

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Analysis of the 2004 through 2008 Home Mortgage Disclosure Act (HMDA) Public Raw Data Submissions of the Chase Manhattan Bank USA, National Association's Chase Non-Prime Lending Division.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

All spreadsheets, tables, graphs, charts, and illustrative-diagrams contained in this Interactive-WebShow are based upon actual, historical HMDA-LAR Public Raw Data Disclosures stored in the US Government's National Archives; and copies of all HMDA-LAR Public Raw Data Disclosures used to develop this Interactive-WebShow are available upon request.)

Printable-PDF copies of this Interactive-WebShow can be found at the following links:

Executive Summary of Interactive-WebShow: [Executive Summary Chase Non-Prime Division Lending Practices \(Web\).pdf](#)

Complete Interactive-WebShow: [Chase Non-Prime Division Lending Practices \(Web\).pdf](#)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Primary Interactive-WebShow Pages

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HMDA-LAR Public Raw Data Disclosures	Chase Racial Discrimination/Racial Profiling Practices	Racial Disparity Indicators (RDIs)	Absence of FHA, VA, and FSA-RHS Loans	"Chase/SPS Eleventh-Hour Maneuver"
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Executive Summary

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Importance of the Home Mortgage Disclosure Act - Loan Applications Register (HMDA-LAR) Submission Process in Validating the Claim that JPMorgan Chase and Company Affiliates were Guilty of Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling and Conspiracy/Collusion to Hide Evidence from DOJ Investigator.

The validity and authenticity of the HMDA Database is beyond reproach because before updates can be added to the database they must be certified as being correct and error-free by an Officer of the Respondent Institution.

1. More than eight thousand home mortgage lenders (known as Respondent Institutions) report their annual mortgage lending activities to the federal government's Home Mortgage Disclosure Act (HMDA) Database via Loan Application Register (LAR) public files. Each LAR public file submitted to HMDA is accompanied by a Transmittal Sheet (TS), which must be certified and signed by an Officer of the Lending Institution. This TS certification assures that all mortgage loan applications contained in annual LAR submissions have been checked and authenticated for:
 - ☐ Validity error failures,
 - ☐ Quality error failures, and;
 - ☐ Validity and Quality failures.
2. Annual LAR submissions containing with an error failure rate of more than ten percent must be returned to the lending institution, and re-submitted after error failures are corrected.
3. Between 1999 and 2011, JPMorgan Chase and Company affiliates submitted their annual LAR submissions to their Supervisory : OCC, where they were authenticated and then sent to FFIEC, where they were incorporated into the HMDA Public Database residing on the ffiec.gov website. A permanent copy of the 1999-to-2011 HMDA Public Raw Data Database is stored in the federal government's National Archives at the National Archives and Records Administration (NARA)
4. After December 2012, JPMorgan Chase and Company affiliates submitted their annual LAR submissions to their Supervisory Agency: CFPB, where they were authenticated and sent to FFIEC, where they were incorporated into the HMDA Public Database residing on the ffiec.gov website. (CFPB maintains a shadow copy of the HMDA Database on their website at cfpb.gov.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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STATEMENT OF CLAIM ONE:

2004 through 2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices by Employees of Multiple JPMorgan Chase and Company Affiliates.

The three principal operators of the clandestine Chase Non-Prime Lending Center were: Chase Manhattan Bank USA, National Association, JPMorgan Chase Bank, National Association, and Chase Home Finance, LLC.; however, during its first year of operation, the Chase Non-Prime Lending Center evolved into a parasitical subprime lending boiler-room, similar to those operated by Ameriquest, AIG FSB, GreenPoint, and WMC. This center was envisioned to be the source of all subprime and Alt-A home mortgage loans originated within JPMorgan Chase and Company, however, by the end of 2004, virtually all of the non-conforming home mortgage loans originated at this center were subprime mortgage loans. HMDA-LAR Raw Data Disclosures for twenty-one leading home mortgage lenders during this period, show that the major difference between the subprime loans originated at this center versus those originate at other subprime lending boiler-rooms, was that the Chase Lending Specialists manning this center employed blatant predatory lending, mortgage loan fraud, and racial discrimination/racial profiling tactics, and targeted African Americans, and other economically-disadvantaged consumers. The clandestine Chase Non-Prime Lending Center was so well hidden, that regulatory agencies, such as HUD, FDIC, DOJ; and OCC, that even today, these government agencies refuse to acknowledge that this subprime boiler-room ever existed. However, the HMDA Public Raw Data Disclosures obtained from the National Archives, show that the OCC, who had the fiduciary responsibility for reviewing, auditing, and approving annual LAR submissions from the Chase Manhattan Bank USA, N. A. (HMDA ID: 0000023160) allowed annual submissions from this center to be authenticated and placed in the HMDA database on the FFIEC.gov website, and the federal government's National Archives. Many, if not most, of the non-conforming home mortgage loans originated at this center were ultimately securitized into the fraudulent RMBS certificates, that became the genesis of the DOJ's landmark thirteen-billion-dollar Chase RMBS Lawsuit, which was settled on November 19, 2013. This \$13-billion settlement included a \$4-billion Consumer Relief Provision that the DOJ stipulated was to be used as follows:

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.

