortgage" Loan Origination Boiler Room Explicitly-Targeting African American, Hispanic, and Latino Applicants and originated 193,088 "Toxic Mortgage" Loans. HMDA-LAR Public Disclosures show that 183,176 of these loans were concurrently owned by both National Banks.
2. 2007 JPMorgan Chase Bank, N. A., J. P. Morgan Acquisition Corporation (JPAC), and Deutsche Bank Trust Company used conforming home mortgage loans originated by JPMorgan Chase Bank N. A. in combination with the "Toxic Mortgage" Loans purchased from JPMorgan Chase Bank, N. A. affiliates and third-party Toxic Mortgage Loan created subprime Chase RMBS Trust Certificates: JPMAC 2007-CH1 thru JPMAC 2007-CH5 and then Registered falsified Prospectuses for these fraudulent RMBS Certificates with The SEC.
3. 2013 Chase/SPS Eleventh-hour Outsourcing Maneuver via "Good-Bye Letters" to Conceal Chase "Toxic Mortgage" Loans from DOJ Fraud Investigators During the Chase RMBS Trust Certificate Lawsuit. This Outsourcing Maneuver Defrauded Tens of Thousands of African Americans, Hispanics, and Latinos of their Fair Share of the \$4-Billion Consumer Relief Restitution included the Settlement of this Lawsuit in which JPMorgan Chase and Company pleaded guilty to all civil charges.
4. 2012-2013 As part of the Eleventh-Hour Outsourcing Maneuver, Chase sold the Toxic Mortgage Loans origination via the Illegal Two-Tier "Toxic Mortgage" Loan Origination Scheme to Deutsche Bank Trust Company, the Trustee of RMBS Trust Certificates: JPMAC 2007-CH1 Through JPMAC 2007-CH5 to Hide their Existence from the DOJ. This phase of Eleventh-Hour Outsourcing Maneuver was to Avoid Paying Mortgagees of Chase-Originated "Toxic Mortgage" Loans Restitution Awarded via the \$4-Billion Consumer Relief Settlement.
5. On November 19, 2013, JPMorgan Chase and Company Plead Guilty to All "Civil Violations" in Chase RMBS Trust Certificate Lawsuit. Attorney General Eric H. Holder, Jr. noted that "This Guilty Plea does not Absolve JPMorgan Chase of its Employees from Facing Any Possible Criminal Charges" and "The Investigations (Of Criminal Charges) Remain Ongoing." No investigation of the Criminal Violations were undertaken by the DOJ or any other federal agency. Much (if not all) of the \$4-Billion Consumer Relief/Restitution "awarded" to consumers adversely affected by criminal action of JPMorgan Chase and Company was awarded to mortgages held by Chase for investment purposes.
6. 2014-2019 "THE TND GAMBIT" required Deutsche Bank Trust Company to Dispose of All Remaining Chase "Toxic Mortgage" Loans via Trustee Foreclosure Sales on behalf of Beneficiaries: JPMorgan Chase Bank, N. A. and Select Portfolio Servicing, Inc. Paradoxically, beneficiary names remain confidential in Trustee Foreclosure Sales. This confidentiality feature allowed JPMorgan Chase Bank, N. A. to have the persona of "Clean Hands" in criminal investigations such as the one conducted by DOJ Investigators during the Chase RMBS Trust Certificate Lawsuit in which JPMorgan Chase and Company was named Sole Administrator of the \$4-Billion Consumer Relief Settlement.)

Click arrow to see Claims Shows and other pertinent information.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

JPMORGAN CHASE AND COMPANY FAIR LENDING POLICY

Chase's commitment to the fair treatment of all our customers and potential customers is an integral part of our overall commitment to maintaining the highest standards of corporate responsibility in all activities we undertake. This commitment extends to every aspect of accredit transaction, from advertising and pre-application inquiries to loan disbursement and ongoing servicing. But our focus on fairness reaches beyond our credit products to the equal treatment of all who come to Chase for financial services.

This article contains information concerning fair lending, diversity and the importance of equal treatment to Chase's success in the marketplace. Employees are expected to adhere to these principles and honor our corporate commitment, not simply because in many cases the law requires such behavior, but because it reflects our corporate values and makes good business sense.

WHAT ARE THE PENALTIES FOR NON-COMPLIANCE WITH FAIR LENDING LAWS AND REGULATIONS?

Possible consequences of non-compliance with fair lending laws and regulations can be extremely severe and include:

- ☐ Civil money penalties
- ☐ CRA rating downgrades*
- ☐ Department of Justice investigations
- ☐ Litigation
- ☐ Adverse Publicity
- ☐ Rejection of a bank's application for merger or acquisitions
- ☐ Cease and desist orders

* Community Reinvestment Act (CRA) Ratings were of particular interest to JPMorgan Chase and Company because they were the pivotal issue in the Federal Reserve Board (FRB) 2004 decision to approve the JPMorgan Chase and Company's Acquisition of Bank One Corporation resulting in Chase becoming the largest National Bank in the US. The then Chairman and CEO William Harrison touted the bank's CRA commitments and the fact that all three of our subsidiary banks had 10 outstanding CRA ratings.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND SYSTEMIC RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF JPMORGAN CHASE BANK USA, N. A. AND CHASE MANHATTAN BANK USA, N. A. WAS TO PROVIDE SUBPRIME MORTGAGES TO FINANCIALLY-DISTRESSED CONSUMERS WERE USED TO CREATE SUBPRIME RMBS TRUST CERTIFICATES.

An illegal "Two-tier/Inverted-Pyramid Home Mortgage Origination Scheme" was used between 2004 and 2008 by Chase Lending Specialists employed by operators of Chase Home Loan Direct® Subprime Mortgage Origination Boiler-Room. These quasi-independent mortgage brokers created 412,872 conventional loan applications which resulted in the origination of 175,697 subprime and home mortgage loans which were immediately sold to JPMORGAN Chase Bank, National Association (JPMCBNA). The process of selling non-conforming home mortgage loans to an affiliate during the same year in which they were originated, cleansed these loans of non-conforming characteristics; thus, JPMCBNA was able to securitize these "now conforming" home mortgage loans into RMBS Trust Certificates such as JPMAC 2007-CH1, which along with others, became the genesis of the DOJ's \$13-Billion Chase RMBS Trust Certificate Lawsuit against JPMorgan. On November 19, 2013, the DOJ announced its settlement of the \$13-Billion Chase RMBS Securitization Lawsuit against JPMorgan Chase and Company (JPMorgan). This settlement provided immunity to JPMorgan against future CIVIL CLAIMS related to the creation, packaging, and sale of fraudulent Chase RMBS Certificates issued before 2008. However, this settlement explicitly excluded immunity for civil claims against "employees" of JPMorgan; or, more importantly, "criminal charges against JPMorgan or its employees". Below are two relevant caveats from Chase RMBS Trust Certificate Settlement:

- ☐ "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 investigations related to the conduct covered by the agreement."
- ☐ "Without a doubt, the conduct uncovered in this investigation helps sow the seeds of the mortgage meltdown," said Attorney General Eric Holder. "JPMorgan was not the only financial institution during this period to knowingly bundle toxic loans and sell them to unsuspecting investors, but that is no excuse for the firm's behavior. The size and scope of this resolution should send a clear signal that the Justice Department's financial fraud investigations are far from over. No firm, no matter how profitable, is above the law, and the passage of time is no shield from accountability. I want to personally thank the Group for its direct role in this case, but also in the investigations that remain ongoing."

HMDA-LAR Public Raw Data Disclosures obtained from the National Archives provides irrefutable evidence that Chase Lending Specialist employed at the Chase Home Loan Direct® Mortgage Origination Boiler-Room located in Fort Washington, Pennsylvania, committed multiple criminal offenses while creating 412,872 mortgage loan applications which resulted in the origination of 175,697 non-conforming, subprime, and home mortgage loans. These "Toxic Mortgages" were immediately sold to JPMCBNA, who then securitized them into fraudulent RMBS Trust Certificates. Many, if not most, of these "Toxic Mortgages" were originated to economically-distressed African American, Hispanic, and Latino consumers residing in twenty urban MSAs/MDs with large minority populations. HMDA-LAR Public Disclosures show that African Americans, Hispanics, and Latinos residing in these urban MSAs/MDs were specifically-targeted by Chase Lending Specialists, and between 2004 and 2007, it became an annual ritual for the "Toxic Mortgages" originated for these consumers to be refinanced at even higher predatory terms and conditions. The genius of the Chase Two-Tier/Inverted-Pyramid home mortgage loan origination scheme is that it eradicated the non-conforming terms and conditions of Chase Manhattan Bank USA, N. A. with conforming terms and conditions of the tier-two purchaser: JPMorgan Chase Bank, N. A.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2013 CHASE/SPS ELEVENTH HOUR OUTSOURCING MANUEVER TO CONCEAL CHASE-ORIGINATED "TOXIC MORTGAGES" FROM DOJ INVESTIGATORS. THIS ILLEGAL OUTSOURCING MANUEVER DEPRIVED CHASE-MORTGAGOR (AND TENS OF THOUSANDS OF OTHER CHASE SUBPRIME MORTGAGORS) OF THEIR RIGHTFUL SHARE OF THE \$4-BILLION RESTITUTION INCLUDED IN THE \$13-BILLION CHASE RMBS TRUST SETTLEMENT.

In 2013, after numerous federal and state civil claims arising from the sale of Residential Mortgage-Backed Securities (RMBS) by JPMorgan, Bear Stearns, and Washington Mutual prior to Jan. 1, 2009, the Department of Justice (DOJ) filed a landmark lawsuit against JPMorgan Chase and Company for illegal activities related to the packaging, marketing, sale and issuance of RMBS Trust Certificates. On October 16, 2013, just three weeks before the DOJ announced its settlement of the Chase RMBS lawsuit, Chase-Mortgagor and her husband received a letter from Chase notifying them that their mortgage was being outsourced to Select Portfolio Servicing, Inc. and when they called Chase, they were told that they did not have anything to worry about because this mortgage was in good standing and only the servicing rights for their being outsourced. Chase-Mortgagors were told that Chase would still be responsible for all mortgage loan related issues, including their "open, unresolved" Racial Discrimination Claim filed by Chase Mortgagor and her husband with the Vice President of the Chase Legal and Compliance Department in 2009, 2010 and 2011. This Chase-coined "Good-bye Letter" was sent to Chase Subprime Mortgagors announcing this servicing mortgage agreement explicitly stated that only servicing rights were being outsourced; and, JPMCBNA would still own the mortgage loan; and would be accountable for any problems resulting from the origination and servicing of these "Toxic Mortgages" prior to November 1, 2013. Serendipitously, the DOJ's settlement of the Chase RMBS Trust lawsuit was announced 35 days later on November 19, 2013, and included a \$4-Billion fine, which was designated as Consumer Relief/Restitution:

- "JPMorgan will pay out the remaining \$4 billion in the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual."
- "JPMorgan Chase and Company, the defendant in this lawsuit, was named the "sole administrator" (without any Oversight or Monitoring from the CFPB, HUD, or the Housing and Enforcement Section of the DOJ) of the \$4-billion Consumer Relief/Restitution" settlement. It is unlikely that this unprecedented action would not have occurred, had the DOJ been aware of the role of JPMorgan affiliates: JPMorgan Chase Bank, N.A., Chase Manhattan Bank USA, N.A., and Chase Home Loan Direct® in originating more than one-hundred-and-seventy-five thousand "Toxic Mortgages" included in the Chase RMBS Trust lawsuit.

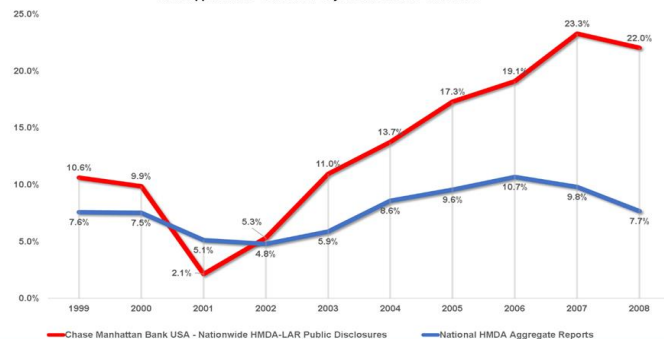
The final report from the Chase-Paid Consumer Relief Monitor, Joseph A. Smith, Jr., shows that 123,737 home mortgage loans received some form of relief (Restitution) from the \$4-Billion Consumer Relief Provision of the settlement of Chase RMBS Trust lawsuit. This relief/restitution included: a) Loan Modifications, b) Principal Reductions, and last but not least, c) Principal Forgiveness. The September 30, 2015 Consumer Relief report for the Chase RMBS Settlement included the caveat: "Chase receives incentives for certain relief conducted in the hardest-hit areas, and on loans held for investment as opposed to loans serviced by SPS and other non-Chase Servicers."

When the above caveat is viewed in the context of the timing of the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver, it leads to the conclusion that the "serviced by other" phraseology was specifically used to exclude the tens of thousands of Chase-Originated "Toxic Mortgages" which were outsourced to SPS less than three weeks before the Chase RMBS Settlement Agreement was announced. (Same (or all) of this \$4-billion consumer relief/restitution settlement was diverted to mortgages held by JPMCBNA for investment purposes.)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

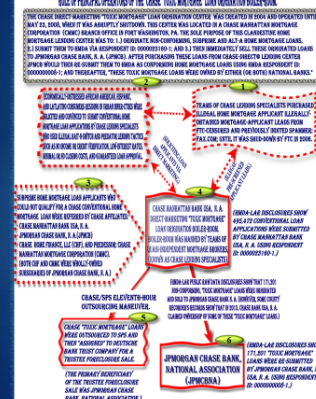
1999-2008 African American Conventional Loan Applications "Created" by Chase Manhattan Bank USA, N.A. (HMDA Respondent ID: 0000023160) versus HMDA Aggregate Report of African American Conventional Loan Applications "Submitted" by all Nation-wide HMDA Res



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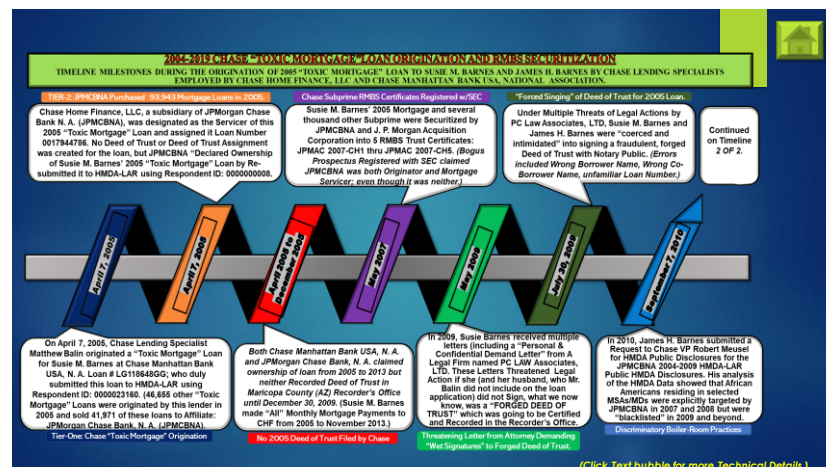
2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

ROLE OF PRINCIPAL AFFILIATES OF THE CHASE "TOXIC MORTGAGE" LOAN ORIGINATION BOILER ROOM

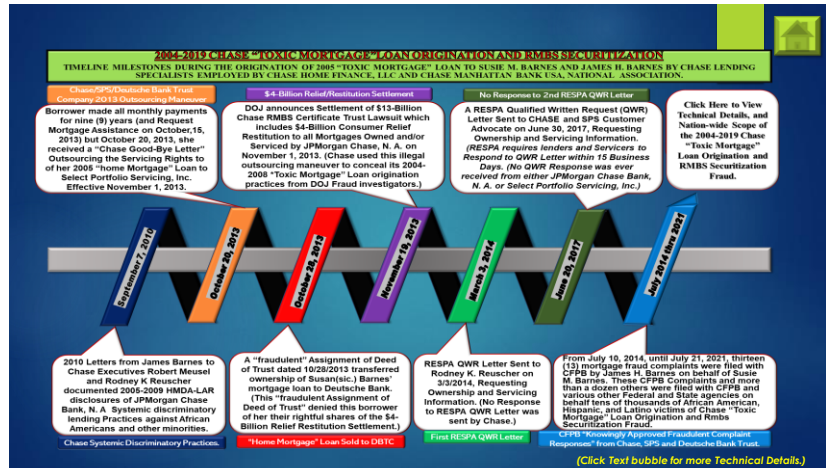


Key	CHASE "TOXIC MORTGAGE" LOAN ORIGINATION BOILER ROOM (504 VIRGINIA DRIVE, FORT WASHINGTON, PA, 19034)
1	TEAMS OF CHASE LENDING SPECIALISTS PURCHASED ILLEGAL HOME MORTGAGE APPLICANT ILLEGALLY OBTAINED MORTGAGE APPLICANT LEADS FROM FTC-CENSURED AND PREVIOUSLY INDICTED SPAMMER: FAX.COM; UNTIL IT WAS SHUT-DOWN BY FTC IN 2006.
2	ECONOMICALLY DISTRESSED AFRICAN AMERICAN, HISPANIC, AND LATINO CONSUMERS RESIDING IN URBAN INNER-CITIES WERE SOLICITED AND CONVINCED TO SUBMIT CONVENTIONAL HOME MORTGAGE LOAN APPLICATIONS BY CHASE LENDING SPECIALISTS WHO USED ILLEGAL BAIT-AND-SWITCH AND PREDATOR LENDING TACTICS SUCH AS NO INCOME OR CREDIT VERIFICATION, LOW-INTEREST RATES, MINIMAL OR NO CLOSING COSTS, AND GUARANTEED LOAN APPROVAL.
3	SUBPRIME HOME MORTGAGE LOAN APPLICANTS WHO COULD NOT QUALIFY FOR A CHASE CONVENTIONAL HOME MORTGAGE LOAN WERE REFERRED BY CHASE AFFILIATES: CHASE MANHATTAN BANK USA, N.A., JPMORGAN CHASE BANK, N.A. (JPMCB), CHASE HOME FINANCE, LLC (CHF), AND PREDECESSOR: CHASE MANHATTAN MORTGAGE CORPORATION (CMC), BOTH CHF AND CMC WERE WHOLLY-OWNED SUBSIDIARIES OF JPMORGAN CHASE BANK, N.A.
4	CHASE MANHATTAN BANK USA, N.A. DIRECT-MARKETING "TOXIC MORTGAGE" LOAN ORIGINATION BOILER ROOM. BOILER ROOM WAS MANNED BY TEAMS OF QUASI-INDEPENDENT MORTGAGE BROKERS (KNOWN AS CHASE LENDING SPECIALISTS).
5	CHASE "TOXIC MORTGAGE" LOANS WERE OUTSOURCED TO SPS AND THEN "ASSIGNED" TO DEUTSCHE BANK TRUST COMPANY FOR A TRUSTEE FORECLOSURE SALE.
6	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION PURCHASED MORE THAN TWO HUNDRED THOUSAND "TOXIC MORTGAGE" LOANS ORIGINATED AT THE CHASE "TOXIC MORTGAGE" LOAN ORIGINATION BOILER ROOM.

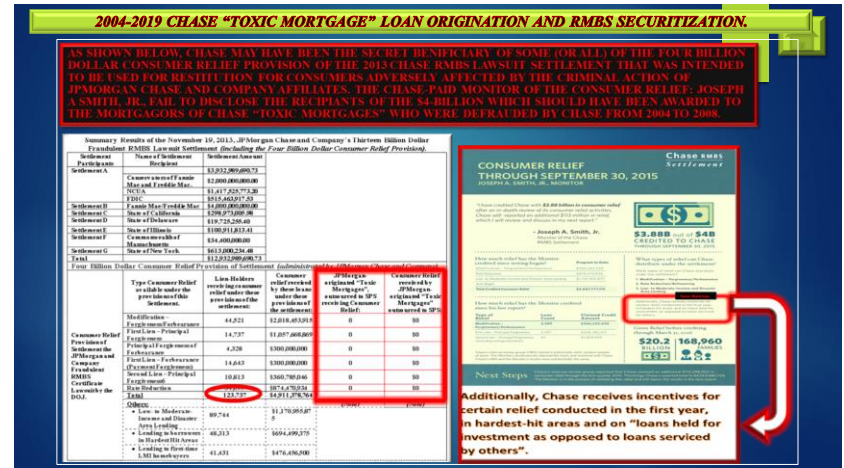
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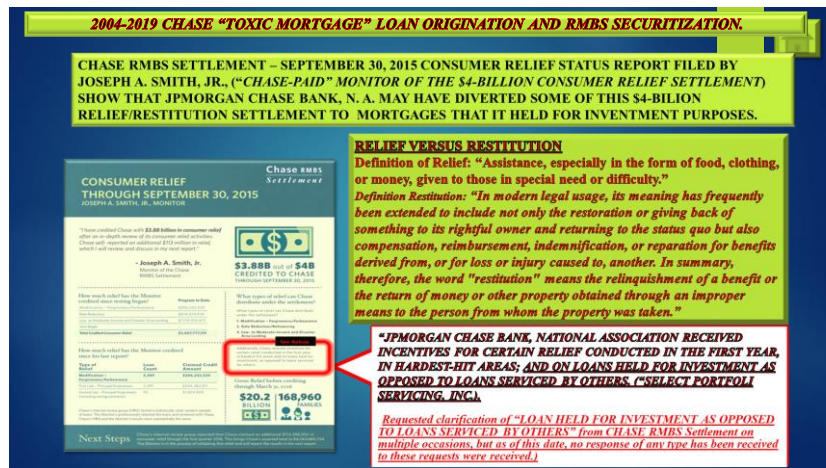
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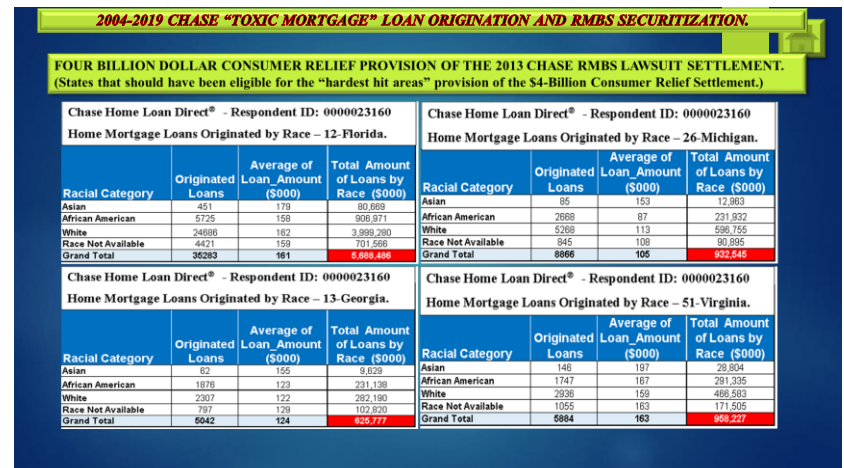
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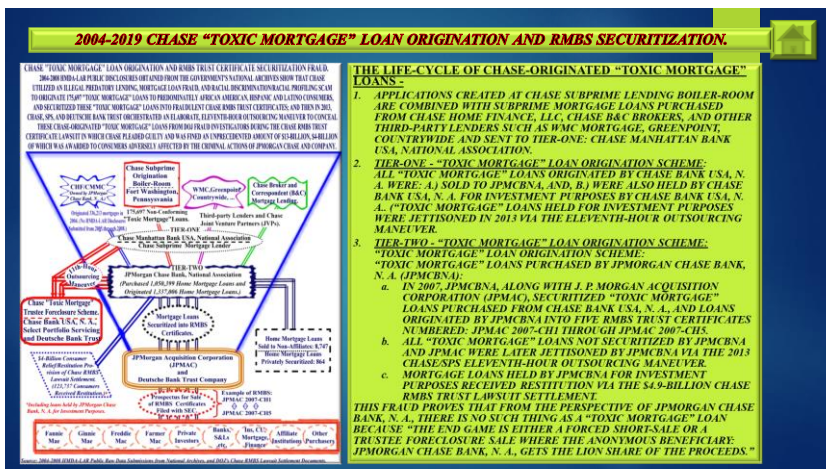
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

1. PHASE 1 OF CHASE TWO-TIER "TOXIC MORTGAGE" LOAN ORIGINATION FRAUD:

From March 2004 to May 2008, the two JPMorgan Chase and Company national banks devised an elaborate, Two-Tier "Toxic Mortgage" Loan Originated FRAUD. This illegal "Toxic Mortgage" Loan Origination Scheme was orchestrated by teams of quasi-independent mortgage brokers known as Chase Lending Specialists employed at a Chase-Direct Chase Manhattan Bank USA, N.A. subprime 175,697 "Toxic Mortgage" Loans to HMDA-LAR using Respondent ID: 0000023160-1. These HMDA-LAR Disclosures show that these originated loans were then sold to Chase Affiliate: JPMorgan Chase Bank, N.A., who immediately re-submitted the purchased mortgage loan to HMDA-LAR using Respondent ID: 0000000008-1. Notarized Deed of Trust and Assignment of Deed of Trust documents from the County Recorder's Office show that Chase Bank USA, N.A. continued to maintain ownership of these "Toxic Mortgage" Loans in 2013 when they were then sold or transferred to Deutsche Bank Trust Company for final disposition: via Forced Short-Sales or Trustee Foreclosures. In either case, JPMorgan Chase Bank, N.A. was the Primary Beneficiary of the forced-Sales or Trustee Foreclosures.

a) **Rate Spread is one of the key elements in determining if an originated home mortgage loan is Subprime and/or Toxic.**

<input type="checkbox"/> Asian: 90.9%	<input type="checkbox"/> African Americans: 90.5%
<input type="checkbox"/> White: 79.3%	<input type="checkbox"/> Race Not Available: 80.4%

Rate Spread Percentage by Racial Category during the same period for JPMorgan Chase Bank, N.A. were 4.1% for Asian, 15.1% for African American, 7.1% for White, and 5.3% for Race Not Available.

b) **HMDA-LAR Error Rates for 193,088 "Toxic Mortgage" Loans Originated from Consumers Residing in 384 MSAs/MDs:**

<input type="checkbox"/> Asian: 94.2%	<input type="checkbox"/> African Americans: 93.4%
<input type="checkbox"/> White: 63.9%	<input type="checkbox"/> Race Not Available: 83.3%

Regulation C requires that LAR Submission with Error Rates of greater than 15.0% be rejected by FFIEC or the Supervisory Agency for the Respondent Institution in question. The Chase Manhattan Bank USA, N.A. should have been forced to correct errors in excess of 10.0% and then resubmit the LAR.

c) **2004-2019 HMDA-LAR Public Raw Data Disclosures show that Chase Manhattan Bank USA, N.A. Sold to these Chase-Originated "Toxic Mortgage" Loans to JPMorgan Chase Bank, N.A. during the same year in which they were Originated:**

<input type="checkbox"/> 2004: 11,310	<input type="checkbox"/> 2005: 41,971
<input type="checkbox"/> 2006: 36,610	<input type="checkbox"/> 2007: 37,237
<input type="checkbox"/> 2008: 4,073	

Chase-Direct Non-Prime Center was shutdown of May 23, 2008, and no further HMDA-LAR Submissions were ever received from Chase Manhattan Bank USA, N.A. or its successor; Chase Bank USA, N.A.

d) **2004-2019 HMDA-LAR Public Raw Data Disclosures also show that the racial categories of 171,201 Toxic Mortgage Loans Sold by Chase Manhattan Bank USA, N.A. to JPMorgan Chase Bank, N.A.; and many were securitized into fraudulent Chase RMBS Trust Certificates:**

<input type="checkbox"/> Asian: 1.9%	<input type="checkbox"/> African Americans: 18.6%
<input type="checkbox"/> White: 59.5%	<input type="checkbox"/> Race Not Available: 19.8%

The Originations Rates for African Americans were 18.6% by Chase Manhattan Bank USA, N.A. for the years 2004 to 2008, and this was almost three times the 6.7% rate of Home Mortgage Loan Originations to African Americans by JPMorgan Chase Bank, N.A.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2. PHASE 2 OF CHASE TWO-TIER "TOXIC MORTGAGE" LOAN ORIGINATION FRAUD:

From March 2004 to May 2008, the two JPMorgan Chase and Company National Banks orchestrated an elaborate, Two-Tier "Toxic Mortgage" Loan Originated Fraud which cheated American consumers out of billions of dollars. This Two-Tier "Toxic Mortgage" Loan Origination Fraud from similar frauds operated by other subprime lenders in the industry because its key participants were two nationally-known mortgage lenders: Chase Manhattan Bank USA, N.A., and JPMorgan Chase Bank, N.A., and both National Banks would concurrently own all of the "Toxic Mortgage" Loans originated via this two-tier mortgage origination scheme; and thus, each could leverage its ownership rights to optimize the profitability of its home mortgage loan portfolio. Starting on March 13, 2007, and continuing until July 12, 2007, JPMorgan Chase Bank, N.A. along with Affiliate: J. P. Morgan Acquisition Corporation (JPAC) and RMBS Trust Certificate Trustee: Deutsche Bank Trust Company created five RMBS Trust Certificates: JPMAC 2007-CHI thru JPMAC 2007-CH5. These subprime RMBS Trust Certificates were duly registered with the Securities Exchange Commission (SEC) and sold to GSEs, Private Investors, Credit Unions, and other financial institutions. In November 2013, these five subprime RMBS Trust Certificates became the centerpiece of the DOJ's \$15-Billion Lawsuit Settlement. However, in starting 2012 and continuing until December 31, 2013, the Chase/SPS Eleventh-Hour Outsourcing Maneuver was initiated; and, as far as can be determined, none of the remaining "Toxic Mortgage" Loans originated via the Two-Tier Origination Scheme received restitution from the \$4-Billion Relief included in settlement of Chase RMBS Trust Lawsuit.

a) **Racial categories of all 832,806 Loans purchased by JPMorgan Chase Bank, N.A. during this four-year period was:**

<input type="checkbox"/> Asian: 4.2%	<input type="checkbox"/> African Americans: 6.8%
<input type="checkbox"/> White: 73.6%	<input type="checkbox"/> Race Not Available: 15.3%

b) **Racial categories of 183,176 "Toxic Mortgage" Loans purchased from Chase Manhattan Bank USA, N.A. by JPMorgan Chase Bank, N.A. during this four-year period was:**

<input type="checkbox"/> Asian: 1.8%	<input type="checkbox"/> African Americans: 18.6%
<input type="checkbox"/> White: 63.0%	<input type="checkbox"/> Race Not Available: 15.9%

c) **HMDA-LAR Error Rates for 1,437,320 Mortgage "Toxic Mortgage" Loans Originated from Consumers Residing in 384 MSAs/MDs:**

<input type="checkbox"/> Asian: 12.4%	<input type="checkbox"/> African Americans: 11.7%
<input type="checkbox"/> White: 12.7%	<input type="checkbox"/> Race Not Available: 18.0%

Regulation C requires that LAR Submission with Error Rates of greater than 10.0% be rejected by FFIEC or the Supervisory Agency for the Respondent Institution in question. JPMorgan Chase Bank, N.A. LAR submission rate was 13.7% which is slightly below the threshold of 15.0%.

d) **Racial categories of 1,437,320 Mortgage Loans Originated by JPMorgan Chase Bank, N.A. from Consumers Residing in 384 MSAs/MDs:**

<input type="checkbox"/> Asian: 5.1%	<input type="checkbox"/> African Americans: 6.7%
<input type="checkbox"/> White: 75.0%	<input type="checkbox"/> Race Not Available: 12.7%

e) **Racial categories of 183,176 "Toxic Mortgage" Loans Purchased by JPMorgan Chase Bank, N.A. from Consumers Residing in 384 MSAs/MDs:**

<input type="checkbox"/> Asian: 1.9%	<input type="checkbox"/> African Americans: 18.6%
<input type="checkbox"/> White: 59.5%	<input type="checkbox"/> Race Not Available: 19.8%

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

3. PHASE 3 2013 - CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER:

On October 21, 2013, Chase Manhattan USA, National Association sent letters to thousands of consumers holding Chase "Toxic Mortgage" Loans originated between 2004 to 2008 were sent "good-bye" letters informing them that their mortgage loans were being outsourced. These self-proclaimed "Good-Bye" letters "assured" these consumers, who were mainly of African Americans, Hispanic and Latino descent, that although the servicing rights for their home mortgage loans were being outsourced to a Salt Lake City, Utah mortgage servicer named Select Portfolio Servicing, Inc., that Chase would continue to be responsible to all aspect of their home mortgage loans other than Collecting and Processing Payments.

☐ Servicing Account Statements and Annual Tax Forms.

☐ Notifying Borrowers of Account Related Issues and Updates.

Even mortgagees who call their Chase were falsely assured that this was purely an administrative housekeeping procedure and that there was action required of the mortgagee. However, unbeknownst to these mortgagees, at the same time that the Chase "Good-Bye" Letters were being sent to notify them of the change in servicing rights, an Assignment of Deed of Trust was being filed with the County Recorder Office, transferring ownership of their home mortgage loan from Chase Bank USA, N.A. to Deutsche Bank Trust Company, the Trustee of the Trust Certificate in which their home mortgage had been securitized in 2007. It was not discovered until weeks after these two activities had occurred that the primary motivation for both the "Good-Bye" Letter outsourcing servicing rights to SPS and the Assignment of Deed of Trust transferring ownership of their mortgage loan to Deutsche Bank Trust Company was that the DOJ Settlement of the \$13-Billion Chase RMBS Trust Lawsuit was being finalized. The timing of the servicing rights outsourcing, and the Assignment of the Deed of Trust was critical to JPMorgan Chase Bank, N.A. because if both occurred before the DOJ's Lawsuit Settlement was finalized, their mortgage loans would not be eligible for a share of the \$4.9-billion consumer relief/restitution awarded contained in the Chase RMBS Trust Lawsuit Settlement.

4. PHASE 4 - DEPARTMENT OF JUSTICE SETTLEMENT OF THE CHASE RMBS TRUST CERTIFICATE LAWSUIT:

It is beyond comprehension that JPMorgan Chase and Company's two National Bank subsidiaries were able to hide the existence of the Chase-Direct "Toxic Mortgage" Origination Boiler-Room which created more than five-hundred thousand conventional mortgage loan applications and originated 183,176 "Toxic Mortgage" Loans with an approximate valuation of \$30.2-Billion. It is even more incredible, that the DOJ's Chase RMBS Trust Certificate Settlement Agreement would include findings of JPMorgan Chase and Company's "Highly-Respected Due Diligence" Vendor Clayton and Bohm regarding the quality of loans purchased from notorious subprime vendor: WMC Mortgage Corporation. Below are some of the DOJ's own finding regarding WMC Mortgage Corporation:

☐ In 2005, a WMC quality control manager described his department as a "toothless tiger" with inadequate resources and no authority to prevent the approval or sale of loans his department had determined were fraudulent or otherwise defective. By late third quarter 2006, managers responsible for quality control and risk management at WMC and GECC had expressed concerns that WMC's quality and fraud controls were so lax that WMC received more mortgage applications containing fraud or other defects than its competitors. As a member of GE's Corporate Audit Staff (CAS) involved in audits of WMC observed in April 2007, WMC "lacked up volume without controls."

☐ According to the DOJ, in March 2006, WMC reviewed a sample of the 1,276 loans it repurchased in 2005 and found that a whopping 78% of the loan files reviewed had at least one piece of false information in them.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

4. PHASE 4 – DEPARTMENT OF JUSTICE SETTLEMENT OF THE CHASE RMBS TRUST CERTIFICATE LAWSUIT (Continued):

- At that point, GE and GE Capital Corp. took more control over WMC's business, but the lender allegedly continued selling its loans and making false representations about their qualities and structures.
- GE sold WMC in 2007, but according to the DOJ, investors, including some federally insured financial institutions, suffered "billions of dollars in losses as a result of WMC's fraudulent origination and sale of loans for inclusion in RMBS."
- Under the terms of the settlement with the DOJ, GE will pay a civil penalty of \$1.5 billion under the Financial Institutions Reform, Recovery, and Enforcement Act.

JPMorgan Chase and Company pled guilty to all civil violations related to the Chase RMBS Trust Certificate Lawsuit and was fined \$13-Billion. However, the DOJ chose to ignore the 2005 2008 Chase HMDA-LAR Public Disclosures, and its own investigative findings regarding WMC Mortgage Corporation when rendering its decision to name JPMorgan Chase and Company as the Sole Administrator of the \$4-Billion Consumer Relief/Restitution fine levied against the "defendant" in this lawsuit. The incredulous decision to allow the defendant in the lawsuit to determine which remaining home mortgage loan was to receive restitution via this settlement was the comparable to "Allowing the Fox to Guard the Hen-house!" Predictably, all of the Chase-originated "Toxic Mortgage" Loans which had been jettisoned into the Eleventh-Hour Outsourcing Maneuver received no relief/restitution, and Chase was able to divert much of the \$4.9-Billion of the Consumer Relief/Restitution to home mortgage loans that it "held for investment purposes."

5. PHASE 5 - 2014-2019 "THE END GAME" – DEUTSCHE BANK TRUST COMPANY'S TRUSTEE FORECLOSURE ACTIONS.

Although mortgage refinancing and forced short sales were options, it appears that trustee foreclosure actions were the preferred "end-game alternative" for the foreclosure beneficiary of the J. P. Morgan Acquisition Trust 2007-CH1 thru J. P. Morgan Acquisition Trust 2007-CH5; JPMorgan Chase Bank, National Association. This National Bank had no concern that this "End Game" option would deprive tens of thousands of African American, Hispanic, and Latino Citizens of their rightful shares of the \$4.9-Billion Relief/Restitution Settlement because they had already used this fraud to divert the major portion of this relief/restitution settlement to mortgages it held for investment purposes. As this implies, the consumer who was "fortunate" enough to have survived: a.) Chase Predatory Lending, Mortgage Loan Fraud, and Systemic Racial Discrimination/Racial Profiling Practices, and b.) Chase/SPS Eleventh-Hour Maneuver were now the targets of Trustee Foreclosure Actions by Deutsche Bank Trust Company.

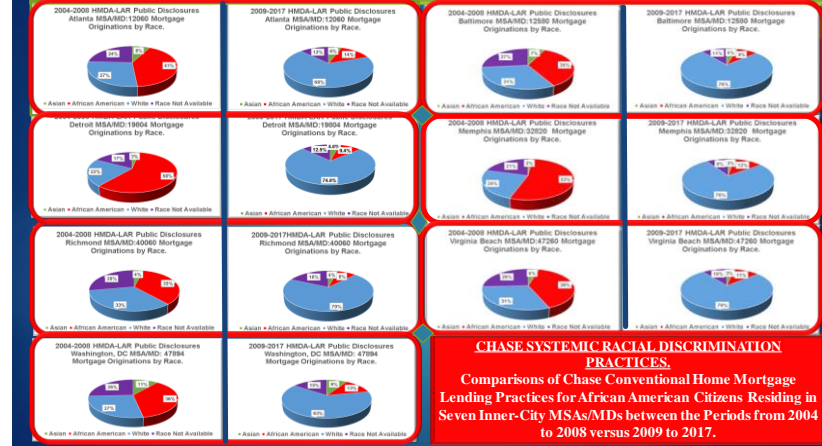
Proceeds of a foreclosure sale are distributed as shown below:

- The costs of the sale and the debt owed to the foreclosing mortgagee are paid first.
- The mortgagee's only interest in the property is to be fully repaid; however, so if any money is left over, the mortgagee doesn't get to keep it.
- The surplus is distributed to owners of junior interests in order of priority (which is generally the order in which the interests were created).
- The sale extinguishes junior interests in the property, so these parties have a claim against the proceeds to compensate them for their loss.
- The mortgagee gets to keep any money that's left after paying the junior interests.

The mortgagees: Chase Bank USA, N.A. and Chase Home Finance, LLC (both are now a wholly-owned subsidiaries of JPMorgan Chase Bank, National Association).

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.