In an unprecedented move, JPMorgan Chase and Company (the defendant in this lawsuit) was named the sole administrator of this \$4-billion restitution/line. Additionally, no government agency such as the CFPB, HUD, or the Housing and Civil Enforcement Section of DOJ, was designated to function as an oversight/monitoring role to ensure that this multi-billion dollar was distributed equitably. Predictably, this \$4-billion-plus restitution/line was distributed to ~123,737 anonymous property-owners but it does not appear that any were holders of home mortgage loans that were originated between 2004 and 2008 by the Chase Non-Prime Lending Division.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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STATEMENT OF CLAIM ONE:

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of by Quasi-Independent Chase Mortgage Brokers (aka: as Chase Lending Specialists). (Continued)

HMDA-LAR Public Raw Data Disclosures show that starting in 2004 and continuing until first-quarter 2008, JPMorgan Chase and Company subsidiaries, engaged in illegal discrimination/profiling practices within the Chase Non-Prime Lending Division of Chase Manhattan Bank USA, National Association HMDA Public Raw Data Disclosures show that although: a.) the number of conventional loan applications, b.) the number of originated home mortgage loans, and c.) the number of home mortgage loans originated at subprime/rate-spread rates, were inordinately high for African American consumers residing in the 20 of the 384 Metropolitan Statistical Areas/Metropolitan Divisions (MSAs/MDs); these disclosures show that African Americans residing in seven of these MSAs/MDs were specifically-targeted for illegal, "ghetto-lending type" mortgage lending practices by teams of Chase Lending Specialists employed by the Chase Non-Prime Lending Division, (which at the time was unsanctioned by both FHA and HMDA). These teams of quasi-independent Chase Lending Specialists (aka: Chase Mortgage Brokers) were empowered to handle all aspects of the home mortgage loan origination process, including: Purchasing mortgage applicant leads and referrals from lead-generation scammers such as fax.com (who had been censured and indicted by the FTC for multiple TCPA violations).

- ☐ Using bait-n-switch tactics to convince naïve, unquestioning loan applicants to apply for mortgage loans that would result in the highest interest, fees, and Yield Spread Premium (YSP) bonuses.
- ☐ Creating home mortgage loan applications without the knowledge or participation of loan applicants;
- ☐ using false, manufactured, or highly-inflated information to ensure that the applicant met, or exceeded the lender's requirement for the mortgage loan.
- ☐ Excluding co-applicants on applications, even though their income was required to pay the new mortgage payment, or even if the applicant was unemployed, and the co-applicant was the only one employed in the household.
- ☐ Submitting a second application for the same home mortgage loan, using a different member of Americans residing in selected MSAs/MDs did not exceed an imaginary quota, and drawing the scrutiny of HMDA regulatory authorities.
- ☐ Submitting annual 2004-2008 HMDA Public Disclosures under an affiliate's HMDA Respondent ID.

Although all home mortgage originations were reported to HMDA via the LAR submission process, Chase Lending Specialists had "no fear" of their illegal, premeditated predatory lending, mortgage loan fraud, and racial discrimination/racial profiling practices being exposed because after non-conforming subprime mortgage loans were originated and submitted to HMDA by Chase Manhattan Bank USA, N.A., they were then sold by that bank to a second National Bank: JPMorgan Bank, N.A. The byproduct of this two-step home mortgage origination, removed all traces of the illicit origination tactics used by the Chase Lending Specialists, and the newly-cleansed home mortgage loans could be securitized into RMBS Certificates by a third affiliate of the JPMorgan Chase and Company.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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STATEMENT OF CLAIM TWO:

The "Eleventh-Hour Maneuver" was a conspiratorial-collaboration between JPMorgan Chase Bank, National Association and Select Portfolio Servicing, Inc., to conceal the existence of thousands of Chase-originated, non-conforming home mortgage loans from Department of Justice Investigators during the settlement negotiations of the Chase RMBS Lawsuit. The end results of this unlawful action was that tens of thousands of owners of Chase-originated home mortgage loans were deprived of their rightful shares of the Four-Billion-Dollars Consumer Relief/Restitution Fine included in the settlement of the landmark Chase RMBS Lawsuit.

In October 2013, several hundred owners of residential property in which JPMorgan Chase Bank, N.A. (JPMCB) was the lienholder, received inconspicuous, unsigned form letters informing them that the servicing rights of their mortgage were being transferred to Select Portfolio Servicing, Inc. (SPS), effective November 1, 2013. This letter took great care in explaining to recipients, that the only the servicing of their mortgage was affected by this transfer; and included a caveat that stated: "This transfer does not affect any of the terms of your loan, other than the terms directly related to the servicing of your loan." In retrospect, the only thing regarding this letter that may have raised concerns was that; thereafter, all JPMCB communications regarding this transfer, referred to this letter as "The Good-bye Letter"; and as it turns out, this is exactly what this letter was: "A Good-bye and Good-Riddance Letter", informing these recipients that JPMCB was "jettisoning their Chase-originated home mortgage loan. On November 19, less than three weeks after the outsourcing agreement went into effect, the Department of Justice (DOJ) announced that it had reached a settlement of its landmark lawsuit against JPMorgan Chase and Company (JPMCC), in the largest fraud lawsuit in US history against JPMCC. The settlement of this lawsuit, which was named: Chase RMBS Securitization Lawsuit, levied an unprecedented, thirteen billion dollar fine against JPMCC, of which four-billion-dollars was to be used as consumer relief for consumers who had been harmed by the actions of JPMCC, Bear Sterns, and Washington Mutual Bank. The net effect of this clandestine, "Eleventh-Hour Maneuver" is that it deprived mortgage holders of the tens of thousands of Subprime and Alt-A home mortgage loans originated between 2004 and 2008, by the Chase Non-Prime Lending Division of their rightful share of the four-billion-dollar consumer relief/restitution including in the Chase RMBS Lawsuit Settlement. Additionally, and even more sinister and disturbing, was the fact that JPMCB had jettisoned these tainted home mortgage loans during the aforementioned, "Eleventh-Hour Maneuver", JPMCC was able to represent itself to DOJ "as having Clean Hands", and that its only transgression, was purchasing "Toxic Mortgages" from WMC Mortgage Corporation, GreenPoint Mortgage, and Countrywide Mortgage. This "Clean Hands" defense was so successful, that the settlement of this lawsuit named JPMCC as the sole administrator of the four-billion-dollar Consumer Relief/Restitution Fine of this Settlement; and thus, the DOJ naming JPMCC as the sole administrator of this consumer relief/restitution, was the same as "Allowing Fox Guarding the Hen-House".

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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STATEMENT OF CLAIM TWO: (Continued)

The "Eleventh-Hour Maneuver" was a conspiratorial collaboration between JPMorgan Chase Bank, National Association and Select Portfolio Servicing, Inc., to conceal the existence of thousands of Chase-originated, non-conforming home mortgage loans from Department of Justice Investigators during the settlement negotiations of the Chase RMBS Lawsuit. The end results of this unlawful action was that tens of thousands of owners of Chase-originated home mortgage loans were deprived of their rightful shares of the Four-Billion-Dollars Consumer Relief/Restitution Fine included in the settlement of the landmark Chase RMBS Lawsuit.

Although SPS, Inc. did not participate in any of the criminal practices performed by Chase Lending Specialists during the origination of the non-conforming home mortgage loans, on behalf of the Chase Non-Prime Lending Division; there is an overriding, and as yet unanswered, question regarding the SPS involvement in the "Eleventh-Hour Maneuver"; this question is: "What Did SPS Know; and, When Did SPS Know It?" It is clear, that in June 2015, when the question regarding the requirements for owners of Chase-originated abundantly home mortgage loans was asked, and multiple SPS employees of the Ombudsman's Office and the SPS Consumer Advocate's Office denied any knowledge of the RMBS Lawsuit settlement agreement, that these SPS employees repeatedly, and blatantly, lied to James Barnes and Susie Barnes about the SPS involvement in this criminal conspiracy. It is now clear that in 2016, 2017, and 2018, when the James Barnes and Sue Barnes filed formal consumer complaints regarding this matter were filed with both OCC and CFPB, that SPS employees were thoroughly familiar with SPS's involvement in the "Eleventh-Hour Maneuver". Below is an excerpt from the Consumer Relief Provision of RMBS Lawsuit Settlement Agreement, and it clearly states that the \$4 billion contained in this settlement is to be used "to remediate harms allegedly resulting from unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual".

Consumer Relief/Restitution Settlement of Chase RMBS Lawsuit:

JPMorgan shall provide \$4 billion worth of consumer relief as set forth in Annex 2, attached and hereby incorporated as a term of this Agreement, to remediate harms allegedly resulting from unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual. The value of consumer relief provided shall be calculated and enforced pursuant to the terms of Annex 2. An independent monitor will be appointed to determine whether JPMorgan has satisfied the obligations contained in this Paragraph (such monitor to be the current monitor for the National Mortgage Settlement, hereinafter the "Monitor"), and any costs associated with said Monitor shall be borne by JPMorgan.

Based upon the above statement from the settlement agreement, it is clear that the DOJ intended that this \$4 billion fine be used to provide "restitution" to remediate the harm caused by JPMorgan Chase and Company affiliates, such as the Chase Non-Prime Lending Division, Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A., and Chase Home Finance, LLC; and the illegal "Eleventh-Hour Maneuver" circumvented this summary judgement.

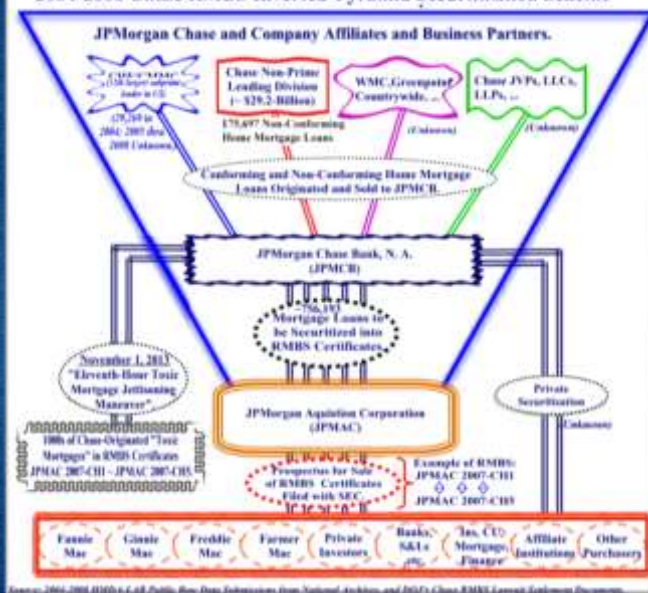
Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Chase RMBS Inverted-Pyramid Securitization Scheme



Role of Chase Non-Prime Lending Division in the Chase RMBS Securitization Scheme

The Chase Non-Prime Lending Center was manned by teams of quasi-independent Chase Lending Specialists, aka: Chase Mortgage Brokers. HMDA-LAR Public Raw Data Disclosures show that this center was a primary source of the Non-Conforming (Lien-1/Lien-2), conventional home mortgage loans for the Chase RMBS Securitization Scheme. Between January 2004 and March 2008, more than five hundred thousand home mortgage loan applications were processed by this center, and more than two hundred thousands of these, subprime and Alt-A home mortgage applications were originated into mortgage loans by the principal operators of this center. These principal operators: Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A. (JPMCB), and Chase Home Finance, LLC. (12th largest subprime lender in the US; and successor to Chase Manhattan Mortgage Corporation), utilizing a unique, two-tier home mortgage origination scheme predicated on non-conforming home mortgage loans originated at this center; and then during the same calendar year, being "sold" to an affiliate: JPMCB. A flaw in the HMDA-LAR Disclosure process, enables home mortgage loans sold during the same year in which they are originated, to be "eradicat[ed]" of all characteristics identifying them mortgage loans. These newly sanitized home mortgage loans can then be securitized into RMBS Certificates along with conforming home mortgage loans.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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This 2005-2007 list of the "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 it's clandestine Chase Non-Prime Lending Division, are not included in this list.