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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE LENDING PRACTICES BY RACE OF CHASE HOME LOAN DIRECT® IN 384 MSAs/MDs - FORTY-FOUR STATES AND DISTRICT OF COLUMBIA. (Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	3501	39.3%	35145	37.7%	124216	42.6%	30226	30.7%	193088	39.3%
Accepted but not Accepted	250	2.8%	1538	1.6%	11358	3.9%	2068	2.1%	15214	3.1%
Denied by Institution	5617	56.3%	65870	68.9%	153108	52.5%	63525	64.6%	277517	56.4%
Withdrawn by Applicant	133	1.4%	685	0.7%	2388	0.8%	258	0.3%	5642	1.1%
Closed for Incompleteness	17	0.2%	52	0.1%	347	0.1%	221	0.2%	637	0.1%
Total Applications	8918	100.0%	93258	100.0%	291414	100.0%	98308	100.0%	491898	100.0%
Percentage of Applications	1.8%		19.0%		59.2%		20.0%		100.0%	
Population by Race in MSAs/MDs	4.8%		12.6%		72.4%		10.2%		100.0%	
Average Loan Amount (\$'000)	207		141		165		168		153	
Total Loan Amount (\$'000)	663598		4962777		8926810		4665138		29218323	
Average Income of Applicant (\$'000)	117		68		88		92		91	
Total of Subprime Loans	2485		30562		96441		15603		145081	
Percentage of Subprime Loans	71.0%		86.9%		77.8%		51.6%		75.1%	
Subprime/Rate Spread Interest	5.2%		5.3%		5.2%		5.2%		5.1%	
No Co-Applicants	5652	66.1%	66370	74.3%	172363	61.8%	56328	59.4%	300713	63.7%
Percent of Co-Applicants	2902	33.9%	22925	25.7%	108761	38.2%	38463	40.6%	171051	36.3%
Male without Co-Applicants	3201	55.7%	32050	47.2%	108762	60.4%	16647	57.3%	158860	66.8%
Female without Co-Applicants	2548	44.3%	35888	52.8%	70011	39.6%	12417	42.7%	120864	43.2%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE LENDING PRACTICES BY RACE OF CHASE HOME LOAN DIRECT® IN TOP-20 MSAs/MDs - FOURTEEN STATES AND DISTRICT OF COLUMBIA. (Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian	African American	White	RNA	Grand Total					
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent				
Loan Originated	1250	40.0%	21627	42.8%	39191	50.2%	10231	32.6%	72199	44.4%
Accepted but not Accepted	84	1.7%	541	1.1%	1380	1.7%	520	1.7%	2465	1.5%
Denied by Institution	1788	57.2%	27711	65.3%	39960	47.3%	19895	63.4%	86354	53.1%
Withdrawn by Applicant	31	1.0%	330	0.7%	964	0.7%	687	2.2%	1612	1.0%
Closed for Incompleteness	5	0.2%	22	0.0%	75	0.1%	39	0.1%	141	0.1%
Total Applications	3128	100.0%	50131	100.0%	78140	100.0%	31372	100.0%	162771	100.0%
Percentage of Applications	1.9%	30.8%	48.0%	19.3%	100.0%					
Population by Race in MSAs/MDs	4.5%	21.3%	65.4%	8.8%	100.0%					
Average Loan Amount (\$'000)	211	161	175	169	165					
Total Loan Amount (\$'000)	243551	3220422	6794051	168956	11947920					
Average Income of Applicant (\$'000)	105	69	91	96	90					
Total of Subprime Loans	932	18541	30817	5406	55696					
Percentage of Subprime Loans	74.6%	86.1%	78.6%	82.8%	77.1%					
Subprime/Rate Spread Interest	5.1%	5.1%	5.3%	5.1%	5.1%					
No Co-Applicants	2158	71.6%	37337	77.7%	53431	70.8%	19842	65.4%	112768	71.7%
Percent of Co-Applicants	857	28.4%	10690	22.3%	22388	29.5%	10491	34.6%	44426	28.3%
Male without Co-Applicants	1215	56.6%	17184	46.2%	31466	59.0%	5450	54.3%	55285	53.9%
Female without Co-Applicants	931	43.4%	19953	53.8%	21865	41.0%	4594	45.7%	47329	46.1%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE LENDING PRACTICES BY RACE OF CHASE HOME LOAN
 Direct® IN 7-TARGETED MSAs/MDs - FIVE STATES AND DISTRICT OF COLUMBIA
 (Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	RNA	Percent	TOTAL	Percent
Loan Originated	306	37.0%	845	40.3%	6213	44.1%	2703	31.2%	11767	38.8%
Accepted but not Accepted	17	2.1%	193	9.9%	362	2.6%	141	1.6%	713	1.6%
Denied by Institution	492	59.6%	12191	58.0%	7388	52.4%	5611	64.7%	25682	57.6%
Withdrawn by Applicant	9	1.1%	162	0.7%	112	0.8%	206	2.4%	479	1.1%
Closed for Incompleteness	2	0.2%	14	0.1%	26	0.2%	14	0.2%	56	0.1%
Total Applications	826	100.0%	21005	100.0%	14101	100.0%	8675	100.0%	44607	100.0%
Percentage of Applications	1.9%		47.1%		61.6%		19.4%		100.0%	
Population by Race in MSAs/MDs	2.5%		33.4%		60.3%		3.8%		100.0%	
Average Loan Amount (\$000)	206		156		164		168		170	
Total Loan Amount (\$000)	57385		1249114		958339		428186		2693024	
Average Income of Applicant (\$000)	92		72		90		84		84	
Total of Subprime Loans	222		7197		4529		1293		13241	
Percentage of Subprime Loans	72.5%		85.1%		72.9%		47.8%		74.9%	
Subprime/Rate Spread Interest	5.2%		5.3%		5.2%		5.1%		5.2%	
No Co-Applicants	570	71.6%	15760	78.2%	8768	64.7%	5987	66.8%	30685	71.8%
Percent of Co-Applicants	226	28.4%	4405	21.8%	4791	35.3%	2809	33.5%	12331	28.8%
Male without Co-Applicants	371	64.6%	7767	48.0%	5441	60.5%	1342	54.1%	14921	82.9%
Female without Co-Applicants	204	35.6%	8407	52.0%	3541	39.5%	1140	45.9%	13298	47.1%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE LENDING PRACTICES BY RACE OF CHASE HOME LOAN
 Direct® FOR DETROIT, MI - MSA/MD:19804
 (Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	23	26.7%	1918	35.9%	1020	40.8%	287	23.8%	3248	35.6%
Accepted but not Accepted	1	1.2%	35	0.7%	106	4.2%	25	2.1%	167	1.8%
Denied by Institution	61	70.9%	3353	63.7%	1355	54.2%	869	72.1%	5638	61.7%
Withdrawn by Applicant	1	1.2%	34	0.6%	16	0.6%	23	1.9%	74	0.8%
Closed for Incompleteness	0	0.0%	4	0.1%	3	0.1%	1	0.1%	8	0.1%
Total Applications	86		5344	100.0%	2500		1205	100.0%	9135	100.0%
Percentage of Applications	0.9%		58.6%		27.4%		13.2%		100.0%	
Population by Race in MSAs/MDs	1.7%		42.2%		51.7%		4.4%		100.0%	
Average Loan Amount (\$000)	131		79		96		93		86	
Total Loan Amount (\$000)	2392		150798		103834		27403		284427	
Average Income of Applicant (\$000)	94		55		72		80		63	
Total of Subprime Loans	21		1856		908		248		3017	
Percentage of Subprime Loans	91.3%		96.8%		89.0%		86.4%		92.9%	
Subprime/Rate Spread Interest	5.0%		5.8%		6.1%		5.8%		5.8%	
No Co-Applicants	76	90.6%	4593	88.3%	1998	78.5%	908	77.9%	7475	84.3%
Percent of Co-Applicants	8	9.5%	609	11.7%	521	21.5%	257	22.1%	1395	15.7%
Male without Co-Applicants	64	72.0%	2473	52.8%	1256	65.1%	260	58.6%	4043	56.7%
Female without Co-Applicants	21	28.0%	2211	47.2%	673	34.9%	184	41.4%	3089	43.3%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 SUMMARY OF CONVENTIONAL HOME MORTGAGE LENDING PRACTICES BY RACE OF CHASE HOME LOAN
 Direct® FOR WASHINGTON, DC - MSA/MD: 47894
 (Annual HMDA-LAR Public Raw Data Disclosures submitted via HMDA Respondent ID: 0000023160)

Racial Category	Asian		African American		White		RNA		Grand Total	
HMDA-LAR RDI Dimension	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	118	39.9%	2674	51.3%	1480	51.2%	821	36.0%	5093	47.7%
Accepted but not Accepted	5	1.7%	46	0.9%	81	2.8%	37	1.6%	169	1.6%
Denied by Institution	169	57.1%	2460	47.2%	1291	44.7%	1361	59.7%	5281	49.5%
Withdrawn by Applicant	3	1.0%	25	0.5%	24	0.8%	55	2.4%	107	1.0%
Closed for Incompleteness	1	0.3%	4	0.1%	12	0.4%	5	0.2%	22	0.2%
Total Applications	296	100.0%	5209	100.0%	2888	100.0%	2279	100.0%	10672	100.0%
Percentage of Applications	2.8%		48.8%		27.1%		21.4%		100.0%	
Population by Race in MSAs/MDs	2.7%		60.6%		30.8%		6.2%		100.0%	
Average Loan Amount (\$000)	117		68		88		92		85	
Total Loan Amount (\$000)	26513		679957		305443		167821		1079704	
Average Income of Applicant (\$000)	117		68		88		92		85	
Total of Subprime Loans	69		1903		900		459		3331	
Percentage of Subprime Loans	58.5%		71.2%		60.8%		55.9%		65.4%	
Subprime/Rate Spread Interest	4.6%		4.9%		4.9%		4.9%		4.9%	
No Co-Applicants	192	68.6%	3561	71.1%	1761	63.1%	1359	62.3%	6883	67.0%
Percent of Co-Applicants	88	31.4%	1449	28.9%	1030	36.9%	829	37.7%	3396	33.0%
Male without Co-Applicants	112	62.9%	1501	41.4%	1072	59.8%	294	48.7%	2979	48.0%
Female without Co-Applicants	66	37.1%	2121	58.6%	720	40.2%	310	51.3%	3232	52.0%

Sources: HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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**2004-2016 INNER-CITY MORTGAGE ORIGINATION
 PRACTICES OF JPMORGAN CHASE AND COMPANY
 NATIONAL BANK AFFILIATES.**

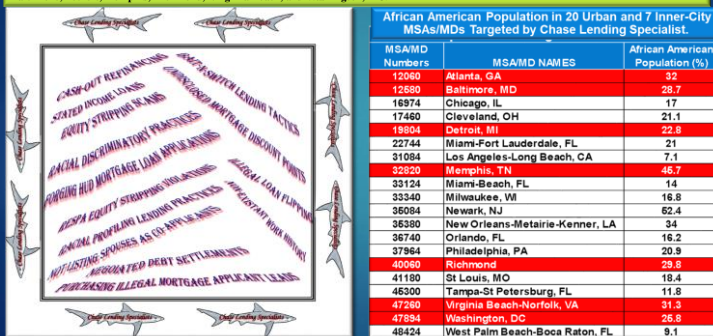
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Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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Between January 2004 and March 2005, quasi-independent Case Lending Specialist was empowered to “create” conventional loan applications without the input and/or participation of the mortgage loan applicants for whom the mortgage loan applications were being created. HMDA-LAR Public Raw Data Disclosures obtained from the Government’s National Archives and Records Administration (NARA) Repositories show that Twenty Urban MSAs/MDs were prime direct-marketing targets of the marketing of these “iterate mortgage brokers”; and as the succeeding slides show, they explicitly targeted African American consumers residing in Seven Inner-City MSAs/MDs, including Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach, and Washington, DC.



Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

(CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOAN DECREASED FROM 41% TO 12% DURING THESE TWO PERIODS; AND EVEN MORE INCREDULOUS, MORE THAN EIGHTY-FIVE PERCENT OF ALL NON-CONFORMING HOME MORTGAGE LOANS ORIGINATED TO AFRICAN AMERICAN CONSUMERS BY CHASE LENDING SPECIALISTS WERE AT SUBPRIME INTEREST RATES, AND NONE OF THE 17,477 CONSUMERS TO WHICH THESE "TOXIC MORTGAGES" WERE ORIGINATED RECEIVED RELIEF AND/OR RESTITUTION.)

MSA/MD NUMBER	MSA/MD NAME	AFRICAN AMERICAN POPULATION
12060	ATLANTA	32.0%
12580	BALTIMORE	28.7%
19804	DETROIT	22.8%
32820	MEMPHIS	46.7%
40060	RICHMOND	29.8%
47260	VIRGINIA BEACH	31.3%
47894	WASHINGTON, DC	26.8%

Source: Federal Government HMDA-LAR Public Disclosures
National Automated Bankwide Administration (NABRA) Repository

Response	Percentage
Yes	41%
No	28%
Don't know	24%
Other	7%

Response	Percentage
Strongly agree	69%
Disagree	13%
Strongly disagree	12%
Don't know	6%

■ Asian ■ African American ■ White ■ Race Not Available

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National Archives and Records Administration (NARA) Repository:

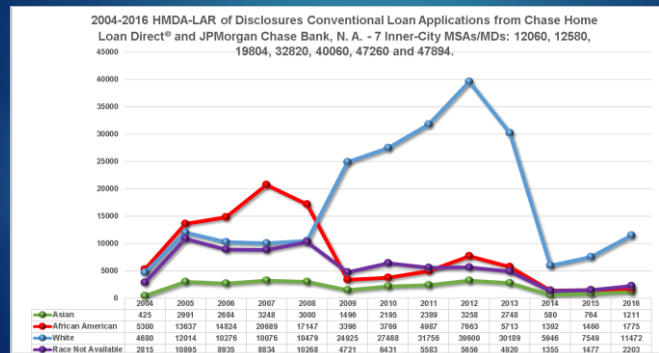
US Census Demographic for Seven MSAs/MDTs Targeted by Chase Lending Specialists Employed by Chase Home Loan Direct									
MSA/MD Number	12060	12590	18064	38220	40060	47260	47694	Total	
MSA/MD Name	Atlanta, GA	Baltimore, MD	Detroit, MI	Memphis, TN	Richmond, VA	Virginia Beach-Norfolk, VA	Washington, DC		
% of Census Tracts	699	625	620	235	291	366	188	3025	
Population	4,406,427	2,552,904	2,001,162	1,006,355	1,208,148	1,627,500	572,059	15,343,043	
Minority_Pop	171,610	86,043	1,032,178	455,148	43,551	68,556	41,281	563,014	
Minority_Pop-Percent (%)	43.0	36.4	53.5	55.3	39.1	42.0	74.5	49.1	
Poverty-Income-Percent (%)	11.9	12.0	18.1	18.4	11.1	12.7	21.3	15.2	
Asian_Pop	136,718	68,873	35,441	15,010	21,961	43,777	15,189	336,728	
Asian_Pop (%)	3.1%	2.7%	1.7%	1.5%	1.7%	2.7%	2.6%	2.2%	
African-American_Pop	1,244,978	699,962	868,992	466,736	39,702	50,184	34,332	452,288	
African-American_Pop (%)	28.3%	27.4%	42.7%	46.4%	3.0%	3.0%	60.9%	37.9%	
White_Pop	2,223,319	1,193,153	1,065,967	500,748	1,086,207	1,022,823	176,010	8,114,665	
White_Pop (%)	56.7%	63.5%	46.5%	44.6%	60.9%	57.9%	39.2%	62.8%	
Female_Pop	2,233,529	1,234,763	107,229	524,170	679,526	820,744	399,636	9,965,165	
Female_Pop (%)	50.6%	51.9%	52.0%	52.1%	51.4%	50.8%	52.9%	51.4%	

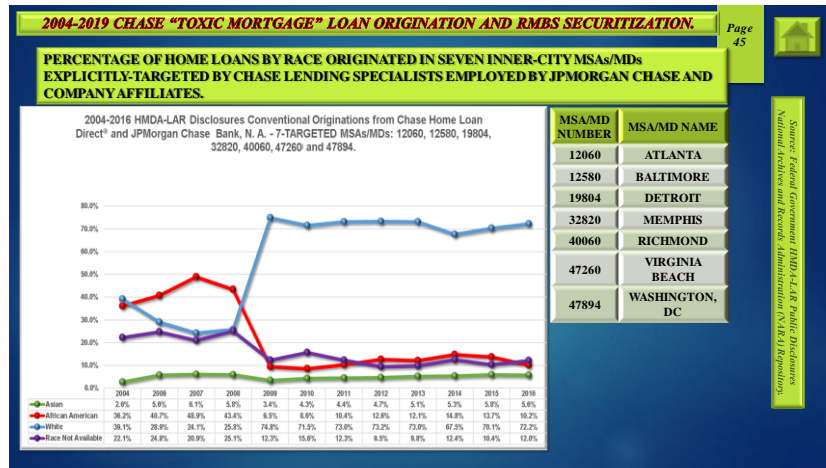
Sources: FRED, Census - Demographic Data, Housing Data and Income Data.

Source: FFIEC Census - Demographic Data, Housing Data and Income Data

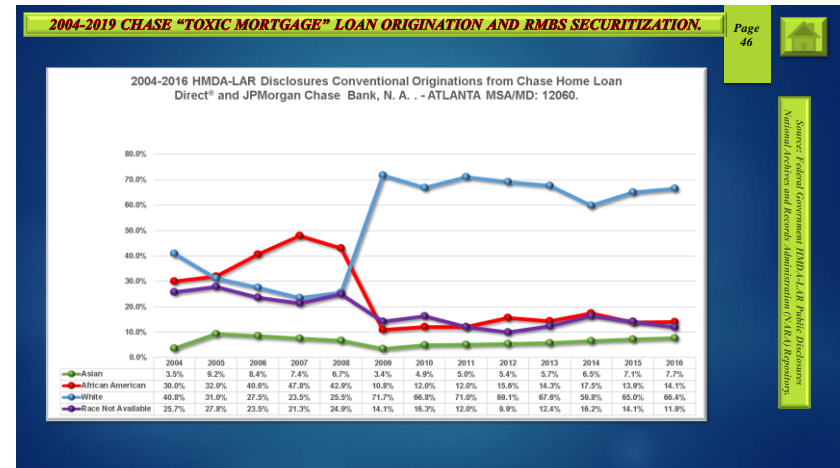
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National Archives and Records Administration (NARA) Repository

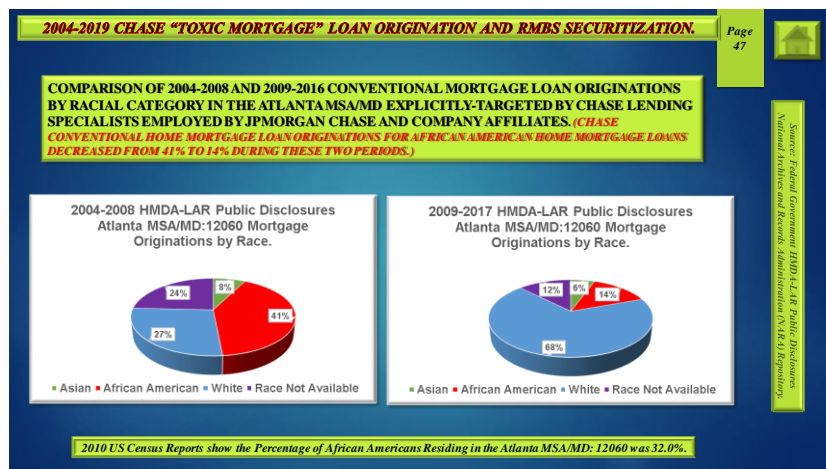




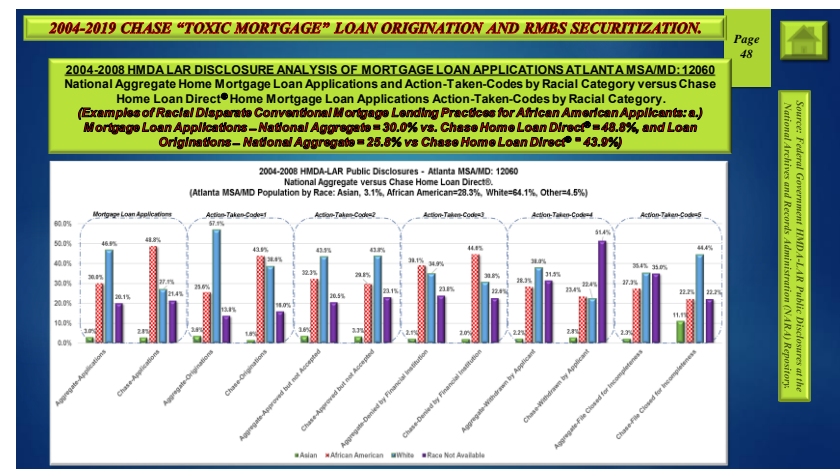
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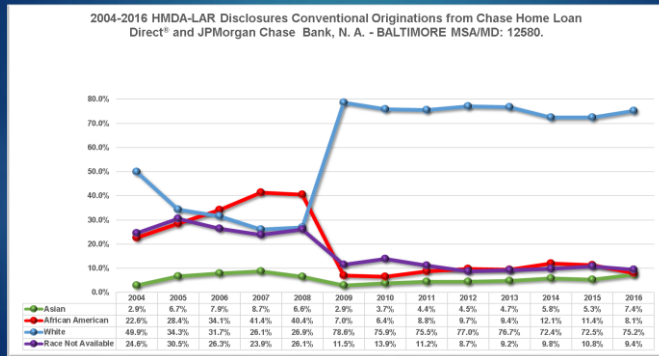
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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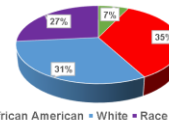
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

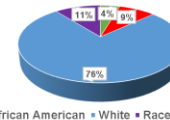
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COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE BALTIMORE MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOANS DECREASED FROM 35% TO 9% DURING THESE TWO PERIODS.)

2004-2008 HMDA-LAR Public Disclosures
Baltimore MSA/MD:12580 Mortgage
Originations by Race.



2009-2017 HMDA-LAR Public Disclosures
Baltimore MSA/MD:12580 Mortgage
Originations by Race.



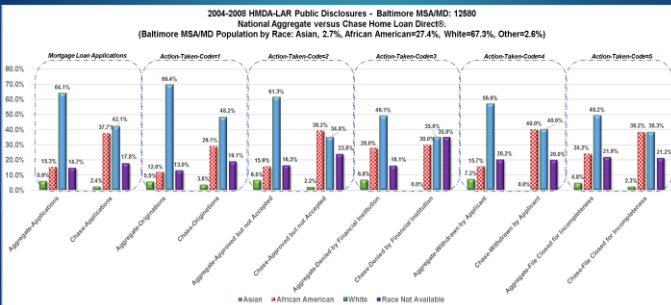
2010 US Census Reports show the Percentage of African Americans Residing in the Baltimore MSA/MD: 12548 was 28.7%.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 HMDA LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS BALTIMORE MSA/MD:12580
National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category.
(Examples of Racial Disparate Conventional Mortgage Lending Practices for African American Applicants: a.)
Mortgage Loan Applications - National Aggregate = 15.3% vs. Chase Home Loan Direct® = 37.7%, and Loan Originations - National Aggregate = 12.0% vs Chase Home Loan Direct® = 29.1%)

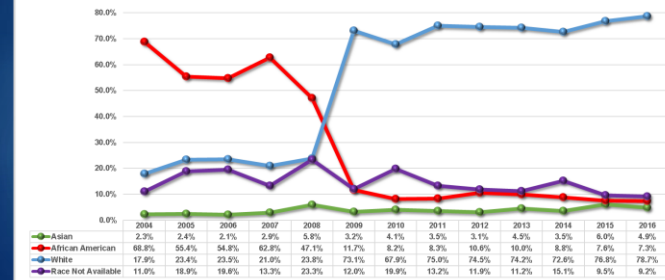


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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2016 Conventional Loan Applications - Chase Home Loan Direct® and JPMCB -
DETROIT MSA/MD: 19804.



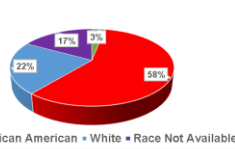
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGATION AND RMBS SECURITIZATION.

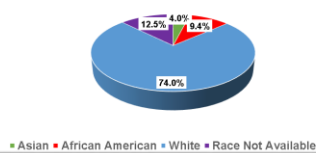
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COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE DETROIT MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOANS ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOANS DECREASED FROM 58% TO 9.4% DURING THESE TWO PERIODS.)

2004-2008 HMDA-LAR Public Disclosures
Detroit MSA/MD:19804 Mortgage
Originations by Race.



2009-2017 HMDA-LAR Public Disclosures
Detroit MSA/MD:19804 Mortgage
Originations by Race.



2010 US Census Reports show the Percentage of African Americans Residing in the Detroit MSA/MD: 19804 was 22.8%.

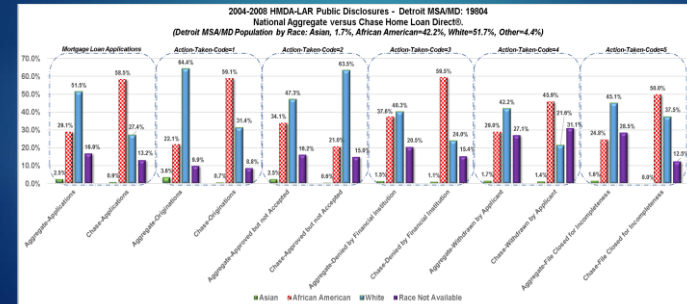
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGATION AND RMBS SECURITIZATION.

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2004-2008 HMDA-LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS DETROIT MSA/MD:19804 National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category. (Examples of Racial Disparate Conventional Mortgage Lending Practices for African American Applicants: a.) Mortgage Loan Applications – National Aggregate = 28.1% vs. Chase Home Loan Direct® = 68.5%, and Loan Originations – National Aggregate = 22.1% vs Chase Home Loan Direct® = 68.1%)

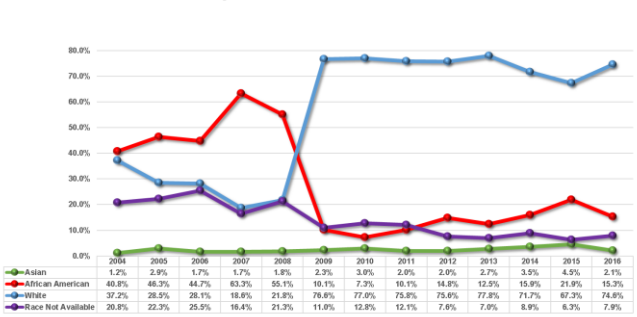


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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGATION AND RMBS SECURITIZATION.

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2004-2016 HMDA-LAR Disclosures Conventional Originations from Chase Home Loan Direct® and JPMorgan Chase Bank, N.A. - MEMPHIS MSA/MD: 32820.



Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

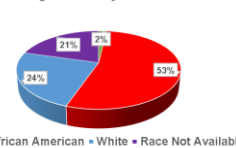
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGATION AND RMBS SECURITIZATION.

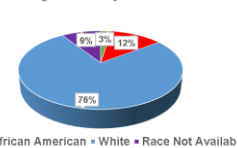
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COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE MEMPHIS MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOANS DECREASED FROM 53% TO 12% DURING THESE TWO PERIODS.)

2004-2008 HMDA-LAR Public Disclosures
Memphis MSA/MD:32820 Mortgage
Originations by Race.



2009-2017 HMDA-LAR Public Disclosures
Memphis MSA/MD:32820 Mortgage
Originations by Race.



2010 US Census Reports show the Percentage of African Americans Residing in the Memphis MSA/MD: 32820 was 46.7%.

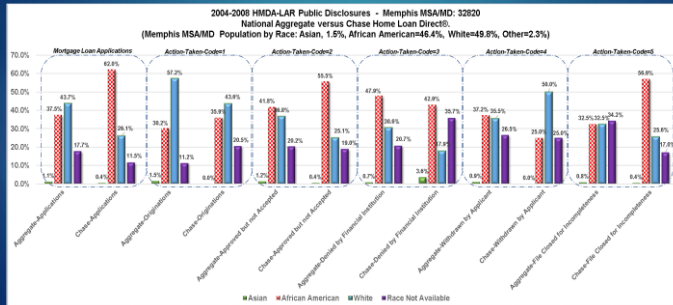
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 HMDA LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS MEMPHIS MSA/MD: 32820
National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category.
(Examples of Racial Disparate Conventional Mortgage Lending Practices for African American Applicants: a.) Mortgage Loan Applications – National Aggregate = 37.5% vs. Chase Home Loan Direct® = 62.0%, and Loan Originations – National Aggregate = 30.2% vs Chase Home Loan Direct® = 35.9%



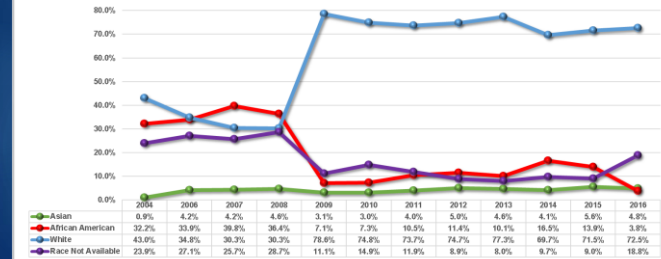
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2016 HMDA-LAR Disclosures Conventional Originations from Chase Home Loan Direct® and JPMorgan Chase Bank, N.A. - RICHMOND MSA/MD: 40060.



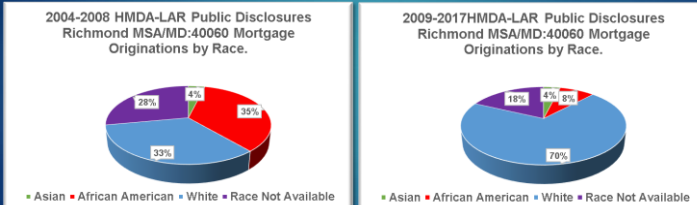
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE RICHMOND MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOANS DECREASED FROM 35% TO 8% DURING THESE TWO PERIODS.)



2010 US Census Reports show the Percentage of African Americans Residing in the Richmond MSA/MD: 40060 was 29.8%.

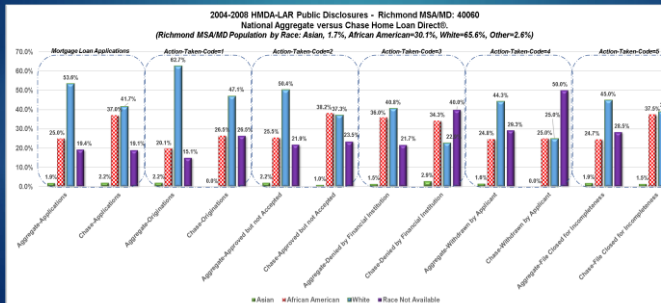
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

Page 60

2004-2008 HMDA LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS RICHMOND MSA/MD: 40060
National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category.
(Examples of Racial Disparate Conventional Mortgage Lending Practices for African American Applicants: a.) Mortgage Loan Applications – National Aggregate = 25.0% vs. Chase Home Loan Direct® = 37.0%, and Loan Originations – National Aggregate = 20.1% vs Chase Home Loan Direct® = 26.5%



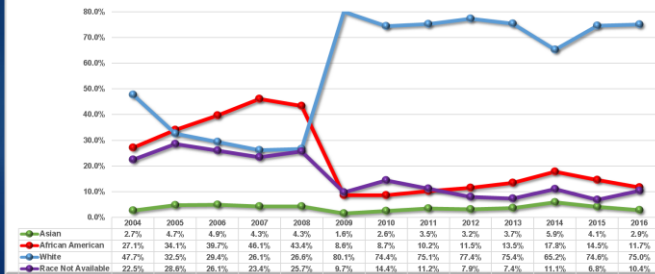
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2016 Conventional Loan Applications - Chase Home Loan Direct® and JPMCB - VIRGINIA BEACH MSA/MD: 47260.



Source: Federal Government HMD+L+R Public Disclosures at the National Archives and Records Administration (NARS) Repository.

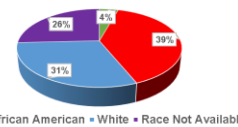
61

2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

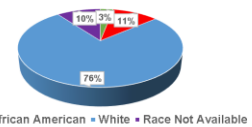
Page 62

COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE VIRGINIA BEACH MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOANS DECREASED FROM 39% TO 11% DURING THESE TWO PERIODS.)

2004-2008 HMDA-LAR Public Disclosures Virginia Beach MSA/MD:47260 Mortgage Originations by Race.



2009-2017 HMDA-LAR Public Disclosures Virginia Beach MSA/MD:47260 Mortgage Originations by Race.



2010 US Census Reports show the Percentage of African Americans Residing in the Virginia Beach MSA/MD: 47260 was 31.3%.

Source: Federal Government HMD+L+R Public Disclosures at the National Archives and Records Administration (NARS) Repository.

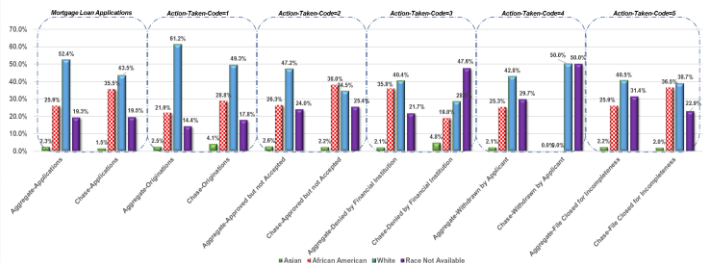
62

2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 HMDA-LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS VIRGINIA BEACH MSA/MD:47260 National Aggregate versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category. (Examples of Racially Disparate Conventional Mortgage Lending Practices for African American Applicants: a.) Mortgage Loan Applications - National Aggregate = 25.9% vs. Chase Home Loan Direct® = 35.5%, and Loan Originations - National Aggregate = 21.9% vs Chase Home Loan Direct® = 35.5%)

2004-2008 HMDA-LAR Public Disclosures - Virginia Beach MSA/MD: 47260 National Aggregate versus Chase Home Loan Direct® (Virginia Beach MSA/MD Population by Race: Asian, 1.7%, African American=30.1%, White=65.6%, Other=2.6%)



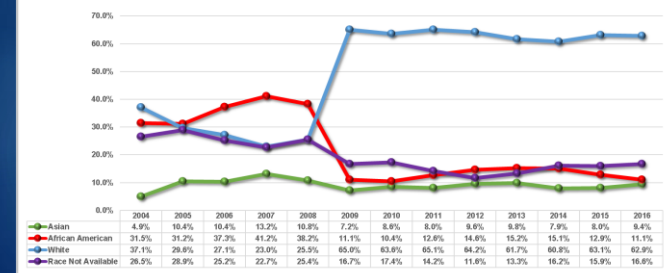
Source: Federal Government HMD+L+R Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2016 HMDA-LAR Disclosures Conventional Originations from Chase Home Loan Direct® and JPMorgan Chase Bank, N. A. - WASHINGTON, DC MSA/MD: 47894.



Source: Federal Government HMD+L+R Public Disclosures at the National Archives and Records Administration (NARS) Repository.

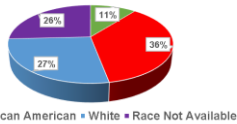
64

2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

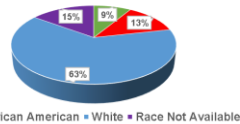
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COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE WASHINGTON, DC MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN-AMERICAN HOME MORTGAGE LOANS DECREASED FROM 36% TO 13% DURING THESE TWO PERIODS.)

2004-2008 HMDA-LAR Public Disclosures
Washington, DC MSA/MD: 47894
Mortgage Originations by Race.



2009-2017 HMDA-LAR Public Disclosures
Washington, DC MSA/MD: 47894
Mortgage Originations by Race.



2010 US Census Reports show the Percentage of African Americans Residing in the Washington, DC MSA/MD: 47894 was 26.8%.

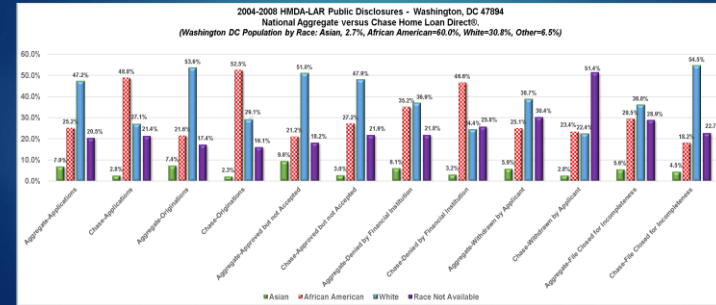
Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Reporting.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

Page 66

2004-2008 HMDA-LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS WASHINGTON, DC MSA/MD: 47894
National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category.
(Examples of Racial Disparate Conventional Mortgage Lending Practices for African American Applicants: a.) Mortgage Loan Applications – National Aggregate = 25.2% vs. Chase Home Loan Direct® = 48.8%, and Loan Originations – National Aggregate = 21.6% vs Chase Home Loan Direct® = 52.9%)



Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Reporting.

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HMDA-LAR PUBLIC RAW DATA DISCLOSURE - RACIAL DISPARITY INDICATOR® (RDI) DATA MODEL

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RDI Mortgage Loan Application Dimension	Racial Category	Asian	African American	White	RNA
Loan Originated		RDI-%	RDI-%	RDI-%	RDI-%
Application Approved but not Accepted		RDI-%	RDI-%	RDI-%	RDI-%
Application Denied by Financial Institution		RDI-%	RDI-%	RDI-%	RDI-%
Application Withdrawn by Applicant		RDI-%	RDI-%	RDI-%	RDI-%
File Closed for Incompleteness		RDI-%	RDI-%	RDI-%	RDI-%
Loan Purchased by Financial Institution		RDI-%	RDI-%	RDI-%	RDI-%
Total Loan Applications		RDI-%	RDI-%	RDI-%	RDI-%
Loan Sold to Affiliate Institution		RDI-%	RDI-%	RDI-%	RDI-%
MSA/MD population		RDI-%	RDI-%	RDI-%	RDI-%
Subprime/Rate Spread Loan Originations		RDI-%	RDI-%	RDI-%	RDI-%
Edit Failure Errors		RDI-%	RDI-%	RDI-%	RDI-%
Applicant Free-Will Rejection	Rejections	RDI-%	RDI-%	RDI-%	RDI-%
(Measures Level of Applicant Participation during Loan Application creation Process.)	Approved but not Accepted	RDI-%	RDI-%	RDI-%	RDI-%
	Withdrawn by Applicant	RDI-%	RDI-%	RDI-%	RDI-%
	File Closed for Incompleteness	RDI-%	RDI-%	RDI-%	RDI-%
	Total Free-Will Rejection Rejections	RDI-%	RDI-%	RDI-%	RDI-%
Underwriting Decision -		RDI-%	RDI-%	RDI-%	RDI-%
Underwriting Decisions		RDI-%	RDI-%	RDI-%	RDI-%
Loan Valuations (\$5000)		RDI-%	RDI-%	RDI-%	RDI-%
Average Income (\$5000)		RDI-%	RDI-%	RDI-%	RDI-%
Percentage Applications w/No Co-Applicants		RDI-%	RDI-%	RDI-%	RDI-%
Percentage Originations w/No Co-Applicants		RDI-%	RDI-%	RDI-%	RDI-%

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Reporting.

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HMDA-LAR PUBLIC RAW DATA DISCLOSURE - ETHNIC DISPARITY INDICATOR® (EDI) DATA MODEL

EDI Mortgage Loan Application Dimension	Ethnic Category	Not Specified	Not Hispanic or Latino	Hispanic or Latino
Loan Originated		EDI-%	EDI-%	EDI-%
Application Approved but not Accepted		EDI-%	EDI-%	EDI-%
Application Denied by Financial Institution		EDI-%	EDI-%	EDI-%
Application Withdrawn by Applicant		EDI-%	EDI-%	EDI-%
File Closed for Incompleteness		EDI-%	EDI-%	EDI-%
Loan Purchased by Financial Institution		EDI-%	EDI-%	EDI-%
Total Loan Applications		EDI-%	EDI-%	EDI-%
Loan Sold to Affiliate Institution		EDI-%	EDI-%	EDI-%
MSA/MD population		EDI-%	EDI-%	EDI-%
Subprime/Rate Spread Loan Originations		EDI-%	EDI-%	EDI-%
Edit Failure Errors		EDI-%	EDI-%	EDI-%
Applicant Free-Will Rejection	Rejections	EDI-%	EDI-%	EDI-%
(Measures Level of Applicant Participation during Loan Application creation Process.)	Approved but not Accepted	EDI-%	EDI-%	EDI-%
	Withdrawn by Applicant	EDI-%	EDI-%	EDI-%
	File Closed for Incompleteness	EDI-%	EDI-%	EDI-%
	Total Free-Will Rejection Rejections	EDI-%	EDI-%	EDI-%
Underwriting Decision		EDI-%	EDI-%	EDI-%
Underwriting Decisions		EDI-%	EDI-%	EDI-%
Loan Valuations (\$5000)		EDI-%	EDI-%	EDI-%
Average Income (\$5000)		EDI-%	EDI-%	EDI-%
Percentage Applications w/No Co-Applicants		EDI-%	EDI-%	EDI-%
Percentage Originations w/No Co-Applicants		EDI-%	EDI-%	EDI-%

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"WHO IS CHASE?" - HMDA-LAR RESPONDENT INSTITUTION NUMBERS FOR JPMORGAN CHASE AND COMPANY AFFILIATES.

FROM THE HMDA-LAR PROSPECTIVE, THERE IS NO HMDA RESPONDENT INSTITUTIONS NAMED CHASE AND ALTHOUGH THE HMDA-LAR DATABASE LIST JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (JPMCBNA) AS THE PARENT FOR ALL JPMORGAN CHASE AND COMPANY AFFILIATES SHOWN, THIS INCLUDES BOTH CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION AND CHASE MANHATTAN MORTGAGE CORPORATION (CMC), AND ITS SUCCESSOR CHASE HOME FINANCE, LLC (CHF). CLEARLY, CHF SHOULD HAVE LISTED AS A HMDA RESPONDENT INSTITUTION, BECAUSE IT HAD BEEN A WHOLLY-OWN UNIT OF JPMCBNA SINCE IT WAS CREATED JANUARY 2005, AND JPMCBNA REQUESTED THAT OCC INCLUDE CHF MORTGAGE LOANS IN ITS CRA RATINGS. (THERE IS NO RESPONDENT INSTITUTION NUMBER ASSIGNED TO THE CHASE-DIRECT "TOXIC MORTGAGE" ORIGINATION BOILER-ROOM, AND THUS ALL HOME MORTGAGE LOANS ORIGINATED BY CHASE LENDING SPECIALISTS EMPLOYED AT THIS BOILER ROOM WAS DISCLOSED BY ONE OF THE RESPONDENT INSTITUTIONS SHOWN BELOW.)

2004-2008 HMDA-LAR PUBLIC DISCLOSURES - JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AND SUBSIDIARIES.

Year	Respondent ID	Respondent Name	Respondent Address	City	State	Zip Code	Phone #	Parent Name	Parent Address	City	State	Zip Code	Year ID
2004	0000000000	JPMORGAN CHASE BANK, N.A.	191 WOOD AVE SOUTH	ISLEIN	NY	08830	613-4939000	JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	
2004	0000000000	CHASE MANHATTAN BANK USA, N.A.	191 WOOD AVE SOUTH	ISLEIN	NY	08830	963-9339000	JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	
2004	22-1092200	CHASE MANHATTAN MORTGAGE CORP	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-1092200
2005	0000000000	CHASE MANHATTAN BANK USA, N.A.	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2005	0000000000	JPMORGAN CHASE BANK	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2006	0000000000	JPMORGAN CHASE BANK	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2006	0000000000	JPMORGAN CHASE BANK	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2007	0000000000	JPMORGAN CHASE BANK	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2007	0000000000	CHASE MANHATTAN BANK USA, N.A.	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2008	0000000000	JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021
2008	0000000000	CHASE MANHATTAN BANK USA, N.A.	191 WOOD AVE SOUTH	ISLEIN	NY	08830		JPMORGAN CHASE BANK, N.A.	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2071	22-2326021

HMDA/Regulation C Violations:

- Chase Manhattan Bank USA, JPMorgan Chase Bank, National Association was listed as the parent of all JPMorgan Chase and Company Respondent Institutions from 2004 to 2008.
- On January 1, 2005, OCC changed Chase Manhattan Bank USA, N.A. to Chase Bank USA, N.A., but 2005-2008 Bank Officer Certified HMDA-LAR Disclosures listed the name as Chase Manhattan Bank USA, N.A.
- Although Chase Manhattan Mortgage Corporation (CMC) and its successor: Chase Home Finance, LLC (CHF) were JPMCBNA's subsidiaries from 2002 until 2011, only CMC submitted HMDA-LAR Public Disclosures in 2004, but its successor CHF violated the Regulation C Act by not submitting annual HMDA-LAR Public Disclosures to FFIEC between 2005 and 2008.
- 2005-2007 list of FHA-Certified Chase lenders and servicers obtained via HUD FOIA Office did not include Chase Manhattan Bank USA, N.A. Divisions: Chase Home Loan Direct or the Chase-Direct Non-Prime Lending Division.
- From January 1, 2005, Chase Home Finance, LLC (CHF) should have been listed as a Respondent Institution as was its predecessor Chase Manhattan Mortgage Corporation (CMC), from 1999 through December 2004.

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CHASE BANK OFFICER CERTIFIED ILLEGAL LAR SUBMISSIONS FROM CHASE MANHATTAN BANK USA, N.A. AND JPMORGAN CHASE BANK, N.A. TO PREVENT DETECTION OF CHASE TWO-TIER/INVERTED PYRAMID MORTGAGE ORIGINATION SCHEME. (THREE DAYS BEFORE SENDING THE "GOOD-BYE AND GOOD-RIDDANCE LETTER" SHOWN BELOW, CHASE BANK USA, N.A. SOLD/TRANSFERRED THIS LOAN TO DEUTSCHE BANK TRUST COMPANY.

Annual LARs submitted by Chase Manhattan Bank USA, N.A. from 2005 to 2008 included submitting LARs with the WRONG BANK NAME, and this help conceal the illegal Chase Two-Tier Home Mortgage Origination Scheme. The Chase Bank Officer responsible for certifying LARs also "certified" that all applications contained in submitted LARs were correct and error-free, when in fact, these LARs were error-riddled. HMDA-LAR Public Raw Data Disclosures obtained from the National Archives show that these mortgage loan applications contained 100% edit failure errors. (Regulation C requires LARs with a 10% or higher edit failure rate to be corrected and resubmitted by the Respondent Institution.) In addition to these unacceptably high error rates, all HMDA-LAR Disclosures submitted from this bank between 2004 and 2008 were submitted under the non-existent name of Chase Manhattan Bank USA, N.A.; although the official name of this National Bank was changed by the OCC to Chase Bank USA, N.A. on January 1, 2005, and the 412,878 applications contained in these submissions were from 384 MSAs/MDs across forty-four states. The Respondent ID used in these submissions was 0000023160-1, which had been assigned to Chase Manhattan Bank USA, N.A. since 1999, and was only authorized to submit disclosures from the Wilmington-Newark, DE-MD MSA/MD-48864 transferred to Chase Manhattan Bank USA, N.A. 2004-2008. The results of this error are beyond comprehension because from 2004 to 2008, the HMDA Disclosure Raw Data shows that all 151,373 loans, with an approximate valuation of \$17.3-Billion, were originated for the 384 MSAs/MDs supported Chase Home Loan Direct, but 2004-2008 HMDA Disclosures Reports show that all loans were originated in a single MSA/MD: 48864. OCC, the Supervisory Agency for all Chase affiliates, could (and should) have levered substantial monetary fines and cease and desist orders against both National Banks for repeated violations of HMDA/Regulation C Disclosure Act.

LOAN APPLICATION REGISTER

Transaction ID: 0000023160-1

Transaction Date: 01/01/2005

Transaction Type: 0000023160-1

Transaction Status: 0000023160-1

Transaction Description: 0000023160-1

Transaction Amount: 0000023160-1

Transaction Currency: 0000023160-1

Transaction Origin: 0000023160-1

Transaction Destination: 0000023160-1

Transaction Category: 0000023160-1

Transaction Subcategory: 0000023160-1

Transaction Code: 0000023160-1

Transaction Reference: 0000023160-1

Transaction Remarks: 0000023160-1

Transaction Audit: 0000023160-1

Transaction Approval: 0000023160-1

Transaction Rejection: 0000023160-1

Transaction Cancellation: 0000023160-1

Transaction Modification: 0000023160-1

Transaction Deletion: 0000023160-1

Transaction Archiving: 0000023160-1

Transaction Backup: 0000023160-1

Transaction Restore: 0000023160-1

Transaction Export: 0000023160-1

Transaction Import: 0000023160-1

Transaction Print: 0000023160-1

Transaction View: 0000023160-1

Transaction Search: 0000023160-1

Transaction Filter: 0000023160-1

Transaction Sort: 0000023160-1

Transaction Page: 0000023160-1

Transaction Total: 0000023160-1

Transaction Count: 0000023160-1

Transaction Size: 0000023160-1

Transaction Date Range: 0000023160-1

Transaction Status Range: 0000023160-1

Transaction Amount Range: 0000023160-1

Transaction Currency Range: 0000023160-1

Transaction Origin Range: 0000023160-1

Transaction Destination Range: 0000023160-1

Transaction Category Range: 0000023160-1

Transaction Subcategory Range: 0000023160-1

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Transaction Reference Range: 0000023160-1

Transaction Remarks Range: 0000023160-1

Transaction Audit Range: 0000023160-1

Transaction Approval Range: 0000023160-1

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Transaction Cancellation Range: 0000023160-1

Transaction Modification Range: 0000023160-1

Transaction Deletion Range: 0000023160-1

Transaction Archiving Range: 0000023160-1

Transaction Backup Range: 0000023160-1

Transaction Restore Range: 0000023160-1

Transaction Export Range: 0000023160-1

Transaction Import Range: 0000023160-1

Transaction Print Range: 0000023160-1

Transaction View Range: 0000023160-1

Transaction Search Range: 0000023160-1

Transaction Filter Range: 0000023160-1

Transaction Sort Range: 0000023160-1

Transaction Page Range: 0000023160-1

Transaction Total Range: 0000023160-1

Transaction Count Range: 0000023160-1

Transaction Size Range: 0000023160-1

Transaction Date Range Range: 0000023160-1

Transaction Status Range Range: 0000023160-1

Transaction Amount Range Range: 0000023160-1

Transaction Currency Range Range: 0000023160-1

Transaction Origin Range Range: 0000023160-1

Transaction Destination Range Range: 0000023160-1

Transaction Category Range Range: 0000023160-1

Transaction Subcategory Range Range: 0000023160-1

Transaction Code Range Range: 0000023160-1

Transaction Reference Range Range: 0000023160-1

Transaction Remarks Range Range: 0000023160-1

Transaction Audit Range Range: 0000023160-1

Transaction Approval Range Range: 0000023160-1

Transaction Rejection Range Range: 0000023160-1

Transaction Cancellation Range Range: 0000023160-1

Transaction Modification Range Range: 0000023160-1

Transaction Deletion Range Range: 0000023160-1

Transaction Archiving Range Range: 0000023160-1

Transaction Backup Range Range: 0000023160-1

Transaction Restore Range Range: 0000023160-1

Transaction Export Range Range: 0000023160-1

Transaction Import Range Range: 0000023160-1

Transaction Print Range Range: 0000023160-1

Transaction View Range Range: 0000023160-1

Transaction Search Range Range: 0000023160-1

Transaction Filter Range Range: 0000023160-1

Transaction Sort Range Range: 0000023160-1

Transaction Page Range Range: 0000023160-1

Transaction Total Range Range: 0000023160-1

Transaction Count Range Range: 0000023160-1

Transaction Size Range Range: 0000023160-1

Transaction Date Range Range Range: 0000023160-1

Transaction Status Range Range Range: 0000023160-1

Transaction Amount Range Range Range: 0000023160-1

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Transaction Subcategory Range Range Range: 0000023160-1

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Transaction Restore Range Range Range: 0000023160-1

Transaction Export Range Range Range: 0000023160-1

Transaction Import Range Range Range: 0000023160-1

Transaction Print Range Range Range: 0000023160-1

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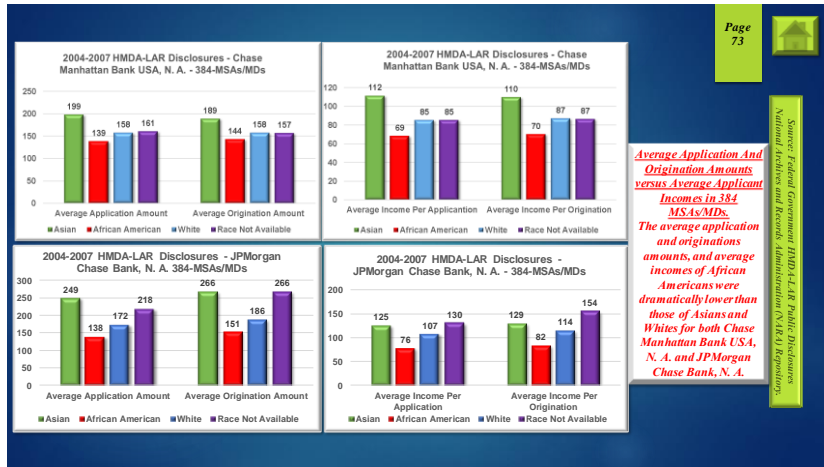
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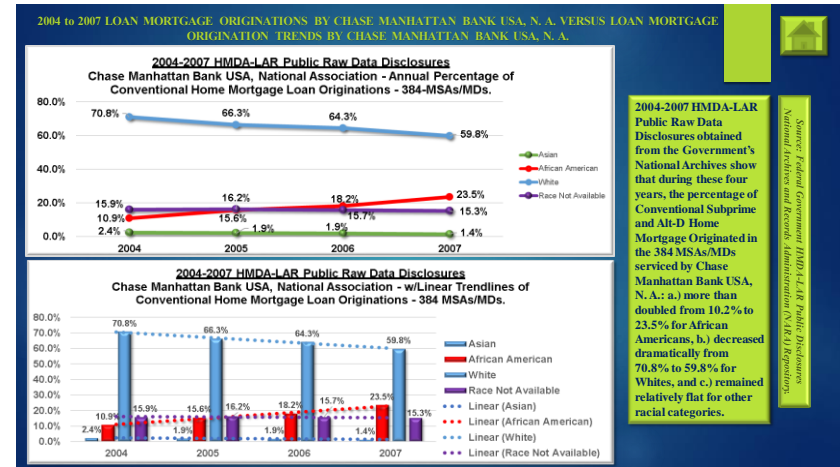
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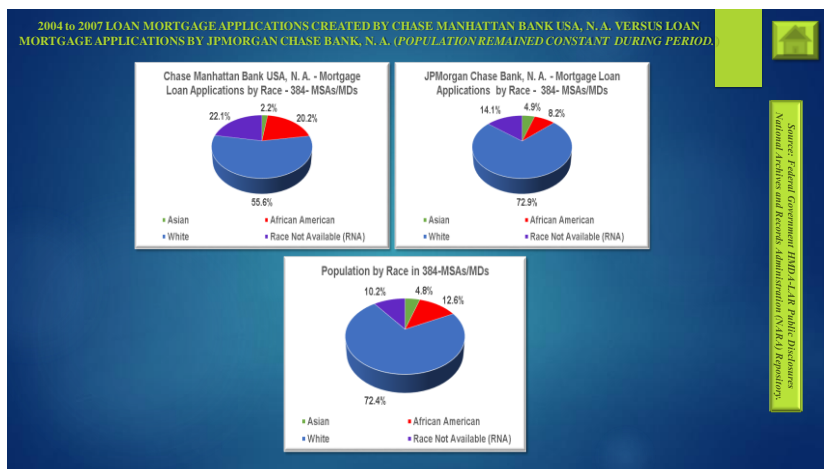
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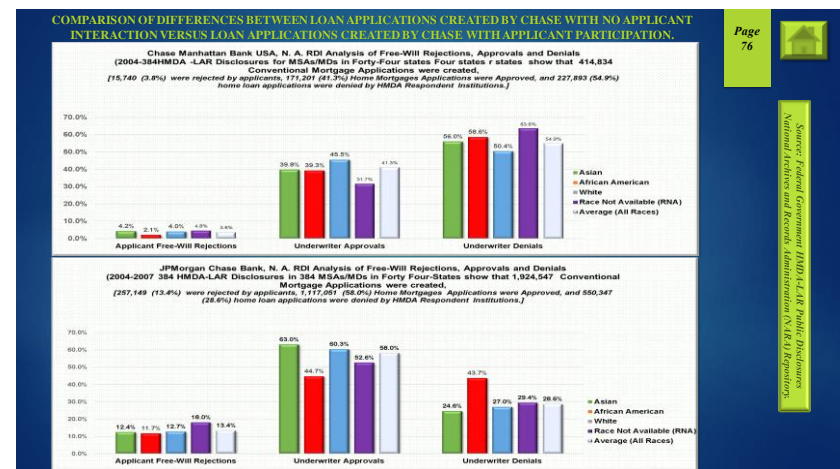
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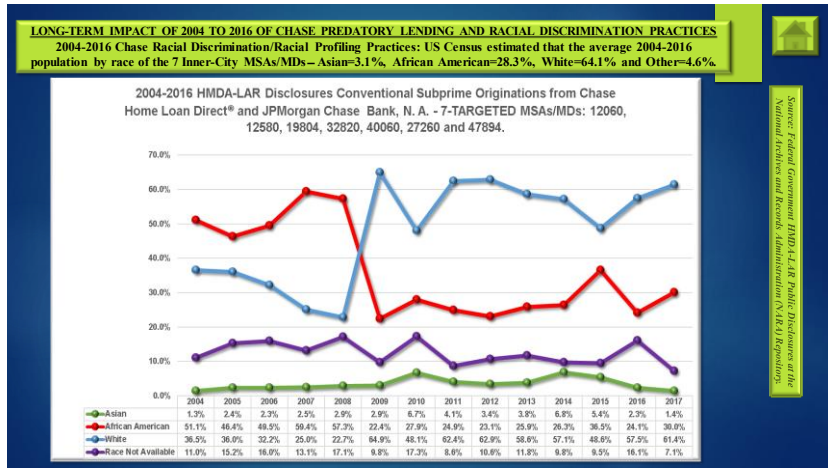
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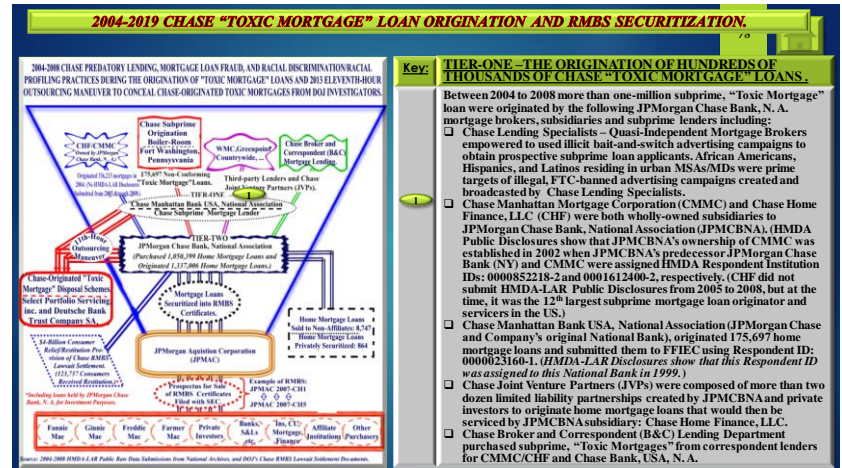
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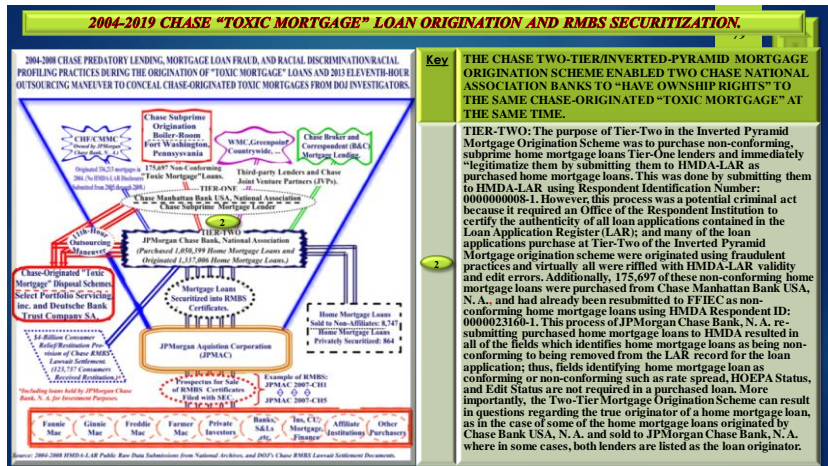
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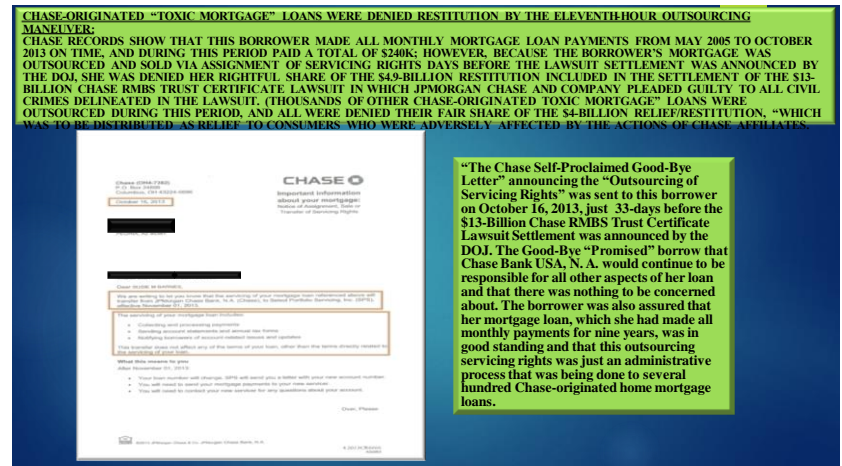
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

OVERVIEW

ON NOVEMBER 19, 2013, JPMORGAN CHASE AND COMPANY PLEADED GUILTY TO ALL CIVIL CHARGES RELATED TO THE CREATION, PACKAGING, AND SALE OF 147 FRAUDULENT RMBS TRUST CERTIFICATES AND WAS FINED AN UNPRECEDENTED AMOUNT OF \$13-BILLION DOLLARS. THIS SETTLEMENT DID NOT ABSOLVE JPMORGAN OR ITS EMPLOYEES OF CRIMINAL VIOLATIONS OF LAWS RELATED TO THIS CRIME AND EXPLICITLY STATED THAT THE INVESTIGATION INTO CRIMINAL ACTS RELATED TO THIS FRAUD WOULD BE ONGOING. AS PART OF THIS LANDMARK SETTLEMENT, THE DOJ ALLOCATED \$4-BILLION OF THIS \$13-DOLLAR SETTLEMENT TO BE USED AS RELIEF/RESTITUTION TO BE PAID TO THE HUNDREDS OF THOUSANDS OF CONSUMERS ADVERSELY AFFECTED BY THE CRIMINAL ACT OF JPMORGAN CHASE AND COMPANY AFFILIATES DURING THE PERPETRATION OF THIS CRIMINAL ACTIVITIES. THE 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES SHOW THAT MANY (OR MOST) OF THE 171,201 CHASE-ORIGINATED "TOXIC MORTGAGE" LOANS SUBMITTED VIA RESPONDENT INSTITUTION NUMBER: 0000023160-1 WHICH WAS ASSIGNED TO CHASE MANHATTAN BANK USA, N.A. WERE ACTUALLY ORIGINATED TO AFRICAN AMERICAN, HISPANIC, AND LATINO CONSUMERS RESIDING IN TWENTY URBAN MSAs/MDs LOCATED IN FOURTEEN STATES. THE CHASE-DIRECT HOME MORTGAGE ORIGINATION BOILER-ROOM, LOCATED AT 504 VIRGINIA DRIVE, FORT WASHINGTON, PENNSYLVANIA 19034 WAS MANNED BY TEAMS OF QUASI-INDEPENDENT MORTGAGE BROKERS KNOWN AS CHASE LENDING SPECIALISTS. THESE SO-CALLED LENDING SPECIALIST WERE EMPOWERED TO ORIGINATE "TOXIC MORTGAGE" LOANS USING ALL MEANS AT THEIR DISPOSAL, BECAUSE REGARDLESS OF THE FINANCIALLY-STATUS OF LOAN APPLICANTS, THE NEWLY ORIGINATED LOANS WOULD BE APPROVED AND UNDERWRITTEN BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION. LOANS ORIGINATED AT THIS CLANDESTINE BOILER-ROOM WERE FIRST SUBMITTED TO FTFC JPMORGAN CHASE BANK, N.A. WHOLLY-OWNED SUBSIDIARIES: CHASE MANHATTAN MORTGAGE CORPORATION AND CHASE HOME FINANCE, LLC WERE THE PRIMARY SOURCES OF "TOXIC MORTGAGE" LOANS ORIGINATED AND SECURITIZED INTO FRAUDULENT RMBS TRUST CERTIFICATES THAT WERE USED BY JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, J.P. MORGAN ACQUISITION CORPORATION (JPMAC) AND GERMAN-BASED DEUTSCHE BANK TRUST COMPANY TO

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CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

DESCRIPTION OF CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION

ON NOVEMBER 19, 2013, JPMORGAN CHASE AND COMPANY PLEADED GUILTY TO "CIVIL OFFENCES" IN THE DEPARTMENT OF JUSTICE'S LANDMARK, \$13-BILLION CHASE RMBS TRUST CERTIFICATE FRAUD LAWSUIT. THE GENESIS OF THIS LAWSUIT WAS 171,201 "TOXIC MORTGAGE" LOANS ORIGINATED AT 504 VIRGINIA DRIVE, FORT WASHINGTON, PENNSYLVANIA 19034. THE MAJORITY OF THE "TOXIC MORTGAGE" LOANS THAT WERE CREATED AT THIS BOILER ROOM WERE ORIGINATED FROM AFRICAN AMERICAN, HISPANIC, AND LATINO CONSUMERS RESIDING IN TWENTY URBAN MSAs/MD REGIONS. HMDA-LAR RAW DATA DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES SHOW THAT ON A NATIONWIDE BASIS: 37.2% OF ALL "TOXIC MORTGAGE" LOANS WERE ORIGINATED FROM THE MINORITIES NAMED ABOVE. THIS PERCENTAGE INCREASED TO 55.7 PERCENT IN THE TOP-TWENTY URBAN MSAs/MD REGIONS. THIS MULTI-BILLION DOLLAR "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS CERTIFICATE SECURITIZATION SCAM WORKED AS FOLLOWS:

1. FROM 2004 TO 2008, TEAMS OF QUASI-INDEPENDENT CHASE LENDING SPECIALISTS EMPLOYED AT THE CLANDESTINE "TOXIC MORTGAGE" LOAN ORIGINATION BOILER-ROOM WERE EMPOWERED TO USE ANY MEANS AT THEIR DISPOSAL TO ORIGINATE "TOXIC MORTGAGE" LOANS. 2004 TO 2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES SHOW THAT 171,201 "TOXIC MORTGAGE" LOANS WERE ORIGINATED AT THIS BOILER-ROOM WERE SECURITIZED INTO RMBS TRUST CERTIFICATE BY CHASE AFFILIATE: J. P. MORGAN ACQUISITION CORPORATION (JPMAC).
2. DURING THIS PERIOD, CHASE MANHATTAN BANK USA, N.A. AND JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, USED AN ILLEGAL TWO-TIER MORTGAGE ORIGINATION SCHEME TO ORIGINATE "TOXIC MORTGAGE" LOANS. THIS SCHEME REQUIRED ALL "TOXIC MORTGAGES ORIGINATED AT BY CHASE LENDING SPECIALISTS WERE FIRST DISCLOSED TO HMDA BY CHASE MANHATTAN BANK USA, N.A. USING RESPONDENT ID: 0000023160-1. THEN THESE "TOXIC MORTGAGES WERE IMMEDIATELY RE-SUBMITTED TO HMDA BY JPMORGAN CHASE BANK, N.A. USING RESPONDENT ID: 0000000008-1. (A UNIQUE FEATURE OF THE CHASE TWO-TIER ORIGINATION SCHEME IS THAT THESE DOUBLE-DISCLOSED, CHASE-ORIGINATED "TOXIC MORTGAGE" LOANS WERE NOW CONCURRENTLY OWNED BY BOTH CHASE MANHATTAN USA, N.A. AND JPMORGAN CHASE BANK, N.A. (WHICH IS AN ILLEGAL LENDING PRACTICE.)

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CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

3. THEN JPMORGAN CHASE BANK, N.A. ALONG WITH AFFILIATE JPMAC, SECURITIZED THESE "TOXIC MORTGAGE" LOANS INTO FRAUDULENT RMBS TRUST CERTIFICATES, WHICH COULD BE SOLD TO OTHER FINANCIAL INSTITUTIONS, CREDIT UNIONS, PENSION FUNDS, INSURANCE COMPANIES, AND PRIVATE INVESTORS. HOWEVER, BEFORE THESE TAINTED CERTIFICATES WERE MARKETED, THEY WERE DULY REGISTERED WITH THE SECURITIES EXCHANGE COMMISSION (SEC), AND PROSPECTUS WAS CREATED SHOWING THAT JPMORGAN CHASE BANK, NATIONAL ASSOCIATION WAS BOTH THE OWNER AND SERVICER. (THIS NATIONAL BANK WAS NEVER THE "SOLE" OWNED THESE "TOXIC MORTGAGE" LOANS, AND THE ONLY INDICATOR THAT IT POSSIBLE-SHARED IN THEIR OWNERSHIP WAS THE FACT THAT THEY WERE SUBMITTED AS LOANS SOLD TO AN AFFILIATE BY CHASE MANHATTAN BANK USA, N.A. AND AS LOANS PURCHASED LOANS IN THE SUBMISSIONS FROM JPMORGAN CHASE BANK, N.A. TRAGICALLY IN 2009, AFTER THE CHASE-DIRECT "TOXIC MORTGAGE" LOAN ORIGINATION CENTER WAS SHUT-DOWN, THE ONCE RENOWNED CHASE BANK USA, NATIONAL ASSOCIATION WAS DOWNGRADED FROM "LARGE BANK" TO "SPECIAL PURPOSE BANK" STATUS BY THE OCC, AND IN 2018, IT WAS OFFICIALLY MERGED INTO JPMORGAN CHASE BANK, N.A., WHICH BY THIS TIME WAS THE NATION'S LARGEST BANK.)
4. THE FINAL ACTION FOR MORTGAGORS OF THESE CHASE-ORIGINATED "TOXIC MORTGAGE" LOANS WAS TO REFINANCE THEIR LOANS IF POSSIBLE, AND IF THIS WERE NOT POSSIBLE, CONSUMERS WOULD BE FORCED TO DISPOSE OF THE "TOXIC MORTGAGE" LOAN VIA FORCED SHORT-SALES OR TRUSTEE FORECLOSURE ACTIONS. BOTH SELECT PORTFOLIO SERVICING, INC. WHO WAS NOW THE MORTGAGE SERVICER, AND DEUTSCHE BANK TRUST COMPANY WHO ACTED WHO, WAS NOW EMPOWERED TO ACT AS THE OWNER BECAUSE OF THE ASSIGNMENT OF DEED OF TRUST IT EXECUTED AS THE RMBS TRUSTEE, CLAIMED NO RESPONSIBILITY FOR ANY ACTIVITIES ASSOCIATED WITH ORIGINATION OF THE "TOXIC MORTGAGE" LOANS. THIS WAS, AND IS, THE PROVERBIAL "END GAME" AND IS WHY FINANCIALLY DISTRESSED AFRICAN AMERICANS, HISPANICS, AND LATINOS WERE TARGETED BY THE CHASE LENDING SPECIALISTS EMPLOYED AT THE CHASE-DIRECT "TOXIC MORTGAGE" LOAN ORIGINATION.

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CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

5. IN THE FINAL ANALYSIS, ALL FIVE MAJOR PARTICIPANTS INVOLVED IN THE ORIGINATION, SERVICING, SECURITIZATION, AND FINAL DISPOSAL OF THE TENS OF THOUSANDS OF CHASE "TOXIC MORTGAGE" LOANS WERE RICHLY REWARDED DURING THIS SIXTEEN-YEAR SCAM. HOWEVER, AS EXPECTED, THE AFRICAN AMERICANS, HISPANICS, AND LATINOS WHO WERE TARGETED BY THE CHASE LENDING SPECIALISTS FROM 2004 TO 2008 DID NOT REALIZE ANY BENEFITS FROM THIS SCAM; IN FACT, JUST THE OPPOSITE OCCURRED AS THESE FINANCIALLY DISTRESSED MINORITIES WERE DEPRIVED OF THEIR RIGHTFUL SHARE OF THE \$49-BILLION CONSUMER RELIEF RESTITUTION INCLUDED IN THE 2013 CHASE RMBS TRUST CERTIFICATE SETTLEMENT BECAUSE THEIR "TOXIC MORTGAGE" LOANS WERE OUTSOURCED TO SELECT PORTFOLIO SERVICING DAYS BEFORE THE DEPARTMENT OF JUSTICE ANNOUNCED THE SETTLEMENT OF THIS \$13-BILLION LAWSUIT. BELOW ARE SOME OF THE WAYS THESE FIVE PARTICIPANTS OF THIS SCAM PROFITED AT THE EXPENSES OF THE VICTIMS OF THIS SCAM:
 - CHASE LENDING SPECIALISTS EARNED LARGE YSP BONUSES FROM ORIGINATING "TOXIC MORTGAGE" LOANS FOR CHASE MANHATTAN BANK, N.A.
 - CHASE MANHATTAN BANK USA, N.A. EARNED MONEY VIA APPRAISAL FEES, ANCILLARY CLOSING FEES, APPLICATION PREPARATION FEES, AND EARLY TERMINATION PENALTIES.
 - JPMORGAN CHASE BANK, N.A. MADE MONEY FROM MORTGAGE SERVICING, USING "TOXIC MORTGAGE" LOANS THAT IT DID NOT OWN IN RMBS FRAUDULENT CERTIFICATE, AND WAS THE "UNNAMED BENEFICIARY IN "TOXIC MORTGAGE" LOANS THAT WERE SOLD IN SP-S-ORCED SHORT-SALES, OR DEUTSCHE BANK TRUSTEE FORECLOSURE SALES.
 - SELECT PORTFOLIO SERVICING, INC. MADE MONEY FROM SERVICING AND CREDIT AND COLLECTION ACTIVITIES ASSOCIATED WITH THE CHASE "TOXIC MORTGAGE" LOANS OUTSOURCED TO IT DURING THE 2013 ELEVENTH-HOUR OUTSOURCING MANEUVER.
 - DEUTSCHE BANK TRUST COMPANY MADE MONEY WHEN THE "TOXIC MORTGAGE" LOANS WERE SECURITIZED, REFINANCED, SOLD, AND/OR FORECLOSED VIA TRUSTEE FORECLOSURE SALES.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

PARTICIPANTS: JPMORGAN CHASE AND COMPANY AFFILIATES, MORTGAGE SERVICERS, AND FORECLOSURE TRUSTEE

- **THREE CHASE AFFILIATED HOME MORTGAGE ORIGINATORS, TWO OF WHICH WERE REQUIRED TO BE HMDA RESPONDENT INSTITUTIONS TO ENSURE THAT NEWLY-ORIGINATED "TOXIC MORTGAGE" LOANS COULD EASILY BE TRANSFERRED AND/OR CONCEALED BY ALL THREE CHASE AFFILIATES:**
 - **CHASE AFFILIATE ONE-CHASE MANHATTAN BANK USA, N.A.:** DIRECT-MARKETING, HMDA-RESPONDENT SPECIALIZED IN CONVENTIONAL SUBPRIME AND NON-CONFORMING MORTGAGE LOANS. CHASE MANHATTAN MORTGAGE CORPORATION (CMMC) SUCCEEDED BY CHASE MANHATTAN BANK USA, N.A. IN THE FOURTH QUARTER OF 2004 AFTER BANK ONE (BO) ACQUISITION. 2004-2019 HMDA-LAR PUBLIC DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES SHOW THAT DURING THESE FIVE YEARS, THIS LENDER ORIGINATED 193,088 "TOXIC MORTGAGE" LOANS AND SOLD 183,176 OF THESE LOANS TO AN AFFILIATE, AND 41.1% OF ALL CONVENTIONAL LOANS WERE ORIGINATED TO AFRICAN AMERICANS, HISPANICS, AND LATINOS.
 - **CHASE AFFILIATE TWO-JPMORGAN CHASE BANK, N.A.:** HMDA-RESPONDENT SPECIALIZING IN FULL-SERVICE HOME MORTGAGE LENDING INCLUDING GOVERNMENT-INSURED/GOVERNMENT-GUARANTEED FHA/VA/FSA-RHS HOME MORTGAGE LOANS. JPMORGAN CHASE BANK (NY) AND BANK ONE, (IL) SUCCEEDED BY JPMORGAN CHASE BANK, NATIONAL ASSOCIATION IN AUGUST 2004. 2013 HMDA-LAR PUBLIC DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES SHOW THAT DURING FIVE YEAR PERIOD, THIS LENDER ORIGINATED 1,437,320 CONFORMING MORTGAGE LOANS AND PURCHASED 466,784 MORTGAGE LOANS 183,176 WERE FROM AFFILIATES, AND 19.5% OF ALL CONVENTIONAL LOANS WERE ORIGINATED TO AFRICAN AMERICANS, HISPANICS AND LATINOS.
 - **CHASE AFFILIATE THREE-CHASE MANHATTAN MORTGAGE CORPORATION (CMMC)/CHASE HOME FINANCE (CHF):** NON-HMDA RESPONDENT EXCLUSIVELY SUBPRIME, "TOXIC MORTGAGE" LENDER AND MORTGAGE SERVICER. CHASE MANHATTAN MORTGAGE CORPORATION (CMMC) SUCCEEDED BY CHASE HOME FINANCE, LLC (CHF) ON JANUARY 1, 2005. FROM 2002 TO 2004, CMMC WAS A SUBSIDIARY OF JPMORGAN CHASE BANK (NY), AND BOTH WERE HMDA RESPONDENT INSTITUTIONS SUPERVISED BY THE FEDERAL RESERVE BANK (FRB). DURING THIS PERIOD, THE HMDA RESPONDENT IDENTIFICATION NUMBERS FOR THESE TWO MORTGAGE LENDERS WERE 0606852218-2 AND 06061612406-2, RESPECTIVELY. ONLY 2004 HMDA-LAR PUBLIC DISCLOSURES WERE AVAILABLE FROM THE NATIONAL ARCHIVES AND SHOWED THAT DURING 2004 CMMC ORIGINATED 202,174 CONVENTIONAL LOANS AND SOLD 28,249 CONVENTIONAL LOANS TO AFFILIATES. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION VIOLATED FEDERAL REGULATION C ACT AND INTERSTATE BANKING LAWS BY REPLACING CMMC, A HMDA RESPONDENT, WITH CHF, A NON-HMDA RESPONDENT. THIS MANEUVER ALLOWED THIS NATIONAL BANK TO ORIGINATE AND SECURITIZE HUNDREDS OF THOUSANDS OF SUBPRIME HOME MORTGAGE LOANS WITHOUT HMDA (AND CRA) SCRUTINY AND OVERSIGHT.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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OTHER CHASE AFFILIATES AND BUSINESS PARTNERS:

- **CHASE-DIRECT MARKETING NON-PRIME ORIGINATION CENTER (BOILER-ROOM):** CHASE MANHATTAN MORTGAGE CORPORATION (CMMC) BRANCH OFFICE - 504 VIRGINIA DRIVE, FORT WASHINGTON, PENNSYLVANIA 19034.
 - **DIRECT MARKETING SALES FORCE:** TEAMS OF QUASI-INDEPENDENT CHASE LENDING SPECIALISTS WITH PRIMARY COMPENSATION BASED UPON NOW-ILLEGAL YIELD SPREAD PREMIUM (YSP), CHASE LENDING SPECIALIST FUNCTIONS INCLUDED:
 - **GUIDING APPLICANT TO THE TYPE CONVENTIONAL MORTGAGE LOAN THAT WOULD BE MOST BENEFICIAL TO CHASE LENDING SPECIALIST'S YSP BONUS:**
 - **NEW APPLICANT 20-OR 30-YEAR FIXED OR VARIABLE RATE MORTGAGE LOAN.**
 - **EXISTING CHASE BORROWER: CASH-OUT/EQUITY-STRIPPING REFINANCE WITH HIDDEN EARLY TERMINATION PENALTIES.**
 - **CREATING HUD UNIFORM RESIDENTIAL LOAN APPLICATION ON BEHALF OF APPLICANTS (WITH MINIMAL OR NO INPUT FROM APPLICANT), INCLUDING IN CREATING MULTIPLE APPLICANTS (E.G. MARRIED COUPLE DETERMINING WHICH PARTY SHOULD APPLICANT APPLY FOR LOAN (THE ABILITY TO MINIMIZE STATED INCOME ELIMINATED THE REQUIREMENT FOR A CO-BORROWER).**
 - **SCHEDULING PROPERTY APPRAISALS WITH PRE-SELECTED APPRAISER.**
 - **MANIPULATE ("WORKING THE NUMBERS") "STATED" INCOME, EMPLOYMENT, AND FINANCIAL INFORMATION TO ENSURE THAT THE APPLICATION WAS ACCEPTED BY THE CHASE AUTOMATED MORTGAGE LOAN UNDERWRITING SYSTEM.**
 - **CALCULATING DISCOUNT POINTS, EARLY TERMINATION PENALTIES, AND OTHER ANCILLARY FEES TO ENSURE THAT MAXIMUM YSP BONUS WAS YIELDED.**
- THE CHASE MULTI-TIER MORTGAGE ORIGINATION FRAUD PROVIDED THE ASSURANCE THAT REGARDLESS OF APPLICANT'S FINANCES, CREDIT-WORTHINESS OR CREDIT SCORE, THAT CHASE LENDING SPECIALIST COULD SELL THE NEW "TOXIC MORTGAGE" LOAN TO CHASE MANHATTAN BANK USA, N.A.; WHO WOULD IMMEDIATELY RE-SELL "TOXIC MORTGAGE" LOAN TO JPMORGAN CHASE BANK, N.A. AS A PRIME, CONFORMING MORTGAGE LOAN.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

OTHER VIOLATIONS RELATED TO THE 2013 CHASE RMBS TRUST CERTIFICATE LAWSUIT

2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES OBTAINED FROM THE GOVERNMENT'S NATIONAL ARCHIVES SHOW THAT 171,201 SUBPRIME "TOXIC MORTGAGE" LOANS WERE ORIGINATED IN AN DIRECT-MARKETING BOILER-ROOM OPERATED BY JPMORGAN CHASE AND COMPANY AFFILIATES:

- CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION (JPMCBNA),
 - JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AND;
 - CHASE MANHATTAN MORTGAGE CORPORATION (CMMC)/CHASE HOME FINANCE, LLC (CHF).
- (CMMC and CHF were wholly-owned subsidiaries of JPMCBNA.)

THESE THREE CHASE AFFILIATES CO-CONSPIRATORS USED AN ILLEGAL, TWO-TIER MORTGAGE ORIGINATION SCHEME EXPLOITED A FLAW IN THE HMDA-LAR PUBLIC DISCLOSURE PROCESS TO ORIGINATE HUNDREDS OF THOUSANDS OF "TOXIC MORTGAGE" LOANS 171,201 AND THEN MAKE THEM APPEAR AS "CONFORMING" MORTGAGE LOANS. THE TWO STEPS OF THIS TWO-TIER ORIGINATION PROCESS ARE ONLY DISCERNABLE IN HMDA RAW DATA DISCLOSURES WE OBTAINED FROM AND WERE PERFORMED IN THE FOLLOWING SEQUENCE:

1. THESE "TOXIC MORTGAGE" LOANS WERE DISCLOSED BY CHASE MANHATTAN BANK USA, N.A. TO HMDA-LAR USING RESPONDENT ID: 000026160-1, AND SOLD BY CHASE MANHATTAN BANK USA, N.A. TO CHASE MANHATTAN BANK USA, N.A.
2. JPMORGAN CHASE BANK, N.A. THEN RE-SUBMITTED THESE PURCHASED "TOXIC MORTGAGE" LOANS VIA HMDA-LAR PUBLIC DISCLOSURES USING RESPONDENT ID: 000000000-1.
(This process of submitting newly-purchased "Toxic Mortgage" Loans to HMDA, without including the optional LAR fields which identify loans as "non-conforming," is illegal; it is counter to Regulation C's objectives of simplifying selling newly-originated mortgages to affiliates of the same corporation.)
3. THE 2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER, IN OCTOBER 2013, CHASE BANK USA, N.A., AND JPMCBNA, ALONG WITH THEIR BUSINESS PARTNERS: SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK TRUST; CONCOCTED AN ILLEGAL, ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL THE OWNERSHIP OF 171,201 "TOXIC MORTGAGES" ORIGINATED BY THE CHASE-DIRECT NON-PRIME BOILER-ROOM. THESE "TOXIC MORTGAGES" WERE FRAUDULENTLY DISCLOSED TO HMDA BY JPMCBNA AS CONFORMING MORTGAGE LOANS. THE OBJECT OF THIS SCAM WAS TO CONCEAL THESE "TOXIC MORTGAGES" FROM FEDERAL FRAUD INVESTIGATORS DURING THE SETTLEMENT PHASE OF THE DOJ'S \$13-BILLION CHASE RMBS TRUST LAWSUIT. THESE COLLABORATORS OF THIS ILLEGAL OUTSOURCING MANEUVER FRAUDULENTLY TENS OF THOUSANDS OF AFRICAN AMERICANS, HISPANICS, LATINOS, WHO WERE INITIALLY TARGETED BY CHASE LENDING SPECIALISTS DURING THE 2004 TO 2008 ORIGINATION OF THESE "TOXIC MORTGAGES" OF THEIR RIGHTFUL SHARE OF THE \$4-BILLION CONSUMER RELIEF LEVIED ON JPMORGAN CHASE AND COMPANY BY THE DOJ AS THE SETTLEMENT OF THIS LAWSUIT.

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2004-2008 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION FRAUD.

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OTHER ELEMENTS OF THE FRAUD (Continued):

- **PRIMARY SOURCE OF "TOXIC MORTGAGE" LOAN APPLICANTS:** CHASE APPLICANTS UNABLE TO QUALIFY FOR CHASE CONFORMING MORTGAGE LOANS, EXISTING CHASE SUBPRIME MORTGAGE CUSTOMERS, TARGET ADVERTISING CAMPAIGNS USING ROBO-FAX AND ROBO-CALL BROADCASTER: FAX.COM; AND PURCHASED SUBPRIME LOAN APPLICATIONS VIA CHASE BROKER AND CORRESPONDENT (B&A).
- **CHASE RMBS CERTIFICATE SECURITIZER:** J. P. MORGAN ACQUISITION CORPORATION (JPMAC) WOULD SECURITIZE "TOXIC MORTGAGE" LOANS PURCHASED BY JPMCBNA INTO RMBS TRUST CERTIFICATES WHICH WERE THEN DULY REGISTERED TO THE SEC AND THEN MARKETED TO BUYERS, SUCH AS GSEs, CREDIT UNIONS, PENSION FUNDS, INSURANCE COMPANIES, AND PRIVATE INVESTORS.
- **SUBPRIME MORTGAGE SERVICER/CREDIT AND COLLECTION/PORTFOLIO DISPOSAL COMPANY:** SELECT PORTFOLIO SERVICING, INC. (SPS).
- **PROOF OF OWNERSHIP VERIFICATION:** QUALITY LOAN SERVICE CORPORATION (INCLUDED FRAUDULENT ASSIGNMENT OF DEED OF TRUST DOCUMENTS IN SUSIE BARNES PROOF OF OWNERSHIP DECLARATION).
- **RMBS TRUSTEE TRUST CERTIFICATE TRUSTEE/BANKRUPTCY TRUSTEE:** DEUTSCHE BANK TRUST COMPANY. PUBLIC RECORDS FROM THE MARICOPA COUNTY (AZ) RECORDER'S OFFICE (ONE OF THE 384 MSAs/MDs IN WHICH CHASE ORIGINATED MORTGAGES FROM 2004 TO 2008) SHOW THAT DEUTSCHE BANK TRUST COMPANY FILED MORE THAN TWENTY-NINE THOUSAND ASSIGNMENTS OF DEED OF TRUST ACTIONS UNDER EIGHTY-EIGHT (88) DIFFERENT CORPORATE NAMES, AND WAS THE TRUSTEE NAMED IN MORE THAN THREE THOUSAND BANKRUPTCY ACTIONS USING FIFTY-EIGHT (58) DIFFERENT CORPORATE NAMES. ALL DEED OF TRUST AND ASSIGNMENT OF DEED OF TRUST FILED IN MARICOPA COUNTY RECORDER'S OFFICE WERE DULY NOTARIZED BY A NOTARY PUBLIC.

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Note: **CHASE LENDING SPECIALISTS CREATED NO FHA/VA/FSA-RHS APPLICATION AT THE CHASE DIRECT CENTER FROM 2004 TO 2008.** HMDA-LAR Public Disclosures show that starting in 2004 and continuing through 2007, FHA/VA/FSA-RHS Government Insured/Government Home Mortgage Loans spiraled downward to their lowest point in this sixteen-year history of Chase Home Lending. Public disclosures will not cover the period when the Chase Direct Center Mortgage Origination Boiler Room was fully operational. The number of FHA/VA/FSA-RHS more than quadrupled in 2008, the year that the Chase direct Boiler Room was closed.

2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION'S MOST FREQUENT RESPONSE TO ACCUSATIONS OF CHASE SYSTEMIC DISCRIMINATION IN ITS MORTGAGE LENDING LINE-OF-BUSINESS BETWEEN THE YEARS OF 2004 AND 2008 WAS (AND IS): "WE DO NOT DISCRIMINATE!"

HOWEVER, THE QUASI-INDEPENDENT TEAMS OF CHASE LENDING SPECIALISTS EMPLOYED AT THE CHASE-DIRECT MORTGAGE ORIGINATION BOILER-ROOM WERE NOT BOUND BY THE JPMORGAN CHASE AND COMPANY'S FAIR LENDING POLICIES; AND THUS, WERE EMPOWERED TO ORIGINATE SUBPRIME, CONVENTIONAL HOME MORTGAGE LOANS USING ALL LEGAL (AND ILLEGAL) MEANS AT THEIR DISPOSAL. THEIR EMPOWERMENT WAS THE PERSONIFICATION OF THE AXIOM THAT "THE INMATES ARE RUNNING THE ASYLUM!"

JPMORGAN CHASE AND COMPANY 2007 FAIR LENDING POLICY: "TOO LITTLE, TO LATE!"

Chase's commitment to the fair treatment of all our customers and potential customers is an integral part of our overall commitment to maintaining the highest standards of corporate responsibility in all activities we undertake. This commitment extends to every aspect of accredit transaction, from advertising and pre-application inquiries to loan disbursement and ongoing servicing. But our focus on fairness reaches beyond our credit products to the equal treatment of all who come to Chase for financial services.

This article contains information concerning fair lending, diversity and the importance of equal treatment to Chase's success in the marketplace. Employees are expected to adhere to these principles and honor our corporate commitment, not simply because in many cases the law requires such behavior, but because it reflects our corporate values and makes good business sense.

WHAT ARE THE PENALTIES FOR NON-COMPLIANCE WITH FAIR LENDING LAWS AND REGULATIONS?

Possible consequences of non-compliance with fair lending laws and regulations can be extremely severe and include:

- ☐ Civil money penalties
- ☐ CRA rating downgrades
- ☐ Department of Justice investigations
- ☐ Litigation
- ☐ Adverse Publicity
- ☐ Rejection of a bank's application for merger or acquisitions
- ☐ Cease and desist orders

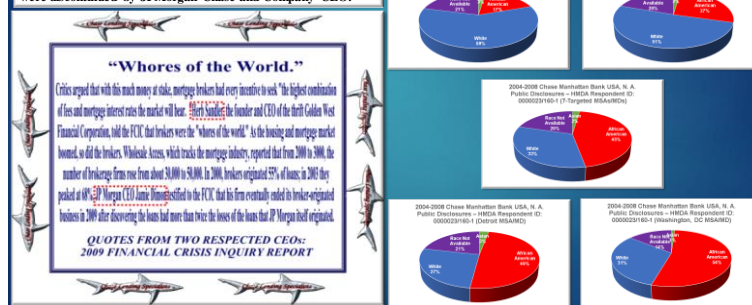
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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

Role of Chase Lending Specialists from 2004 to 2008: "The Inmates Were Running the Asylum!"

The percentage of conventional mortgage loan applications "created" by Chase Lending Specialists for African American consumers residing in: a.) all 384 MSAs/MDs, b.) Top-20 Urban MSAs/MDs, and c.) 7 Inner-City MSAs/MDs; and in, d.) Detroit and e.) Washington, DC MSAs/MDs, were 17%, 27%, 45%, 49%, and 54%, respectively.

Quasi-Independent Mortgage Brokers, such as Chase Lending Specialists, were called "Whores of the World" by one respected CEO, and their "hired gun" type mortgage origination services were discontinued by JPMorgan Chase and Company CEO.



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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

ROLE OF CHASE LENDING SPECIALISTS EMPLOYED BY THE CHASE-DIRECT LENDING DIVISION OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION*

Public Raw Data Disclosures show that the Chase Lending Specialists manning the Chase Manhattan Bank USA, National Association explicitly-targeted African American consumers during the four-plus years of operation of the Chase-Direct Subprime Origination Boiler-Room. The following five (5) slides include a comparison of the 2006 National HMDA-LAR Aggregate home mortgage origination practices for African Americans versus the 2006 African American home mortgage origination practices of five other home mortgage lenders, including: a.) Chase-Direct Home Loan Direct®, b.) JPMorgan Chase Bank, N.A., c.) Bank of America, N.A., d.) WMC Mortgage (3rd Party Provider of Subprime Loans to Chase), and e.) Countrywide FSB.