TOP 25 SUBPRIME LENDERS

By Michael Hudson

September 9, 2011

These top 25 lenders were responsible for nearly \$1 billion of subprime loans, according to a Center for Public Integrity analysis of 7.2 million "high interest" loans made from 2001 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 \$80.6 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. **Long Beach Mortgage Co./Washington Mutual**
Amount of Subprime Loans: At least \$65.7 billion
6. **Option One Mortgage Corp./HAR Block Inc.**
Amount of Subprime Loans: At least \$64.7 billion
7. **Fremont Investment & Loan/Fremont General 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 \$49.6 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./Lone Star Finance V**
Amount of Subprime Loans: At least \$29.0 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 \$13.3 billion
23. **GreenPoint Mortgage Funding Inc./Capital One Financial Corp.**
Amount of Subprime Loans: At least \$11.1 billion
24. **ResMAE 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 of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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THE DEMISE OF CHASE MANHATTAN BANK USA, N. A., AS AN INDUSTRY-LEADING, NATIONAL BANK STARTED IN 2001, WHEN IT WAS ONE OF THREE NATIONAL ASSOCIATION BANKS LISTED ON THE HUD SUBPRIME LENDER LIST. IT REMAINED ON THIS LIST UNTIL 2004; WHEN IT ABRUPTLY WITHDREW FROM THE FHA/VA/FSA-RHS HOME MORTGAGE LOAN LENDING MARKET AND BECAME THE PRINCIPAL OPERATOR AND HMDA RESPONDENT OF THE CHASE NON-PRIME LENDING CENTER. THIS CENTER EXCLUSIVELY-OFFER SUBPRIME AND ALT-A, NON-CONFORMING (LIEN-1/LIEN-2) CONVENTIONAL HOME MORTGAGE LENDING SERVICES TO APPLICANTS IN 384 MSAS/MDS, LOCATED IN FORTY-FOUR STATES.

ROLE OF CHASE NON-PRIME LENDING DIVISION IN THE CHASE RMBS SECURITIZATION SCHEME

From 2004 until first quarter 2008, the Chase Non-Prime Lending Division was an operating division of Chase Manhattan Bank USA, N. A.; and during this period, operated a clandestine subprime lending boiler -room located in the Fort Washington, PA branch of the Chase Manhattan Mortgage Corporation (CMMC). HMDA-LAR Public Raw Data Disclosures for this period, show that more than a half million non-conforming (lien-1/lien-2), home mortgage loan applications were submitted from this clandestine center during its four-plus years of operation. The Chase Lending Specialists (aka: Chase Mortgage Brokers) who manned this direct marketing type center non-conforming (lien-1/lien-2) mortgage loan applications "created" for African Americans, and other economically-disadvantaged consumers, and between 2004 and 2008, the percentage of subprime home mortgage loan originated for African Americans increased from 36.5% to 96.3%. The existence of this clandestine subprime lending boiler-room was a closely-guarded secret within JPMorgan Chase and Company, and neither, OCC, nor the FFIEC, which was responsible for editing, authenticating, and approving this center's annual HMDA-LAR Public Disclosures, were unaware of its existence. A fact that further substantiates the role of this center in the Chase RMBS Certificate Lawsuit, is that after this center closed in 2008, no further HMDA-LAR Public Disclosures were received from Chase Manhattan Bank USA, N. A. (HMDA ID:0000023160-1.)

Chase Manhattan Bank, USA - HMDA Respondent ID: 0000023160-1
Conventional and FHA/VA/FSA-RHS Mortgage Loan Applications
Received from African Americans from 2001 to 2008.



Chase Manhattan Bank, USA - HMDA Respondent ID: 0000023160-1
Conventional Subprime Mortgage Originations from 2004 to 2008.



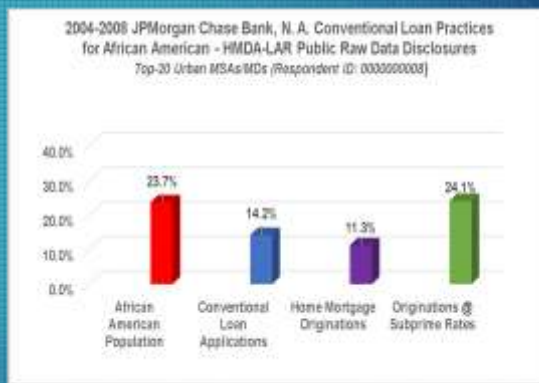
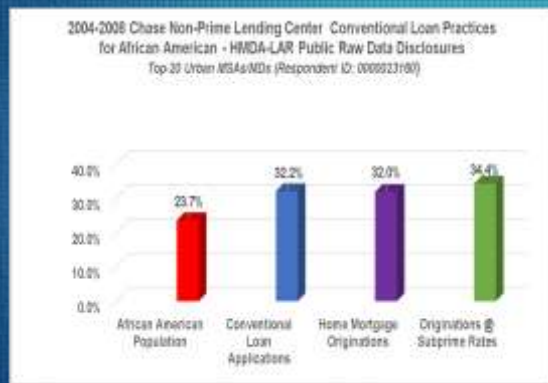
Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 HMDA-LAR Public Disclosures show that Chase Non-Prime Lending Center, and JPMorgan Chase Bank, N. A. (JPMCB), processed loan applications, and originated conventional home mortgage loans for consumers residing in the same Top-20 Urban MSAs/MDs with Large African American Populations. However, the two charts shown below, show that although the African American populations within these Top-20 MSAs/MDs, were the same for both lenders; the percentage of; a.) conventional home mortgage applications, b.) home mortgage originations, and c.) originations at subprime interest rates for African Americans were dramatically higher at the Chase Non-Prime Lending Center. It is also important to note HMDA-LAR Public Disclosures show that during this period, the Chase Non-Prime Lending Center only received seven FHA/VA/FSA-RHS loan applications; whereas, JPMCB received 177,357 FHA/VA/FSA-RHS applications, and 25,112 (14.2%) of these applications were from African American consumers.



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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IMPORTANCE OF THE HUD SUBPRIME LENDER LIST: AFTER BEING PUBLISHED FOR THIRTEEN YEARS, FROM 1993 TO 2005, THE HUD SUBPRIME LENDER AND MANUFACTURER HOME LIST UNEXPECTEDLY DISAPPEARED, AND THE ABSENCE OF A GOVERNMENT LIST OF SUBPRIME LENDERS DURING THE PERIOD BETWEEN 2006 AND 2008, COULD NOT HAVE BEEN MORE DETRIMENTAL TO BOTH REGULATORS AND CONSUMERS; BECAUSE STARTING IN 2004, HMDA-LAR REGULATION WAS CHANGE, AND ALL HOME MORTGAGE LOANS ORIGINATED AT SUBPRIME RATES TO BE DISCLOSED TO THE PUBLIC.

1993-2005 HUD Subprime Lender and Manufacturer Home List.