National HMDA-LAR Aggregate versus five (5) Home Mortgage Lenders:

- ☐ Chase Manhattan Bank USA, N.A./Chase-Direct Home Loan Boiler-Room.
- ☐ JPMorgan Chase Bank, N.A.
- ☐ Bank of America, N.A.
- ☐ WMC Mortgage Corporation.
- ☐ Countrywide FSB

MSAs/MDs included in the analysis:

- ☐ All Metropolitan Statistical Areas/Metropolitan Divisions (MSAs/MDs) in serviced by the respective five lenders.
- ☐ The Top-20 Urban MSAs/MDs (shown in the list located on this page), that were explicitly-targeted by Chase-Direct Lending Division of Chase Manhattan Bank, and;
- ☐ A single, illustrative MSA/MD served by all five of these home mortgage lenders: Washington, DC - MSA/MD: 47894.

MSA/MD Number	MSA/MD NAME	African American Population %
10994	Atlanta, GA	17
12680	Baltimore, MD	28.7
16974	Chicago, IL	31
17460	Cleveland, OH	21.1
18078	Detroit, MI	27.8
22744	Miami-Fort Lauderdale, FL	21
31084	Los Angeles-Long Beach, CA	7.1
32550	Phoenix, AZ	13.7
33124	Miami Beach, FL	14
33340	Minneapolis, MN	16.8
35084	Newark, NJ	62.4
36380	New Orleans-Metairie-Kenner, LA	34
36740	Orlando, FL	16.2
37964	Philadelphia, PA	20.9
40550	Richmond, VA	21.8
41180	St. Louis, MO	18.4
43360	Tampa-St. Petersburg, FL	11.9
47260	Virginia Beach-Norfolk, VA	31.3
47894	Washington, DC	20.8
48424	West Palm Beach-Deltona-Raton, FL	5.3

*Although the name of this bank was changed to Chase Bank USA, National Association on January 1, 2005, HMDA-LAR Public Disclosures obtained from the Government's National Archives show that all HMDA-LAR Public Disclosures submitted from 2005 until 2008 when the Chase-Direct Origination Boiler-Room closed down, were submitted under the "Old Name for this Bank" - Chase Manhattan Bank USA, N.A.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2006 HMDA-LAR DISCLOSURE FOR NATIONAL AGGREGATE HOME MORTGAGE LENDING PRACTICES FOR AFRICAN AMERICAN CONSUMERS BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION IN FOLLOWING AREAS: 1) NATIONWIDE AGGREGATE, 2) 384 MSA/MD, 3) 20 URBAN MSA/MD, AND 4) WASHINGTON, DC. [High-Lighted African American Applications: National Aggregate=6.2% versus a.) 384 MSAs/MDs=19.5%, b.) Top-20 Urban MSAs/MDs=29.3%, and c.) Washington, DC MSA/MD=51.0%]

Area	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incomplete information	Originated at Subprime Lender
National	287,029	4,23,026	6.8%	20,202	6.4%	103,828	6.3%
384 MSA/MD	2,812,254	4,776,227	28.1%	255,127	13.1%	1,351,458	27.3%
20 Urban MSA/MD	1,133,140	813,820	13.1%	47,307	13.7%	242,473	16.7%
Washington, DC	9,664,962	8,673,277	100.0%	348,483	100.0%	2,092,071	100.0%

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2006 HMDA-LAR DISCLOSURE FOR NATIONAL AGGREGATE HOME MORTGAGE LENDING PRACTICES FOR AFRICAN AMERICAN CONSUMERS BY JPMORGAN CHASE BANK, NATIONAL ASSOCIATION IN FOLLOWING AREAS: 1) NATIONWIDE AGGREGATE, 2) 384 MSA/MD, 3) 20 URBAN MSA/MD, AND 4) WASHINGTON, DC. [High-Lighted African American Applications: National Aggregate=6.2% versus: a.) 384 MSAs/MDs=9.2%, b.) Top 20 Urban MSAs/MDs=13.7%, and c.) Washington, DC MSA/MD=23.21%]

2006 National HMDA Aggregate Public Disclosures											
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by Institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates			
ASIAN	673,629	486,526	4,820,902	18,476	229,623	4,426	103,553	8.50%	17,623	8.42%	
BLACK OR AFRICAN AMERICAN	669,472	6,2%	288,503	4.3%	23,537	6.9%	213,687	10.4%	96,391	6.9%	
WHITE	7,312,254	7,744,027	76.7%	263,121	73.1%	1,392,466	87.9%	1,001,254	71.3%	301,300	56.6%
RACE NOT AVAILABLE	1,036,480	14.4%	1,816,651	13.0%	47,307	13.7%	342,473	16.7%	218,590	15.4%	
TOTAL	10,664,254	100.0%	6,273,177	100.0%	246,463	100.0%	2,052,211	100.0%	587,888	100.0%	

Source: 2004 National Aggregate Report

2006 HMDA Public Disclosures for 384 MSAs/MSDs - JPMorgan Chase Bank, N.A.										
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by Institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	72,606	4,22%	1,282,352	3,344	8,451	4,20%	881	1,42%	383	4,44%
BLACK OR AFRICAN AMERICAN	72,606	4,22%	1,282,352	3,344	8,451	4,20%	881	1,42%	383	4,44%
WHITE	5,981,177	20,091%	74,81%	2,60%	1,53%	5,981,177	20,091%	74,81%	2,60%	1,53%
RACE NOT AVAILABLE	5,981,177	20,091%	74,81%	2,60%	1,53%	5,981,177	20,091%	74,81%	2,60%	1,53%
TOTAL	6,053,712	100.0%	20,091%	100.0%	100.0%	20,091%	100.0%	100.0%	100.0%	100.0%

2006 HMDA Public Disclosures for Top 20 Urban Areas (MSAs) - JPMorgan Chase Bank, N.A.										
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by Institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	12,224	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
BLACK OR AFRICAN AMERICAN	4,064	8.20%	2,342	4.2%	200	6.2%	866	11.6%	461	7.4%
WHITE	3,081	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061	73.6%
RACE NOT AVAILABLE	18,570	17.1%	1,681	13.4%	8,009	11.6%	2,949	17.6%	4,152	12.3%
TOTAL	14,637	100.0%	33,847	100.0%	4,261	100.0%	14,438	100.0%	1,272	100.0%

Source: 2006 HMDA LAR Public File Data by MSA. © 2007 National Automated Clearing House Association (NACHA).
*The 2006 HMDA LAR Public File Data by MSA is available at www.fdic.gov/hmda.
†The 2006 HMDA LAR Public File Data by MSA is available at www.fdic.gov/hmda.
‡The 2006 HMDA LAR Public File Data by MSA is available at www.fdic.gov/hmda.
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2006 HMDA Disclosures for Washington, DC MSA/MD:47894 MSAs/MDs - JPMorgan Chase Bank, N.A.									
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by	Withdrawn by	File Closed	Originated at	Subprime Rates	
ASIAN	7,440	4,426	4,958	3.9%	558	5.7%	1,369	4.7%	324
BLACK OR AFRICAN AMERICAN	1,074	8.1%	1,424	10.0%	1,150	10.0%	1,072	11.2%	1,100
WHITE	2,021	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061
RACE NOT AVAILABLE	2,025	17.4%	1,168	13.1%	1,941	10.2%	2,543	13.0%	1,024
TOTAL	13,160	100.0%	33,541	100.0%	4,261	100.0%	14,438	100.0%	1,272

Source: 2006 HMDA LAR File; Race Data File; and the bank's Advertising Notice (AN/A).

2006 HMDA Disclosures for Washington, DC MSA/MD - JPMorgan Chase Bank, N.A.									
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates	
ASIAN	1,498	23.21%	1,248	24.36%	414	17.42%	424	24.84%	44
BLACK OR AFRICAN AMERICAN	3,564	36.02%	2,581	40.27%	380	37.11%	63	20.0%	31
WHITE	1,833	26.20%	1,150	20.61%	1,09	42.60%	22	30.56%	29
RACE NOT AVAILABLE	836	100.0%	670	100.0%	156	100.0%	152	100.0%	109
TOTAL	8,336	100.0%	6,701	100.0%	1,563	100.0%	211	100.0%	152

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2006 HMDA-LAR DISCLOSURE FOR NATIONAL AGGREGATE HOME MORTGAGE LENDING PRACTICES FOR AFRICAN AMERICAN CONSUMERS BY WMC MORTGAGE CORPORATION IN FOLLOWING AREAS: 1) NATIONWIDE AGGREGATE, 2) 384 MSA/MD, 3) 20 URBAN MSA/MD, AND 4) WASHINGTON, DC. [High-Lighted African American Applications: National Aggregate=6.2% versus WMC: 384 MSAs/MDs=19.6%, WMC: Top 20 Urban MSAs/MDs=27.0%, WMC: Washington, DC MSA/MD=40.7%]

2006 National HMDA Aggregate Public Disclosures											
Racial Category	Applications	Loan Originated	Approved but not Accepted	Denied by Institution	Withdrawn by Applicant	File Closed because of Incompletion	Originated at Subprime Rates	Subprime Rates			
ASIAN	673,629	486,526	4,820,902	18,476	229,623	4,426	103,553	8.50%	17,623	8.42%	
BLACK OR AFRICAN AMERICAN	669,472	6.2%	288,503	4.3%	23,537	6.9%	213,687	10.4%	96,391	6.9%	
WHITE	7,312,254	7,744,027	76.7%	263,121	73.1%	1,392,466	87.9%	1,001,254	71.3%	301,300	56.6%
RACE NOT AVAILABLE	1,036,480	14.4%	1,816,651	13.0%	47,307	13.7%	342,473	16.7%	218,590	15.4%	
TOTAL	10,664,254	100.0%	6,273,177	100.0%	246,463	100.0%	2,052,211	100.0%	587,888	100.0%	

Source: 2006 National HMDA Aggregate Public Disclosures

2006 HMDA Public Disclosures for 378 MS AMLA Served by WMV Mortgage Corporation											
Racial Category	Applications	Loan Originated	Approved but not Accepted	Denied by Institution	Withdrawn by Applicant	File Closed because of Incompletion	Originated at Subprime Rates	Subprime Rates			
ASIAN	18,049	22,811	8.2%	1,474	5.0%	1.4%	182	2.31%	0	0.0%	
BLACK OR AFRICAN AMERICAN	1,045	1,045	0.0%	10	0.9%	0.0%	10	0.9%	711	67.1%	
WHITE	3,955,177	3,910,617	80.9%	4	0.0%	22,021	44.2%	0	0.0%	45,326	45.32%
RACE NOT AVAILABLE	1,189	1,189	0.0%	21	1.7%	0.0%	0	0.0%	1,189	100.0%	
TOTAL	5,368,111	6,068,160	100.0%	34	1.0%	13,374	46.0%	46,005	100.0%	15,946	100.0%

Source: 2006 National HMDA Aggregate Public Disclosures

2006 HMDA Public Disclosures for Top-20 Urban MSAs/MDs Served by WMC Mortgage Corporation										
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
BLACK OR AFRICAN AMERICAN	6,063	19.6%	2,812	19.4%	2	13.0%	2,764	20.8%	638	18.2%
WHITE	1,967	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061	73.6%
RACE NOT AVAILABLE	8,922	13.9%	2,171	14.5%	8	81.0%	2,952	22.2%	1,499	30.3%
TOTAL	38,151	100.0%	33,541	100.0%	4,261	100.0%	14,438	100.0%	1,272	100.0%

2006 HMDA Public Disclosures for Washington, DC MSAs/MDs Served by WMC Mortgage Corporation										
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
BLACK OR AFRICAN AMERICAN	6,063	19.6%	2,812	19.4%	2	13.0%	2,764	20.8%	638	18.2%
WHITE	1,967	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061	73.6%
RACE NOT AVAILABLE	8,922	13.9%	2,171	14.5%	8	81.0%	2,952	22.2%	1,499	30.3%
TOTAL	38,151	100.0%	33,541	100.0%	4,261	100.0%	14,438	100.0%	1,272	100.0%

2006 HMDA Public Disclosures for Top 20 Urban MSAs/MDs Served by WMC Mortgage Corporation										
Racial Category	Applications	Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	1,240	4,426	4,958	3.9%	558	5.7%	1,369	4.7%	324	4.1%
BLACK OR AFRICAN AMERICAN	1,240	27.0%	1,424	10.0%	1,150	10.0%	1,072	11.2%	1,100	10.0%
WHITE	2,021	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061	73.6%
RACE NOT AVAILABLE	2,025	17.4%	1,168	13.1%	1,941	10.2%	2,543	13.0%	1,024	10.2%
TOTAL	13,160	100.0%	33,541	100.0%	4,261	100.0%	14,438	100.0%	1,272	100.0%

SOURCE: 2006 HMDA & LAR Public Report Data Submissions. *Approved & Accepted* and *Records & Denials* are denominated in NARs.

2006 HMDA Disclosures for Washington, DC MSA/MD - WMC Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates	
ASIAN	1,498	23.21%	1,248	24.36%	414	17.42%	424	24.84%	44
BLACK OR AFRICAN AMERICAN	3,564	36.02%	2,581	40.27%	380	37.11%	63	20.0%	31
WHITE	1,833	26.20%	1,150	20.61%	1,09	42.60%	22	30.56%	29
RACE NOT AVAILABLE	836	100.0%	670	100.0%	156	100.0%	152	100.0%	109
TOTAL	8,336	100.0%	6,701	100.0%	1,563	100.0%	211	100.0%	152

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2006 HMDA-LAR DISCLOSURE FOR NATIONAL AGGREGATE HOME MORTGAGE LENDING PRACTICES FOR AFRICAN AMERICAN CONSUMERS BY COUNTRYWIDE FEDERAL SAVINGS BANK IN FOLLOWING AREAS: 1) NATIONWIDE AGGREGATE, 2) 384 MSA/MD, 3) 20 URBAN MSA/MD, AND 4) WASHINGTON, DC. [High-Lighted African American Applications: National Aggregate=6.2% versus Countrywide: 384 MSAs/MDs=6.74%, Countrywide: Top 20 Urban MSAs/MDs=11.72%, Countrywide: Washington, DC MSA/MD=21.93%]

2006 National HMDA Aggregate Public Disclosures											
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates			
ASIAN	673,629	486,526	4,820,902	18,476	229,623	4,426	103,553	8.50%	17,623	8.42%	
BLACK OR AFRICAN AMERICAN	669,472	6.2%	288,503	4.3%	23,537	6.9%	213,687	10.4%	96,391	6.9%	
WHITE	7,312,254	7,744,027	76.7%	263,121	73.1%	1,392,466	87.9%	1,001,254	71.3%	301,300	56.6%
RACE NOT AVAILABLE	1,036,480	14.4%	1,816,651	13.0%	47,307	13.7%	342,473	16.7%	218,590	15.4%	
TOTAL	10,664,254	100.0%	6,273,177	100.0%	246,463	100.0%	2,052,211	100.0%	587,888	100.0%	
Source: 2006 national aggregate report: HMDA Data Summary											
2006 HMDA Public Disclosures for 370 MSAs/MDs - Countywide MSAs											
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates			
ASIAN	2,067,117	1,113,117	6,826	1,863	6,376	1,085	10,585	0.00%	1,085	0.00%	
BLACK OR AFRICAN AMERICAN	2,967,117	1,714,027	71,026	2,073	28,849	73,174	14,805	0.00%	14,805	0.00%	
WHITE	2,967,117	1,742	3,331	23,339	70,173	30,818	10,875	0.00%	10,875	0.00%	
RACE NOT AVAILABLE	1,036,480	14.4%	1,816,651	13.0%	47,307	13.7%	342,473	16.7%	218,590	15.4%	
TOTAL	10,664,254	100.0%	6,273,177	100.0%	246,463	100.0%	2,052,211	100.0%	587,888	100.0%	
Source: 2006 national aggregate report: HMDA Data Summary											

2006 HMDA Public Disclosures for Top 20 Urban MSAs - Countrywide FSB										
Approved but not accepted										
Racial Category	Applications	Loan Originated	accepted	Denied by institution	Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
BLACK OR AFRICAN AMERICAN	6,063	6.2%	2,812	19.4%	2	13.0%	2,764	20.8%	638	18.2%
WHITE	1,967	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061	73.6%
RACE NOT AVAILABLE	8,922	13.9%	2,171	14.5%	8	81.0%	2,952	22.2%	1,499	30.3%
TOTAL	38,151	100.0%	33,541	100.0%	4,261	100.0%	14,438	100.0%	1,272	100.0%

2006 HMDA Disclosures for Washington, DC MSA/MD: 47894 MSAs/MDs - Countrywide FS										
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates		
ASIAN	1,240	4,426	4,958	3.9%	558	5.7%	1,369	4.7%	324	4.1%
BLACK OR AFRICAN AMERICAN	1,240	11.72%	1,424	10.0%	1,150	10.0%	1,072	11.2%	1,100	10.0%
WHITE	2,021	1,444,262	25,019	74.8%	2,063	16.0%	6,070	58.0%	1,061	73.6%
RACE NOT AVAILABLE	2,025	17.4%	1,168	13.1%	1,941	10.2%	2,543	13.0%	1,024	10.2%
TOTAL	13,160	100.0%	33,541	100.0%	4,261	100.0%	14,438	100.0%	1,272	100.0%

2006 HMDA Disclosures for Washington, DC MSA/MD - Countrywide FS									
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates	
ASIAN	1,498	23.21%	1,248	24.36%	414	17.42%	424	24.84%	44
BLACK OR AFRICAN AMERICAN	3,564	36.02%	2,581	40.27%	380	37.11%	63	20.0%	31
WHITE	1,833	26.20%	1,150	20.61%	1,09	42.60%	22	30.56%	29
RACE NOT AVAILABLE	836	100.0%	670	100.0%	156	100.0%	152	100.0%	109
TOTAL	8,336	100.0%	6,701	100.0%	1,563	100.0%	211	100.0%	152

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

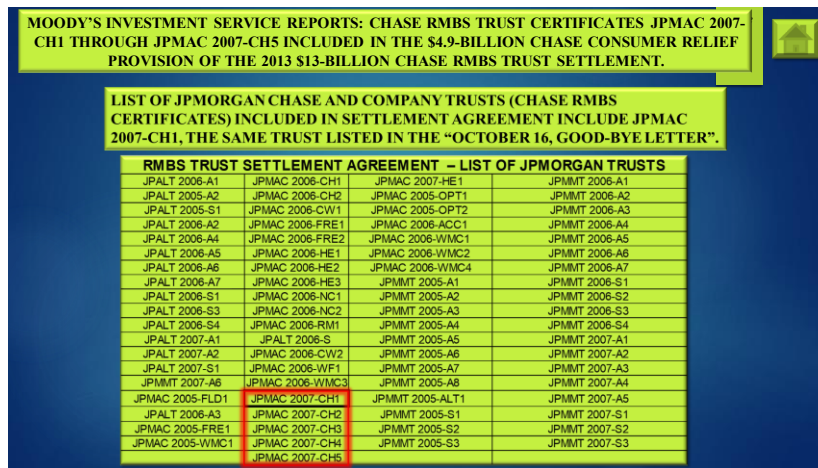
2006 HMDA-LAR DISCLOSURE FOR NATIONAL AGGREGATE HOME MORTGAGE LENDING PRACTICES FOR AFRICAN AMERICAN CONSUMERS BY BANK OF AMERICA, NATIONAL ASSOCIATION IN FOLLOWING AREAS: 1) NATIONWIDE AGGREGATE, 2) 384 MSA/MD, 3) 20 URBAN MSA/MD, AND 4) WASHINGTON, DC. [High-Lighted African American Applications: National Aggregate=6.2% versus (BoFA): 384 MSAs/MDs=10.38%, (BoFA): Top 20 Urban MSAs/MDs=18.85%, (BoFA): Washington, DC MSA/MD=30.79%]

2006 National HMDA Aggregate Public Disclosures									
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates	Originated at Higher Rates
ASIAN	673,629	486,526	4,820,902	18,476	229,623	4,426	103,553	8.50%	17,623
BLACK OR AFRICAN AMERICAN	669,472	6.2%	288,503	4.3%	23,537	6.9%	213,687	10.4%	96,391
WHITE	7,312,254	7,744,027	76.7%	263,121	73.1%	1,392,466	87.9%	1,001,254	71.3%
RACE NOT AVAILABLE	1,036,480	14.4%	1,816,651	13.0%	47,307	13.7%	342,473	16.7%	218,590
TOTAL	10,664,254	100.0%	6,273,177	100.0%	246,463	100.0%	2,052,211	100.0%	587,888
Source: 2006 loan originator report; Reg. 1003.35									
2006 HMDA Public Disclosures for 384 MSMA's - Bank of America, N.A.									
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rates	Subprime Rates	Originated at Higher Rates
ASIAN	4,020	3,333	28,943	8.7%	750	3.2%	761	8.6%	324
BLACK OR AFRICAN AMERICAN	4,020	3.3%	15,501	3.8%	1,211	2.9%	1,345	10.2%	468
WHITE	4,020	35,957	27,111	6.8%	73,401	20.7%	10,367	12.6%	12,716
RACE NOT AVAILABLE	4,020	48,466	39,549	9.6%	10,936	27.1%	4,615	9.5%	5,900
TOTAL	4,020	92,756	92,503	100.0%	153,077	142.0%	12,749	10.3%	19,608
TOTAL	4,020	92,756	92,503	100.0%	153,077	142.0%	12,749	10.3%	19,608
Source: 2006 loan originator report; Reg. 1003.35									

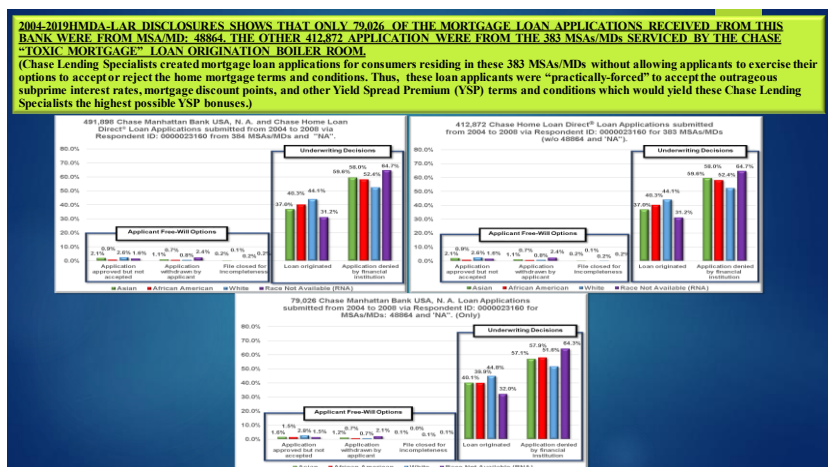
2006 HMDA Public Disclosures for Top 20 Urban MSAs/MDs - Bank of America, N.A.										
Racial Category	Applications	Loan Originated	Approved but not accepted	Denied by Institution	Withdrawn by Applicant	File Closed because of Incompletion	Originated at Subprime Rates	Subprime Rates		
ALL	12,226	104,249	27,147	18.1%	1,825	1.5%	11,401	11.2%	191	3.0%
ASIAN	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
BLACK OR AFRICAN AMERICAN	27,020	18.85%	12,628	15.0%	27	13.0%				
BHAGIA	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
CHINESE	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
INDIAN	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
JAPANESE	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
KOREAN	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
LAO	1,053	4,426	2,704	3.5%	234	1.5%	1,144	11.2%	191	3.0%
NET AVAILABLE	19,181	100.00%	103,224	100.00%	2,380	100.00%	10,000	100.00%	273	100.00%
NOT AVAILABLE	19,181	100.00%	103,224	100.00%	2,380	100.00%	10,000	100.00%	273	100.00%
TOTAL	19,181	100.00%	103,224	100.00%	2,380	100.00%	10,000	100.00%	273	100.00%



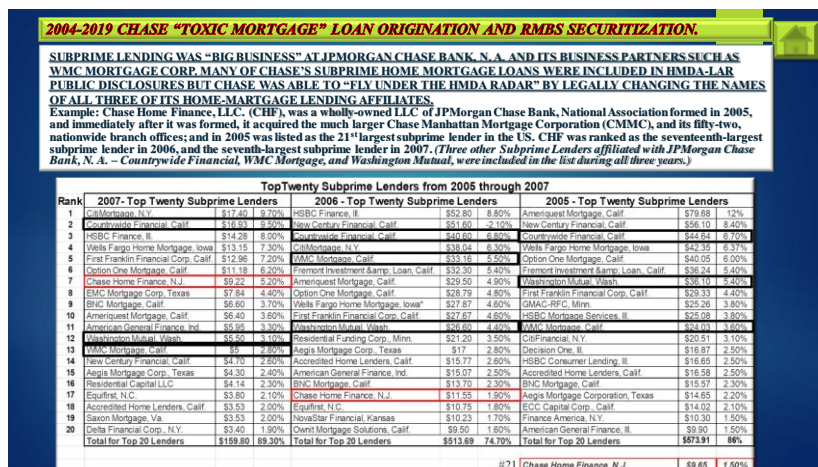
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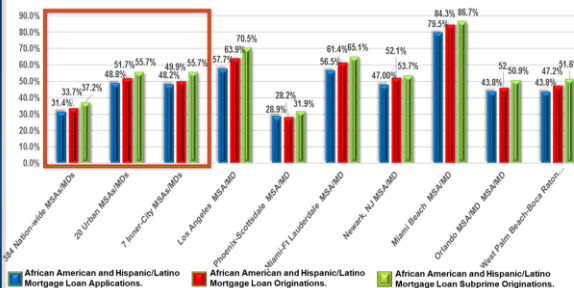
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TIER-ONE OF THE CHASE TWO-TIER “TOXIC MORTGAGE” LOAN ORIGINATION SCHEME (Page 1 of 4):

**REPERCUSSIONS FROM THE
REMOVAL OF HISPANICS
FROM THE HMDA RACIAL
CATEGORIES AND CREATE A
SEPARATE ETHNICITY
CATEGORY IN THE 2004
HMDA-LAR PUBLIC
DISCLOSURE.**



Starting in 2004, Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A. did not have to restrict their Predatory Lending, Mortgage Loan Fraud, and Systemic Racial Discrimination/Racial Profiling Practices to just African Americans residing in the Seven Inner-City MSAs/MDs including Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach; and, Washington, DC; but to clandestinely extend their "systemic racial discrimination lending practices" to Hispanic and Latino consumers residing in large urban cities such as Los Angeles, Miami Beach, and other MSAs/MDs also became prime targets of these Chase mortgage brokers.

1. THE 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES (SHOWN ON FOLLOWING PAGE) SHOW THAT CHASE MANHATTAN BANK USA, N.A. USED RESPONDENT ID:0000023160-1 TO SUBMIT A TOTAL OF 193,088 NON-CONFORMING, "TOXIC MORTGAGE" LOANS TO THE FFIEC-HMDADATABASE. THESE HMDA-LAR DISCLOSURES ALSO SHOWS THAT 183,176 OF THESE ORIGINATED "TOXIC MORTGAGE" LOANS WERE SOLD TO CHASE AFFILIATES. HMDA-LAR TRANSMITTAL SHEETS (TS) SIGNED BY OFFICER OF THIS BANK CERTIFIED THAT ALL LAR SUBMISSIONS WERE AUTHENTIC AND ERROR-FREE EVEN THOUGH ALL ANNUAL LAR SUBMISSIONS WERE RITLED WITH ERRORS, AND SUBMISSIONS FOR 2005 TO 2008 WERE RITLED WITH ERRORS AND OMISSIONS. *(THIS SEEMINGLY INSIGNIFICANT ERROR HAD MAJOR RAMIFICATIONS BECAUSE CONSUMERS AND REGULATORS SEARCHING FOR SUBMISSIONS FOR CHASE BANK USA, N.A. FOUND NO HMDA-LAR DISCLOSURES FOR THIS BANK FROM 2005 TO 2018, WHEN IT WAS MERGED INTO JPMORGAN CHASE BANK, N.A.)*
2. 2004 HMDA-LAR RAW DATA DISCLOSURES SHOW THAT JPMORGAN CHASE BANK, N.A.'S WHOLLY-OWNED SUBSIDIARY: CHASE MANHATTAN MORTGAGE CORPORATION (CMCM), A WHOLLY-RESPONDENT INSTITUTION AND SUBMITTED HMDA-LAR DISCLOSURES THAT SHOW THAT IT ORIGINATED 632,466 CONVENTIONAL HOME MORTGAGE LOANS IN 2004. ON JANUARY 1, 2005, CMCM WAS ACQUIRED BY A NEWLY-FORMED JPMORGAN CHASE BANK, N.A. SUBSIDIARY: CHASE HOME FINANCE, LLC. AND NO FURTHER HMDA-LAR PUBLIC DISCLOSURES WERE RECEIVED FROM EITHER OF THESE JPMORGAN CHASE BANK, N.A. SUBSIDIARIES BETWEEN 2005 AND 2011, WHEN CHF WAS INTO MERGED JPMORGAN CHASE BANK, N.A. ALL HOME MORTGAGE LOANS ORIGINATED BY THIS LENDER, IN THE PRESENT DISCLOSURE, CMCM, WERE CREDITED TO JPMORGAN CHASE BANK, N.A. *(THE FACTS THAT IT WAS LISTED AS THE 17TH LARGEST SUBPRIME LENDER IN THE US BETWEEN 2005 AND 2007; AND, IT ALSO THE A WHOLLY-OWNED SUBSIDIARY OF ONE OF THE NATION'S LARGEST HOME MORTGAGE LENDERS, INDICATES THAT CHF SHOULD HAVE BEEN A HMDA-LAR RESPONDENT INSTITUTION FROM 2005 THROUGH 2008, AND POSSIBLY BEYOND.)*

TIER-ONE OF THE CHASE TWO-TIER "TOXIC MORTGAGE" LOAN ORIGINATION SCHEME (Page 3 of 4)

IN 2004, CHASE MANHATTAN MORTGAGE CORPORATION (CMHC) SUBMITTED 632,466 ANNUAL MORTGAGED DISCLOSURES TO HMDA; HOWEVER, IT WAS ACQUIRED BY CHASE HOME FINANCE (CHF) IN JANUARY 2005, AND NO FURTHER HMDA-LAR PUBLIC DISCLOSURES WERE EVER SUBMITTED BY THESE JPMORGAN CHASE BANK, N.A. SUBSIDIARIES FROM 2005 TO 2008. (CHF WAS RATED AS THE TWELFTH LARGEST ORIGINATOR OF SUBPRIME HOME MORTGAGE LOANS FROM 2005 TO 2007.)

[illegible]

(FROM 2004 TO 2008, 94.8% OF ALL "TOXIC MORTGAGE" LOANS ORIGINATED BY CHASE MANHATTAN BANK USA, N.A. WERE SOLD TO AFFILIATES JPMORGAN CHASE BANK, N.A. DURING THE SAME YEAR THAT THEY WERE ORIGINATED.)

[illegible]

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGY OF FRAUDULENT ACTIVITIES ASSOCIATED WITH THE ORIGINATION, OUTSOURCING, AND ATTEMPTED FORECLOSURE OF THE "TOXIC MORTGAGE" LOAN ORIGINATED BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATIONS TO SUSIE M. BARNES ON MARCH 7, 2005. (Page 4 of 4)

9. ON JANUARY 17, 2017, SUSIE M. BARNES AND JAMES H. BARNES SENT A SECOND RESPA QUALIFIED WRITTEN REQUEST (QWR) LETTER TO BOTH THE CHASE EXECUTIVE HOME OFFICE, AND SPS OMBUDSMAN'S OFFICE AND SPS CUSTOMER ADVOCATE'S OFFICE. THIS LETTER REQUESTED THE FOLLOWING:

- ☐ Full name, address, and telephone number of the actual entity that funded my 2004 and 2005 home mortgage loans.
- ☐ The name of the Chase Affiliate Institution to which this conventional home mortgage was sold after it was originated in 2005.
- ☐ The name of all servicers of this home mortgage loan from the date that it was originated in April 2005, until it was transferred to Select Portfolio Servicing, Inc. via the "Goodbye Letter" of October 17, 2013.
- ☐ Full name of JPMorgan Chase Bank and Company Trust that has owned the 2007-CH1 Certificates since they were created in 2007.
- ☐ Full name, address, and telephone number of the Deutsche Bank National Trust Company, the trustee of the 2007-CH1 Certificates.
- ☐ Full name, address, and telephone number of the Custodian of my original Security Instrument, including the name, address, and telephone number of any trustee or other fiduciary. This request is being made pursuant to Section 1641(f)(2) of the Truth in Lending Act.
- ☐ Full name, address, and telephone number of any master servicers, servicers, sub-servicers, contingency servicers, back-up servicers, or special servicers for account number: 0017944786.
- ☐ Proof of true sale of the note from alleged Lender to investors, by showing:
 - Wire transfer document(s), and/or;
 - Signed purchase and sale agreement(s), and/or
 - Bank statements or similar documentation.

THE CHASE EXECUTIVE HOME OFFICE DID NOT RESPOND TO THE QWR REQUEST BUT SELECT PORTFOLIO SERVICING, INC. SENT "PARTIAL RESPONSE" IN THE FORM OF AN UNSIGNED LETTER NAMING DEUTSCHE BANK TRUST COMPANY AS THE OWNER OF THE SUSIE BARNES' CHASE-ORIGINATED "TOXIC MORTGAGE" LOAN BUT DID NOT INCLUDE ANY DETAILS REGARDING THE "FLAWED" ASSIGNMENT OF DEED OF TRUST DOCUMENT THAT WAS USED TO TRANSFER THIS "TOXIC MORTGAGE" LOAN FROM CHASE BANK USA, NATIONAL ASSOCIATION TO DEUTSCHE BANK TRUST COMPANY.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

PILLARS OF SYSTEMIC RACIAL DISPARITY IN AMERICA.
(DISPARITIES IN CRIMINAL JUSTICE, HOUSING, EMPLOYMENT, EDUCATION, HEALTHCARE, AND THE LACK OF FEDERAL GOVERNMENT ENFORCEMENT OF "EXISTING" FEDERAL LAWS, ACTS, AND REGULATIONS.)

PILLARS OF SYSTEMIC RACIAL DISPARITY IN AMERICA:

- ☐ 1. RACIALLY-BIASED STATE AND FEDERAL CRIMINAL JUSTICE SYSTEMS.
- ☐ 2. RACIALLY-DISPARATE/PREDATORY MORTGAGE LENDING PRACTICES.
- ☐ 3. INEQUITABLE EMPLOYMENT OPPORTUNITIES FOR AFRICAN AMERICANS.
- ☐ 4. HAVES VERSUS HAVE-NOTS PUBLICALLY-FUNDED EDUCATION SYSTEMS.
- ☐ 5. DISCRIMINATORY FEDERALLY-FUNDED HEALTHCARE SYSTEMS.

BENIGN NEGLIGENCE AND SELECTIVE ENFORCEMENT OF LAWS, ACTS, REGULATIONS BY GOVERNMENT ENFORCEMENT AGENCIES.

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CFPB HAS ALLOWED BANKS, MORTGAGE LENDERS, AND OTHER FINANCIAL SERVICES INSTITUTIONS TO ACT AS JUDGE, JURY, AND APPELLATE FOR ALL DISCRIMINATION COMPLAINTS FILED VIA THE CFPB CONSUMER COMPLAINT PROCESS. THIS DERELICTION OF ITS MISSION OF "ENFORCING LAWS THAT OUTLAW DISCRIMINATION IN CONSUMER FINANCE" AS DEFINED BY THE US CONGRESS, HAS GREATLY FORTIFIED ONE OF THE FIVE PILLARS OF SYSTEMIC RACIAL DISPARITY THAT DIVIDE AMERICA. CFPB'S BENIGN NEGLIGENCE, "LET THEM EAT CAKE" APPROACH TO DISCRIMINATORY CONSUMER COMPLAINTS, MANIFESTS ITSELF IN ITS WILLINGNESS TO ENDORSE THE COMPANY'S ADJUDICATIONS OF DISCRIMINATORY COMPLAINTS WITH ITS DREADED "CFPB KISS OF DEATH APPROVAL", ENSURING THAT THEY CAN NEVER BE REOPENED.

PILLARS OF SYSTEMIC RACIAL DISPARITY THAT DIVIDE AMERICA®.

RACIAL DISPARITIES IN CRIMINAL JUSTICE, CONSUMER FINANCE, EMPLOYMENT OPPORTUNITIES, PUBLIC EDUCATIONAL AND HEALTHCARE SYSTEMS ARE THE DIRECT RESULT OF THE LACK OF FEDERAL GOVERNMENT ENFORCEMENT OF EXISTING FEDERAL LAWS, ACTS, AND REGULATIONS.

PILLARS OF SYSTEMIC RACIAL DISPARITY WHICH DIVIDE AMERICA/

- ☐ 1. RACIALLY-BIASED STATE AND FEDERAL CRIMINAL JUSTICE SYSTEMS.
- ☐ 2. RACIALLY-DISPARATE/PREDATORY CONSUMER FINANCIAL LENDING PRACTICES.
- ☐ 3. INEQUITABLE EMPLOYMENT OPPORTUNITIES FOR AFRICAN AMERICANS.
- ☐ 4. "HAVES VERSUS HAVE-NOTS" PUBLIC EDUCATION SYSTEMS.
- ☐ 5. DISCRIMINATORY FEDERALLY-FUNDED HEALTHCARE SYSTEMS.

BENIGN NEGLIGENCE, LAXNESS-FARE, AND SELECTIVE ENFORCEMENT OF LAWS, ACTS, AND REGULATIONS BY GOVERNMENT AGENCIES.

CFPB Complaint Monitor
(Cautiously Cautioning for Consumers!)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CFPB SHOULD HAVE ALERTED CONSUMERS ABOUT COMPANIES ALREADY BEING INVESTIGATED FOR FEDERAL CRIMES, AND CONSUMER COMPLAINTS BEING FILED AGAINST THESE COMPANIES SHOULD HAVE BEEN REVIEWED BY CFPB ENFORCEMENT UNIT TO DETERMINE IF COMPLAINTS WERE RELATED TO DOJ INVESTIGATIONS. TWO REAL-LIFE, ILLUSTRATIVE EXAMPLES WHERE THIS MAY HAVE HELPED CONSUMERS:

- ☐ In 2013, the DOJ found JPMorgan Chase and Company guilty of mortgage origination related "crimes" which may have adversely affected tens of thousands of African Americans and other financially-distressed consumers, yet there was no mention of this settlement on the CFPB website and all Chase consumer complaints that may have been related to this landmark lawsuit. The Department of Justice (DOJ) identified more than two-hundred Thousand non-conforming, "Toxic Mortgages" originated by JPMorgan Chase Bank at its Chase Home Loan Direct® Center in Fort Washington, Pennsylvania, and many of these Chase-originated mortgages may have been eligible for the \$4-Billion Consumer Relief Restitution included in this settlement.
- ☐ In 2016, Wells Fargo Bank, National Association, was found guilty of opening tens-of-thousands checking and savings accounts without the knowledge or approval of customers. While Wells Fargo Bank Wells Fargo was fined more than three billion dollars, but none of this fine was paid consumers. In 2015, before this crime was discovered, the number of consumers filing CFPB complaints increased from 10.8% while consumer complaints against Bank of America, JPMorgan Chase Bank and Citibank decreased by 13.0%, 13.9%, and 16.8%, respectively. Even more suspicious, the number of CFPB Consumer Complaints in 2015 versus 2016 against Wells Fargo Bank for CFPB Issue: Account Opening, Closing, or Management increased by 67.3%, the percentage of consumers receiving monetary relief only increased 0.7% from 2015 to 2016; leading to the conclusion that the vast Majority of consumers filing 2016 CFPB Complaints about compensation received the same or less than as the 2015 complainants received before Wells Fargo Bank pled guilty to these criminal offenses.

CFPB Complaint Monitor
(Cautiously Cautioning for Consumers!)

THE COMPANY ALWAYS WIN!

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COMPARISON OF THE ARBITRATION OF CFPB MORTGAGE COMPLAINTS VERSUS ALL CFPB NON-MORTGAGE COMPLAINTS PROCESS.

THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) WAS ESTABLISHED IN 2010 BY THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT AS A MECHANISM TO ENSURE THAT CONSUMERS WERE PROTECTED FROM A RE-OCCURRENCE OF THE SUBPRIME MORTGAGE LENDING FRENZY THAT OCCURRED FROM 2004 THROUGH 2008. HOWEVER, AS THE TWO COMPARATIVE ANALYSIS TABLES BELOW ILLUSTRATE, HOME MORTGAGE LENDERS ARE NOW IN FIRM CONTROL OF THE HOME MORTGAGE INDUSTRY AND HAVE A WINNING PERCENTAGE OF ALMOST 92% OF ALL CFPB CONSUMER COMPLAINTS. SERENDIPITOUSLY, THIS WINNING PERCENTAGE IS MORE THAN SIXTEEN PERCENT HIGHER THAN NON-MORTGAGE COMPLAINTS.

COMPANY WINNING AND LOSING PERCENTAGE FOR MORTGAGE COMPLAINTS.							
Mortgage Product	2013	2014	2015	2016	2017	Total	Average
Closed	1569	952	1177	882	106	4686	2.6%
Closed with explanation	42723	39286	37685	37622	5826	163142	89.3%
Closed with monetary relief	1323	1050	1300	1279	239	5191	2.8%
Closed with non-monetary relief	3760	1633	2122	1571	248	9334	5.1%
Untimely response	33	45	90	118	44	330	0.2%
Mortgage Total	49408	42966	42374	41472	6483	192683	100.0%

Source: January 1, 2013 to March 25, 2017 CFPB Consumer Complaint Database.

COMPANY WINNING AND LOSING PERCENTAGE FOR ALL NON-MORTGAGE COMPLAINTS.							
Non-Mortgage Products	2013	2014	2015	2016	2017	Total	Average
Closed	1472	2582	3084	2853	837	10838	2.2%
Closed with explanation	39306	74882	93417	113641	29036	356986	73.5%
Closed with monetary relief	7597	8282	9170	10684	2089	37832	7.9%
Closed with non-monetary relief	10400	19890	19749	21496	4148	75683	15.7%
Untimely response	44	455	997	1358	468	3322	0.7%
Non-Mortgage Total	58818	110121	126217	150032	36577	481765	100.0%

Source: January 1, 2013 to March 25, 2017 CFPB Consumer Complaint Database.



CFPB Complaint Monitor
(Created by Consumers for Consumers)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

DRIVING FORCE BEHIND THE CREATION OF CFPB.
THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB), ESTABLISHED UNDER DODD-FRANK, WAS GIVEN THE JOB OF PREVENTING PREDATORY MORTGAGE LENDING (REFLECTING THE WIDESPREAD SENTIMENT THAT THE SUBPRIME MORTGAGE MARKET WAS THE UNDERLYING CAUSE OF THE 2008 CATASTROPHE) AND MAKE IT EASIER FOR CONSUMERS TO UNDERSTAND THE TERMS OF A MORTGAGE BEFORE AGREEING TO THEM. IT DETERS MORTGAGE BROKERS FROM EARNING HIGHER COMMISSIONS FOR CLOSING LOANS WITH HIGHER FEES AND/OR HIGHER INTEREST RATES AND REQUIRES THAT MORTGAGE ORIGINATORS NOT STEER POTENTIAL BORROWERS TO THE LOAN THAT WILL RESULT IN THE HIGHEST PAYMENT FOR THE ORIGINATOR.

THE "DRIVING FORCE" BEHIND THE CREATION OF CFPB WAS TO ENSURE THAT CONSUMERS WERE PROTECTED FROM PREDATORY MORTGAGE LENDERS; HOWEVER, BECAUSE OF DESIGN FLAWS IN THE CFPB COMPLAINT PROCESS AND CFPB DATABASE THERE IS NO WAY TO DETERMINE IF THE CFPB CONSUMER RESPONSE DEPARTMENT HAS EVER TAKE LEGAL ACTION AGAINST "ANY MORTGAGE LENDER OR MORTGAGE LOAN SERVICE ACCUSED OF PREDATORY LENDING OR MORTGAGE FRAUD CRIMES."



CFPB Complaint Monitor
(Created by Consumers for Consumers)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

"WHAT IS THE ROLE OF CFPB IN THE CONSUMER COMPLAINT ADJUDICATION PROCESS?"

"THE COMPANIES TO WHICH CONSUMER COMPLAINTS ARE FORWARDED BY CFPB ARE ALLOWED BY CFPB TO BE THE JUDGE, JURY, AND APPELATE IN THE CFPB COMPLAINT PROCESS AND CAN ADJUDICATE COMPLAINTS WITHOUT FEAR OF DISPUTES BY CONSUMERS, CFPB, OR OTHER FEDERAL AGENCIES. THE COMPANY'S ARBITRATION RESPONSES ALWAYS RECEIVE CFPB "KISS OF DEATH" APPROVAL, WHICH CARRIES THE WEIGHT OF THE FEDERAL GOVERNMENT. FINALLY, THESE COMPLAINTS ARE "BANISHED TO THE "CFPB COMPLAINT BLACKHOLE" FROM WHICH THEY CAN NEVER ESCAPE.

THIRTEEN ILLUSTRATIVE "TOXIC MORTGAGE" LOAN COMPLAINTS FILED BY JAMES H. BARNES:

From July 10, 2014 until July 21, 2021, a total of twenty-four mortgage fraud complaints were filed by James H. Barnes with Attorney General Office in States of Pennsylvania and Arizona, and Federal Agencies including FDIC, OCC, DOJ, HUD, and CFPB. All complaints filed with State and Federal agencies (other than CFPB) were reviewed by the respective consumer protection offices of the States and Federal Agencies; and then, as required by the 2010 Dodd-Frank ACT, they were then referred to the CFPB for review and enforcement. CFPB forwarded "unreviewed mortgage fraud complaints filed with CFPB, and complaints previously reviewed by State and Federal Agencies to JPMorgan Chase and Company, Select Portfolio Servicing, Inc. and Deutsche Bank Trust Company for Arbitration. CFPB did not review any of these complaints as required by Law but even though one complaint response, CFPB Complaint Number: 210721-6957369, clearly violated one or more Federal Laws. Nevertheless, CFPB approved all arbitrations from these companies with its "Kiss of Death Approval" before being Closing these complaints and consigning them to the "CFPB Black Hole" where they could never be disputed or referred to other Federal Agencies; and never be resubmitted to Federal or State Consumer Protection Agencies by consumers.

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THE SELECTED CONSUMER COMPLAINTS SHOWN BELOW WERE EITHER FILED BY THE CONSUMER OR REFERRED TO CFPB BY ANOTHER FEDERAL AGENCY. COMPLAINTS FILED BEFORE APRIL 2017 WERE OFFERED DISPUTE OPTION BY THE CFPB CONSUMER RESPONSE DEPARTMENT. HOWEVER, IN APRIL 2017, CFPB ADMITTED THERE WAS NEVER AN ACTIONABLE DISPUTE OPTION AVAILABLE, AND RE-CLASSIFIED 145,150 DISPUTED RESPONSES INTO MEANINGLESS "CONSUMER FEEDBACK RESPONSES." (2 of 4)

COMPLAINT ID (Click to View Complaint, list of attachments and Response.)	CONSUMER COMPLAINT DESCRIPTION INCLUDED IN CFPB COMPLAINT DESCRIPTION AND ATTACHMENTS	COMPLAINT ISSUE (I) AND COMPLAINT SUB-ISSUE (SI)	COMPANY NAME	CONSUMER DATE AND HOW SENT TO COMPANY	RESPONSE TO CFPB AND CONSUMER, AND COMPLAINT CLOSING ACTIONS.
CFPB Complaint ID: 161202-000000	BMDA-LAR shows that Chase illegally increased the percentage of applications received from African American consumers from 10.4% in 2004 to 23.2% in 2007.	(I): Conventional fixed mortgage. (SI): Application, originator, mortgage broker.	JPMorgan Chase Bank, National Association.	12/02/2016. Interactive Company Portal.	Complaint Closed with "Kiss-of-Death Approval". (CFPB Promised to Dispute Complaint Response but did nothing.)
CFPB Complaint ID: 160523-000132	Chase Lending Specialists at Direct-Marketing Boiler-Room explicitly-targeted Susie M. Barnes and more than ninety thousand other African Americans from 2004 to 2008.	(I): Other mortgage. (SI): Application, originator, mortgage broker.	JPMorgan Chase Bank, National Association.	05/23/2016. Interactive Company Portal.	Complaint Closed with "Kiss-of-Death Approval". (CFPB Promised to Dispute Company's Response but did nothing.)
CFPB Complaint ID: 150521-000951	Predatory Lending Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices against Susie M. Barnes and other African Americans.	(I): Other mortgage. (SI): Loan servicing, payments, escrow account.	Chase Bank USA, National Association.	05/21/2015. Interactive Company Portal.	Complaint Closed with "Kiss-of-Death Approval". (CFPB Promised to Dispute Company's Response but did nothing.)
CFPB Complaint ID: 140710-001055	Predatory Lending Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices against Susie M. Barnes and James H. Barnes	(I): Conventional fixed mortgage. (SI): Loan servicing, payments, escrow account.	Chase Home Finance, LLC. (Filed with FDIC Consumer Complaint Group FDIC referred complaint to CFPB.)	07/10/2014. Interactive Company Portal.	Complaint Closed with "Kiss-of-Death Approval". (CFPB Promised to Dispute Company's Response but did nothing.) (Click Here to see the CFPB Dispute Promise.)

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THE SELECTED CONSUMER COMPLAINTS SHOWN BELOW WERE EITHER FILED BY THE CONSUMER OR REFERRED TO CFPB BY ANOTHER FEDERAL AGENCY. COMPLAINTS FILED BEFORE APRIL 2017 WERE OFFERED A DISPUTE OPTION BY THE CFPB CONSUMER RESPONSE DEPARTMENT; HOWEVER, IN APRIL 2017, CFPB ADMITTED THERE WAS NEVER AN ACTIONABLE DISPUTE OPTION AVAILABLE, AND RE-CLASSIFIED 145,150 DISPUTED RESPONSES INTO MEANINGLESS "CONSUMER FEEDBACK RESPONSES." (3 of 4)

COMPLAINT ID (Click to View Complaint, list of attachments and Response.)	CONSUMER COMPLAINT DESCRIPTION INCLUDED IN CFPB COMPLAINT DESCRIPTION AND ATTACHMENTS	COMPLAINT ISSUE (I) AND COMPLAINT SUB-ISSUE (SI)	COMPANY NAME	CONSUMER DATE AND HOW SENT TO COMPANY	RESPONSE TO CFPB AND CONSUMER, AND COMPLAINT CLOSING ACTIONS.
CFPB Complaint ID: 180304-2915147	JPMCBNA and affiliate JPMAC filed fraudulent RMBS Trust Certificate with SEC, incl. JPMAC 2007-CH1 thru JPMAC 2007-CH5.	(I): Conventional home mortgage. (SI): Trouble during payment process.	FILED AGAINST JPMORGAN CHASE & CO.	03/04/2018 Placed on CFPB Company Portal.	Complaint Close w/Explanations. (CFPB did not review Company's Response.)
CFPB Complaint ID: 180205-2832904	From 2004 to 2008, Chase Bank Officer certified ten fraudulent LAR submissions from two Chase National Associations Banks.	(I): Other type of mortgage. (SI): Trouble during payment process.	FILED AGAINST SELECT PORTFOLIO SERVICING.	02/05/2018 Placed on CFPB Company Portal.	Complaint Close w/Explanations. (CFPB did not review Company's Response.)
CFPB Complaint ID: 170926-2514050	2004-2019 HMDA Disclosures show Chase Predatory Lending Mortgage Loan Fraud, and Racial Discrimination and Racial Profiling.	(I): Home equity loan or line of credit (HELOC). (SI): Trouble during payment process.	FILED WITH OCC AND REFERRED TO CHASE BANK	09/26/2017 Placed on CFPB Company Portal.	Complaint Close w/Explanations. (CFPB did not review Company's Response.)
CFPB Complaint ID: 170401-000090	Chase Two-Tier Mortgage Loan Origination FRAUD was used to create more 171,201 "Toxic Mortgage" Loans.	(I): Other mortgage. (SI): Application, originator, mortgage broker.	FILED AGAINST JPMORGAN CHASE & CO	04/01/2017 Placed on CFPB Company Portal.	Complaint Close w/Explanations. (CFPB did not review Company's Response.)
CFPB Complaint ID: 161226-000078	Eleventh-Hour Outsourcing Maneuver deprived Susie Barnes and tens of thousands of other African Americans of their shares of \$4.9-Billion Relief/Restitution.	(I): Other mortgage. (SI): Application, originator, mortgage broker.	FILED AGAINST SELECT PORTFOLIO SERVICING.	12/26/2016 Placed on CFPB Company Portal.	Complaint Close w/Explanations. (CFPB Promised to Dispute Company's Response but failed to do so.)

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THE FOUR CFPB COMPLAINTS SHOWN BELOW CONCLUSIVELY PROVE THAT JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, SELECT PORTFOLIO SERVICING, INC. AND DEUTSCHE BANK TRUST COMPANY CONSPIRED TO DEFAUD 171,201 AMERICAN CONSUMERS BY ORIGINATING NON-CONFORMING, SUBPRIME MORTGAGE LOANS WITH AN APPROXIMATE VALUATION OF \$29.2-BILLION, IN THE "2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION FRAUD". (4 of 4)

COMPLAINT ID (Click to View Complaint, list of attachments and Response.)	CONSUMER COMPLAINT DESCRIPTION INCLUDED IN CFPB COMPLAINT DESCRIPTION AND ATTACHMENTS	COMPLAINT ISSUE (I) AND COMPLAINT SUB-ISSUE (SI)	COMPANY NAME	DATE COMPLAINT PLACED IN COMPANY PORTAL.	RESPONSE TO CFPB AND CONSUMER, AND COMPLAINT CLOSING ACTIONS.
CFPB Complaint ID: 210721-6957369	Deutsche Bank Trust Company in Collaboration with JPMorgan Chase Bank, N.A., and SPS to Originate 172,201 Toxic Mortgage Loans and Securitize them into fraudulent RMBS Trust Certificates. (Deutsche Bank Trust was named the Trustee for these Certificates in 2007 when Prospectuses filed with the SEC in 2007.)	(I): Conventional fixed mortgage. (SI): Application, originator, mortgage broker.	FILED WITH DEUTSCHE BANK TRUST COMPANY.	5/21/2121 Interactive Company Portal.	CFPB Complaint Rejected by Deutsche Bank Trust Company by "Claiming that it was a Duplicate of SPS Complaint 201016-5579589". (Click to see fraudulent Complaint filed against Select Portfolio Servicing, Inc. on October 15, 2021.)
CFPB Complaint ID: 210721-6957140	JPMorgan Chase Bank, N.A. Collaboration with Select Portfolio Servicing and Deutsche Bank Trust to Originate 172,201 Toxic Mortgage Loans and then Securitize them into fraudulent RMBS Trust Certificates.	(I): Other mortgage. (SI): Application, originator, mortgage broker.	FILED WITH JPMORGAN CHASE AND COMPANY.	05/23/2021. Interactive Company Portal.	CFPB Complaint Rejected by JPMorgan Chase Bank, N.A. - Claimed that it was a Duplicate of CFPB Complaint 201008-5551449. (Click to see so-called duplicate CFPB Complaint.)
CFPB Complaint ID: 210721-6956743	Select Portfolio Servicing, Inc. Collaboration with Chase and Deutsche Bank Trust to Originate 172,201 Toxic Mortgage Loans and then Securitize them into fraudulent RMBS Trust Certificates.	(I): Other mortgage. (SI): Loan servicing, payments, escrow account.	FILED WITH SELECT PORTFOLIO SERVICING, INC.	05/21/2021. Interactive Company Portal.	CFPB Complaint Rejected by JPMorgan Chase Bank, N.A. - Claimed that it was a Duplicate of CFPB Complaint 201016-5579589. (Click to see so-called duplicate CFPB Complaint.)
CFPB Complaint ID: 210714-6916205	Chase Bank USA, JPMorgan Chase Bank, Select Portfolio Servicing, and Deutsche Bank Trust Collaborated to Originate 172,201 Toxic Mortgage Loans and then Securitize them into fraudulent RMBS Trust Certificates.	(I): Conventional fixed mortgage. (SI): Loan servicing, payments, escrow account.	MULTIPLE COMPANY NAMES NOT ALLOWED BY CFPB.	(Divided into three CFPB Complaints shown above.)	CFPB Complaint Withdrawn, because it included Multiple Company Names. (CFPB Consumer Complaints can only be filed against one Company.)

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DEUTSCHE BANK TRUST COMPANY MAY HAVE VIOLATED US LAWS BY KNOWINGLY LYING TO CFPB: A FEDERAL GOVERNMENT AGENCY.

1. JPMORGAN CHASE BANK, N. A. AND SELECT PORTFOLIO SERVICING CLAIMED THAT THEY DID NOT RESPOND BECAUSE THE CFPB COMPLAINT THAT WAS RECEIVED WAS THE SAME AS A PREVIOUS COMPLAINT.

2. THE GERMAN-BASED DEUTSCHE BANK TRUST COMPANY INITIALLY REFUSED TO RESPOND AND CLAIMED THAT THE COMPLAINT WAS SENT TO THE WRONG COMPANY. WHEN CFPB REFUSED THAT RESPONSE AND RESENT THE RESPONSE TO THEM, THEY THEN DECLARED THAT IT WAS A DUPLICATE OF A PREVIOUSLY-RECEIVED CFPB COMPLAINT.

Name of Parent Company in CFPB Database	CFPB Complaint Number	CFPB Issue and Sub-Issue	Date Complaint Sent to CFPB	Date Company Responded	Company Response
DEUTSCHE BANK	210721-6957369	Other Type Mortgage	7/21/2021	8/10/2021	Initially, Deutsche Bank claimed that it was not the company to which this CFPB Complaint should be sent. (Deutsche Bank Trust Company affiliates are named more than thirty thousand times in Assignment of Deed of Trust Documents in the Maricopa County (AZ) Recorder's Office.)
DEUTSCHE BANK (Resent)	210721-6957369	Other Type Mortgage	8/10/2021	8/13/2021	After CFPB resent this complaint to Deutsche Bank, it was then returned as a duplicate of CFPB Complaint 201016-5579589, which was never sent to this company. *
JPMORGAN CHASE AND COMPANY	210721-6957140	Other Type Mortgage	7/21/2021	7/21/2021	JPMorgan Chase Bank, N. A. Refused to accept the complaint and falsely claimed that it was a duplicate of CFPB Complaint Number 201008-5551449 sent on October 8, 2020.
SELECT PORTFOLIO SERVICING, INC.	210721-6956743	Other Type Mortgage	7/21/2021	8/13/2021	Falsely claimed that this complaint was a duplicate of CFPB Complaint 201016-5579589 sent to Select Portfolio Servicing, Inc on October 15, 2020.

*This was a possible criminal offense by Deutsche Bank Trust Company, and CFPB should not have accepted this bogus response to the initial complaint.
** CFPB then committed an even worse error by accepting the bogus response to the second complaint and closing it without recourse. When I informed the CFPB Second-Level Support Special about the error and the possible criminal violation of Deutsche Bank Trust Company of knowingly sending a false response to a federal government agency, I was shocked when was told that the complaint could not be reopened and the only solution available was for me to create another complaint and send it to Deutsche Bank Trust Company!!!!

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THREE CFPB COMPLAINTS FILED BY JAMES H. BARNES ON JULY 21, 2021
(All three CFPB Complaints were Rejected by the Company to which they were sent.)

DEUTSCHE BANK TRUST COMPANY (DBTC)	
COMPLAINT NUMBER: 210721-6957369	COMPLAINT NUMBER CLAIMED AS DUPLICATE: 201016-5579589 (Sent SPS 10/15/2020.)
ATTACHMENTS	ATTACHMENTS TO THIS CFPB COMPLAINT:
1. CHASE_TOXIC_MORTGAGE_ORIGINATION-AND-SECURITIZATION_SCHEME (OVERVIEW).pdf (4 MB)	1. JPMorgan Chase Bank Good-bye Letter Sent to Susie Barnes, October-16-2013.pdf (99.5 KB)
2. 2005 Government HMDA-LAR PUBLIC DISCLOSURES for Chase Manhattan Bank USA NA and JPMorgan Chase Bank NA.pdf (662 KB)	2. AZDFI Complaint Form.pdf (253.6 KB)
3. 2009 THREATENING-DEMAND LETTER FROM CHASE ATTORNEY REGARDING FLAWED DEED OF TRUST.pdf (1.1 MB)	3. REBUEK OF SPS FOR DISCLOSING PRIVATE NON-PERTINENT INFORMATION TO AZDFI AND CFPB.pdf (267.6 KB)
COMPLAINT RESPONSE: Duplicate CFPB Complaint: 201016-5579589	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	
COMPLAINT NUMBER: 210721-6957140	COMPLAINT NUMBER CLAIMED AS DUPLICATE: 201008-5551449 (Sent to JPMCBNA on 10/9/2020.)
ATTACHMENTS	ATTACHMENTS TO THIS CFPB COMPLAINT:
1. 2009 THREATENING-DEMAND LETTER FROM CHASE ATTORNEY REGARDING FLAWED DEED OF TRUST.pdf (1.1 MB)	1. JPMorgan Chase Bank - Predatory Lending-Mortgage Lending and Racial Discrimination-Racial Profiling.pdf (5.4 MB)
2. CHASE_TOXIC_MORTGAGE_ORIGINATION-AND-SECURITIZATION_SCHEME (OVERVIEW).pdf (4 MB)	2. JPMorgan Chase Bank Good-bye Letter Sent to Susie Barnes, October-16-2013.pdf (99.5 KB)
3. 2005 Government HMDA-LAR PUBLIC DISCLOSURES for Chase Manhattan Bank USA NA and JPMorgan Chase Bank NA.pdf (662 KB)	3. Chapter 13 Proceedings: 2020-10-07_141631.pdf (1.5 MB)
COMPLAINT RESPONSE: Duplicate CFPB Complaint: 201008-5551449	
CFPB COMPLAINTS SENT TO SELECT PORTFOLIO SERVICING, INC. (SPS)	
COMPLAINT NUMBER: 210721-6956743	COMPLAINT NUMBER CLAIMED AS DUPLICATE: 201016-5579589 (Sent SPS 10/15/2020.)
ATTACHMENTS	ATTACHMENTS TO THIS CFPB COMPLAINT:
1. CHASE_TOXIC_MORTGAGE_ORIGINATION-AND-SECURITIZATION_SCHEME (OVERVIEW).pdf (4 MB)	1. JPMorgan Chase Bank Good-bye Letter Sent to Susie Barnes, October-16-2013.pdf (99.5 KB)
2. AZDFI Complaint Form.pdf (253.6 KB)	2. AZDFI Complaint Form.pdf (253.6 KB)
3. REBUEK OF SPS FOR DISCLOSING PRIVATE NON-PERTINENT INFORMATION TO AZDFI AND CFPB.pdf (267.6 KB)	3. REBUEK OF SPS FOR DISCLOSING PRIVATE NON-PERTINENT INFORMATION TO AZDFI AND CFPB.pdf (267.6 KB)
COMPLAINT RESPONSE: Duplicate CFPB Complaint: 201016-5579589	

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGY OF FRAUDULENT ACTIVITIES ASSOCIATED WITH THE ORIGINATION, OUTSOURCING, AND ATTEMPTED FORECLOSURE OF THE "TOXIC MORTGAGE" LOAN ORIGINATED BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATIONS TO SUSIE M. BARNES ON MARCH 7, 2005.

HMDA-LAR DISCLOSURES SHOW THAT CHASE ORIGINATED "TOXIC MORTGAGE" LOAN FOR SUSIE M. BARNES AND JAMES H. BARNES (SIC) AND ALSO ORIGINATED "TOXIC MORTGAGE" LOANS TO MORE THAN SEVENTY THOUSANDS OF AFRICAN AMERICAN AND HISPANIC/LATINO CONSUMERS RESIDING IN TWENTY URBAN MSAs/MDs WITHOUT ANY INQUIRIES AND/OR INVESTIGATIONS BY MORE THAN A DOZEN FEDERAL AND STATE CONSUMER PROTECTION AGENCIES, INCLUDING:

- ☐ HMDA
- ☐ CRA
- ☐ FDIC
- ☐ OCC (MULTIPLE COMPLAINTS)
- ☐ HOUSING AND CIVIL ENFORCEMENT OF DOJ (MULTIPLE COMPLAINTS)
- ☐ FFIEC
- ☐ CFPB (DOZENS OF COMPLAINTS)
- ☐ HUD - REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA),
- ☐ OFFICE OF THE INSPECTOR GENERAL (MULTIPLE COMPLAINTS)
- ☐ DEPARTMENT OF JUSTICE CIVIL DIVISION - FOIA OFFICE
- ☐ ARIZONA ATTORNEY GENERAL OFFICE
- ☐ ARIZONA DEPARTMENT OF FINANCIAL INSTITUTION
- ☐ PENNSYLVANIA ATTORNEY GENERAL OFFICE

CLICK LINK BELOW TO VIEW PARTIAL LIST OF CFPB COMPLAINTS FILED BY SUSIE M. BARNES AND JAMES H. BARNES:
https://www.cfpb.com/cfpb_COMPLAINT_HISTORY-WFB.htm

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2004 TO 2006 NATION-WIDE SUBPRIME LENDING FRENZY AND RMBS SECURITIZATION CRIMES WERE PREDICATED ON THE BENIGN NEGLECT AND SELECTIVE ENFORCEMENT ACTIONS BY HMDA SUPERVISORY AGENCIES SUCH AS OCC, FRB, FDIC, OTS, NCUA AND HUD WHO HAS "THE FIDELITY RESPONSIBILITIES" OF MONITORING ENFORCING THE FEDERAL LAWS AND LEGISLATIVE ACTS SUCH AS REGULATION C AND FAIR LENDING/FAIR HOUSING. THESE FAILURES GREATLY CONTRIBUTED TO "RACIALLY-DISPARATE" MORTGAGE LENDING PRACTICES.

PILLARS OF SYSTEMIC RACIAL DISPARITY IN AMERICA.
 (DISPARITIES IN CRIMINAL JUSTICE, HOUSING, EMPLOYMENT, EDUCATION, HEALTHCARE, AND THE LACK OF FEDERAL GOVERNMENT ENFORCEMENT OF "EXISTING" FEDERAL LAWS, ACTS, AND REGULATIONS.)

PILLARS OF SYSTEMIC RACIAL DISPARITY IN AMERICA:

- ☐ RACIALLY-BIASED STATE AND FEDERAL CRIMINAL JUSTICE SYSTEMS.
- ☐ RACIALLY-DISPARATE/PREDATORY MORTGAGE LENDING PRACTICES.
- ☐ INEQUITABLE EMPLOYMENT OPPORTUNITIES FOR AFRICAN AMERICANS.
- ☐ HAVES VERSUS HAVE-NOTS PUBLICALLY-FUNDED EDUCATION SYSTEMS.
- ☐ DISCRIMINATORY FEDERALLY-FUNDED HEALTHCARE SYSTEMS.
- ☐ BENIGN NEGLECT AND SELECTIVE ENFORCEMENT OF LAWS, ACTS, REGULATIONS BY GOVERNMENT ENFORCEMENT AGENCIES.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2004 TO 2006 NATION-WIDE SUBPRIME LENDING FRENZY AND RMBS SECURITIZATION CRIMES WERE PREDICATED ON THE BENIGN NEGLECT AND SELECTIVE ENFORCEMENT ACTIONS BY HMDA SUPERVISORY AGENCIES SUCH AS OCC, FRB, FDIC, OTS, NCUA AND HUD WHO HAS "THE FIDELITY RESPONSIBILITIES" OF MONITORING ENFORCING THE FEDERAL LAWS AND LEGISLATIVE ACTS SUCH AS REGULATION C AND FAIR LENDING/FAIR HOUSING. THESE FAILURES GREATLY CONTRIBUTED TO "RACIALLY-DISPARATE" MORTGAGE LENDING PRACTICES.

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PILLARS OF SYSTEMIC RACIAL DISPARITY IN AMERICA:

- ☐ RACIALLY-BIASED STATE AND FEDERAL CRIMINAL JUSTICE SYSTEMS.
- ☐ RACIALLY-DISPARATE/PREDATORY MORTGAGE LENDING PRACTICES.
- ☐ INEQUITABLE EMPLOYMENT OPPORTUNITIES FOR AFRICAN AMERICANS.
- ☐ HAVES VERSUS HAVE-NOTS PUBLICALLY-FUNDED EDUCATION SYSTEMS.
- ☐ DISCRIMINATORY FEDERALLY-FUNDED HEALTHCARE SYSTEMS.
- ☐ BENIGN NEGLECT AND SELECTIVE ENFORCEMENT OF LAWS, ACTS, REGULATIONS BY GOVERNMENT ENFORCEMENT AGENCIES.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGICAL TIMELINE OF CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES.

SUMMARY OF 2005 TO 2009 OWNERSHIP AND SERVICING RIGHTS TRANSFER VIOLATIONS, AND ILLEGAL FORECLOSURE ACTIONS AGAINST OWNERS OF CHASE-ORIGINATED "TOXIC MORTGAGE" LOANS.

1. 2005 FRAUDULENT HUD RESIDENTIAL HOME MORTGAGE APPLICATION CREATED FOR SUSIE BARNES AT CHASE-DIRECT NON-PRIME CENTER BY CHASE LENDING SPECIALIST: MATTHEW BALIN.
2. A "TOXIC MORTGAGE" LOAN WAS THEN ORIGINATED FOR SUSIE BARNES (SIC) BY CHASE MANHATTAN BANK USA, N.A. THIS MORTGAGE WAS SUBMITTED TO FFIEC USING HMDA RESPONDENT ID: 0000023160-1.
3. 2005 HMDA-LAR RAW DATA DISCLOSURES SHOW THAT CHASE MANHATTAN BANK USA, N.A. THEN SOLD SUSIE BARNES' "TOXIC MORTGAGE" LOAN TO AFFILIATE: JPMORGAN CHASE BANK, N.A. (JPMCBNA) DURING CALANDER YEAR 2005. JPMCBNA THEN RESUBMITTED SUSIE BARNES' PURCHASED LOAN TO FFIEC AS A CONFORMING MORTGAGE LOAN USING RESPONDENT ID: 0000000008-1. (NO DEED OF TRUST (OR DEED OF TRUST ASSIGNMENT) WAS RECORDED FOR THIS MORTGAGE BY EITHER OF THESE NATIONAL BANKS.
4. IN 2009 JPMORGAN CHASE BANK, N.A. AND/OR CHASE MANHATTAN BANK USA, N.A. REALIZED THAT NO DEED OF TRUST WAS RECORDED FOR THE SUSIE BARNES MORTGAGE LOAN AND RETAINED LEGAL A FIRM NAMED: PC LAW ASSOCIATES LTD. TO FORCE "UNDER THREAT OF LEGAL ACTION" SUSIE M. BARNES AND HER HUSBAND (WHO WAS NOT A CO-BORROWER ON THE MORTGAGE LOAN) TO SIGN A DEED OF TRUST IN THE PRESENCE OF A NOTARY PUBLIC. (THIS FRAUDULENT CHASE BANK USA DEED OF TRUST, INCLUDED WRONG MORTGAGE LOAN NUMBER 0017944786 RATHER THAN LG1186486G; AND SUSIE BARNES' LAST NAME MISPELLED AS BARNES RATHER THAN BARNES. (SEE COPY OF THIS DEMAND LETTER IN APPENDIX).
5. SUSIE BARNES' PRIVATE, CONFIDENTIAL MORTGAGE PAYMENTS RECORDS SENT TO BOTH AZDFI AND CFPB BY SP8 IN A BLATANTLY-VENDECTIVE, RACIALLY-MOTIVATED ATTEMPT TO CAST DISPERSON ON HER. PARADOXICALLY, THIS PAYMENT HISTORY SHOWS, A) THAT SUSIE BARNES HAD MADE "ALL MORTGAGE LOAN PAYMENTS FROM APRIL 2005 TO OCTOBER 2013" B) IN THE PROCESS, HAD PAID MORE THAN \$240K OF THE ORIGINAL \$334K MORTGAGE ON HER HOME, C) FAILS TO PROVIDE A REASON WHY ON MULTIPLE OCCASIONS DURING THIS EIGHT-PLUS YEAR PERIOD, SUSIE BARNES WAS INFORMED BY CHASE THAT HER MORTGAGE LOAN WAS ON "THE IMMINENT FORECLOSURE LIST", AND D) WHY ON OCTOBER 31, 2013, THE BALANCE ON HER "CHASE-ORIGINATED TOXIC MORTGAGE LOAN" HAD DECREASED LESS THAN THIRTY-TWO-THOUSAND DOLLARS FROM \$334,000 TO DOWN TO \$302,411.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGICAL TIMELINE OF CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES.

7. **DISCOVERY OF CHASE RACIAL DISCRIMINATION AGAINST AFRICAN AMERICANS IN 2010 HMDA PUBLIC DISCLOSURE CD OBTAINED FROM CHASE VICE PRESIDENT OF HMDA COMPLIANCE DEPARTMENT:**
AFTER OBTAINING A COPY OF THE JPMORGAN CHASE BANK, N.A. 2009 AND 2010 HMDA-LAR-PUBLIC DISCLOSURES, JAMES BARNES FILED RACIAL DISCRIMINATION COMPLAINTS ON BEHALF OF HIS WIFE SUSIE M. BARNES AND TENS OF THOUSANDS OF OTHER AFRICAN AMERICANS WITH BOTH RODNEY A. REUSCHER, VICE PRESIDENT - LEGAL AND COMPLIANCE, AND ROBERT MEUSEL, VICE PRESIDENT - HMDA COMPLIANCE.
8. ON OCTOBER 16, 2013, THIRTY-THREE DAYS BEFORE THE ERPARTMENT OF JUSTICE (DOJ) ANNOUNCED ITS SETTLEMENT OF THE \$13-BILLION RMBS TRUST CERTIFICATE LAWSUIT, SUSIE BARNES WAS SENT A LETTER INFORMING HER THAT HER CHASE-ORIGINATED "TOXIC MORTGAGE" WAS GOING TO BE OUTSOURCED TO SELECT PORTFOLIO SERVICING, INC. ON NOVEMBER 1, 2013.
9. IMMEDIATELY UPON RECEIVING THIS OCTOBER 16, 2013 SERVICING RIGHTS OUTSOURCING LETTER (AKA: "THE GOOD-BYE LETTER", JAMES BARNES CALLED DOROTHY LOTT, A CHASE CUSTOMER SERVICE ASSOCIATE ON A RECORDED LINE AND WAS TOLD THAT ONLY HIS WIFE'S LOAN SERVICING RIGHTS WERE BEING OUTSOURCED AND CHASE WOULD BE RESPONSIBLE FOR ALL PROBLEMS RELATED TO THE ORIGINATION OF HER LOAN. AT THE TIME NEITHER JAMES BARNES OR HIS WIFE SUSIE BARNES WAS OF THE DOJ'S CHASE RMBS TRUST LAWSUIT OR ITS PENDING SETTLEMENT THAT WOULD INCLUDE A \$4.9-BILLION CONSUMER RELIEF (RESTITUTION) PROVISION THAT WOULD BE AWARDED TO CONSUMERS THAT HAD BEEN ADVERSELY AFFECTED BY THE FRAUDULENT ACTION OF JPMORGAN CHASE AND COMPANY AFFILIATES SUCH AS JPMORGAN CHASE BANK, N.A. AND CHASE MANHATTAN BANK USA, N.A.
10. ON OCTOBER 13, 2013, ONE WEEK BEFORE SUSIE BARNES RECEIVED THE CHASE GOOD-BYE LETTER, JAMES AND SUSIE BARNES HAD FORMALLY-SUBMITTED AN APPLICATION FOR MORTGAGE ASSISTANCE IN THE FORM OF A LOAN MODIFICATION REQUEST; AND, UNBEKNOWNST TO THEM, FORMALLY-REQUESTING MORTGAGE ASSISTANCE BEFORE THE DOJ'S SETTLEMENT OF THE LAWSUIT WAS ANNOUNCED, WAS ONE OF THE PREREQUISITES FOR CONSUMER TO BE INCLUDING IN THE \$4.9-BILLION CONSUMER RELIEF SETTLEMENT, AND ALTHOUGH SUSIE BARNES HAD MET THIS REQUIREMENT, SHE STILL WAS NOT INCLUDED IN THE \$4.9-BILLION CONSUMER RELIEF RESTITUTION.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGICAL TIMELINE OF CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES.

11. IN MARCH 2014, WHEN IT BECAME CLEAR THAT THE NOVEMBER 1, 2013 SERVICING OUTSOURCING MANUEVER WAS JUST A PLOY FOR TO BE USED TO JETTISON TENS OF THOUSANDS OF CHASE-ORIGINATED "TOXIC MORTGAGES" SUSIE BARNES AND HER HUSBAND, IMMEDIATELY BROUGHT THIS TO THE ATTENTION OF THEIR NEW SERVICER SPS. IN A DECLARATION OF LUNACY, MULTIPLE SPS EMPLOYEES FROM THE OMBUDSMAN'S OFFICE AND THE CUSTOMER ADVOCATE OFFICE PROFESSIONED IGNORANCE OF THE SETTLEMENT PROVISIONS OF THE 13-BILLION CHASE RMBS TRUST LAWSUIT, AND ITS \$4.9-BILLION CONSUMER RELIEF PROVISION; EVEN THOUGH, THEY WERE THE PRIMARY BENEFICIARY OF TENS OF THOUSANDS OF "TOXIC MORTGAGES" OUTSOURCED BY JPMORGAN CHASE BANK, N.A. DURING THE "2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANUEVER"
12. ON MARCH 3, 2014, AFTER REVIEWING THE DETAILS DOJ'S PUBLIC ANNOUNCEMENT OF THE SETTLEMENT OF THE \$13-BILLION CHASE RMBS JAMES AND SUSIE BARNES DECIDED TO REVIEWED THEIR COPY OF THE HUD UNIFORM RESIDENTIAL LOAN APPLICATION CREATED FOR SUSIE BARNES BY CHASE LENDING SPECIALIST MATTHEW BALIN AND THE MORTGAGE LOAN CLOSING DOCUMENTS GIVEN TO THEM BY THE INDEPENDENT CLOSING AGENT RETAINED BY CHASE TO CLOSE THE MORTGAGE LOAN; AND TO THEIR AMAZEMENT, THEY FOUND WHAT THEY BELIEVED WAS THE PROVERBIAL "SMOKING GUN" IN THE FACT THAT THE 2005 MORTGAGE LOAN ORIGINATED FOR SUSIE M. BARNES WAS INCLUDED IN ONE OF THE FAINTED CHASE RMBS CERTIFICATES INCLUDED IN THE DOJ'S "RMBS TRUST SETTLEMENT AGREEMENT - LIST OF JPMORGAN TRUSTS." (See appendix for list of the JPMorgan Trusts included in this Settlement.)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGICAL TIMELINE OF CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES.

13. ALSO IN MARCH 2014, JAMES BARNES SUBMITTED A COMPLAINT UPON BEHALF OF HIS WIFE SUSIE BARNES TO THE CONSUMER COMPLAINT DEPARTMENT; HOWEVER, THE FDIC REFUSED JURISDICTION FOR THE COMPLAINT AND REFERRED IT TO THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB). THIS COMPLAINT WAS ASSIGNED COMPLAINT NUMBER: 140710-001055.
NOTE: THIS WAS THE FIRST OF SEVERAL COMPLAINTS THAT WERE REFERRED TO CFPB. ALTHOUGH, CFPB PROMISED THAT THEY WOULD REVIEW THIS COMPLAINT, AND IF NECESSARY, WOULD REFERRED IT TO ANOTHER FEDERAL DEPARTMENT FOR ADJUDICATION, THEY NEVER REVIEW THIS COMPLAINT OR OTHER SIMILAR COMPLAINTS REFERRED TO IT BY FOLLOWING PARTIAL LIST OF STATE AND FEDERAL AGENCIES THAT REVIEWED THIS COMPLAINT FOR SUSIE BARNES:
 - A. COMMONWEALTH OF PENNSYLVANIA'S ATTORNEY GENERAL OFFICE
 - B. ARIZONA ATTORNEY GENERAL OFFICE
 - C. ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS
 - D. OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC)
 - E. HOUSING AND CIVIL ENFORCEMENT SECTION OF THE CIVIL RIGHTS DIVISION.
 - F. HOUSING AND URBAN DEVELOPMENT (HUD).
 - WE BELIEVE THAT ALL OF THE ABOVE (AND SEVERAL OTHER) COMPLAINT AGENCIES BELIEVED THAT SUSIE BARNES HAD BEEN THE VICTIM OF PREDATORY LENDING AND MORTGAGE FRAUD DURING THE ORIGINATION OF HER 2005 MORTGAGE LOAN, AND THAT SHE WAS UNFAIRLY DENIED HER RIGHTFUL SHARE OF THE \$4.9-BILLION CONSUMER RELIEF/RESTITUTION.
 - IT IS IMPORTANT TO NOTE THAT EARLY 2015, WHEN JOSEPH A. SMITH, JR., THE CHASE-PAID SETTLEMENT MONITOR WAS IN THE PROCESS OF SELECTING CONSUMERS TO RECEIVE RELIEF/RESTITUTION FROM THE SETTLEMENT, JAMES BARNES SPOKE ON RECORDED LINES TO MULTIPLE SPS EMPLOYEES FROM BOTH THE OMBUDSMAN'S OFFICE AND THE CUSTOMER ADVOCATE OFFICE (INCLUDING JOHN DOYLE, JAKELYN JIMENEZ, ALISON LUNA, AND GEOFFREY NELSON) AND THEY ALL FEIGNED IGNORANCE OF THE CHASE RMBS TRUST SETTLEMENT AGREEMENT AND ITS \$4.9-BILLION CONSUMER RELIEF/RESTITUTION PROVISION, AND REFUSED TO RELAY HIS REQUEST THAT THE SETTLEMENT MONITOR INCLUDE THE CHASE-ORIGINATED "TOXIC MORTGAGE" FOR SUSIE BARNES IN THE RELIEF/RESTITUTION SETTLEMENT.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGICAL TIMELINE OF CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES.

14. ALSO IN MARCH 2014, JAMES BARNES SUBMITTED A COMPLAINT UPON BEHALF OF HIS WIFE SUSIE BARNES TO THE CONSUMER COMPLAINT DEPARTMENT; HOWEVER, THE FDIC REFUSED JURISDICTION FOR THE COMPLAINT AND REFERRED IT TO THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB). THIS COMPLAINT WAS ASSIGNED COMPLAINT NUMBER: 140710-001055. (See Appendix.)
NOTE: THIS WAS THE FIRST OF SEVERAL COMPLAINTS THAT WERE REFERRED TO CFPB. ALTHOUGH, CFPB PROMISED THAT THEY WOULD REVIEW THIS COMPLAINT, AND IF NECESSARY, WOULD REFERRED IT TO ANOTHER FEDERAL DEPARTMENT FOR ADJUDICATION, THEY NEVER REVIEW THIS COMPLAINT OR OTHER SIMILAR COMPLAINTS REFERRED TO IT BY FOLLOWING PARTIAL LIST OF STATE AND FEDERAL AGENCIES THAT REVIEWED THIS COMPLAINT FOR SUSIE BARNES:
 - COMMONWEALTH OF PENNSYLVANIA'S ATTORNEY GENERAL OFFICE
 - ARIZONA ATTORNEY GENERAL OFFICE
 - ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS (RE: COMPLAINT ABOUT SPS MORTGAGE LOAN SERVICING PRACTICES, OR LACK THEREOF)
 - OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC)
 - HOUSING AND CIVIL ENFORCEMENT SECTION OF THE CIVIL RIGHTS DIVISION.
 - HOUSING AND URBAN DEVELOPMENT (HUD).
15. WE BELIEVE THAT ALL OF THE ABOVE (AND SEVERAL OTHER) COMPLAINT AGENCIES WAS AWARE OF THE FACT THAT SUSIE BARNES HAD BEEN THE VICTIM OF PREDATORY LENDING AND MORTGAGE FRAUD DURING THE ORIGINATION OF HER 2005 MORTGAGE LOAN, AND THAT SHE WAS UNFAIRLY DENIED HER RIGHTFUL SHARE OF THE \$4.9-BILLION CONSUMER RELIEF/RESTITUTION.
16. IT IS IMPORTANT TO NOTE THAT EARLY 2015, WHEN JOSEPH A. SMITH, JR., THE CHASE-PAID SETTLEMENT MONITOR WAS IN THE PROCESS OF SELECTING CONSUMERS TO RECEIVE RELIEF/RESTITUTION FROM THE SETTLEMENT, JAMES BARNES SPOKE ON RECORDED LINES TO MULTIPLE SPS EMPLOYEES FROM BOTH THE OMBUDSMAN'S OFFICE AND THE CUSTOMER ADVOCATE OFFICE (INCLUDING JOHN DOYLE, JAKELYN JIMENEZ, ALISON LUNA, AND GEOFFREY NELSON) AND THEY ALL FEIGNED IGNORANCE OF ALL ASPECTS "THE CHASE RMBS TRUST SETTLEMENT AGREEMENT AND ITS \$4.9-BILLION CONSUMER RELIEF/RESTITUTION PROVISION, EVEN AFTER I SENT THEM A COPY OF THE DOJ'S PUBLIC PRESS RELEASE.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

CHRONOLOGICAL TIMELINE OF CHASE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST SUSIE M. BARNES.

17. IN NOVEMBER 2018, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION'S "ENDGAME" WAS FINALLY EXPOSED TO SUSIE BARNES AND THOUSANDS (IF NOT TENS OF THOUSANDS) OF OTHER CHASE BORROWERS WHO HAD BEEN ABLE TO HOLD-ON TO THEIR HOMES DESPITE THE SUBPRIME TOXIC MORTGAGES THEY HAD BEEN CAJOLED, COERCED OR OTHERWISE CONVINCED TO ORIGINATE FROM 2004 TO 2008 BY CHASE LENDING SPECIALIST EMPLOYED BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION. IT IS UNCLEAR WHETHER THE DIETSCHE BANK TRUST SA'S MORTGAGE FRAUD SCANDAL AND THEIR DECISION OF DECISION TO WITHDRAW FROM THE US HOUSING MARKET WAS THE IMPUTOUS THAT TRIGGERED THE "ENDGAME."

WINNERS AND LOSERS IN THE CHASE RMBS TRUST CERTIFICATE SCAM

ALL FINANCIAL INSTITUTIONS ASSOCIATED WITH THE MULTI-BILLION DOLLAR CHASE RMBS TRUST CERTIFICATE FRAUD WERE FINANCIALLY-REWARDED, WHILE CONSUMERS SUCH AS SUSIE BARNES AND TENS OF THOUSANDS OF OTHER FINANCIALLY-DISTRESSED AFRICAN AMERICAN AND HISPANIC/LATINO CONSUMERS TO WHICH THE TOXIC MORTGAGES CONTAINED IN THESE TAINTED CERTIFICATES WERE ORIGINATED, WERE DEPRIVED OF THEIR RIGHTFUL SHARES OF THE \$4.9-BILLION CONSUMER RELIEF SETTLEMENT.

- THE ITINERATE MORTGAGE BROKERS MASQUERADING AS CHASE LENDING SPECIALISTS - RECEIVED LARGE YIELD SPREAD PREMIUM (YSP) BONUSES FOR EACH "TOXIC MORTGAGE" ORIGINATED. HOWEVER, ALL CHASE LENDING SPECIALISTS WERE VOLUNTARILY RESIGNED OR WERE FIRED IN 2008 AFTER THE DIRECT MARKETING CENTER WAS CLOSED. (BETWEEN 2004 AND 2008, THE FABLE OF THE INMATES ARE RUNNING THE ASYLUM PTOMIZES THE CHASE LENDING SPECIALIST AT THIS HOME MORTGAGE BOILER-ROOM.)
- CHASE MANHATTAN BANK USA, N.A. (AKA: CHASE BANK USA, N.A.) - PRE-PAYMENT PENALTY, MORTGAGE DISCOUNT POINTS, AND ANCELLARY CLOSING FEES.
- CHASE HOME FINANCE, LLC MORTGAGE LOAN SERVICING FEES FROM 2004 TO OCTOBER 2013.
- JPMORGAN CHASE BANK, N.A. - INCOME FROM FRAUDULENT RESIDENTIAL MORTGAGE-BACKED SECURITIES (RMBS) CERTIFICATES. (ALTHOUGH, THE "TOXIC MORTGAGES" WERE SHOWN AS SOLD FROM CHASE MANHATTAN BANK USA, N.A. TO JPMORGAN CHASE BANK, N.A. (JPMCBNA) IT IS UNCLEAR WHETHER JPMCBNA EVER ACTUALLY OWNED THESE "TOXIC MORTGAGES.")
- SELECT PORTFOLIO SERVICING, INC. - MORTGAGE LOAN SERVICING FEES FROM NOVEMBER 1, 2013 UNTIL "TOXIC MORTGAGE" LOANS WERE REFINANCED, FORECLOSED, OR SOLD.
- DEUTSCHE BANK TRUST SA, QUALITY LOAN SERVICE, AND MCCARTHY & HOLTHUS, LLP - TO BE DETERMINED.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

ROLE OF THE JPMORGAN CHASE BANK, N.A. TWO-TIER ORIGINATION FRAUD IN CHASE RMBS TRUST LAWSUIT.

1. Chase Lending Specialists manning Chase Home Loan Direct® specifically targeted Economically-Distressed homeowners, in the hardest-hit urban MSAs/MDs; many of which were of African American, Hispanic and Latino descent.

2. Chase Lending Specialists purchased illegal mortgage applicant leads from FTC-indicted spammer; fax.com. (fax.com was forced out of business by FTC in 2006).

3. Operators of Chase Direct Home Mortgage Origination Boiler-Room provided Chase Lending Specialists with rejected and/or denied home mortgage applicants previously submitted to FFIEC by other JPMorgan Chase and Company affiliates.