1993-2005 HUD SUBPRIME LENDER AND MANUFACTURER HOME LIST			
Year	Total	Subprime Lenders	Manufactured Houses
1993	61	50	11
1994	83	69	14
1995	116	101	15
1996	161	141	20
1997	227	206	19
1998	271	247	24
1999	277	254	23
2000	220	196	24
2001	210	189	21
2002	205	185	20
2003	244	225	19
2004	226	226	0
2005	209	209	0

Year	1999-2005 Subprime Lending by National Association (N. A.) Banks
1999	1. SOUTHTRUST BK NA
	2. FIRST UNION HOME EQUITY BK NA
	3. KEY BK USA NA
2000	1. CHASE MANHATTAN BK USA NA
	2. KEY BK USA NA
2001	1. CHASE MANHATTAN BK USA NA
	2. MINNA AMERICA DE NA
2002	1. CHASE MANHATTAN BK USA NA
	2. KEY BK USA NA
2003	1. MINNA AMERICA DE NA
	2. MINNA AMERICA DE NA
2004	None
2005	None

Chase Manhattan Bank USA, National Association, had the dubious distinction of being only one of the three National Banks (See highlighted rows), listed on the HUD Subprime Lender List between 2000 and 2002; and although, Chase Manhattan Bank USA, N. A. originated more than forty-two thousand subprime non-conforming (lien-1/lien-2) home mortgage loans under HMDA-LAR ID: 0000023160, in 2004 and 2005, it was not listed by HUD as a Subprime Lender between 2003 and 2005. Even more alarming, in 2006 and 2007 after the HUD subprime list was discontinued; more than one hundred and four thousand subprime home mortgage loans were originated by this National Bank.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Lending Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Loans Originated and Sold to Affiliates by Chase Manhattan Bank USA, N.A. in 364 MSAs/MDs.

Race	Year	2004	2005	2006	2007	2008	Total	Percent
Asian		696	901	903	807	86	3501	1.8%
African American		3008	7270	10354	13651	932	35146	19.2%
White		12546	30944	35735	34473	2429	134727	64.3%
Race Not Available		4319	7540	8957	8796	555	30217	15.7%
Total Loans Originated		29692	49690	69163	69632	5081	183098	100.0%
Grand Total Loans Sold to Affiliates		9677	48657	67290	67891	4122	176687	
% of Originated Loans Sold to Affiliates		32.4%	96.3%	95.9%	97.1%	67.9%	91.0%	
# of Loans Originated at Subprime Rates		4822	12343	51193	63099	3970	148217	
% of Loans Originated at Subprime Rates		60.3%	69.0%	89.4%	93.1%	96.3%	93.2%	

Loans Originated and Sold to Affiliates by Chase Manhattan Bank USA, N.A. in Top-20 MSAs/MDs.

Race	Year	2004	2005	2006	2007	2008	Total	Percent
American Indian or Alaskan Native		56	110	118	118	5	407	0.8%
Asian		227	363	427	200	11	1301	1.8%
African American		1360	4061	6889	8373	191	21674	24.2%
Native Hawaiian or Other Pacific Islander		67	63	105	82	5	322	0.4%
White		4779	10991	12928	10762	637	39997	54.1%
Race Not Available		1310	2630	3341	2942	156	10381	14.6%
Total Loans Originated		7969	18708	23418	22543	1314	73972	100.0%
Grand Total Loans Sold to Affiliates		1799	19674	23199	22482	1314	47967	
% of Originated Loans Sold to Affiliates		22.6%	89.3%	98.1%	99.4%	100.0%	91.6%	
# of Loans Originated at Subprime Rates		338	12818	29717	33959	1248	56030	
% of Loans Originated at Subprime Rates		18.3%	69.0%	89.3%	93.3%	95.3%	93.3%	

Loans Originated and Sold by Chase Manhattan Bank USA, N.A. in 7-Targeted MSAs/MDs.

Race	Year	2004	2005	2006	2007	2008	Total	Percent
American Indian or Alaskan Native		18	13	19	21	2	63	0.4%
Asian		49	163	81	68	5	306	1.7%
African American		777	1767	2415	3283	210	8655	47.5%
Native Hawaiian or Other Pacific Islander		10	30	13	15	1	61	0.3%
White		1302	1620	1703	1566	118	6213	34.9%
Race Not Available		485	636	782	757	35	2705	15.2%
Total Loans Originated		2656	4048	5024	4764	378	17807	100.0%
Grand Total Loans Sold to Affiliates		290	4031	4988	5721	378	10614	
% of Originated Loans Sold to Affiliates		18.3%	89.6%	99.3%	99.4%	100.0%	91.1%	
# of Loans Originated at Subprime Rates		123	2300	4445	5407	259	12234	
% of Loans Originated at Subprime Rates		20.3%	71.8%	89.1%	94.6%	95.0%	86.3%	

"THE INMATES WERE RUNNING THE ASYLUM!"

As shown in the three Excel tables shown on this page, between 2004 and 2005, more than 175k Subprime and Alt-A, non-conforming (lien-1/lien-2) home mortgage loans, with an approximate valuation of more than twenty-nine billion dollars were originated and sold to JPMorgan Chase Bank, N.A.; however, this was only a small part in the Chase RMBS Certificate Securitization scheme, which we now know was the "greatest mortgage-related fraud in US history". In 2014, prior to obtaining 2004-2008 HMDA-LAR Public Raw Data Disclosures from the National Archives, it was known that the Chase Lending Specialists manning the Chase Non-Prime Lending Center, "created" home mortgages loans for more than 200k consumers, including 35k African Americans; using illegal Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling tactics. We now know that the aforementioned tactics used by these "so-called" Chase Mortgage Brokers, were in violation of the Chase Fair Lending Policy; and, that these illegal tactics were done without the knowledge, or concurrence, of senior executives of the JPMorgan Chase and Company.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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CHASE SUBPRIME HOME MORTGAGE LOANS NOT INCLUDED VIA HMDA-LAR PUBLIC DISCLOSURES:

Chase Home Finance, LLC., was a wholly-owned LLC of JPMorgan Chase and Company from 2005, until it merged with JPMorgan Chase Bank, N.A. in 2011. Shortly after it was formed in 2005, it acquired Chase Manhattan Mortgage Corporation (CMMC), and its fifty-two, nationwide branches. After the CMMC acquisition in 2005, a WSJ report listed CHF as the twenty-first largest subprime lender in the nation. Subsequently, it was ranked at the seventeenth largest subprime lender in 2006, and the seventh largest subprime lender in 2007.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

TopTwenty Subprime Lenders from 2005 through 2007

Rank	2007 - Top Twenty Subprime Lenders	2006 - Top Twenty Subprime Lenders	2005 - Top Twenty Subprime Lenders
1	Countrywide Financial, Calif.	Countrywide Financial, Calif.	Countrywide Financial, Calif.
2	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
3	Wells Fargo Home Mortgage, Iowa	Wells Fargo Home Mortgage, Iowa	Wells Fargo Home Mortgage, Iowa
4	First Franklin Financial Corp., Calif.	First Franklin Financial Corp., Calif.	First Franklin Financial Corp., Calif.
5	Option One Mortgage, Calif.	Option One Mortgage, Calif.	Option One Mortgage, Calif.
6	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
7	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
8	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
9	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
10	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
11	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
12	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
13	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
14	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
15	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
16	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
17	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
18	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
19	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
20	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
	Total for Top 20 Lenders	Total for Top 20 Lenders	Total for Top 20 Lenders

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

93,258 African American Conventional Home Mortgage Applications "Created" by Chase Lending Specialist Manning the Chase Non-Prime Center between 2004 and 2008; and below is a summary of the disparate home mortgage lending practices for these African Americans.

African American mortgage loan applications increased 255%.

African American mortgage loan applications increased from 13.7% to 23.3%.

Average loan amount for African American was \$131k; which was \$80k less than Asians, \$19k less than Whites, and \$26k less than RNA.

Mortgage loan originations for African American increased from 3008 to 13551.

Percent of African American mortgage originations increased from 10.9% to 23.5%.

African American loan denials increased from 9163 to 19065.

Percent of African American loan denials increased from 16.9% to 23.4%.

Loan origination at subprime/rate spread interest rates for African American increased from 1492 to 13156.

Percent of African American subprime originations increased from 14.8% to 24.5%.

Percentage of subprime mortgages originated to African Americans increased from 49.6% to 97.1%.

THE INMATES WERE RUNNING THE ASYLUM:

Between January 2004 through 2008, teams of quasi-independent Chase Lending Specialists were empowered to "create" HUD mortgage loan applications on behalf of more than four-hundred and ninety thousand loan applicants; and a disproportional number of these applications were "created" for African Americans residing in large urban MSAs/MDs, including: Atlanta, Richmond, Memphis, Virginia Beach, and Detroit; and especially, the Nation's Capital: Washington, DC.



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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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The following table includes a summary of the 2004-2008 HMDA-LAR Public Raw Data Disclosures for Respondent Institution: 0000023160, for 284 MSAs/MDs, Top-20 MSAs/MDs, Targeted-7, Detroit MSA/MD, AND Washington, DC MSA/MD. The key fields in this table are the percentage of applications "created" for African Americans residing within each MSA/MD category. This percentage range from 19% for applications "created" for African American residing in all 384 MSAs/MDs, up to 41.1% for African Americans residing in the seven urban MSAs/MDs, specifically-targeted by Chase Lending Specialists. This table shows that African American consumers residing in the MSAs/MDs of Detroit and Washington, DC, had an even higher percentage of home loan applications "created" by Chase Lending Specialists.

HMDA-LAR Public Disclosures for 2004-2008 Chase Non-Prime Lending Center (Respondent ID: 0000023160)										
MSAs/MDs	384 MSAs/MDs		Top-20 MSAs/MDs		7-Targeted MSAs/MDs		Detroit MSAs/MDs		Washington, DC MSAs/MDs	
HMDA-LAR Raw Data Dimensions	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	35145	37.7%	21527	42.9%	8466	40.3%	1918	36.9%	2674	51.3%
Accepted but not Accepted	1538	1.6%	541	1.1%	193	0.9%	35	0.7%	46	0.9%
Denied by Institution	55670	59.9%	27711	55.3%	12191	58.0%	3363	62.7%	2460	47.2%
Withdrawn by Applicant	653	0.7%	330	0.7%	162	0.7%	34	0.6%	25	0.5%
Closed for Incompleteness	52	0.1%	22	0.0%	14	0.1%	4	0.1%	4	0.1%
Total Applications	93258	100.0%	50131	100.0%	21006	100.0%	5344	100.0%	5209	100.0%
Percentage of Applications	19.0%		30.8%		47.1%		58.6%		48.8%	
Average Loan Amount (\$000)	141		161		166		79		68	
Total Loan Amount (\$000)	4962777		3220422		1249114		150798		679967	
Average Income of Applicant (\$000)	68		69		72		65		60	
Number of Subprime Loans	30552		18541		7197		1866		1903	
Percentage of Subprime Loans	86.9%		86.1%		86.1%		96.8%		71.2%	
Subprime/Rate Spread Interest	5.3%		6.1%		6.3%		6.8%		4.9%	
No Co-Applicants	66370	74.3%	37337	77.7%	16760	78.2%	4693	88.3%	3661	71.1%
Percent of Co-Applicants	22925	26.7%	10690	22.3%	4405	21.8%	609	11.7%	1449	28.9%
Male without Co-Applicants	32050	47.2%	17164	46.2%	7767	48.0%	2473	62.8%	1501	41.4%
Female without Co-Applicants	35888	52.8%	19963	53.8%	8407	52.0%	2211	47.2%	2121	58.6%