4. HMDA Disclosures obtained from the National Archives show that between 2004 and 2008, Chase Manhattan Bank USA, N.A. originated 191,088 non-conforming "Toxic Mortgage" Loans, and 171,201 of these originated loans were sold to JPMorgan Chase Bank, N.A. and Disclosed to HMDA-LAR using Respondent ID: 000000008-1.

5. HUD FOIA Office - Chase Lender was FHA-certified to "originate non-conforming home mortgage loans; thus all mortgage loan applications submitted to FFIEC using ID-0000023160-1 violated the Regulation C. Additionally, the JPMorgan Chase and Company Bank Officer who signed LAR Transmittal Sheets committed multiple acts of perjury by "CERTIFYING" the correctness and authenticity of 2004-2019 Transmittal Sheets.

6. The 175,697 "Toxic Mortgages" disclosed to HMDA by Chase Manhattan Bank, USA, NA using Respondent ID 0000023160-1, and were scrubbed of all non-conforming attributes, before being sold to JPMorgan Chase Bank, N.A. as conforming mortgages.

7. The Chase Two-Tier/Inverted Pyramid Origination FRAUD worked because of an apparent flaw that allows loans originated by one HMDA respondent to be sold to an affiliate HMDA respondent during the same year in which they were originated.

8. JPMorgan Chase Bank, N.A. purchased non-conforming home mortgage loans from known subprime home mortgage lenders such as WMC Mortgage and Countrywide.

9. JPMCBNA along with affiliate J. P. Morgan Acquisition Corporation (JPAC) and Deutsche Bank Trust Company - Securitised Originated and Purchased "Toxic Mortgages" Loans into Subprime RMBS Trust Certificates.

10. JPMCBNA sold more than 550k conforming/non-conforming mortgage loans that were re-sold (or securitized and sold) to GSEs, banks, S&Ls, CUs, Ins. Cos. and Others.

11. Sources: SEC Prospectuses, Government HMDA-LAR Databases, FOIA Documents, and other public domain sources used to create this Interactive Web-Doc site.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2004-2019 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND SYSTEMIC RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF JPMORGAN CHASE BANK, N.A. AND CHASE MANHATTAN BANK USA, N.A. WAS TO PROVIDE SUBPRIME MORTGAGES TO FINANCIALLY-DISTRESSED CONSUMERS WERE USED TO CREATE SUBPRIME RMBS TRUST CERTIFICATES. An illegal "Two-tier/Inverted-Pyramid Home Mortgage Origination FRAUD" was used between 2004 and 2008 by Chase Lending Specialists employed by operators of Chase Home Loan Direct® Subprime Mortgage Origination Boiler-Room. These quasi-independent mortgage brokers created 412,872 conventional loan applications which resulted in the origination of 175,697 subprime and home mortgage loans which were immediately sold to JPMORGAN Chase Bank, National Association (JPMCBNA). The process of selling non-conforming home mortgage loans to an affiliate during the same year in which they were originated, cleansed these loans of non-conforming characteristics; thus, JPMCBNA was able to securitize these "now conforming" home mortgage loans into RMBS Trust Certificates such as JPAC 2007-CH1, which along with others, became the genesis of the DOJ's \$13-Billion Chase RMBS Trust Certificate Lawsuit against JPMorgan. On November 19, 2013, the DOJ announced its settlement of the \$13-Billion Chase RMBS Securitization Lawsuit against JPMorgan Chase and Company (JPMorgan). This settlement provided immunity to JPMorgan against future CIVIL CLAIMS related to the creation, packaging, and sale of fraudulent Chase RMBS Certificates issued before 2008. However, this settlement explicitly excluded immunity for civil claims against "employees" of JPMorgan or, more importantly, "criminal charges against JPMorgan or its employees." Below are two relevant caveats from Chase RMBS Trust Certificate Settlement:

- "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 investigations related to the conduct covered by the agreement."
- "Without a doubt, the conduct uncovered in this investigation helped sow the seeds of the mortgage meltdown," said Attorney General Eric Holder. "JPMorgan was not the only financial institution during this period to knowingly bundle toxic loans and sell them to unsuspecting investors, but that is no excuse for the firm's behavior. The size and scope of this revelation should send a clear signal that the Justice Department's financial fraud investigations are far from over. No firm, no matter how profitable, is above the law, and the passage of time is no shield from accountability. I want to personally thank the RMBS Working Group for its tireless work not only in this case, but also in the investigations that remain ongoing."

HMDA-LAR Public Raw Data Disclosures obtained from the National Archives provides irrefutable evidence that Chase Lending Specialist employed at the Chase Home Loan Direct® Mortgage Origination Boiler-Room located in Fort Washington, Pennsylvania, committed multiple criminal offenses while creating 412,872 mortgage loan applications which resulted in the origination of 175,697 non-conforming, subprime, and home mortgage loans. These "Toxic Mortgages" were immediately sold to JPMCBNA, who then securitized them into fraudulent RMBS Trust Certificates. Many, if not most, of these "Toxic Mortgages" were originated to economically-distressed African American, Hispanic, and Latino consumers residing in twenty urban MSAs/MDs with large minority populations. HMDA-LAR Public Disclosures show that African Americans, Hispanics, and Latinos residing in these urban MSAs/MDs were specifically targeted by Chase Lending Specialists, and between 2004 and 2007, it became an annual ritual for the "Toxic Mortgages" originated for these consumers to be refinanced at even higher predatory terms and conditions. The genius of the Chase Two-Tier/Inverted-Pyramid home mortgage loan origination FRAUD is that it eradicated the non-conforming terms and conditions of Chase Manhattan Bank USA, N.A. with conforming terms and conditions of the tier-two purchaser: JPMorgan Chase Bank, N.A.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL CHASE-ORIGINATED "TOXIC MORTGAGES" FROM DOJ INVESTIGATORS. THIS ILLEGAL OUTSOURCING MANEUVER DEPRIVED CHASE-MORTGAGOR AND TENS OF THOUSANDS OF OTHER CHASE SUBPRIME MORTGAGORS OF THEIR RIGHTFUL SHARE OF THE \$4.9-BILLION RESTITUTION INCLUDED IN THE \$13-BILLION CHASE RMBS TRUST LAWSUIT SETTLEMENT.

In 2013, after numerous federal and state civil claims arising from the sale of Residential Mortgage-Backed Securities (RMBS) by JPMorgan, Bear Stearns, and Washington Mutual prior to Jan. 1, 2009, the Department of Justice (DOJ) filed a landmark lawsuit against JPMorgan Chase and Company for illegal activities related to the packaging, marketing, sale and issuance of RMBS Trust Certificates. On October 16, 2013, just three weeks before the DOJ announced its settlement of the Chase RMBS Lawsuit, Chase-Mortgagor and her husband received a letter from Chase notifying them that their mortgage was being outsourced to Select Portfolio Servicing, Inc. and when they called Chase, they were told that they did not have anything to worry about because this mortgage was in good standing and only the servicing rights for their being outsourced. Chase-Mortgagors were told that Chase would still be responsible for all mortgage loan related issues, including their "open, unresolved" Racial Discrimination Claim filed by Chase Mortgagor and her husband with the Vice President of the Chase Legal and Compliance Department in 2009, 2010 and 2011. This Chase-coined "Good-bye Letter" was sent to Chase Subprime Mortgagors announcing this servicing mortgage agreement explicitly stated that only servicing rights were being outsourced; and, JPMCBNA would still own the mortgage loan; and would be accountable for any problems resulting from the origination and servicing of these "Toxic Mortgages" prior to November 1, 2013. Serendipitously, the DOJ's settlement of the Chase RMBS Lawsuit, Chase-Mortgagor and her husband received a letter from Chase notifying them that their mortgage was being outsourced to Select Portfolio Servicing, Inc. and when they called Chase, they were told that they did not have anything to worry about because this mortgage was in good standing and only the servicing rights for their being outsourced. Chase-Mortgagors were told that Chase would still be responsible for all mortgage loan related issues, including their "open, unresolved" Racial Discrimination Claim filed by Chase Mortgagor and her husband with the Vice President of the Chase Legal and Compliance Department in 2009, 2010 and 2011. This Chase-coined "Good-bye Letter" was sent to Chase Subprime Mortgagors announcing this servicing mortgage agreement explicitly stated that only servicing rights were being outsourced; and, JPMCBNA would still own the mortgage loan; and would be accountable for any problems resulting from the origination and servicing of these "Toxic Mortgages" prior to November 1, 2013, and included a \$4.9-Billion fine, which was designated as Consumer Relief/Restitution:

- JPMorgan will pay out the remaining \$4 billion in the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual."
- JPMorgan Chase and Company, the defendant in this lawsuit, was named the "sole administrator" (without any Oversight or Monitoring from the CFPB, HUD, or the Housing and Enforcement Section of the DOJ) of the \$4.9-Billion Consumer Relief/Restitution. Settlement. It is unlikely that this unprecedented action would not have occurred, had the DOJ been aware of the role of JPMorgan affiliates: JPMorgan Chase Bank, N.A., Chase Manhattan Bank USA, N.A. and Chase Home Loan Direct® in originating more than one-hundred-and-seventy-five thousand "Toxic Mortgages" included in the Chase RMBS Trust lawsuit.

The final report from the Chase-Paid Consumer Relief Monitor, Joseph A. Smith, Jr., shows that 123,737 home mortgage loans received some form of relief (Restitution from the \$4.9-Billion Consumer Relief Provision of the settlement of Chase RMBS Trust Lawsuit. This relief/restitution included: a) Loan Modifications, b) Principal Reductions, and last but not least, c) Principal Forgiveness. The September 30, 2015 Consumer Relief report for the Chase RMBS Settlement included the caveat: "Chase receives incentives for certain relief conducted in the hardest-hit areas," and on loans held for investment as opposed to loans serviced by SPS and other non-Chase Servicers."

When the above caveat is viewed in the context of the timing of the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver, it leads to the conclusion that the "serviced by other" phraseology was specifically used to exclude the tens of thousands of Chase-Originated "Toxic Mortgages" which were outsourced to SPS less than three weeks before the Chase RMBS Settlement Agreement was announced. (Some or all of this \$4.9-billion consumer relief/restitution settlement was diverted to mortgages held by JPMCBNA for investment purposes.)

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

WHO IS CHASE?: FROM 2004 TO 2008, FEDERAL GOVERNMENT AGENCIES SUCH AS OCC, FDIC, HUD, AND DOJ ALLOWED CHASE MANHATTAN BANK USA, N.A. AND JPMORGAN CHASE BANK, N.A. TO USE (AND MIS-USE) THE CHASE BANK TRADEMARK WHENEVER AND WHEREVER IT SUITED THEIR NEEDS.

From the HMDA-LAR public disclosure perspective, Chase is the Hmda Respondent Institutions that list JPMorgan Chase Bank, National Association (JPMCBNA) as the parent. Affiliates include Chase Manhattan Bank USA, National Association and Chase Manhattan Mortgage Corporation (MMC), and its successor Chase Home Finance, LLC (CHF). "Chase" also included non-sanctioned subprime mortgage loan originators: Chase-Direct/Non-Prime Lending Division And Chase Home Loan Direct® Mortgage Origination Boiler-Room.

2004-2008 HMDA-LAR PUBLIC DISCLOSURES - JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AND SUBSIDIARIES									
Respondent Institution					RESPONDENT INSTITUTION PARENT				
Year	Respondent ID	Respondent Name	Respondent Address	City	State	Zip Code	Phone #	Parent Name	Parent Address
2004	00000000	JPMORGAN CHASE BANK, NA	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2004	00000000	CHASE MANHATTAN BANK USA, NA	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2004	00000000	CHASE MANHATTAN MORTGAGE CORP	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2005	00000000	CHASE MANHATTAN BANK USA, NA	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2005	00000000	JPMORGAN CHASE BANK	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2005	00000000	JPMORGAN CHASE BANK	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2006	00000000	CHASE MANHATTAN BANK USA, NA	194 WOOD AVE SOUTH	IRSELIN	NJ	08030	913-4894500	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2007	00000000	JPMORGAN CHASE BANK	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2031		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2007	00000000	CHASE MANHATTAN BANK USA, NA	80 WHITE CLAY CENTER DRIVE MARK	DE	19111			JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2008	00000000	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43260-2031		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY
2008	00000000	CHASE MANHATTAN BANK USA, NA	80 WHITE CLAY CENTER DRIVE MARK	DE	19111			JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY

HMDA/Regulation C Violations:

- Chase Manhattan Bank USA, JPMorgan Chase Bank, National Association was listed as the parent of all JPMorgan Chase and Company Respondent Institutions from 2004 to 2008.
- On January 1, 2005, OCC changed Chase Manhattan Bank USA, N.A. to Chase Bank USA, N.A. but 2005-2008 Bank Office Certified HMDA-LAR Disclosures listed the name as Chase Manhattan Bank USA, N.A.
- Although Chase Manhattan Mortgage Corporation (CMHC), and its successor: Chase Home Finance, LLC (CHF) were JPMCBNA's subsidiaries from 2002 until 2011, only CMHC submitted HMDA-LAR Public Disclosures in 2004, but its successor CHF violated the Regulation C Act by not submitting annual HMDA-LAR Public Disclosures to FFIEC between 2005 and 2008.
- 2005-2007 list of FHA-Certified Chase lenders and servicers obtained via HUD FOIA Office did not include Chase Manhattan Bank USA, N.A. Divisions: Chase Home Loan Direct® or the Chase-Direct Non-Prime Lending Division.

ANALYZING MORTGAGE LENDING PRACTICES: HMDA REPORTS VERSUS HMDA-LAR PUBLIC RAW DATA ARCHIVES.

BOTTOM LEFT: these two examples of annual HMDA public reports created by FFIEC for Chase Manhattan Bank USA, N.A., one of the two JPMorgan Chase and Company National Bank subsidiaries; and although these two reports have some intrinsic value, the do not the any usable analytics regarding the home mortgage are radically different, even though both banks marketed home mortgage lending services to consumers in the same 384 MSA/MD locations.

BOTTOM RIGHT: Illustrates how HMDA-LAR Racial Disparity Indicator (RDI) Dimensions can be extracted from HMDA-LAR Public Raw Data Disclosures from HMDA-LAR submission from the same two JPMorgan Chase and Company subsidiaries, and used to create a virtually unlimited variety of home mortgage lending reports for all MSA/MDs, a sub-set of MSA/MDs, or even a single MSA/MD.

Chase Manhattan Bank USA, N.A. - HMDA Respondent ID: 00000023160-1
 2004 - 2007 HMDA Public Disclosure Reports, Eighteen HMDA-LAR Disclosures
 Reports for this Respondent ID: 1 State and 3 MSAs/MDs
 (Reports Available as either PDF Documents or EXCEL Spreadsheets.)



MORTGAGE-LENDER SPECIFIC RACIAL DISPARITY INDICATOR® (RDI) ANALYTICS - HMDA-LAR PUBLIC RAW DATA DISCLOSURES (AGGREGATION BY NATIONAL, AGGREGATE, STATE OR MSA/MD)

- Loan originated
- Application approved but not accepted (Applicant's Free-Will Rejection)
- Application denied by financial institution
- Application withdrawn by applicant (Applicant's Free-Will Rejection)
- File closed for incompletes (Applicant's Free-Will Rejection)
- Loan purchased by financial institution
- Mortgage loan application totals
- US Census Population by Race (aggregate, state or MSA/MD)
- Loan sold to affiliate institution
- Percentage of subprime loans
- Edit and validity failure errors
- Aggregate of applicant's Free-Will Dimensions
- Percentage of approved loans
- Percentage of denied loan
- Average loan amount (\$600)
- Average applicant income (\$600)
- Percentage applications who co-applicants
- Percentage originations who co-borrowers

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ALL 2012 - 2017 CFPB MORTGAGE COMPLAINTS VERSUS CFPB MORTGAGE COMPLAINTS FILED AGAINST DEUTSCHE BANK, JPMORGAN CHASE AND COMPANY AND SELECT PORTFOLIO SERVICING, INC. (1 OF 2)

ALL MORTGAGE COMPLAINTS												
Year of Complaint							Complaint Responses			Complaint Disputes		
Company Response	2012	2013	2014	2015	2016	2017	Total	Total	Percent	Total	Percent	Percent
Closed	141	159	92	119	83	135	569	2.53%	1267	2.49%	22.40%	22.40%
Closed with explanation	2153	42718	32525	37673	37661	7899	163389	73.03%	83346	85.60%	22.40%	22.40%
Closed with monetary relief	1040	1323	1050	1321	1281	332	6327	2.84%	976	1.96%	15.40%	15.40%
Closed with non-monetary relief	4100	3756	1933	2730	1975	343	15332	6.87%	2471	4.86%	16.20%	16.20%
Closed with relief	1239	0	0	0	0	0	1239	0.55%	205	0.40%	16.50%	16.50%
Closed without relief	3538	0	0	0	0	0	3538	1.57%	2701	5.31%	28.30%	28.30%
Unlabeled response	200	32	41	89	89	29	440	1.97%	1	0.00%	0.23%	0.23%
Grand Total	38109	49400	42961	42345	41466	8838	223119	100.00%	50873	100.00%	22.80%	22.80%
Source: CFPB Complaint Database January 1, 2017 to March 26, 2017												
DEUTSCHE BANK												
Year of Complaint							Complaint Responses			Complaint Disputes		
Company Response	2012	2013	2014	2015	2016	2017	Total	Total	Percent	Total	Percent	Percent
Closed	0	1	4	1	0	0	6	27.27%	1	20.00%	16.67%	16.67%
Closed with explanation	1	0	4	2	0	0	15	88.18%	4	80.00%	26.67%	26.67%
Closed with monetary relief	1	0	0	0	0	1	4.55%	0	0.00%	0.00%	0.00%	0.00%
Grand Total	2	7	8	3	2	0	22	100.00%	5	100.00%	22.73%	22.73%
Source: CFPB Complaint Database January 1, 2017 to March 26, 2017												
JPMORGAN CHASE AND COMPANY												
Year of Complaint							Complaint Responses			Complaint Disputes		
Company Response	2012	2013	2014	2015	2016	2017	Total	Total	Percent	Total	Percent	Percent
Closed	238	144	77	34	15	1	507	2.81%	168	2.77%	21.30%	21.30%
Closed with explanation	174	2905	5729	2943	2559	428	14855	82.33%	3216	83.8%	22.03%	22.03%
Closed with monetary relief	239	255	100	124	82	19	882	4.89%	126	3.23%	14.25%	14.25%
Closed with non-monetary relief	205	194	100	43	12	1	555	3.08%	83	2.13%	14.95%	14.95%
Closed with relief	250	0	0	0	0	0	250	1.39%	30	0.77%	12.00%	12.00%
Closed without relief	984	0	0	0	0	0	984	5.51%	282	7.22%	28.37%	28.37%
Grand Total	3715	4361	5472	3114	2767	444	16843	100.00%	3965	100.00%	23.54%	23.54%
Source: CFPB Complaint Database January 1, 2017 to March 26, 2017												
SELECT PORTFOLIO SERVICING, INC.												
Year of Complaint							Complaint Responses			Complaint Disputes		
Company Response	2012	2013	2014	2015	2016	2017	Total	Total	Percent	Total	Percent	Percent
Closed	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0.00%
Closed with explanation	222	819	1352	1220	1389	301	5305	97.27%	1328	97.27%	25.41%	25.41%
Closed with monetary relief	0	1	0	8	2	0	12	0.22%	4	0.29%	33.33%	33.33%
Closed with non-monetary relief	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0.00%
Closed with relief	39	0	0	0	0	0	39	0.68%	7	0.55%	19.44%	19.44%
Grand Total	261	820	1362	1309	1395	302	5434	100.00%	1339	100.00%	24.92%	24.92%
Source: CFPB Complaint Database January 1, 2017 to March 26, 2017												

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ALL CFPB 2017 - 2020 MORTGAGE COMPLAINTS VERSUS CFPB MORTGAGE COMPLAINTS FILED AGAINST DEUTSCHE BANK, JPMORGAN CHASE AND COMPANY AND SELECT PORTFOLIO SERVICING, INC. (2 OF 2)

ALL MORTGAGE COMPLAINTS												
Year of Complaint				Complaint Responses				Complaint Disputes				
Company Response	2017	2018	2019	2020	Total	Percent	Percent	Total	Percent	Percent	Percent	Percent
Closed	14	0	0	0	14	0.02%		14	0.02%			
Closed with explanation	19699	22850	21185	22061	85695	90.99%		85695	90.99%			
Closed with monetary relief	699	760	734	1076	3269	3.47%		3269	3.47%			
Closed with non-monetary relief	662	853	725	792	3032	3.20%		3032	3.20%			
In progress	0	0	1	0	1	0.00%		1	0.00%			
Unlabeled response	66	61	60	58	245	0.26%		245	0.26%			
Grand Total	21100	24674	22706	24587	92967	100.00%		92967	100.00%			

Source: CFPB Complaint Database
 March 26, 2017 - December 31, 2017

DEUTSCHE BANK												
Year of Complaint				Complaint Responses				Complaint Disputes				
Company Response	2017	2018	2019	2020	Total	Percent	Percent	Total	Percent	Percent	Percent	Percent
Closed	3	3	1	0	7	100.00%		7	100.00%			
Closed with explanation	3	3	1	0	7	100.00%		7	100.00%			
Grand Total	3	3	1	0	7	100.00%		7	100.00%			

Source: CFPB Complaint Database
 March 26, 2017 - December 31, 2017

JPMORGAN CHASE AND COMPANY												
Year of Complaint				Complaint Responses				Complaint Disputes				
Company Response	2017	2018	2019	2020	Total	Percent	Percent	Total	Percent	Percent	Percent	Percent
Closed	0	0	0	0	0	0.02%		0	0.02%			
Closed with explanation	1149	1185	904	780	4028	95.31%		4028	95.31%			
Closed with monetary relief	45	31	26	54	156	3.69%		156	3.69%			
Closed with non-monetary relief	11	14	10	6	41	0.97%		41	0.97%			
Grand Total	1206	1230	940	850	4226	100.00%		4226	100.00%			

Source: CFPB Complaint Database
 March 26, 2017 - December 31, 2017

SELECT PORTFOLIO SERVICING, INC.												
Year of Complaint				Complaint Responses				Complaint Disputes				
Company Response	2017	2018	2019	2020	Total	Percent	Percent	Total	Percent	Percent	Percent	Percent
Closed	877	1113	1086	934	4010	99.95%		4010	99.95%			
Closed with monetary relief	1	0	1	0	2	0.05%		2	0.05%			
Grand Total	878	1113	1087	934	4012	100.00%		4012	100.00%			

Source: CFPB Complaint Database
 March 26, 2017 - December 31, 2017

BETWEEN 2004 AND 2019, THE NATION'S LEADING FORECLOSURE TRUSTEE: DEUTSCHE BANK TRUST COMPANY, WAS THE ASSIGNEE OF 32,737 NOTARIZED ASSIGNMENTS OF DEED OF TRUST IN A SINGLE ARIZONA COUNTY RECORDERS' OFFICE IN MARICOPA COUNTY, YET ONLY 29 CFPB COMPLAINTS WERE FILED IN ALL COUNTIES IN THE US FROM 2012 AND 2019. (THE REAL OWNER OF THE PROPERTY NAMED IN THE DEED OF TRUST REMAINS THE BENEFICIARY, AND IF A FORECLOSURE ACTION AGAINST THIS PROPERTY IS CONSUMATED, THE BENEFICIARY NORMALLY RECEIVED THE "LION SHARE" OF THE PROCEEDS.)

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CFPB MORTGAGE COMPLAINTS FILED AGAINST FOR SIX MAJOR LENDERS AND MORTGAGE SERVICERS – 22.69% OF ALL MORTGAGE COMPLAINT WERE DISPUTED BY CONSUMERS. (ONLY SIX OF NINETY-FIVE COMPLAINT ISSUES USED BY CFPB.)

ANNUAL 2013 TO MARCH 2017 CFPB MORTGAGE COMPLAINTS									
Bank Name	2013	2014	2015	2016	2017	Bank Total	Bank Percent	Bank Rank	Bank Percent
Bank of America									
Origination, mortgage, mortgage broker	188	387	415	178	73	1,181	8.8%		
Credit decision / Underwriting	109	136	143	122	27	537	2.9%		
Loan modification, collection, foreclosure	809	1,577	2,069	1,831	261	5,548	41.4%		
Loan servicing, payments, disclosure	22,116	15,526	17,442	13,511	269	68,865	51.4%		
Other	109	46	109	103	17	484	3.6%		
Unsubstantiated, payments, and costs	136	200	238	190	20	784	5.9%		
Bank of America Total	15,660	18,526	19,984	15,845	317	51,232	39.1%		
Chase									
Origination, mortgage, mortgage broker	214	104	95	104	14	531	7.1%		
Credit decision / Underwriting	77	34	49	44	9	213	2.8%		
Loan modification, collection, foreclosure	1,000	1,111	797	906	137	5,051	67.4%		
Loan servicing, payments, disclosure	557	408	420	437	57	2,079	27.8%		
Other	41	12	20	10	0	83	1.1%		
Unsubstantiated, payments, and costs	281	458	488	431	24	1,682	22.2%		
Chase Total	2,173	1,716	1,449	1,492	214	6,049	46.4%		
JPMorgan Chase & Co.									
Origination, mortgage, mortgage broker	206	230	280	280	47	1,043	8.0%		
Credit decision / Underwriting	126	86	99	87	13	411	3.1%		
Loan modification, collection, foreclosure	2,621	1,933	1,506	1,120	141	7,221	55.6%		
Loan servicing, payments, disclosure	1,017	919	928	1,009	97	4,961	38.2%		
Other	103	104	124	103	10	444	3.4%		
Unsubstantiated, payments, and costs	116	141	181	149	20	507	3.9%		
JPMorgan Chase & Co. Total	4,083	3,427	3,144	2,639	287	14,280	110.0%		
Wells Fargo & Company									
Origination, mortgage, mortgage broker	148	100	139	120	13	320	2.4%		
Credit decision / Underwriting	48	97	69	44	9	267	1.9%		
Loan modification, collection, foreclosure	2,608	2,546	1,957	1,424	209	8,744	66.4%		
Loan servicing, payments, disclosure	1,017	919	928	1,009	97	4,961	38.2%		
Other	139	98	117	109	10	473	3.6%		
Unsubstantiated, payments, and costs	106	109	172	135	20	544	4.2%		
Wells Fargo & Company Total	4,710	3,861	3,475	2,636	268	13,274	102.0%		
Bank of America									
Origination, mortgage, mortgage broker	13	32	36	41	13	135	1.1%		
Credit decision / Underwriting	48	97	69	44	9	267	1.9%		
Loan modification, collection, foreclosure	1,017	919	928	1,009	97	4,961	38.2%		
Loan servicing, payments, disclosure	1,017	919	928	1,009	97	4,961	38.2%		
Other	103	104	124	103	10	444	3.4%		
Unsubstantiated, payments, and costs	116	141	181	149	20	507	3.9%		
Bank of America Total	3,286	2,293	2,238	2,106	161	8,084	62.5%		
Chase									
Origination, mortgage, mortgage broker	206	230	280	280	47	1,043	8.0%		
Credit decision / Underwriting	126	86	99	87	13	411	3.1%		
Loan modification, collection, foreclosure	2,621	1,933	1,506	1,120	141	7,221	55.6%		
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Origination, mortgage, mortgage broker	206	230	280	280	47	1,043	8.0%		
Credit decision / Underwriting	126	86	99	87	13	411	3.1%		
Loan modification, collection, foreclosure	2,621	1,933	1,506	1,120	141	7,221	55.6%		
Loan servicing, payments, disclosure	1,017	919	928	1,009	97	4,961	38.2%		
Other	103	104	124	103	10	444	3.4%		
Unsubstantiated, payments, and costs	116	141	181	149	20	507	3.9%		
JPMorgan Chase & Co. Total	4,083	3,427	3,144	2,639	287	14,280	110.0%		
Wells Fargo & Company									
Origination, mortgage, mortgage broker	148	100	139	120	13	320	2.4%		
Credit decision / Underwriting	48	97	69	44	9	267	1.9%		
Loan modification, collection, foreclosure	2,608	2,546	1,957	1,424	209	8,744	66.4%		
Loan servicing, payments, disclosure	1,017	919	928	1,009	97	4,961	38.2%		
Other	139	98	117	109	10	473	3.6%		
Unsubstantiated, payments, and costs	106	109	172	135	20	544	4.2%		
Wells Fargo & Company Total	4,710	3,861	3,475	2,636	268	13,274	102.0%		
Bank of America									
Origination, mortgage, mortgage broker	13	32	36	41	13	135	1.1%		
Credit decision / Underwriting	48	97	69	44	9	267	1.9%		
Loan modification, collection, foreclosure	1,017	919	928	1,009	97	4,961	38.2%		
Loan servicing, payments, disclosure	1,017	919	928	1,009	97	4,961	38.2%		
Other	103	104	124	103	10	444	3.4%		
Unsubstantiated, payments, and costs	116	141	181	149	20	507	3.9%		
Bank of America Total	3,286	2,293	2,238	2,106	161	8,084	62.5%		
Chase									
Origination, mortgage, mortgage broker	206	230	280	280	47	1,043	8.0%		
Credit decision / Underwriting	126	86	99	87	13	411	3.1%		
Loan modification, collection, foreclosure	2,621	1,933	1,506	1,120	141	7,221	55.6%		
Loan servicing, payments, disclosure	1,017	919							

**DEED OF TRUST FROM BORROWER'S
CLOSING DOCUMENT. (2/2)
Not Filed with County Recorder's Office.)**

Page
149[illegible][illegible]

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**PAGE ONE OF DEED OF 2009 TRUST FORCED BY
DEMAND LETTER FROM ATTORNEY.
(FILED: 12/30/2009)**

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DEED OF TRUST FROM BORROWER'S
CLOSING DOCUMENTS. (NOT RECORDED
BY CHASE MANHATTAN BANK USA, N.A.)

Page
151[illegible][illegible]

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**DEED OF TRUST FROM BORROWER'S
CLOSING DOCUMENTS. (NOT RECORDED BY
CHASE BANK USA, N. A.)**

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152[illegible][illegible]

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AL CHASE TWO-TIER "TOXIC MORTGAGE" LOAN

2004 and 2005 HMDA-LAR Public Raw Data Disclosure created for Chase-Mortgagor
Chase Lending Specialist: Matthew Salin, and then submitted to FFIEC by JPMorgan
Chase Bank, M.A. (JPMCBNA - Respondent ID: 0000000008-1) and Chase Manhattan Bank
U.S.A. N.A. (CHASE BANK - Respondent ID: 0000023160-1)

* This example only shows two Chase Affiliates to whom the originated "Toxic Mortgage Loan" could be sold; however, if the desired loan originated with a bank that is not a Chase National Bank, it could then be originated by JPMorgan Chase Bank, N.A.'s non-bank subsidiary: Chase Manhattan Mortgage Corporation (CMHC) or its successor Chase Home Finance, LLC (CHF). These Three options allowed Chase Lending Specialist to originate virtually any home mortgage loan regardless of the creditworthiness of the loan applicant.

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ILLUSTRATION OF CFPB'S PROMISE TO COMPLETE COMPLAINT DISPUTE

From December 1, 2011, to March 24, 2017, the CFPB Consumer Complaint Process included a bogus Consumer Complaint Dispute Option, which enabled consumers who had filed CFPB Consumer Complaints to request that CFPB initiate a formal dispute of The Company's response to their complaint. The Government CFPB Complaint Database shows that 145,150 complaint dispute options were requested by consumers. Below, is a copy of an email message dated July 29, 2014, to James Barnes, which illustrates the non-existence Complaint Disputes that CFPB promised consumers for more than five years.

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

Sent: Tuesday, July 25, 2017 2:30 AM
To: thorncr@att.net
Subject: Your submission, Case number: 14070-000000

- Send your complaint to the company for a response; or

• Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office, or

• Let you know if we need more information to continue our work.

We will update the complaint letters as our values to show that we listened to the complaint.

YOUR COMPLAINT

I am filing this complaint on behalf of my wife, Susan M. Berman, and myself, James M.

Probably not. We occasionally have to reach out for more information to complete the investigation. As a result of our investigation, you may receive a more favorable response, though not usually. If you do not hear from us within 60 days, you can assume no harm is intended and close your complaint.

...registered a formal complaint with JP Morgan Chase Bank, N.A., and ask them to launch a thorough investigation into what we believe were serious civil and criminal actions of former

employees of JPMORGAN CHASE BANK, N.A. During the past six months, we have sent a total of seven letters to Chase, describing the fraudulent practices that occurred at the

Chase Home Finance, LLC, located above. These allegations not only include the Lending Specialist in question, Mr. Matthew Babin, but also his managers at the JP Morgan

Over the branch at which he was employed, in the period in question, this branch was

Downloaded from <http://ajphaphysocpharm.sagepub.com/> at 11:01 11 September 2014

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COPY OF RESPAUIALIZED WRITTEN RESPONSE (OWR) LETTER SENT TO MR. RODNEY K. REUSCHER, VICE PRESIDENT OF CHASE LEGAL AND COMPLIANCE DEPARTMENT ON MARCH 15, 2006, WHICH REQUESTED THAT HARBORVIEW RECEIVE A FORMAL RESPONSE WITHIN SIXTY DAYS BUT NO RESPONSE TO THIS LETTER WAS RECEIVED BY SUSIE M. BARNES AND JAMES H. BARNES.	
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ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION ETHNIC DISPARITY INDICATORS (RDIS) IN PHOENIX - SCOTTSDALE METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MS/MD): 38060.																
(Racial and Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored In National Archives and Records Administration (NARA).)																
2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION																
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY																
P h o e n i x / M S D : S C O T T S D A L E	LAR Action-Taken															
	Racial Category	#-Orig	%-Orig	2	3	4	5	Total	Percent	Total	% All	% Race	Total	% All	% Race	% Race
	Asian	8	2.4%	4	123	2	0	225	2.3%	68	2.5%	72.3%	50	4.6%	54.3%	
	African American	176	4.1%	14	230	2	0	429	4.3%	146	4.6%	73.0%	104	5.4%	58.9%	
	White	2998	86.4%	202	2918	83	14	6381	63.3%	2290	72.5%	78.7%	1469	73.5%	47.2%	
	Race Not Available (RNA)	1047	24.3%	70	1451	66	5	2639	27.8%	654	20.7%	62.5%	354	18.5%	33.3%	
	Average (All Races)	4303	100.0%	290	4728	153	19	9481	100.0%	3158	73.4%	79.7%	1917	100.0%	44.6%	
	Not Hispanic or Latino															
	LAR Action-Taken															
	Racial Category	#-Orig	%-Orig	2	3	4	5	Total	Percent	Total	% All	% Race	Total	% All	% Race	% Race
S O U R C E	Asian	92	4.0%	4	112	2	0	210	4.3%	68	4.0%	73.9%	50	4.6%	54.3%	
	African American	157	6.8%	12	202	2	0	370	7.6%	130	7.1%	82.3%	82	8.0%	59.2%	
	White	2915	86.2%	202	2918	83	14	6381	94.8%	2290	72.5%	78.7%	1469	73.5%	47.2%	
	Race Not Available (RNA)	61	2.6%	4	94	4	0	163	3.3%	33	1.9%	54.1%	15	1.5%	24.6%	
	Average (All Races)	2325	100.0%	156	2356	55	11	4903	100.0%	1696	100.0%	72.9%	1034	100.0%	44.5%	
	LAR Action-Taken															
	Racial Category	#-Orig	%-Orig	2	3	4	5	Total	Percent	Total	% All	% Race	Total	% All	% Race	% Race
	Asian	1	0.1%	0 <td>7<td>0<td>0</td><td>8</td><td>0.3%</td><td>0</td><td>0.0%</td><td>0.0%</td><td>0</td><td>0.0%</td><td>0.0%</td><td></td></td></td>	7 <td>0<td>0</td><td>8</td><td>0.3%</td><td>0</td><td>0.0%</td><td>0.0%</td><td>0</td><td>0.0%</td><td>0.0%</td><td></td></td>	0 <td>0</td> <td>8</td> <td>0.3%</td> <td>0</td> <td>0.0%</td> <td>0.0%</td> <td>0</td> <td>0.0%</td> <td>0.0%</td> <td></td>	0	8	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	
	African American	4	0.4%	0 <td>7<td>0<td>0</td><td>11</td><td>0.5%</td><td>4</td><td>0.5%</td><td>100.0%</td><td>2</td><td>0.4%</td><td>50.0%</td><td></td></td></td>	7 <td>0<td>0</td><td>11</td><td>0.5%</td><td>4</td><td>0.5%</td><td>100.0%</td><td>2</td><td>0.4%</td><td>50.0%</td><td></td></td>	0 <td>0</td> <td>11</td> <td>0.5%</td> <td>4</td> <td>0.5%</td> <td>100.0%</td> <td>2</td> <td>0.4%</td> <td>50.0%</td> <td></td>	0	11	0.5%	4	0.5%	100.0%	2	0.4%	50.0%	
	White	14	0.4%	31	160	33	2	210	77.6%	1469	47.6%	86.4%	499	89.2%	56.1%	
	Race Not Available (RNA)	164	15.9%	4	354	5	0	527	22.2%	105	12.0%	64.0%	85	11.5%	39.6%	
	Average (All Races)	1058	100.0%	35	1237	38	2	2370	100.0%	877	100.0%	82.9%	560	100.0%	53.5%	
SOURCES: 2004-20																

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2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Phoenix-Scottsdale MSA/MD: 38060, (9,610 Mortgage Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1.)

Lender/Originator: Phoenix-Scottsdale MSA/MD: 38060, (9,610 Mortgage Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1.)	Originations		Approved or Accepted by Financial Institution		Approved or Accepted by Financial Institution		Placed in Queue for Review		Loan Purchased by Investor		Total Applications by Race		HMDA/ FPC Originations		Loans Sold to Affiliates	
	Number		Number		Number		Number		Number		Number		Number		Number	
	White	Black	White	Black	White	Black	White	Black	White	Black	White	Black	White	Black	White	Black
African American	178	47%	13	14%	425	22%	52	2%	1,235	67%	1,235	67%	1,029	43%	14,651	17%
Asian	10	1%	1	1%	1	0%	0	0%	1	0%	1	0%	1	0%	1	0%
Hispanic/Latino	10	1%	1	1%	1	0%	0	0%	1	0%	1	0%	1	0%	1	0%
Native American/Alaska Native	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
White Not An Affiliated Party	820	24%	73	24%	1,411	31%	31	1%	21,314	14%	21,314	28%	14,614	36%	91,101	100%
Average	2003	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: 2003 HMDA LAR File, New Data Submissions, National Automated Clearing House Association (NACHA)

ILLEGAL CHASE TWO-TRIT ORIGINATION PROCESS IN 384 MSA/MDs:

17% of non-Conforming Conventional Mortgage Loans originated and submitted to HMDA-LAR via Respondent ID: 0000023160-1. 157,750 of these loans were then sold to JP Morgan Chase Bank, N.A. (JPMB CNA). The African American loan portfolio for 384 MSA/MDs was only 12.6%, but 20.2% of the loan application and 21.7% of the subprime home loans were originated by this lender as to African American respondents. All loans purchased by JPMB CNA were illegally re-submitted to HMD via Respondent ID: 0000000000-1 and conforming mortgage loans along with 1,117,051 mortgage loans sold through this National Bank.

SUMMARY OF VIOLATIONS:

Illegal Chase Two-Trit Origination Scheme includes falsified HMDA-LAR Submissions, Fraudulent SEC Prospects, Forged Dead-of-Trusts, and/or Dead-of-Trust Assignments, and other document which show that home mortgage loans were originated by JP Morgan Chase and Company National Bank Affiliates simultaneously.

2004-2007 JP Morgan Chase Bank, N.A. Mortgage Lending Practices in Phoenix-Scottsdale MSA/MD: 38060, (66,617 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000000000-1.)

Lender/Originator: Phoenix-Scottsdale MSA/MD: 38060, (66,617 Mortgage Applications Submitted to HMDA-LAR via Respondent ID: 0000000000-1.)	Originations		Approved or Accepted by Financial Institution		Approved or Accepted by Financial Institution		Placed in Queue for Review		Loan Purchased by Investor		Total Applications by Race		HMDA/ FPC Originations		Loans Sold to Affiliates	
	Number		Number		Number		Number		Number		Number		Number		Number	
	White	Black	White	Black	White	Black	White	Black	White	Black	White	Black	White	Black	White	Black
African American	864	14%	128	21%	275	13%	21	14%	11	17%	238	13%	805	24%	11,651	17%
Asian	10	1%	1	1%	1	0%	0	0%	1	0%	1	0%	1	0%	1	0%
Hispanic/Latino	10	1%	1	1%	1	0%	0	0%	1	0%	1	0%	1	0%	1	0%
Native American/Alaska Native	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
White Not An Affiliated Party	5080	100%	100%	100%	100%	100%	100%	100%	100%	100%	5080	100%	4245	100%	100%	100%
Average	2003	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: 2003 HMDA LAR File, New Data Submissions, National Automated Clearing House Association (NACHA)

2017-2018 Census Bureau

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MARICOPA COUNTY RECORDER'S OFFICE - ASSIGNMENT OF DEED OF TRUST					
Bank Name	Year Recorder			Total	
	2007	2012	2013	Number	Percent
JPMORGAN BANK NATIONAL ASSOCIATION		1		1	0.03%
JPMORGAN CHASE BANK NATIONAL ASSOCIATION		1		1	0.03%
JPMORGAN CHASE BANK NATIONAL ASSOCIATION		1		1	0.03%
JPMORGAN CHASE BANK	10	24	3	37	1.14%
JPMORGAN CHASE BANK ASSOCIATION				1	0.03%
JPMORGAN CHASE BANK N A	250		104	354	10.66%
JPMORGAN CHASE BANK NA		970	24	994	29.93%
JPMORGAN CHASE BANK ASSOCIATION			1927	1927	58.02%
JPMORGAN MORTGAGE ACQUISITION CORP 2006 FRED ASSET BAC			1	1	0.03%
JPMORGAN MORTGAGE ACQUISITION TRUST 2006 CH2 ASSET BAC			1	1	0.03%
JPMORGAN MORTGAGE TRUST 2007 A2 MORTGAGE PASS THROUGH		2	2	4	0.06%
JPMORGAN MORTGAGE TRUST NATIONAL ASSOCIATION			1	1	0.03%
Grand Total	260	998	2063	3321	100.00%

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**FROM JANUARY 1, 2020, TO AUGUST 2, 2021, DEUTSCHE BANK TRUST COMPANY RECORDED 1,709
NOTARIZED DOCUMENTS IN MARICOPA COUNTY RECORDER'S OFFICE USING 37 DIFFERENT NAMES.**

2020 TO 2021 MARICOPA COUNTY RECORDER'S OFFICE			
Name of Deutsche Bank Trust Company Affiliate	2020	2021	Document
DEUTSCHE BANK	31	26	56
DEUTSCHE BANK AG	226	40	321
DEUTSCHE BANK AG NEW YORK			
DEUTSCHE BANK AG NEW YORK BRANCH	65	18	81
DEUTSCHE BANK ALTA SECURITIES LOAN TRUST			
DEUTSCHE BANK NATIONAL TRUST COMPANY			
DEUTSCHE BANK NATIONAL TRUST COMPANY 2005 11	3	1	1
DEUTSCHE BANK NATIONAL COMPANY	3	1	4
DEUTSCHE BANK NATIONAL TRIMORTGAGE ELECTRONIC REGISTRAT	1		
DEUTSCHE BANK NATIONAL TRUST	1		
DEUTSCHE BANK NATIONAL TRUST CO	4		
DEUTSCHE BANK NATIONAL TRUST COMPANY	576	409	985
DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUS	3		
DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR AM	8		
DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR AR	17		
DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR ARG	2		
DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR I	1		
DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR MO	1		
DEUTSCHE BANK NATIONAL TRUST COMPANY SOLELY	2		
DEUTSCHE BANK PRIVATE WEALTH MORTGAGE	1		
DEUTSCHE BANK TRUST	1		
DEUTSCHE BANK TRUST AMERICAS	1		
DEUTSCHE BANK TRUST COMPANY	8		
DEUTSCHE BANK TRUST COMPANY AMERICAS	104	81	185
DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR			
DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RE			
DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RES			
DEUTSCHE BANK TRUST COMPANY AMERICAS FKA BANKERS TRUST			
DEUTSCHE BANK TRUST COMPANY AMERICAS FORMERLY KNOWN AS			
DEUTSCHE FINANCIAL CAPITAL LLC			
DEUTSCHE FINANCIAL SERVICES CORPORATION			
DEUTSCHE LEASING USA INC			
DEUTSCHE LIFE TRUST			
DEUTSCHE MORTGAGE ASSET RECEIVING CORPORATION			
DEUTSCHE NATIONAL TRUST COMPANY			
DEUTSCHE BANK TRUST COMPANY AMERICAS FKA BANKERS TRUST			
Grand Total	1682	627	1709

Source: Maricopa County (AZ) Recorder's Office

January 1, 2020 to August 2, 2021

As shown below and on the following two pages, Susie M. Barnes made "all monthly payments" for more than nine years (from May 2005 until November 2013), paying more than \$240,000 during this period. However, the principal amount on her "Toxic Mortgage" Loan was only reduced \$31,000 during this period. Additionally, on November 1, 2013, Chase sold her "Toxic Mortgage" Loan to Deutsche Bank Trust Company, thus depriving her of her share of the \$4-Billion Consumer Relief/Restitution, which she rightfully deserved.