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

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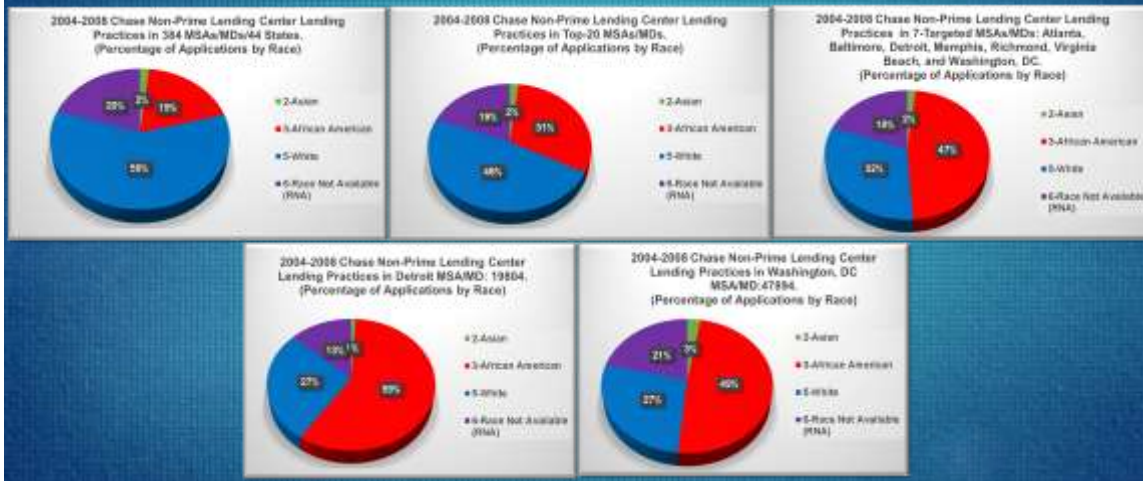
2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Lending Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Although between 2004 and 2008, Chase Lending Specialists manning the Chase Non-Prime Lending Center, created home mortgage loan applications for economically-disadvantaged consumers residing in 384 Metropolitan Statistical Areas/Metropolitan Divisions (MSAs/MDs) located in forty-four states; HMDA-LAR Public Raw Data Disclosures obtained from the National Archives, show that they "appear-to-target" African American consumers residing in seven urban MSAs/MDs: Atlanta, Baltimore, Memphis, Richmond, Virginia Beach, and especially, Detroit and Washington, DC.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)



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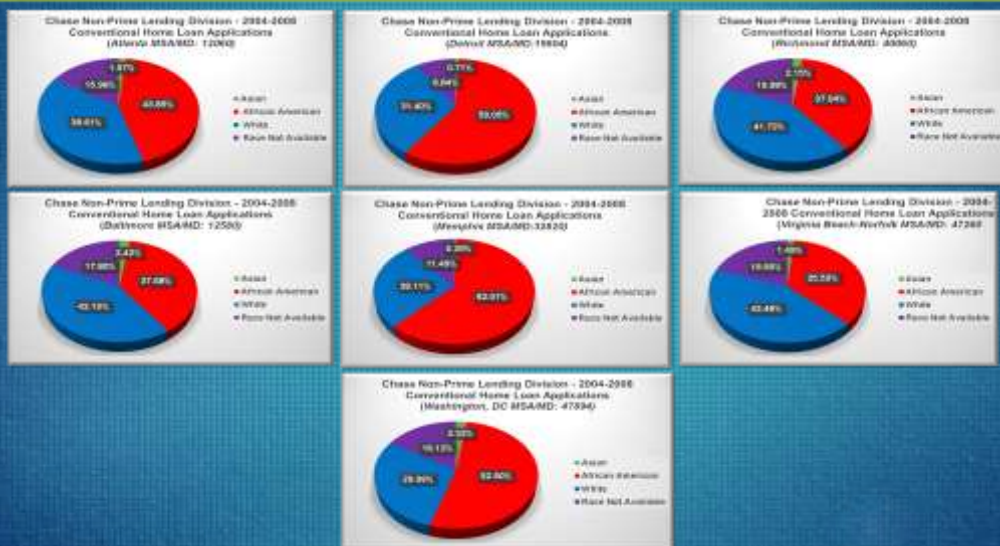
2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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2004-2008 HMDA-LAR Raw Data Disclosures show the number of conventional home mortgage applications created for African American applicants, residing in the 7-Targeted MSAs/MDs, by Chase Lending Specialist, ranged from a low of 35.53% for the Virginia Beach-Norfolk MSA/MD to an astonishing-high of 62.01% for the Memphis MSA/MD.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

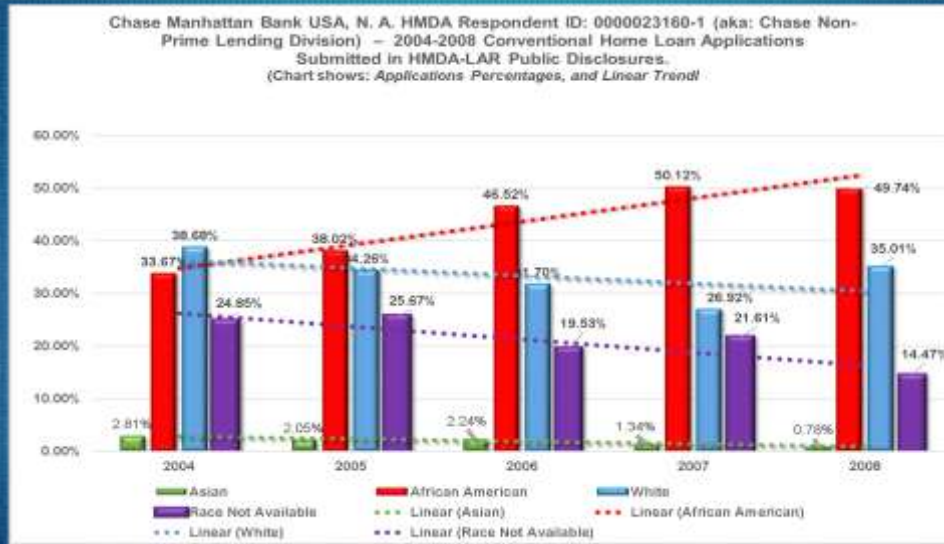


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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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2004-2008 HMDA-LAR Raw Data Disclosures show the 5-year trendline projection of conventional home mortgage applications created for African American applicants residing in the 7-Targeted MSAs/MDs by Chase Lending Specialists, increased dramatically, while the linear trendline projections of Asians, Whites, and Race Not Available markedly decreased.