JPMorgan Chase									
Account Information									
NAME: SUSIE M BARNES				LOAN#: 17956780		Beginning Principal & Int.: \$1,507.52		Beginning Interest Rate: 6.475%	
						Beginning Principal Balance: \$18,000.00		Beginning Interest Balance: \$0.00	
** While the transactions indicated are based on your loan's history, this is not your complete history. If you have completed a workout plan to settle outstanding your account, and complete relevant items to assist in that understanding.									
Due Date	Post Date	Transaction	Total	Principal	Interest	Principal Balance	Interest Balance	Loan Change	Unapplied Balance
05/15/05	05/15/05	PAYMENT	\$2,005.12	\$200.00	\$1,805.12	\$17,799.88	\$0.00	\$0.00	\$0.00
06/15/05	06/15/05	PAYMENT	\$1,927.11	\$192.00	\$1,735.11	\$17,607.88	\$0.00	\$0.00	\$0.00
07/15/05	06/15/05	PAYMENT	\$1,900.42	\$190.00	\$1,710.42	\$17,417.88	\$0.00	\$0.00	\$0.00
08/15/05	07/15/05	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$17,187.88	\$0.00	\$0.00	\$0.00
09/15/05	08/15/05	REVERSAL	(\$2,005.12)	(\$200.00)	(\$1,805.12)	\$17,387.88	\$0.00	\$0.00	\$0.00
10/15/05	09/15/05	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$17,157.88	\$0.00	\$0.00	\$0.00
11/15/05	10/15/05	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$16,927.88	\$0.00	\$0.00	\$0.00
12/15/05	11/15/05	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$16,697.88	\$0.00	\$0.00	\$0.00
01/15/06	12/15/05	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$16,467.88	\$0.00	\$0.00	\$0.00
02/15/06	01/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$16,237.88	\$0.00	\$0.00	\$0.00
03/15/06	02/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$16,007.88	\$0.00	\$0.00	\$0.00
04/15/06	03/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$15,777.88	\$0.00	\$0.00	\$0.00
05/15/06	04/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$15,547.88	\$0.00	\$0.00	\$0.00
06/15/06	05/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$15,317.88	\$0.00	\$0.00	\$0.00
07/15/06	06/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$15,087.88	\$0.00	\$0.00	\$0.00
08/15/06	07/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$14,857.88	\$0.00	\$0.00	\$0.00
09/15/06	08/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$14,627.88	\$0.00	\$0.00	\$0.00
10/15/06	09/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$14,397.88	\$0.00	\$0.00	\$0.00
11/15/06	10/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$14,167.88	\$0.00	\$0.00	\$0.00
12/15/06	11/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$13,937.88	\$0.00	\$0.00	\$0.00
01/15/07	12/15/06	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$13,707.88	\$0.00	\$0.00	\$0.00
02/15/07	01/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$13,477.88	\$0.00	\$0.00	\$0.00
03/15/07	02/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$13,247.88	\$0.00	\$0.00	\$0.00
04/15/07	03/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$13,017.88	\$0.00	\$0.00	\$0.00
05/15/07	04/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$12,787.88	\$0.00	\$0.00	\$0.00
06/15/07	05/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$12,557.88	\$0.00	\$0.00	\$0.00
07/15/07	06/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$12,327.88	\$0.00	\$0.00	\$0.00
08/15/07	07/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$12,097.88	\$0.00	\$0.00	\$0.00
09/15/07	08/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$11,867.88	\$0.00	\$0.00	\$0.00
10/15/07	09/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$11,637.88	\$0.00	\$0.00	\$0.00
11/15/07	10/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$11,407.88	\$0.00	\$0.00	\$0.00
12/15/07	11/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$11,177.88	\$0.00	\$0.00	\$0.00
01/15/08	12/15/07	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$10,947.88	\$0.00	\$0.00	\$0.00
02/15/08	01/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$10,717.88	\$0.00	\$0.00	\$0.00
03/15/08	02/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$10,487.88	\$0.00	\$0.00	\$0.00
04/15/08	03/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$10,257.88	\$0.00	\$0.00	\$0.00
05/15/08	04/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$10,027.88	\$0.00	\$0.00	\$0.00
06/15/08	05/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$9,797.88	\$0.00	\$0.00	\$0.00
07/15/08	06/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$9,567.88	\$0.00	\$0.00	\$0.00
08/15/08	07/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$9,337.88	\$0.00	\$0.00	\$0.00
09/15/08	08/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$9,107.88	\$0.00	\$0.00	\$0.00
10/15/08	09/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$8,877.88	\$0.00	\$0.00	\$0.00
11/15/08	10/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$8,647.88	\$0.00	\$0.00	\$0.00
12/15/08	11/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$8,417.88	\$0.00	\$0.00	\$0.00
01/15/09	12/15/08	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$8,187.88	\$0.00	\$0.00	\$0.00
02/15/09	01/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$7,957.88	\$0.00	\$0.00	\$0.00
03/15/09	02/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$7,727.88	\$0.00	\$0.00	\$0.00
04/15/09	03/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$7,497.88	\$0.00	\$0.00	\$0.00
05/15/09	04/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$7,267.88	\$0.00	\$0.00	\$0.00
06/15/09	05/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$7,037.88	\$0.00	\$0.00	\$0.00
07/15/09	06/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$6,807.88	\$0.00	\$0.00	\$0.00
08/15/09	07/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$6,577.88	\$0.00	\$0.00	\$0.00
09/15/09	08/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$6,347.88	\$0.00	\$0.00	\$0.00
10/15/09	09/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$6,117.88	\$0.00	\$0.00	\$0.00
11/15/09	10/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$5,887.88	\$0.00	\$0.00	\$0.00
12/15/09	11/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$5,657.88	\$0.00	\$0.00	\$0.00
01/15/10	12/15/09	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$5,427.88	\$0.00	\$0.00	\$0.00
02/15/10	01/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$5,197.88	\$0.00	\$0.00	\$0.00
03/15/10	02/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$4,967.88	\$0.00	\$0.00	\$0.00
04/15/10	03/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$4,737.88	\$0.00	\$0.00	\$0.00
05/15/10	04/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$4,507.88	\$0.00	\$0.00	\$0.00
06/15/10	05/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$4,277.88	\$0.00	\$0.00	\$0.00
07/15/10	06/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$4,047.88	\$0.00	\$0.00	\$0.00
08/15/10	07/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$3,817.88	\$0.00	\$0.00	\$0.00
09/15/10	08/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$3,587.88	\$0.00	\$0.00	\$0.00
10/15/10	09/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$3,357.88	\$0.00	\$0.00	\$0.00
11/15/10	10/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$3,127.88	\$0.00	\$0.00	\$0.00
12/15/10	11/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$2,897.88	\$0.00	\$0.00	\$0.00
01/15/11	12/15/10	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$2,667.88	\$0.00	\$0.00	\$0.00
02/15/11	01/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$2,437.88	\$0.00	\$0.00	\$0.00
03/15/11	02/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$2,207.88	\$0.00	\$0.00	\$0.00
04/15/11	03/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$1,977.88	\$0.00	\$0.00	\$0.00
05/15/11	04/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$1,747.88	\$0.00	\$0.00	\$0.00
06/15/11	05/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$1,517.88	\$0.00	\$0.00	\$0.00
07/15/11	06/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$1,287.88	\$0.00	\$0.00	\$0.00
08/15/11	07/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$1,057.88	\$0.00	\$0.00	\$0.00
09/15/11	08/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$827.88	\$0.00	\$0.00	\$0.00
10/15/11	09/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$597.88	\$0.00	\$0.00	\$0.00
11/15/11	10/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$367.88	\$0.00	\$0.00	\$0.00
12/15/11	11/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$137.88	\$0.00	\$0.00	\$0.00
01/15/12	12/15/11	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$7.88	\$0.00	\$0.00	\$0.00
02/15/12	01/15/12	PAYMENT	\$2,303.21	\$230.00	\$2,073.21	\$0.00	\$0.00	\$0.00	\$0.00

MORTGAGE-LENDER SPECIFIC RACIAL DISPARITY INDICATOR® (RDI) ANALYTICS - HMDA-LAR PUBLIC RAW DATA DISCLOSURES (AGGREGATION BY NATIONAL AGGREGATOR MSA/MD)	RACIAL DISPARITY INDICATOR® (RDI) ANALYTICS FOR CHASE HOME LOAN DIRECT® MORTGAGE LOAN ORIGINATION BOILER-ROOM.
<input type="checkbox"/> Loan originated	<input type="checkbox"/> Total Loan Applications
<input type="checkbox"/> Application approved but not accepted (Applicant's Free-Will Rejection Rejection*)	<input type="checkbox"/> MSA/MD Population
<input type="checkbox"/> Application denied by financial institution	<input type="checkbox"/> Subprime Loan Originations
<input type="checkbox"/> Application withdrawn by applicant (Applicant's Free-Will Rejection Rejection*)	<input type="checkbox"/> Edit and Validity Failures
<input type="checkbox"/> File closed for incompletes (Applicant's Free-Will Rejection Rejection*)	<input type="checkbox"/> Percentage of applicant's level of Rejection* during loan application creation process
<input type="checkbox"/> Loan purchased by financial institution	<input type="checkbox"/> Loans Approved by Institution
<input type="checkbox"/> Mortgage loan application totals	<input type="checkbox"/> Loans Denied by Institution
<input type="checkbox"/> US Census Population by Race (aggregate, state or MSA/MD)	<input type="checkbox"/> Percentage of Applications w/No Co-Applicant
<input type="checkbox"/> Loan sold to affiliate institution	<input type="checkbox"/> Percentage of Originations w/No Co-Borrower
<input type="checkbox"/> Percentage of subprime loans	<input type="checkbox"/> Average Amount of Loan Application
<input type="checkbox"/> Edit and validity failure errors	<input type="checkbox"/> Average Amount of Loan Origination
<input type="checkbox"/> Aggregate of applicant's Free-Will Rejection Dimensions	<input type="checkbox"/> Percentage of Applications w/No Co-Borrower
<input type="checkbox"/> Percentage of approved loans	<input type="checkbox"/> Percentage of Loan Originations w/No Co-Applicant
<input type="checkbox"/> Percentage of denied loan	
<input type="checkbox"/> Average loan amount (\$000)	
<input type="checkbox"/> Average applicant income (\$000)	
<input type="checkbox"/> Percentage applications w/no co-applicants	
<input type="checkbox"/> Percentage originations w/no co-borrowers	

* HMDA Free-Will Rejection Options: "Applicant's rejection of terms and conditions of loan" before the completed loan application is submitted to the lender's underwriting department. (Illustrative Examples of National HMDA Aggregate Reports show that 24.0% of Asians, 25.4% of African Americans, 22.2% of Whites, and 36.7% of RNAs rejected terms and conditions of conventional loan applications via three RDI Free-Will Rejection Options; conversely, HMDA-LAR Raw Data Disclosures for Chase Manhattan Bank USA, N.A.-Respondent ID: 0000023160 shows that 4.1% Asians, 2.1% African Americans, 4.0% Whites, and 4.7% RNAs reject terms and conditions of conventional loan applications.)

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MORTGAGE ASSISTANCE REQUESTS PRIOR TO THE DOJ'S SETTLEMENT OF THE CHASE RMBS TRUST LAWSUIT.

The Chase response to CFPB Complaint Number 180304-2915147 stated that its records did not show that this borrower's requested assistance loan was serviced by JPMorgan Chase Bank, National Association during the period when it would have been eligible for the \$4.9-Billion Chase Consumer Relief Restitution. The copy of a fax cover sheet below shows that this borrower faxed mortgage assistance form to Chase on October 15, 2013, and October 24, 2013. Both of these dates are well within the stipulated period for receiving relief/restitution from the \$4.9-Billion Consumer Relief Settlement that was to be distributed to consumers adversely affected by JPMorgan Chase and Company Predatory Lending Practices.

Fax

To: Chase Home Finance
From: Susie Barnes
Phone: 800-845-8382
Page: 19
Phone: 800-845-8382
Date: 10/24/2013
Re: Loan #: 017546786
Request for Mortgage Assistance Form
X Urgent For Review Please Comment

This is the second time that these forms have been sent. (These forms were initially faxed on 10/15/2013.)

Dear Susie B. Barnes and James B. Barnes:

We have completed our search of our records and have found that you have not been approved for a mortgage loan by Chase Home Finance, National Association, during the period when it would have been eligible for the \$4.9-Billion Chase Consumer Relief Restitution. We are sorry that we cannot provide you with the assistance you need at this time. We will continue to monitor your account and will contact you if we find any information that would allow us to reconsider your application.

We have completed our search of our records and have found that you have not been approved for a mortgage loan by Chase Home Finance, National Association, during the period when it would have been eligible for the \$4.9-Billion Chase Consumer Relief Restitution. We are sorry that we cannot provide you with the assistance you need at this time. We will continue to monitor your account and will contact you if we find any information that would allow us to reconsider your application.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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LIMITATION OF IMMUNITY GRANTED IN THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT.

THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT AGREEMENT DID NOT RELEASE INDIVIDUALS FROM CIVIL CHARGES, NOR DOES IT RELEASE JPMORGAN OR ANY INDIVIDUALS FROM POTENTIAL CRIMINAL PROSECUTION, AS PART OF THIS LANDMARK SETTLEMENT, JPMORGAN HAS PLEDGED TO FULLY COOPERATE IN INVESTIGATIONS RELATED TO THE CONDUCT COVERED BY THE AGREEMENT. IN NOVEMBER 2009, PRESIDENT BARACK OBAMA CREATED AN INTERAGENCY FINANCIAL FRAUD ENFORCEMENT FORCE TO "STRENGTHEN EFFORTS TO COMBAT FINANCIAL CRIME." THIS TASK FORCE WAS COMPOSED OF THE ATTORNEY GENERAL AND DEPARTMENT HEADS OF HUD AND THE SEC. THE PRIMARY ASSIGNMENT OF THIS TASK FORCE WAS TO PREVENT ANOTHER ECONOMIC MELTDOWN IN THE FUTURE.

Other Criminal And Civil Violations Not Covered By The Limited Immunity Granted To The Chase Rmbs Trust Certificate Settlement:

- Violations of FRB Regulation W - Section 23a and 23b. - Between 2004 and 2007, Chase Manhattan Bank USA, N.A. sold 157,750 non-conforming, subprime mortgages to affiliate bank: JPMorgan Chase Bank, N.A. (JPMCBNA); and then, JPMCBNA immediately re-submitted these purchased loans as prime, conforming via HMDA-LAR Public Disclosures using Respondent ID: 0000000008-1. This process of converting a renowned National Bank into a subprime lender, not only damaged the reputation of this bank, but also caused it to be down-graded by OCC from a Large National Bank to a Special Purpose Bank in the 2013 CRA Rankings.
- Starting in 2004, Chase Lending Specialists employed by Chase Manhattan Bank USA, National Association, purchased mortgage applicant leads from FTC-indicted spammer: fax.com. These pre-qualified leads had previously been acquired by fax.com's robo-fax service, which was in direct violations of the FTC's Telephone Consumer Protection Act (TCPA) of 1991, which prohibits unsolicited faxing of false, misleading, or bait-and-switch advertisements such as home mortgage lending services. At the time when Chase purchased these illegal leads from this nationally-known spammer, fax.com had previously-censured and fined by the FTC by both the FTC and the Attorney General for the State of California for repeated violations of the TCPA. In October 2006, fax.com was shut-down and put out of business by FTC.
- From 2004 to 2008, JPMorgan Chase Bank, N.A., Chase Manhattan Bank USA, N.A., and Chase Manhattan Mortgage Corporation (CMCMC) operated a non-sanctioned Subprime Mortgage Origination Boiler-Room in Fort Washington, PA. This mortgage origination boiler-room was staffed by teams of quasi-independent mortgage brokers known as Chase Lending Specialists, who explicitly-targeted African Americans, Hispanics, and Latinos for its illegal subprime home mortgage origination schemes. The primary compensation paid to these itinerant mortgage brokers was in the form of Yield Spread Premium (YSP) bonuses. YSP is a form of kickback in which mortgage lenders paid mortgage brokers for originating mortgages at rates higher than PAR; thus, because all home mortgages originated by Chase Lending specialist were at either subprime or interest rates, they were encouraged to originate "conventional" mortgages at the highest interests possible. (Thus, all but seven (7) of the 488,071 loan applications created at the Chase boiler-room were for conventional loans rather than FHA/VA/FSA-RHS loans.)

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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LIMITATION OF IMMUNITY GRANTED IN THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT.

THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT AGREEMENT DID NOT RELEASE INDIVIDUALS FROM CIVIL CHARGES, NOR DOES IT RELEASE JPMORGAN OR ANY INDIVIDUALS FROM POTENTIAL CRIMINAL PROSECUTION, AS PART OF THIS LANDMARK SETTLEMENT, JPMORGAN HAS PLEDGED TO FULLY COOPERATE IN INVESTIGATIONS RELATED TO THE CONDUCT COVERED BY THE AGREEMENT. IN NOVEMBER 2009, PRESIDENT BARACK OBAMA CREATED AN INTERAGENCY FINANCIAL FRAUD ENFORCEMENT FORCE TO "STRENGTHEN EFFORTS TO COMBAT FINANCIAL CRIME." THIS TASK FORCE WAS COMPOSED OF THE ATTORNEY GENERAL AND DEPARTMENT HEADS OF HUD AND THE SEC. THE PRIMARY ASSIGNMENT OF THIS TASK FORCE WAS TO PREVENT ANOTHER ECONOMIC MELTDOWN IN THE FUTURE. (Continued)

Other Criminal And Civil Violations Not Covered By The Limited Immunity Granted To The Chase Rmbs Trust Certificate Settlement:

- Respondent Institution; and therefore, one or more Chase Bank Officers committed multiple counts of prudence by a.) intentionally certifying and submitting fraudulent, error-riddled LAR Transmission Sheets (TS) from both Chase Manhattan Bank USA, N.A. Respondent ID: 0000023160-1 and JPMorgan Chase Bank, N.A. between 2004 and 2008, and b.) Failing to submit HMDA-LAR Public Disclosures for Chase Home Finance, LLC (CHF) from 2005 to 2008. (On January 1, 2005, CHF, a wholly-owned subsidiary of JPMorgan Chase Bank, N.A., purchased CMCMC, which was also a wholly-owned subsidiary of this same bank even though from 2005-2007, industry sources show that it was the 12th largest subprime lender in the US. These false declarations were instrumental in preventing the detection of the Chase two-tier/inverted-pyramid mortgage origination scheme, which defrauded hundreds-of-thousands of consumers, many of which were of African American, Hispanic, or Latino descent.
- On November 1, 2013, JPMorgan Chase Bank, National Association (JPMCBNA) outsourced tens of thousands of non-compliant, "Toxic Mortgages" originated by Chase Lending Specialists employed the Chase-Direct Non-Prime Mortgage Loan Origination BOILER-ROOM to its affiliates Chase Manhattan Bank USA, N.A. and Chase Manhattan Mortgage Corporation (CMCMC). However, after the non-conforming, subprime mortgages were originated at this BOILER-ROOM and submitted to HMDA by Chase Manhattan Bank USA, N.A., they were sold as prime, conforming loans to JPMorgan Chase Bank, N.A. (JPMCBNA); thus, concealing the fact that JPMCBNA knowingly-purchased hundreds of thousands of "toxic," non-conforming home mortgage loans originated by its wholly-owned subsidiaries: Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC, and its wholesale subprime lending affiliate: Chase B&C Lending; and leading third-party subprime lenders WMC Mortgage Corporation, Greenpoint Mortgage, and Countrywide Financial.

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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LIMITATION OF IMMUNITY GRANTED IN THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT.

THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT AGREEMENT DID NOT RELEASE INDIVIDUALS FROM CIVIL CHARGES, NOR DOES IT RELEASE JPMORGAN OR ANY INDIVIDUALS FROM POTENTIAL CRIMINAL PROSECUTION, AS PART OF THIS LANDMARK SETTLEMENT, JPMORGAN HAS PLEDGED TO FULLY COOPERATE IN INVESTIGATIONS RELATED TO THE CONDUCT COVERED BY THE AGREEMENT. IN NOVEMBER 2009, PRESIDENT BARACK OBAMA CREATED AN INTERAGENCY FINANCIAL FRAUD ENFORCEMENT FORCE TO "STRENGTHEN EFFORTS TO COMBAT FINANCIAL CRIME." THIS TASK FORCE WAS COMPOSED OF THE ATTORNEY GENERAL AND DEPARTMENT HEADS OF HUD AND THE SEC. THE PRIMARY ASSIGNMENT OF THIS TASK FORCE WAS TO PREVENT ANOTHER ECONOMIC MELTDOWN IN THE FUTURE. (Continued)

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- On November 1, 2013, JPMorgan Chase Bank, National Association (JPMCBNA) outsourced tens of thousands of non-compliant, "Toxic Mortgages" originated by Chase Lending Specialists employed the Chase-Direct Non-Prime Mortgage Loan Origination BOILER-ROOM® operated along with its affiliates Chase Manhattan Bank USA, N.A. and Chase Manhattan Mortgage Corporation (CMMC). However, after the non-conforming, subprime mortgages were originated at this BOILER-ROOM and submitted to HMDA by Chase Manhattan Bank USA, N.A., they were sold as prime, conforming loans to JPMorgan Chase Bank, N.A. (JPMCBNA); thus, concealing the fact that JPMCBNA knowingly purchased hundreds of thousands of "toxic", non-conforming home mortgage loans originated by its wholly-owned subsidiaries: Chase Manhattan Mortgage Corporation/ Chase Home Finance, LLC, and its wholesale subprime lending affiliate, Chase B&C Lending; and leading third-party subprime lenders WMC Mortgage Corporation, Greenpoint Mortgage, and Countrywide Financial.

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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LIMITATION OF IMMUNITY GRANTED IN THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT.

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THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT AGREEMENT DID NOT RELEASE INDIVIDUALS FROM CIVIL CHARGES, NOR DOES IT RELEASE JPMORGAN OR ANY INDIVIDUALS FROM POTENTIAL CRIMINAL PROSECUTION, AS PART OF THIS LANDMARK SETTLEMENT, JPMORGAN HAS PLEDGED TO FULLY COOPERATE IN INVESTIGATIONS RELATED TO THE CONDUCT COVERED BY THE AGREEMENT. IN NOVEMBER 2009, PRESIDENT BARACK OBAMA CREATED AN INTERAGENCY FINANCIAL FRAUD ENFORCEMENT FORCE TO "STRENGTHEN EFFORTS TO COMBAT FINANCIAL CRIME." THIS TASK FORCE WAS COMPOSED OF THE ATTORNEY GENERAL AND DEPARTMENT HEADS OF HUD AND THE SEC. THE PRIMARY ASSIGNMENT OF THIS TASK FORCE WAS TO PREVENT ANOTHER ECONOMIC MELTDOWN IN THE FUTURE. (Continued)

Other Criminal And Civil Violations Not Covered By The Limited Immunity Granted To The Chase RMBS Trust Certificate Settlement.

- In October 2013, JPMorgan Chase Bank, National Association (JPMCBNA), Chase Manhattan Bank, USA, National Association (aka: Chase Bank USA, National Association), along with JPMCBNA's Trustee: Deutsche Bank Trust SA conceived an elaborate scheme to outsource all of the Chase-originated subprime, "Toxic Mortgages" that had been originated by Chase Manhattan Bank USA, N.A. and sold to JPMCBNA's prime, conforming mortgage loans to one or more third-party loan servicers, including Select Portfolio Servicing, Inc. of Salt Lake City, Utah debt collector/mortgage loan servicer. This decision was made even though at the time JPMCBNA, along with its wholly-owned subsidiary Chase Home Finance, LLC, were among the largest mortgage loan servicers in the US. This clandestine outsourcing of all Chase-Originated "Toxic Mortgages" that had been originated by Chase Manhattan Bank USA, N.A. and immediately sold to JPMCBNA's referred to as the "Chase/SPS Eleventh-Hour Outsourcing Maneuver." The intent of this clandestine outsourcing maneuver was to deny consumer relief/redemption to economically-distressed African American, Hispanic, and Latino consumers residing in 20 urban MSAs/MDs. Undeniability, these Chase-mortgages should have been "first in line" for relief via the \$4-Billion Consumer Relief (Restitution) awarded to consumers "adversely-affected" by the 2004 to 2008 "Toxic Mortgage" lending practices Chase Bank USA, N.A. and JPMorgan Chase Bank, N.A., and other Chase affiliates. All twenty MSAs/MDs had high minority populations and were national leaders in poverty income. Restitution awarded in the \$4-Billion Consumer Relief Provision of the settlement of this lawsuit included:
 - Loan Modifications,
 - Principal Reduction, and;
 - Principal Forgiveness.
 However, instead of being offered any of these three options; in 2019, the African Americans, Hispanics, and Latinos who had been the primary victims of the Chase Two-Inverted Pyramid Scheme received notices of pending Foreclosure Actions initiated by third-party mortgage services such as Select Portfolio Servicing, and were forced to either sell their property, or seek protection under bankruptcy, or have their property foreclosed.

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Systemic Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit.

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THE CRA RATINGS SHOWN BELOW PROVIDE SOME INSIGHTS INTO CHASE AFFILIATE: CHASE BANK USA, N.A.

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) - COMMUNITY REINVESTMENT ACT (CRA) RATINGS

Charter Number/	Bank Name	City	State	Evaluation	Rating	Examination	Rating Notes
0000000008-1	Bank One, N.A. Illinois	Chicago	IL	3/31/2004	Outstanding	Large Bank	
0000000008-1	JPMorgan Chase Bank, N.A.	Columbus	OH	1/1/2007	Outstanding	Large Bank	NOTE1
0000000008-1	JPMorgan Chase Bank, N.A.	Columbus	OH	12/31/2010	Satisfactory	Large Bank	
0000000008-1	JPMorgan Chase Bank, N.A.	Columbus	OH	12/31/2014	Satisfactory	Large Bank	NOTE2
0000023160-1	Chase Manhattan Bank USA, N.A.	Newark	DE	3/3/2004	Outstanding	Large Bank	NOTE1a
0000023160-1	Chase Bank USA, N.A.	Newark	DE	1/9/2006	Outstanding	Large Bank	NOTE1, 3a, and 3b
0000023160-1	Chase Bank USA, N.A.	Newark	DE	11/2/2008	Outstanding	Large Bank	NOTE1
0000023160-9	Chase Bank USA, N.A.	Newark	DE	4/2/2012	Satisfactory	Limited Purpose Bank	NOTE1
0000023160-9	Chase Bank USA, N.A.	Wilmington	DE	12/31/2014	Outstanding	Limited Purpose Bank	NOTE2

Source: Office of the Comptroller of the Currency (OCC) Community Reinvestment Rating (CRA) Rating of JPMorgan Chase and Company: Large and Limited Purpose Banks

NOTE1: JPMorgan Chase Bank, N.A. was given an "OUTSTANDING" CRA rating by the OCC in 2007 even though it along with its wholly-owned subsidiary Chase Home Finance, LLC, was listed by WSJ and Bloomberg Information Services as the 7th largest subprime lender in the nation. (during this period, it was also involved in an illegal Two-Tier mortgage loan origination scheme with its affiliate, Chase Manhattan Bank USA, N.A.

NOTE2: This CRA Assessment is for Respondent ID: 0000000008, but the Respondent ID for JPMorgan Chase Bank, N.A. was changed to 0000023160-9 in 2011, when the CFPB has given Supervision Agency Responsibility for this National Bank. (There was no mention of the role of JPMorgan Chase Bank, N.A. in the 2013 \$4-Billion Chase RMBS Lawsuit, in which the bank was named as the originator and servicer of tens of thousands of "Toxic Mortgages" included in bogus RMBS Certificates.

NOTE3: Assessment Area/New Castle County, Delaware part of MSA/MD: 48864 - No mention of the 384 MSA/MDs in which Respondent ID: 0000023160 created and processed loan applications between 2004 and 2008. (CRA Assessment made no references of either subprime lending or predatory lending practices.)

NOTE4: All 2005 and 2006 HMDA Public Disclosure Submissions from Respondent ID: 0000023160-1, were submitted in the non-existent bank name of Chase Manhattan Bank USA, N.A. and the Transmittal Sheets for these fraudulent submissions were certified by a Chase Bank Officer. Additionally, submissions for these two years included 100% Validity and/or Quality Fault errors and should have been rejected by the OCC.

NOTE5: Between 2004 through 2008, Chase Bank USA, N.A. operated a clandestine, direct-marketing home mortgage origination center known as Chase-Direct Lending Division (aka: Chase Home Loan Direct®). During this three-year period, employees at this center originated 133,171 home mortgage loans on behalf of mostly African American and Hispanic/Latino consumers residing in 384 MSA/MDs in forty-four states. HMDA-LAR Data Public Disclosures obtained from the National Archives and Records Administration show that 84,508 (71.9%) of these originated home mortgage loans were originated at SUBPRIME INTEREST RATES.

NOTE6: Assessment Area/New Castle County, Delaware part of MSA/MD: 48864 - No mention of the 384 MSA/MDs in which Respondent ID: 0000023160 created and processed more than four-hundred-and-twenty thousand loan applications between 2004 and 2008. (CRA Assessment made no references of either subprime lending or predatory lending practices.)

NOTE7: Assessment Area/New Castle County, Delaware part of MSA/MD: 48864 - No mention of the 384 MSA/MDs in which Respondent ID: 0000023160 created and processed loan applications between 2004 and 2008. (CRA Assessment made no references of either subprime lending or predatory lending practices.)

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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SUMMARY OF HOME MORTGAGE LENDING VIOLATIONS BY JPMORGAN CHASE BANK, N.A., CHASE MANHATTAN BANK USA, N.A. AND SELECT PORTFOLIO SERVICING, INC.

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- VIOLATION OF FRB REGULATION W - SECTION 23A AND 23B - CHASE MANHATTAN BANK USA, N.A. SOLD 157,750,201 LOW-QUALITY NON-CONFORMING, "TOXIC MORTGAGES" TO AFFILIATE BANK: JPMORGAN CHASE BANK, N.A.

Beginning on March 4, 2004, and continuing until December 31, 2007, JPMorgan Chase Bank, N.A. (JPMCBNA), Chase Manhattan Bank USA, N.A. and JPMCBNA wholly-owned subsidiaries: Chase Manhattan Mortgage Corporation (CMMC) and Chase Home Finance, LLC, used an illegal, Two-Tier/Inverted Pyramid Mortgage Origination Scheme to conceal the origination conventional non-conforming home mortgage loans from regulatory authorities. HMDA-LAR Public Disclosures show that 171,201 of these non-conforming loans were originated by Chase Lending Specialists employed by Chase Home Loan Direct®. This illegal multi-tier home mortgage origination scheme was in direct violation of Federal Reserve Regulation W - Section 23A and 23B, which restricts the sale of certain transactions between affiliates. Other leading National Banks attempted to buy a share of the subprime lending industry, such as Bank of America, National Association's 2008 attempt to acquire subprime market leader Countrywide, however, JPMCBNA, already had a subprime lending subsidiary: CMMC, and a National Bank affiliate Chase Manhattan Bank USA, N.A., who was already a subprime market leader, as proven by the fact that it was one of only three National Banks listed on the HUD 1999-2005 Subprime LENDER LIST. It was a simple process for teams of quasi-independent mortgage brokers, known as Chase Lending Specialists, to originate 171,201 conventional subprime and home mortgage loans, submit them to FFIEC and OCC using Chase Manhattan Bank USA, N.A.'s Respondent ID: 0000023160-1. The LAR submission records show that 157,750 of these loans were then "immediately" sold by Chase Manhattan Bank USA, N.A. to JPMCBNA, as conforming home mortgage loans; in essence, from the HMDA Disclosure process, the Chase Two-Tier/Inverted Pyramid Mortgage Origination Scheme converted "high-price", "Toxic Mortgages" of marginal value originated at one affiliate into "Conforming Mortgages" that could be securitized by a second affiliate into RMBS Trust Certificates containing thousands of other conforming mortgages. Additionally, because the toxicity of the 171,201 home mortgage loans originated by Chase Manhattan Bank USA, N.A. and purchased by JPMCBNA was not eradicated when these loans were re-disclosed to HMDA using Respondent ID: 0000000008-1, if the ownership of these quality of these low-quality, "Toxic Mortgages" had been reported correctly, it may have changed the Community Reinvestment Act (CRA) satisfactory rating of JPMCBNA.

Regulation W was published in 2003, to consolidate rulemaking under Sections 23A and 23B of the Federal Reserve Act. Its main purposes were to protect banks from financial risk resulting from transactions with their affiliates and to limit the banks' ability to use the U.S. deposit insurance system to cover their losses from such transactions. (In general, a member bank may not purchase a low-quality asset from an affiliate unless, pursuant to an independent credit evaluation, the member bank has committed itself to purchase the asset before the time the asset was acquired by the affiliate.)

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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SUMMARY OF HOME MORTGAGE LENDING VIOLATIONS BY JPMORGAN CHASE BANK, N.A., CHASE MANHATTAN BANK USA, N.A. AND SELECT PORTFOLIO SERVICING, INC.

2. FALSE AND MISLEADING ADVERTISEMENT VIOLATIONS OF TELEPHONE CONSUMER PROTECTION ACT (TCPA) OF 1991 BY CHASE LENDING SPECIALISTS EMPLOYED BY CHASE MANHATTAN BANK USA, N.A.

Chase Lending Specialist employed by Chase Home Loan Direct®, created deceptive, misleading, bait-and-switch “teaser rate” mortgage lending advertisements that were broadcasted on a nationwide basis via spam-mail, robofax, and robocalling conducted by notorious, FTC-censured spammer: Fax.com. Illegal home mortgage applicant leads generated by these banned processes were purchased from fax.com by Chase Lending Specialists. FTC initially initiated enforcement actions against fax.com in 2002, and between 2002 and 2004, both FTC and the State of California levied fines against fax.com for TCPA and consumer fraud violations. All illegal TCPA referrals purchased by Chase Lending Specialists from fax.com should be declared void and defrauded consumers trapped in this web of deceit should be offered relief/restoration or other compensation. When Chase Lending Specialists retained fax.com to broadcast the robo-fax “bait and switch” advertisement shown here, this notorious spammer had already been fined and censured multiple times by the FTC, which subsequently forced this firm to shut down on November 1, 2006. JPMorgan Chase Bank, N.A. and Chase Manhattan Bank, USA, N.A., could have been fined up to \$750 for each referral from this known robo-fax spammer, and all mortgage loans originated from these illegal referrals should have been invalidated

ax Advertising False and Misleading Home Mortgages.

Date, time and fax number upon which bogus fax received.

The Mortgage Experts
Residential and Commercial Lending

Fax.com

Instant Phone Approval!
1.25% - NO POINTS!
800-819-5256

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (NARS) Repository.

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SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATION BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANEUVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC.

3. THREE JPMORGAN CHASE AND COMPANY AFFILIATES OPERATED AN UN-SECTIONALED SUBPRIME HOME MORTGAGE ORIGINATION BOILER-ROOM AT CMMC BRANCH OFFICE IN FORT WASHINGTON, PA FROM 2004 TO 2008.

From 2004 to 2008, 171,201 conventional subprime and home mortgage loans were originated at the Chase Home Loan Direct® Mortgage Origination Boiler-Room. The three operators of this nationwide, direct-marketing center, located in a Chase Manhattan Mortgage Corporation (CMMC) branch office in Fort Washington, PA 19034, were Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A., and Chase Manhattan Mortgage Corporation (CMMC). Documents obtained via the HUD Freedom of Information (FOIA) Office show that at no time during its four-plus years of operation was Chase Home Direct®, aka Chase Non-Prime Lending Boiler-Room, certified as an FHA-Approved Lender or Servicer. The primary role of this direct-marketing boiler-room was to create non-conforming home mortgage loans for one of its principal operators: Chase Manhattan Bank USA, N.A., who would then illegally submit these “non-conforming conventional mortgage loans” to HMDA-LAR using Respondent ID: 0000023160-1. Chase Manhattan Bank USA, N.A. would then sell these non-conforming home mortgage loans to its affiliate, JPMorgan Chase Bank, N.A., who would immediately re-submit them as “purchased loans” to HMDA-LAR using Respondent ID: 0000000008-1. Although the process of re-submitting loan applications to HMDA in the same year in which they were created, using a different Respondent ID, is not prohibited by Regulation C, the fact that it was done to change these loans from non-conforming to conforming is, at a minimum, unethical. The term “Loss (or Lack) of Institutional Control” was coined during the last decade by the NCA to describe the failure of one of its institutions to maintain control of its athletic department.

The term “Loss (or Lack) of Institutional Control” epitomizes the 2004 to 2008 Chase Home Loan Direct® subprime origination center (aka Chase Non-Prime Lending Boiler-Room). Conversely, the term “The Innates are Running the Asylum” could (and should) be used to describe the team quasi-independent Chase Lending Specialists who were empowered to use “any means at their disposal” to originate non-conforming, subprime, and home mortgage loans. HMDA-LAR Public Raw Data Disclosures show that predatory lending and mortgage loan fraud schemes were frequently used to create the more than four-hundred-thousand conventional home mortgage loan applications created by Chase Lending Specialists during the four-plus years of operation of this center. The pivotal role played by mortgage loan brokers such as Chase Lending Specialists in the near-collapse of the home mortgage lending industry is chronicled in the 2009 Financial Crisis Inquiry Commission Report (FCIC) in which Jamie Dimon, CEO, and Chairman of JPMorgan Chase and Company, testified. One of the major conclusions of the FCIC was:

“We conclude there was a systemic breakdown in accountability and ethics.” However, there was “NOT” mention in the FCIC Report regarding the baton, discriminatory practices against African American consumers, who between 2004 and 2008 were the primary targets of predatory subprime mortgage lenders such as the aforementioned Chase affiliates; and who treated African Americans as “MUD PEOPLE” and used a variety of predatory lending and mortgage loan tactics to entrap them into originating “Toxic Mortgages” that they could not afford to pay.

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (NARS) Repository.

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SUMMARY OF HOME MORTGAGE LENDING VIOLATIONS BY JPMORGAN CHASE BANK, N.A., CHASE MANHATTAN BANK USA, N.A. AND SELECT PORTFOLIO SERVICING, INC.

4. CHASE BANK OFFICER CERTIFIED ILLEGAL LAR SUBMISSIONS FROM CHASE MANHATTAN BANK USA, N.A. AND JPMORGAN CHASE BANK, N.A. TO PREVENT DETECTION OF CHASE TWO-TIER/INVERTED PYRAMID MORTGAGE ORIGINATION SCHEME. (THREE DAYS BEFORE SENDING THE “GOOD-BYE AND GOOD-RIDDANCE LETTER” SHOWN BELOW, CHASE BANK USA, N.A. SOLD/TRANSFER/ETTERSONED THIS LOAN TO DEUTSCHE BANK TRUST COMPANY.

Annual LARs submitted by Chase Manhattan Chase Bank USA, N.A. from 2005 to 2008 included submitting LARs with the wrong bank name, and thus detecting the illegal Chase Two-Tier Home Mortgage Origination Scheme. The Chase Bank Officer responsible for certifying LARs also “certified” that all applications contained in submitted LARs were correct and error-free; when in fact, these LARs were error-riddled. HMDA-LAR Public Raw Data Disclosures obtained from the National Archives show that these mortgage loan applications contained 100% edit failure errors. (Regulation C requires LARs with a 10% or higher edit failure rate to be corrected and resubmitted by the Respondent Institution). In addition to these unacceptably high error rates, all HMDA-LAR Disclosures submitted from this bank between 2004 and 2008 were submitted under the non-existent name of Chase Manhattan Bank USA, N.A.; although the official name of this National Bank was changed by the OCC to Chase Bank USA, N.A. on January 1, 2005, and the 412,878 applications contained in these submissions were from 384 MSAs/MDs across forty-four states. The Respondent ID used in these submissions was 0000023160-1, which had been assigned to Chase Manhattan Bank USA, N.A. since 1999, and was only authorized to submit disclosures from the Wilmington-Newark, DE-MD MSA/MD/48864 transferred to Chase Manhattan Bank USA, N.A. 2004-2008. The results of this error are beyond comprehension because from 2004 to 2008, the HMDA Disclosure Raw Data shows that all 151,373 loans, with an approximate valuation of \$17.3-Billion, were originated for the 383 MSAs/MDs supported Chase Home Loan Direct, but 2004-2008 HMDA Disclosures Reports show that all loans were originated in a single MSA/MD: 48864, OCC, the Supervisory Agency for all Chase affiliates, could (and should) have levied substantial monetary fines and cease and desist orders against both National Banks for repeated violations of HMDA/Regulation C Disclosure Act.

LOAN APPLICATION REGISTER

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (NARS) Repository.

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SUMMARY OF HOME MORTGAGE LENDING VIOLATIONS BY JPMORGAN CHASE BANK, N.A., CHASE MANHATTAN BANK USA, N.A. AND SELECT PORTFOLIO SERVICING, INC.

5. CHASE NURTURED ITS “CLEAN HANDS PERSONA” DURING THE CHASE RBMS TRUST LAWSUIT INVESTIGATION BY “SERENDIPITOUSLY” OUTSOURCING THE NON-COMPLIANT, “TOXIC MORTGAGES” ORIGINATED BY CHASE LENDING SPECIALISTS EMPLOYED AT THE CHASE HOME LOAN DIRECT® MORTGAGE ORIGINATION BOILER-ROOM.

The 2013 Eleventh-Hour Outsourcing Maneuver by JPMorgan Chase Bank, N.A. and Select Portfolio Servicing, Inc. (SPS) not only concealed all traces of the 412,372 Conventional Home Mortgage Applications created by Chase Lending Specialists but also concealed the existence of 171,201 non-conforming “Toxic Mortgages” originated at the Chase Home Loan Direct® Subprime Origination Boiler-Room and sold to JPMorgan Chase Bank, N.A. (JPMCBNA) between March 1, 2004, and May 2008. This illegal outsourcing maneuver deprived tens of thousands of the economically distressed African American mortgagors of these outsourced “Toxic Mortgages” of the much-needed relief and/or restitution awarded in settlement of the Chase RBMS Trust Lawsuit. The November 19, 2013 Settlement Agreement of this landmark lawsuit, specifically name RBMS Certificate: JPMAC 2007-CHI through JPMAC 2007-CHS as being among the Trust Certificates included in the settlement, and on multiple occasions, both JPMCBNA and SPS have identified these Trust Certificate as being among those outsourced to SPS on November 1, 2013; nineteen days before the Chase RBMS Trust Lawsuit Settlement was announced. JPMCBNA and Chase Manhattan Bank USA, N.A. used an illegal, Two-Tier/Inverted-Pyramid Mortgage Origination Scheme that concealed the actual home mortgage originator 171,201 non-conforming, subprime, and home mortgage loans from regulatory authorities.

DOJ for the crimes committed during the of the Chase RBMS Trust Certificate Scheme, no employees or executive of JPMorgan were charged with any crime, and JPMorgan was granted immunity from future claims. Furthermore, in an unprecedented move, DOJ named JPMorgan Chase and Company the sole administrator (without federal government oversight) of the \$4-Billion Consumer Relief Provision of the \$13-Billion Chase RBMS Trust Lawsuit Settlement. Clearly, these generous settlement terms would not have been offered to JPMorgan had the DOJ known about, a) the 171,201 non-conforming, “Toxic Mortgages” originated at Chase Home Loan Direct®, b) then disclosed to FFIEC and OCC using Respondent ID: 0000023160-1, c) immediately sold to JPMCBNA during the same calendar year in which they were originated; and d) re-submitted to FFIEC and OCC as conforming home mortgage loans by JPMCBNA using Respondent ID: 0000000008-1. The net results of these “Two-Tier Originations are that it made JPMorgan appear to have “Clean Hands” as it relates to knowing defrauding purchasers of fraudulent RBMS Trust Certificates, which included these and other “Toxic Mortgages” purchased from subprime lenders WMC Mortgage Corporation, Countrywide Financial and Greenpoint Mortgage, Inc.

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (NARS) Repository.

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8. CHASE WHOLESALE BROKER & CORRESPONDENT SUBPRIME LENDING (Continued.)

Many subprime mortgages were originated by independent brokers rather than bank employees, whose pay would be subject to regulation. Some banks did offer extraordinary incentives to brokers originating subprime loans, advertised cash-out loans as "like money falling from the sky" and urged brokers to "get going, approvals are waiting!" on subprime loans. See more at: <http://executivesuite.blogs.nytimes.com/2009/10/14/subprime-and-the-banks-guilty-as-charged/>; and: <http://graphics8.nytimes.com/images/blogs/executivesuite/ChaseFiver.pdf> (October 30, 2009).

CHASE B&C LENDING

The Top 10 Reasons to Choose Chase for All Your Subprime Needs

1. The Superior Resources, Expertise and Financial Strength of Chase
2. Higher Scores - Better Pricing & Credit Enhancements
3. Bank Statement Programs
 - Personal - 100% asset deposits
 - Business - 75% gross deposits
4. 100% CDV Programs
 - For qualified institutional lender
 - Minimum score of 640 (Middle Score)
 - For Non-CDV
5. Up to 6 Points
 - For 30-day delinquency penalty term only
6. Stated Income to 85% LTV
7. Unlimited Cash-Out to 85% LTV
8. JUMBO LOANS to \$1 Million
9. Consumer Credit Counseling OK
10. Account Executives with Industry Knowledge, Experience and Integrity

For more details, contact your Chase Account Executive today!

CHASE

THE RIGHT RELATIONSHIP IS EVERYTHING

CHASE B&C LENDING

Got Bank Statements? Get Approved!

In fact, get lots of approvals with Chase's 24 Months Bank Statements Program.

24 Months Bank Statements Program

- Personal OR Business Bank Statements Accepted
- Loan amounts up to \$1 Million
- Available for ALL Credit Grades
- Minimum Credit Score of 600 on A/B/C, 500 on AD through C and 575 on D
- Owner Occupied, 2nd Home & Investment Properties
- LTV's up to 95%
- No pricing add-on to rate/margin. No increase in fees/points.
- 1-4 Units, Condos & Manufactured homes
- Asset information not required on A/B/C through A - credit with credit risk scores of 640 or higher (or 640 for AD and A)

Get Going! Approvals are waiting! Call your Account Executive today.

CHASE

THE RIGHT RELATIONSHIP IS EVERYTHING

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (NARS) Repository

IN 2005, A WMC QUALITY CONTROL MANAGER DESCRIBED HIS DEPARTMENT AS A "TOOTHLESS TIGER" WITH INADQUATE RESOURCES AND NO AUTHORITY TO PREVENT THE APPROVAL OR SALE OF LOANS HIS DEPARTMENT HAD DETERMINED WERE FRAUDULENT OR OTHERWISE DEFECTIVE. BY LATE THIRD QUARTER 2006, MANAGERS RESPONSIBLE FOR QUALITY CONTROL AND RISK MANAGEMENT AT WMC AND BECC HAD EXPRESSED CONCERNS THAT WMC'S QUALITY AND FRAUD CONTROLS WERE SO LAX THAT WMC RECEIVED MORE MORTGAGE APPLICATIONS CONTAINING FRAUD OR OTHER DEFECTS THAN ITS COMPETITORS. AS A MEMBER OF GE'S CORPORATE AUDIT STAFF (CAS) INVOLVED IN AUDITS OF WMC OBSERVED IN APRIL 2007, WMC "JACKED UP VOLUME WITHOUT CONTROLS."

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (NARS) Repository

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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ALL CHASE SUBPRIME HOME MORTGAGE LOANS WERE NOT INCLUDED VIA HMDA-LAR PUBLIC DISCLOSURES: Chase Home Finance, LLC (CHF), was a wholly-owned LLC of JPMorgan Chase Bank, National Association formed in 2005, and immediately after it was formed, it acquired the much larger Chase Manhattan Mortgage Corporation (CMHC), and its fifty-two, nationwide branch offices; and in 2006 was listed as the 21st largest subprime lender in the US. CHF was ranked as the seventeenth largest subprime lender in 2006, and the seventh-largest subprime lender in 2007. (Three other Subprime Lenders affiliated with JPMorgan Chase Bank, N.A. - Countrywide Financial, WMC Mortgage, and Washington Mutual, were included in the list during all three years.)

Top Twenty Subprime Lenders from 2005 through 2007									
Rank	2007- Top Twenty Subprime Lenders	2006- Top Twenty Subprime Lenders	2005- Top Twenty Subprime Lenders	Rank	2007- Top Twenty Subprime Lenders	2006- Top Twenty Subprime Lenders	2005- Top Twenty Subprime Lenders	Rank	2007- Top Twenty Subprime Lenders
1	Chase Home Finance, N.Y.	\$174.0	9.70%	HSBC Finance, Ill.	\$52.80	8.80%	Ameriquest Mortgage, Calif.	\$79.68	12%
2	Countrywide Financial, Calif.	\$164.0	8.50%	New Century Financial, Calif.	\$51.60	8.10%	New Century Financial, Calif.	\$50.10	8.40%
3	First Horizon, Ill.	\$14.28	8.00%	Countrywide Financial, Calif.	\$40.00	6.80%	Countrywide Financial, Calif.	\$44.00	6.90%
4	Wells Fargo Home Mortgage, Iowa	\$13.15	7.30%	Chase Home Finance, N.Y.	\$38.04	6.30%	Wells Fargo Home Mortgage, Iowa	\$42.30	6.97%
5	First Franklin Financial Corp, Calif.	\$12.98	7.20%	WMC Mortgage, Calif.	\$33.10	5.20%	Option One Mortgage, Calif.	\$40.05	6.00%
6	Citi One Mortgage, Calif.	\$11.18	6.20%	First Horizon, Ill.	\$32.00	5.40%	First Horizon, Ill.	\$39.24	5.40%
7	Chase Home Finance, N.Y.	\$9.22	5.20%	Ameriquest Mortgage, Calif.	\$29.50	4.90%	Washington Mutual, Wash.	\$36.10	5.40%
8	EMC Mortgage Corp, Texas	\$7.84	4.40%	Option One Mortgage, Calif.	\$28.79	4.80%	First Franklin Financial Corp, Calif.	\$29.33	4.40%
9	EMC Mortgage, Calif.	\$6.60	3.70%	Wells Fargo Home Mortgage, Iowa	\$27.67	4.60%	GMAC-HFC, Minn.	\$26.20	3.80%
10	Ameriquest Mortgage, Calif.	\$6.40	3.60%	First Franklin Financial Corp, Calif.	\$27.67	4.60%	HSBC Mortgage Services, Ill.	\$26.08	3.80%
11	American General Finance, Ind.	\$6.05	3.30%	Countrywide Financial, Calif.	\$26.80	4.40%	WMC Mortgage, Calif.	\$24.03	3.80%
12	Washington Mutual, Wash.	\$5.50	3.10%	Residential Funding Corp, Minn.	\$27.20	3.20%	Chase Home Finance, N.Y.	\$20.51	3.10%
13	Chase Home Finance, N.Y.	\$4.70	2.80%	Wells Fargo Home Mortgage, Iowa	\$17.77	2.60%	HSBC Consumer Lending, Ill.	\$18.65	2.50%
14	Aegis Mortgage Corp, Texas	\$4.30	2.40%	American General Finance, Ind.	\$15.07	2.50%	Accredited Home Lenders, Calif.	\$16.58	2.50%
15	Residential Capital LLC	\$4.14	2.30%	First Horizon, Ill.	\$13.70	2.30%	EMC Mortgage, Calif.	\$15.57	2.30%
16	Capital, N.C.	\$3.80	2.10%	Chase Home Finance, N.Y.	\$11.55	1.90%	Aegis Mortgage Corporation, Texas	\$14.65	2.20%
17	Accredited Home Lenders, Calif.	\$3.53	2.00%	Equifax, N.C.	\$10.75	1.80%	ECC Capital Corp.	\$14.02	2.10%
18	Saxon Mortgage, Va.	\$3.53	2.00%	Novastar Financial, Kansas	\$10.23	1.70%	Finance America, N.Y.	\$10.30	1.90%
19	Chase Home Finance, N.Y.	\$3.00	1.80%	Chase Home Finance, N.Y.	\$9.10	1.60%	American General Finance, Ind.	\$9.40	1.60%
20	Total for Top 20 Lenders	\$169.80	89.30%	Total for Top 20 Lenders	\$613.89	74.70%	Total for Top 20 Lenders	\$671.91	86%
				#21	Chase Home Finance, N.Y.	\$9.65	1.50%		

Source: Federal Government HMDA-LAR Public Disclosures of the
National Archives and Records Administration (NARS) Repository

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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"TOP 25 SUBPRIME LENDERS" show that Chase Home Finance, LLC and JPMorgan Chase and Company (JPMCC); and four of JPMCC business partners we deeply involved in subprime lending during this period; however, Chase Manhattan Bank USA, N.A., and its clandestine Chase Non-Prime Lending Division, are not included in this list. (Coincidentally, Countrywide Financial Corporation, GreenPoint Mortgage Funding, Inc. and WMC Mortgage Corporation are the three home mortgage lenders that JPMorgan Chase and Company from which acknowledges that it purchased home mortgage loans and securitized them into Chase RMBS Certificates.)

TOP 25 SUBPRIME LENDERS

By Michael Hudson

September 9, 2011
These top 25 lenders were responsible for nearly \$1 trillion of subprime loans, according to a Center for Public Integrity analysis of 7.2 million "high interest" loans made from 2005 through 2007. Together, the companies account for about 72 percent of high-priced loans reported to the government at the peak of the subprime market. Securities created from subprime loans have been blamed for the economic collapse from which the world's economies have yet to recover.

1. Countrywide Financial Corp.
Amount of Subprime Loans: At least \$97.2 billion
2. Ameriquest Mortgage Co./ACC Capital Holdings Corp.
Amount of Subprime Loans: At least \$86.6 billion
3. New Century Financial Corp.
Amount of Subprime Loans: At least \$75.9 billion
4. First Franklin Corp./National City Corp./Merrill Lynch & Co.
Amount of Subprime Loans: At least \$68 billion
5. Loma Beach Mortgage Co./Washington Mutual
Amount of Subprime Loans: At least \$64.7 billion
6. Option One Mortgage Corp./H&R Block Inc.
Amount of Subprime Loans: At least \$64.7 billion
7. American Home Mortgage Investment Corp.
Amount of Subprime Loans: At least \$61.7 billion
8. Wells Fargo Financial/Wells Fargo & Co.
Amount of Subprime Loans: At least \$51.8 billion
9. HSBC Finance Corp./HSBC Holdings plc
Amount of Subprime Loans: At least \$50.3 billion ***
10. WMC Mortgage Corp./General Electric Co.
Amount of Subprime Loans: At least \$45.2 billion
11. Citifinancial / Citigroup Inc.
Amount of Subprime Loans: At least \$26.3 billion

12. EquiFirst Corp./Regions Financial Corp./Barclays Bank plc
Amount of Subprime Loans: At least \$24.4 billion
13. Chase Home Finance/JPMorgan Chase & Co.
Amount of Subprime Loans: At least \$19 billion
14. Accredited Home Lenders Inc./Lend Star Funding
Amount of Subprime Loans: At least \$20.0 billion
15. Encore Credit Corp./ECC Capital Corp./Bear Stearns Cos. Inc.
Amount of Subprime Loans: At least \$22.3 billion
16. BNC Mortgage Inc./Lehman Brothers
Amount of Subprime Loans: At least \$47.6 billion ***
17. IndyMac Bancorp. Inc.
Amount of Subprime Loans: At least \$26.4 billion
18. American General Finance Inc./American International Group Inc. (AIG)
Amount of Subprime Loans: At least \$21.8 billion ***
19. Wachovia Corp.
Amount of Subprime Loans: At least \$17.6 billion
20. GMAC LLC/Cerberus Capital Management
Amount of Subprime Loans: At least \$17.2 billion ***
21. Novastar Financial Inc.
Amount of Subprime Loans: At least \$16 billion
22. American Home Mortgage Investment Corp.
Amount of Subprime Loans: At least \$15.3 billion
23. GreenPoint Mortgage Funding Inc./Capital One Financial Corp.
Amount of Subprime Loans: At least \$12.1 billion
24. ResNAE Mortgage Corp./Citadel Investment Group
Amount of Subprime Loans: At least \$13 billion
25. Aegis Mortgage Corp./Cerberus Capital Management
Amount of Subprime Loans: At least \$11.5 billion

Source: Federal Government HMDA-LAR Public Disclosures of the
National Archives and Records Administration (NARS) Repository

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List of Selected Third-Party Originators – JPMorgan Trusts.

EXHIBIT C
SELECTED THIRD PARTY ORIGINATORS*- JPMORGAN TRUSTS ONLY

PHH MORTGAGE CORP
GREENPOINT MTG FUNDING, INC
WELLS FARGO HOME MORTGAGE
M&T MORTGAGE CORPORATION
SUNTRUST MORTGAGE
FLAGSTAR BANK, FSB
CTX MORTGAGE COMPANY, LLC
OPTION ONE MORTGAGE CORP
WMC MORTGAGE CORP

* Countrywide FSB not shown in the above list but listed as a third-party originator in other settlement documents.

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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COMPARISON OF 2004-2008 SUBMISSION ERROR RATES IN ANNUAL HMDA PUBLIC REPORTING FOR CHASE MANHATTAN BANK USA, N.A. AND BANK OF AMERICA, N.A. (ALLOWABLE ERROR RATE: 10%)

2004-2008 Chase Manhattan Bank USA, N.A. - Submission Error Rates
HMDA-LAR Public Raw Data Disclosures (Reportnum (I)= 000002380-1)

Applications	Action Taken Code	1	2	3	4	5	6	Total
2004 Mortgage Loan Applications		20187	11279	55577	1990	410	5345	93491
Number Quality Edit Failure Errors		23699	8757	38442	1412	303	75	71988
Percentage of Quality Edit Failures		84.0%	85.2%	71.0%	83.6%	93.4%	1.2%	83.4%

Applications	Action Taken Code	1	2	3	4	5	6	Total
2004 Mortgage Loan Applications		47185	1312	66657	976	202	115346	
Number Quality Edit Failure Errors		42281	1188	54589	872	179	86981	
Percentage of Quality Edit Failures		89.6%	89.0%	82.0%	89.3%	87.3%	85.3%	

Applications	Action Taken Code	1	2	3	4	5	6	Total
2006 Mortgage Loan Applications		57799	1126	67499	1070	36	127532	
Number Quality Edit Failure Errors		51579	1051	57291	965	30	116865	
Percentage of Quality Edit Failures		89.2%	88.9%	84.9%	89.3%	72.9%	86.3%	

Applications	Action Taken Code	1	2	3	4	5	6	Total
2007 Mortgage Loan Applications		58279	1887	82708	1795	144849		
Number Quality Edit Failure Errors		51936	1648	71871	1630	146894		
Percentage of Quality Edit Failures		89.1%	86.3%	86.7%	91.1%	87.2%		

Applications	Action Taken Code	1	2	3	4	5	6	Total
2008 Mortgage Loan Applications		4122	126	8724	63	14014		
Number Quality Edit Failure Errors		3533	106	6266	58	11953		
Percentage of Quality Edit Failures		85.7%	84.9%	85.1%	92.1%	85.3%		

2004-2008 Bank of America, N.A. - Submission Error Rates
HMDA-LAR Public Raw Data Disclosures (Reportnum (I)= 0000013044-1)

Applications	Action Taken Code	1	2	3	4	5	6	Total
2004 Mortgage Loan Applications		44202	6247	115772	4047	4969	111632	741959
Number Quality Edit Failure Errors		37241	7949	90951	646	1517	105	78449
Percentage of Quality Edit Failures		12.9%	12.6%	7.8%	16.2%	30.5%	0.1%	10.5%

Applications	Action Taken Code	1	2	3	4	5	6	Total
2006 Mortgage Loan Applications		419223	67509	1112307	2963	2963	14008	744297
Number Quality Edit Failure Errors		35786	9706	11408	453	719	152	85214
Percentage of Quality Edit Failures		14.0%	14.4%	10.2%	13.6%	24.2%	0.1%	10.9%

Applications	Action Taken Code	1	2	3	4	5	6	Total
2006 Mortgage Loan Applications		438770	85283	121454	3874	3853	182512	833876
Number Quality Edit Failure Errors		42407	7243	8351	433	680	871	60965
Percentage of Quality Edit Failures		9.7%	8.4%	6.9%	11.2%	19.9%	0.3%	7.2%

Applications	Action Taken Code	1	2	3	4	5	6	Total
2007 Mortgage Loan Applications		438650	107611	168149	6168	6162	80202	808000
Number Quality Edit Failure Errors		42407	7243	8351	433	680	871	60965
Percentage of Quality Edit Failures		9.7%	6.7%	4.9%	7.0%	11.2%	0.3%	7.4%

Applications	Action Taken Code	1	2	3	4	5	6	Total
2008 Mortgage Loan Applications		314320	43764	146936	45704	11908	15006	679986
Number Quality Edit Failure Errors		38371	5446	7878	1888	522	30	44021
Percentage of Quality Edit Failures		9.3%	12.5%	5.3%	4.1%	4.3%	0.2%	7.0%

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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WMC Mortgage Corporation was identified as one of the lenders from which pools of loans were purchased. However, there was no mention of the fact that HMDA-LAR Public Disclosures show that 93% of the conventional home mortgage loans originated by WMC Mortgage Corporation during the period of 2005 through 2007 were at subprime interest rates; and thus, these home mortgage loans were considered non-conforming loans.

Direct quote from Chase RMBS "Lawsuit Statement of Fact" document:

"JPMorgan began the process of creating RMBS by purchasing pools of loans* from lending institutions, such as Countrywide Home Loans, Inc., or **WMC Subprime Market Leader**, that originated residential mortgages by making mortgage loans to individual borrowers. After entering into a contract to purchase loans, but prior to purchase, JPMorgan performed "due diligence" on samples of loans from the pool being acquired to ensure that the loans were originated in compliance with the originator's underwriting guidelines. "

* Although, the Chase RMBS Trust Settlement's Statement of Facts documents delineate the purchase of "pools of loans" from Countrywide, and WMC Mortgage Corporation, and "due diligence" initiatives to certify the conformance standards of these purchased mortgages by one of the industry's leading Due Diligence firms; it fails to mention the "Toxic Mortgages" originated in-house by JPMorgan Chase and Company Affiliates. HMDA-LAR Public Disclosures show that 89.6% (175,237 of 195,572) of the non-conforming home mortgage loans originated by Chase Home Loan Direct® were sold to JPMorgan Chase Bank, N.A.; who either re-sold these non-conforming loans to other JPMorgan Chase and Company affiliates, or securitized these non-conforming loans into RMBS certificates, which were then sold to GSEs, other financial institutions, private investors, and others. (Click [HERE](#) to view a copy of the DOJ's Statement of Facts Document.)

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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ROLE OF CHASE LENDING SPECIALISTS: "THE INMATES ARE RUNNING THE ASYLUM:
Public Raw Data Disclosures show that the Chase Lending Specialists running the Chase Home Loan Direct® explicitly-targeted African American consumers during the four-plus years of operation of this Boiler Room. The following five (5) slides include a comparison of the 2006 National HMDA-LAR Aggregate home mortgage origination practices for African Americans versus the 2006 African American home mortgage origination practices of five other home mortgage lenders, including: a.) Chase Home Loan Direct®, b.) JPMorgan Chase Bank, N.A., c.) Bank of America, N.A., d.) **WMC Subprime Market Leader**, and e.) Countrywide FSB.

National HMDA-LAR Aggregate versus five (5) Home Mortgage Lenders:

- ☐ Chase Manhattan Bank USA, N.A./Chase Home Loan Direct®
- ☐ JPMorgan Chase Bank, N.A.
- ☐ Bank of America, N.A.
- ☐ WMC Mortgage Corporation
- ☐ Countrywide FSB

MSAs/MDs included in the analysis:

- ☐ All Metropolitan Statistical Areas/Metropolitan Divisions (MSAs/MDs) in serviced by the respective five lenders,
- ☐ The Top 20 Urban MSAs/MDs (shown in the list located on this page), that were explicitly-targeted by Chase Lending Specialists; and;
- ☐ A single, illustrative MSA/MD served by all five of these home mortgage lenders: Washington, DC - MSA/MD: 47894.

MSA/MD Number	MSA/MD NAME	African American Population %
12069	Atlanta, GA	32
12500	Baltimore, MD	23.7
16974	Chicago, IL	17
17460	Cleveland, OH	21.1
60000	Dallas, TX	22.8
22744	Miami-Fort Lauderdale, FL	21
31084	Los Angeles-Long Beach, CA	21
32203	Memphis, TN	27.1
33124	Miami Beach, FL	14
33340	Minneapolis, MN	16.8
35864	Newark, NJ	22.4
35380	New Orleans-Metairie-Kenner, LA	34
36740	Orlando, FL	16.2
37964	Philadelphia, PA	26.9
40000	Richmond, VA	20.8
41100	St Louis, MO	12.4
45300	Tampa-St Petersburg, FL	11.8
47260	Virginia Beach-Norfolk, VA	21.3
47894	Washington, DC	24.8
48424	West Palm Beach-Boca Raton, FL	8.1

Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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[illegible]

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Systemic Racial Discrimination/Racial Profiling Lending Practices of Chase Mortgage Origination Boiler-Room and 2013 Chase/SPS Eleventh-Hour Maneuver during the of Chase RMBS Securitization Scheme.

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Comparison of the 2006 National HMDA-LAR Aggregate Home Mortgage Lending Practices for African Americans versus the 2006 Bank of America, N.A. (BoFA) Home Mortgage Lending Practices for African Americans.
[High-Lighted African American Applications: National Aggregate=6.2% versus (BoFA): 384 MSAs/MDs=10.38%, (BoFA): Top-20 Urban MSAs/MDs=18.85%, (BoFA): Washington, DC MSA/MD=30.79%]

2006 National HMDA Aggregate Public Disclosures									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for 384 MSAs/MDs - Bank of America, N.A.									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for Top-20 Urban MSAs/MDs - Bank of America, N.A.									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Disclosures for Washington, DC MSA/MD - Bank of America, N.A.									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
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RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (N.A.) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2006 National HMDA Aggregate Public Disclosures									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
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RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for 384 MSAs/MDs - WMC Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for 7 Inner-City MSAs/MDs - WMC Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Disclosures for Washington, DC MSA/MD - WMC Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 National Aggregate vs. WMC Mortgage Corporation Home Mortgages in Selected MSAs/MDs

Percentage of African American Loan Applications in all Action-Taken Categories; and Percentages of all races in: "Approved but not accepted", "Filed closed because of incompleteness", "Loans Originated at Subprime Rates", "Sold to Other Type Purchaser".

Toxicity of Conventional Loans Originated by WMC
It is unfortunately how JPMorgan Chase and Company could purchase home mortgages loans from WMC Mortgage Corporation and without being aware that many, if not all, of 2006 mortgage loans originated by WMC were "toxic".

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (N.A.) Repository.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Systemic Racial Discrimination/Racial Profiling Lending Practices of Chase Mortgage Origination Boiler-Room and 2013 Chase/SPS Eleventh-Hour Maneuver during the of Chase RMBS Securitization Scheme.

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2006 National HMDA-LAR Aggregate versus Chase Manhattan Bank USA, N.A. Home Mortgage Lending Practices in Selected MSAs/MDs.

Key Disclosure Comparative Analysis Fields: Percentage of African American Loan Applications in all Action-Taken Fields; and Percentages of all races in following categories: "Approved but not accepted", "Filed closed because of incompleteness", and "Loans Originated at Subprime Rates".

Toxicity of Conventional Loans Originated by Chase Manhattan Bank USA, N.A.

were virtually-identical to those originated by WMC Mortgage Corporation; however, JPMorgan Chase and Company concealed the existence of the "Toxic Mortgages" originated by its subsidiary.

2006 National HMDA Aggregate Public Disclosures									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
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TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for 20 Urban MSAs/MDs - Chase Manhattan Bank USA, N.A. Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
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RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for 7 Inner-City MSAs/MDs - Chase Manhattan Bank USA, N.A. Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
RACE NOT AVAILABLE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

2006 HMDA Public Disclosures for Washington, DC MSA/MD - Chase Manhattan Bank USA, N.A. Mortgage Corporation									
Racial Category	Applications	Loan Originated	Approved but not originated	Denied by institution	Withdrawn by Applicant	File Closed because of incompletion	Originated at Subprime Rate	Originated at Prime Rate	Originated at Other Rate
ALL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
BLACK OR AFRICAN AMERICAN	68,472	6,271	0	23,937	6,534	210,887	10.4%	56,364	8.6%
WHITE	1,004,445	466,251	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%
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TOTAL	1,072,917	472,522	4,876	23,937	6,534	210,887	10.4%	56,364	8.6%

Source: Federal Government HMDA-LAR Public Disclosures
National Archives and Records Administration (N.A.) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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CENSUS TRACT DEMOGRAPHICS, MINORITY POPULATION AND POVERTY INCOME PERCENTAGES OF THE "TWENTY OF HARDEST-HIT" MSAs/MDs EXPLICITLY-TARGETED BY CHASE MANHATTAN BANK USA, N.A.

TOP-20 URBAN/MSA RACIAL DIVERSITY INDICATORS (RDs) - CENSUS TRACT DEMOGRAPHICS AND POVERTY INCOME PERCENTAGES									
MINORITY POPULATION									
MSA/MD	MSA/MD Name	Pop. in MSA/MD	Pop. in MSA/MD	% in MSA/MD	Pop. in MSA/MD	Pop. in MSA/MD	Pop. in MSA/MD	Pop. in MSA/MD	Pop. in MSA/MD
1	0001	Atlanta, GA	489	4,000,000	14,400,000	1,000,000	1,000,000	1,000,000	1,000,000
2	0002	Baltimore, MD	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
3	0003	Boston, MA	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4	0004	Buffalo, NY	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
5	0005	Charlotte, NC	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
6	0006	Chicago, IL	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
7	0007	Cincinnati, OH	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
8	0008	Cleveland, OH	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,000,000
9	0009	Dallas, TX	100	2,000,000	8,000,000	1,000,000	1,000,000	1,000,000	1,0

2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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SEVEN INNER-CITY "HARDEST-HIT" MSAs/MDs – CENSUS TRACT DEMOGRAPHICS AND POVERTY INCOME LEVELS.

7-TARGETED AND "HARDEST-HIT" MSA/MD RACIAL DISPARITY INDICATORS (RDIs) – CENSUS TRACT DEMOGRAPHICS AND POVERTY INCOME PERCENTAGES.

Year	MSA/MD Number	MSA/MD Name	# of Census Tracts	Population	Minority Population	Minority Percent	Poverty Income Percent	Asian Pop.	Asian Pop. %	African American Pop.	African American Pop. %	White Pop.	White Pop. %	Female Pop.	Female Pop. %	Male Pop.	Male Pop. %
2010	12060	Atlanta, GA	699	4,409,747	1,714,619	38.63	13.01	11,801,919	3.3%	12,449,778	29.3%	2,523,139	64.4%	2,231,929	56.0%	2,175,218	49.6%
2010	12580	Baltimore, MD	625	2,552,994	860,143	33.69	11.85	6,887,312	2.7%	6,999,662	27.4%	17,193,115	67.3%	13,247,763	51.9%	12,282,231	48.1%
2010	19804	Detroit, MI	620	2,061,162	1,032,178	50.08	18.25	18,255,271	1.7%	8,699,962	42.2%	16,900,007	51.7%	10,722,229	52.0%	9,689,933	48.0%
2010	32820	Memphis, TN	236	1,065,335	310,148	29.14	19.45	19,458,641	1.5%	4,667,361	46.4%	5,007,440	48.8%	5,247,179	51.1%	4,416,165	47.5%
2010	40060	Richmond, VA	291	1,320,814	466,518	35.32	11.88	11,881,212	1.7%	3,070,227	30.1%	8,662,720	65.6%	6,795,226	51.4%	6,412,889	48.6%
2010	47260	Virginia Beach-Norfolk, VA	358	1,037,708	628,564	60.68	12.14	4,377,123	2.7%	3,018,694	30.8%	10,020,293	62.7%	6,251,544	58.9%	6,007,141	49.2%
2010	47894	Washington, DC	188	572,059	412,881	72.00	21.25	21,251,071	1.5%	3,433,121	60.0%	1,761,011	30.8%	3,020,993	52.9%	2,693,568	47.1%
Grand Total			3,025	13,847,639	5,630,142	40.66	15.19	33,672,912	2.5%	45,228,889	33.4%	81,714,663	60.3%	69,616,541	51.4%	68,595,985	48.6%

Source: 2010 Federal Financial Institutions Examination Council (FFIEC) Census Data.

CONSUMER RELIEF/RESTITUTION PROVISION FOR HARDEST-HIT AREAS.

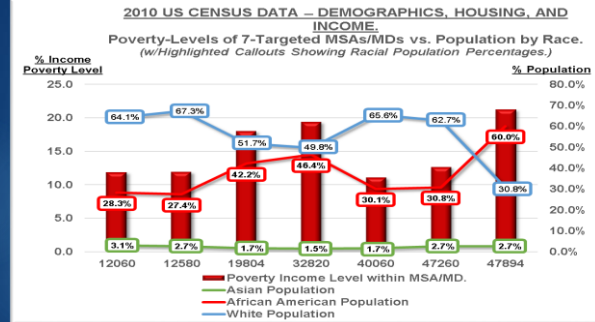
"The conduct JPMorgan has acknowledged - packaging risky home loans into securities, then selling them without disclosing their low quality to investors - contributed to the wreckage of the financial crisis. By requiring JPMorgan both to pay the largest FIRREA penalty in history and provide needed consumer relief to areas "hardest hit" by the financial crisis, we rectify some of that harm today."

Source: Federal Government HUD LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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Population by Racial Category within Seven Inner-City MSAs/MDs: Asian = 2.5%, African American = 33.4%, White = 60.3% and Other = 3.8%.

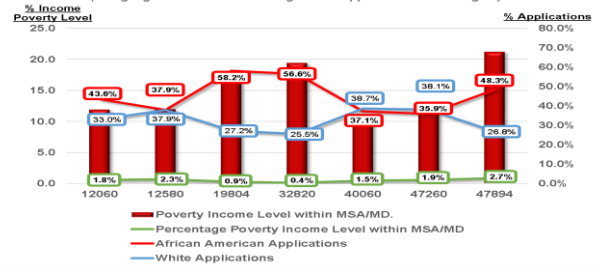
Source: Federal Government HUD LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 CHASE HOME LOAN DIRECT® MORTGAGE LENDING PRACTICES.

Poverty-Level of 7-Targeted MSAs/MDs vs. Mortgage Loan Applications by Race.
(w/Highlighted Callouts Showing Racial Application Percentages.)

Population by Racial Category within Seven Inner-City MSAs/MDs: Asian = 2.5%, African American = 33.4%, White = 60.3% and Other = 3.8%.

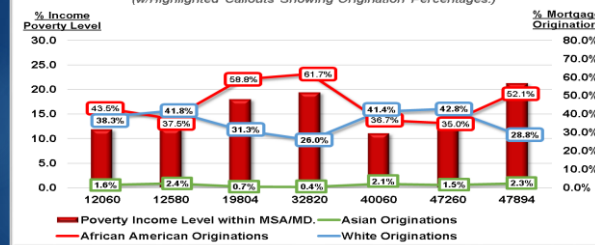
Source: Federal Government HUD LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2019 CHASE "TOXIC MORTGAGE" LOAN ORIGINATION AND RMBS SECURITIZATION.

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2004-2008 CHASE HOME LOAN DIRECT® MORTGAGE LENDING PRACTICES.

Poverty-Level of 7-Targeted MSAs/MDs vs. Mortgage Loan Originations by Race.
(w/Highlighted Callouts Showing Origination Percentages.)

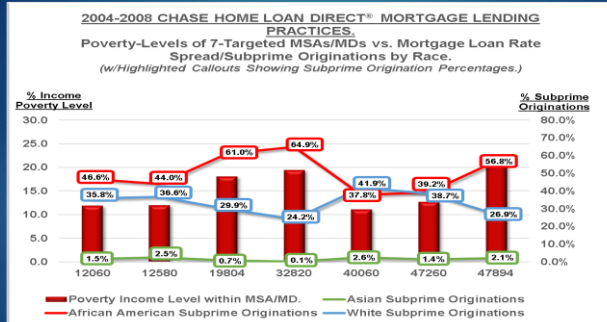
Population by Racial Category within Seven Inner-City MSAs/MDs: Asian = 2.5%, African American = 33.4%, White = 60.3% and Other = 3.8%.

Source: Federal Government HUD LAR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Systemic Racial Discrimination/Racial Profiling Lending Practices of Chase Mortgage Origination Boiler-Room and 2013 Chase/SPS Eleventh-Hour Maneuver during the Chase RMBS Securitization Scheme.

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Population by Racial Category within Seven Inner-City MSAs/MDs: Asian = 2.5%, African American = 33.4%, White = 60.3% and Other = 3.8%.

Source: Federal Government HUD-1, LR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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SUMMARY OF HOME MORTGAGE LENDING VIOLATIONS BY JPMORGAN CHASE BANK, N.A., CHASE MANHATTAN BANK USA, N.A. AND SELECT PORTFOLIO SERVICING, INC.

2. FALSE AND MISLEADING ADVERTISEMENT VIOLATIONS OF TELEPHONE CONSUMER PROTECTION ACT (TCPA) OF 1991 BY CHASE LENDING SPECIALISTS EMPLOYED BY CHASE MANHATTAN BANK USA, N.A.

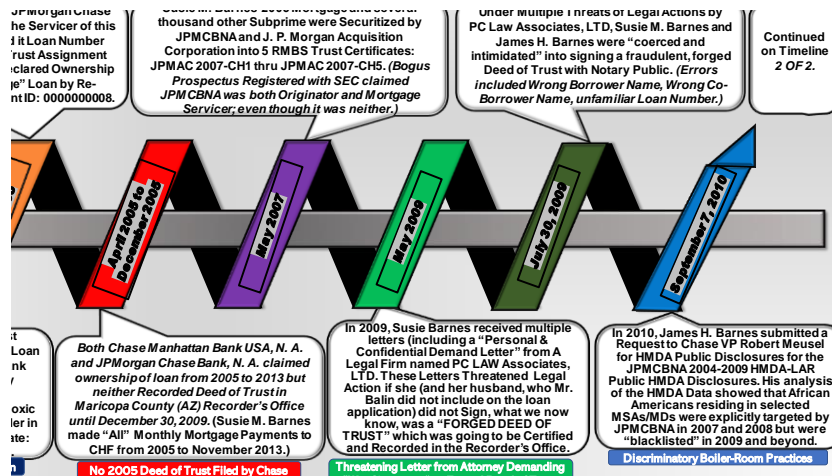
Chase Lending Specialist employed by Chase Home Loan Direct®, created deceptive, misleading, bait-and-switch “teaser rate” mortgage lending advertisements that were broadcasted on a nationwide basis via spam-mail, robofax, and robocalling conducted by notorious, FTC-censured spammer: Fax.com. Illegal home mortgage applicant leads generated by these banned processes were purchased from fax.com by Chase Lending Specialists. FTC initially initiated enforcement actions against fax.com in 2002, and between 2002 and 2004, both FTC and the State of California levied fines against fax.com for TCPA and consumer fraud violations. All illegal TCPA referrals purchased by Chase Lending Specialists from fax.com should be declared void and defrauded consumers trapped in this web of deceit should be offered relief/restoration or other compensation. When Chase Lending Specialists retained fax.com to broadcast the robo-fax “bait and switch” advertisement shown here, this notorious spammer had already been fined and censured multiple times by the FTC, which subsequently forced this firm to shut down on November 1, 2006. JPMorgan Chase Bank, N.A. and Chase Manhattan Bank, USA, N.A. could have been fined up to \$750 for each referral from this known robo-fax spammer, and all mortgage loans originated from these illegal referrals should have been invalidated.

—More about fax.com—

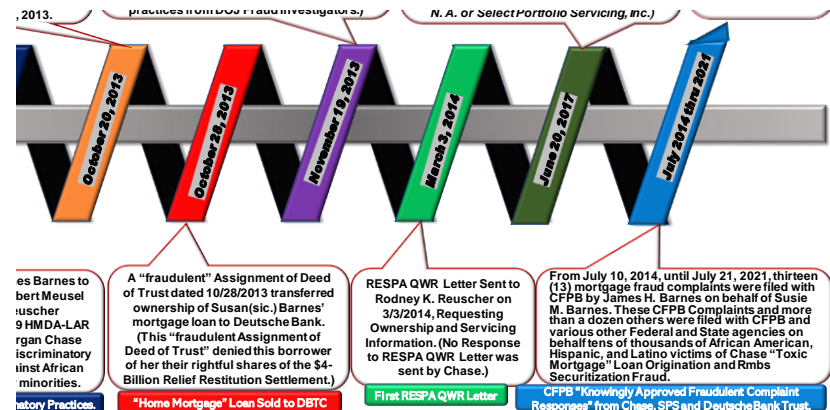


Source: Federal Government HUD-1, LR Public Disclosures at the National Archives and Records Administration (NARS) Repository.

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1205 West Hawn Road
Phoenix, AZ 85038
Phone: 602-979-4413
Cell: 602-424-4287
Fax: 602-979-1627

Susie Barnes

Fax

To: Chase Home Finance	From:	Susie Barnes
Fax: 866-282-5682	Pages:	19
Phone: 800-949-8380	Date:	10/24/2013
Re:	Loan #:	
Request for Mortgage Assistance Forms	0017944786	
X Urgent	For Review	Please Comment

This is the second time that these forms have been sent.
(These forms were initially faxed on 10/15/2013.)

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\$4-BILLION CONSUMER RELIEF PROVISION INCLUDED IN DEPARTMENT OF JUSTICE (DOJ)
NOVEMBER 19, 2013, CHASE RMBS TRUST CERTIFICATE SETTLEMENT AGREEMENT. (Page 2 of 2)

2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL CHASE-ORIGINATED "TOXIC MORTGAGES" FROM DOJ INVESTIGATORS. THIS ILLEGAL OUTSOURCING MANEUVER DEPRIVED CHASE MORTGAGOR (AND TENS OF THOUSANDS OF OTHER CHASE SUBPRIME MORTGAGORS) OF THEIR RIGHTFUL SHARE OF THE \$4-BILLION RESTITUTION INCLUDED IN THE \$13-BILLION CHASE RMBS TRUST LAWSUIT SETTLEMENT.

In 2013, after numerous federal and state civil claims arising from the sale of Residential Mortgage-Backed Securities (RMBS) by JPMorgan, Bear Stearns, and Washington Mutual prior to Jan. 1, 2009, the Department of Justice (DOJ) filed a landmark lawsuit against JPMorgan Chase and Company for illegal activities related to the packaging, marketing, sale and issuance of RMBS Trust Certificates. On October 16, 2013, just three weeks before the DOJ announced its settlement of the Chase RMBS Lawsuit, Chase-Mortgagor and her husband received a letter from Chase notifying them that their mortgage was being outsourced to Select Portfolio Servicing, Inc. and when they called Chase, they were told that they did not have anything to worry about because this mortgage was in good standing and only the servicing rights for their being outsourced. Chase-Mortgagors were told that Chase would still be responsible for all mortgage loan related issues, including their "open, unresolved" Racial Discrimination Claim filed by Chase Mortgagor and her husband with the Vice President of the Chase Legal and Compliance Department in 2009, 2010 and 2011. This Chase-coined "Good-bye Letter" was sent to Chase Subprime Mortgagors announcing this servicing mortgage agreement explicitly stated that only servicing rights were being outsourced; and, JPMCBNA would still own the mortgage loan; and would be accountable for any problems resulting from the origination and servicing of these "Toxic Mortgages" prior to November 1, 2013. Scandalously, the DOJ's settlement of the Chase RMBS Trust Lawsuit was announced 33 days later on November 19, 2013, and included a \$4-Billion fine, which was designated as Consumer Relief/Restitution:

- "JPMorgan will pay out the remaining \$4 billion in the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual."
- JPMorgan Chase and Company, the defendant in this lawsuit, was named the "sole administrator" (without any Oversight or Monitoring from the CPFB, HUD, or the Housing and Enforcement Section of the DOJ) of the \$4-billion Consumer Relief/Restitution. Settlement. It is unlikely that this unprecedented action would not have occurred, had the DOJ been aware of the role of JPMorgan affiliates: JPMorgan Chase Bank, N.A., Chase Manhattan Bank USA, N.A., and Chase Home Loan Direct® in originating more than one-hundred-and-seventy-five thousand "Toxic Mortgages" included in the Chase RMBS Trust lawsuit.

The final report from the Chase-Paid Consumer Relief Monitor, Joseph A. Smith, Jr., shows that 123,737 home mortgage loans received some form of relief (Restitution) from the \$4-Billion Consumer Relief Provision of the settlement of Chase RMBS Trust Lawsuit. This relief/restitution included: a.) Loan Modifications, b.) Principal Reductions, and last but not least, c.) Principal Forgiveness. The September 30, 2015 Consumer Relief report for the Chase RMBS Settlement included the caveat: "Chase receives incentives for certain relief conducted in the hardest-hit areas, "and on loans held for investment as opposed to loans serviced by SPS and other non-Chase Servicers."

When the above caveat is viewed in the context of the timing of the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver, it leads to the conclusion that the "serviced by other" phraseology was specifically used to exclude the tens of thousands of Chase-originated "Toxic Mortgages" which were outsourced to SPS less than three weeks before the Chase RMBS Settlement Agreement was announced. (Same (or all) of this \$4-billion consumer relief/restitution settlement was diverted to mortgages held by JPMCBNA for investment purposes.)

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DEPARTMENT OF JUSTICE (DOJ)'S NOVEMBER 19, 2013, SETTLEMENT AGREEMENT OF THE \$13-BILLION CHASE RMBS TRUST CERTIFICATE FRAUD LAWSUIT (Page 1 of 2)

2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND SYSTEMIC RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF JPMORGAN CHASE BANK, N.A. AND CHASE MANHATTAN BANK USA, N.A. WAS TO PROVIDE SUBPRIME MORTGAGES TO FINANCIALLY DISTRESSED CONSUMERS WERE USED TO CREATE SUBPRIME RMBS TRUST CERTIFICATES. An illegal "Two-tier/Inverted-Pyramid Home Mortgage Origination Scheme" was used between 2004 and 2008 by Chase Lending Specialists employed by operators of Chase Home Loan Direct® Subprime Mortgage Origination Boiler-Room. These quasi-independent mortgage brokers created 412,872 conventional loan applications which resulted in the origination of 175,697-subprime and home mortgage loans which were immediately sold to JPMORGAN Chase Bank, National Association (JPMCBNA). The process of selling non-conforming home mortgage loans to an affiliate during the same year in which they were originated, cleansed these loans of non-conforming characteristics; thus, JPMCBNA was able to securitize these "now conforming" home Certificates into RMBS Trust Certificates such as JPMAC 2007-CH1, which along with others, became the genesis of the DOJ's \$13-Billion Chase RMBS Trust Certificate Lawsuit against JPMorgan. On November 19, 2013, the DOJ announced its settlement of the \$13-Billion Chase RMBS Securitization Lawsuit against JPMorgan Chase and Company (JPMorgan). This settlement provided immunity to JPMorgan against future CIVIL CLAIMS related to the creation, packaging, and sale of fraudulent Chase RMBS Certificates issued before 2008. However, this settlement explicitly excluded immunity for civil claims against "employees" of JPMorgan; or, more importantly, "criminal charges against JPMorgan or its employees". Below are two relevant caveats from Chase RMBS Trust Certificate Settlement:

- "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 investigations related to the conduct covered by the agreement."
- "Without a doubt, the conduct uncovered in this investigation helped sow the seeds of the mortgage meltdown," said Attorney General Eric Holder. "JPMorgan was not the only financial institution during this period to knowingly bundle toxic loans and sell them to unsuspecting investors, but that is no excuse for the firm's behavior. The size and scope of this resolution should send a clear signal that the Justice Department's financial fraud investigations are far from over. No firm, no matter how profitable, is above the law, and the passage of time is no shield from accountability. I want to personally thank the RMBS Working Group for its tireless work not only in this case, but also in the investigations that remain ongoing."

HMDA-LAR Public Raw Data Disclosures obtained from the National Archives provides irrefutable evidence that Chase Lending Specialist employed at the Chase Home Loan Direct® Mortgage Origination Boiler-Room located in Fort Washington, Pennsylvania, committed multiple criminal offenses while creating 412,872 mortgage loan applications which resulted in the origination of 175,697 non-conforming, subprime, and home mortgage loans. These "Toxic Mortgages" were immediately sold to JPMCBNA, who then securitized them into fraudulent RMBS Trust Certificates. Many, if not most, of these "Toxic Mortgages" were originated to economically-distressed African American, Hispanic, and Latino consumers residing in twenty urban MSAs/MDs with large minority populations. HMDA-LAR Public Disclosures show that African Americans, Hispanics, and Latinos residing in these urban MSAs/MDs were specifically targeted by Chase Lending Specialists, and between 2004 and 2007, it became an annual ritual for the "Toxic Mortgages" originated for these consumers to be refinanced at even higher predatory terms and conditions. The genius of the Chase Two-Tier/Inverted-Pyramid home mortgage loan origination scheme is that it eradicated the non-conforming terms and conditions of Chase Manhattan Bank USA, N.A. with conforming terms and conditions of the tier-two purchaser: JPMorgan Chase Bank, N.A.

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