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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LONG-TERM, NEGATIVE AFFECT OF THE 2004-2008 SUBPRIME LENDING FENZY ON RETAIL MORTGAGE LENDING OPERATIONS AT JPMORGAN CHASE AND COMPANY.

2009-2017 HMDA-LAR Public Disclosures from the 7-Targeted MSAs/MDs show that applications from African American for conventional mortgage loans from JPMorgan Chase Bank, N.A. increased from 12.73% in 2009, to 17.11% in 2017; but to date, has never approached the 2004-2007 percentage rates of 21.91% to 32.27%.



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

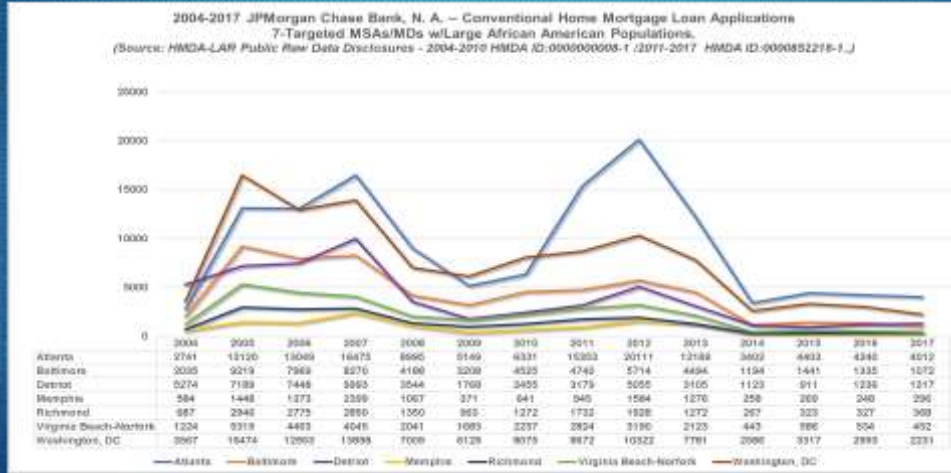
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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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LONG-TERM, NEGATIVE AFFECT OF THE 2004-2008 SUBPRIME LENDING FENZY ON RETAIL MORTGAGE LENDING OPERATIONS AT JPMORGAN CHASE AND COMPANY. (Continued)

2004-2017 HMDA-LAR Public Disclosures from the 7-Targeted MSAs/MDs also show that applications from African American for conventional mortgage loans from JPMorgan Chase Bank, N.A. increased from 12.73% in 2009, to 17.11% in 2017; but never approached the 2004-2007 percentage rates of 21.91% to 32.27%. (As shown in this chart, with the exception of an isolated, 2012 anomaly in the Atlanta MSA/MD -12060, JPMCB conventional home mortgage lending in these seven MSAs/MDs never recovered from the 2004-2008 subprime lending crisis; and even in 2017, all are now at all-time lows.)



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES FOR TWENTY-ONE MAJOR LENDERS WERE OBTAINED FROM THE FEDERAL GOVERNMENT'S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) ARCHIVES.

1999-2008 HMDA-LAR Public Disclosures Conventional Loans Originated by Chase-Direct Non-Prime Division, Chase Manhattan Bank USA, N.A. (aka: Chase Bank USA, N.A.), JPMorgan Chase Bank, N.A., and affiliates and JVPs per Summary of HMDA-LAR Public Disclosures for new Lending National banks, five non-defunct, JPMorgan business-partners, and two Subprime Bailout Banks.

Name HMDA Respondent Institution included in Analysis.	HMDA-LAR Submission Period.	HMDA Respondent ID, and Supervisory Agency ID.	Number of Conventional Home Loans Originated during Specified Periods.	Originated Subprime/Non-Conforming Home Mortgage Loans, (and % Originated).	Percentage of Conventional Home Mortgage Loan Applications Received from Major Racial Categories.			
					Asian	African American	White	Race Not Available
Chase Manhattan Bank USA, N.A.	1999-2003	0000023168-1	210,660	Unavailable*	6.8%	4.8%	38.2%	51.4%
Chase-Direct Non-Prime Division	2004-2008	(Note 1)	195,572	72,898 (37.3%)	1.9%	18.7%	64.1%	14.0%
Chase-Direct Non-Prime Division (Top-20 Specifiably-Targeted MSAs/MDs)	2005-2007	0000023168-1	73,972	58,246 (78.9%)	1.8%	31.8%	54.1%	14.0%
Chase Bank USA, N.A.	2005-2008	Note (Note 2)	(No LAR Submitted)	Unavailable*	N/A	N/A	N/A	N/A
JPMorgan Chase Bank, N.A.	2004-2008	0000000008-1	2,523,405	185,622 (7.3%)	4.8%	8.4%	71.7%	14.0%
JPMorgan Chase Bank, N.A. (Top-20 Specifiably-Targeted MSAs/MDs)	2005-2007	0000000008-1	428,651	16,087 (3.7%)	5.5%	12.3%	66.7%	14.6%
Chase Manhattan Mortgage Corp	1999-2003	22-1092200-1	1,553,981	Unavailable*	4.0%	4.5%	64.0%	27.3%
Chase Home Finance, LLC	2004	22-1092200-1	431,978	8,853 (2.1%)	5.0%	5.5%	65.8%	14.3%
Chase Home Finance (Subsidiary)	2005-2011	(No Response Number)	(No LAR Submitted)	Unavailable**	N/A	N/A	N/A	N/A
Chase Joint Venture Partnerships	2006-2008	N/A	6,625	172 (3.4%)	2.4%	2.2%	87.0%	8.0%
Bank One, OH	2003	0000007621-1	492,491	Unavailable*	2.6%	8.1%	67.0%	11.4%
Bank One, IL	2003	0000000005-1	1,716	Unavailable*	2.4%	1.3%	91.3%	3.9%
Bank of America, N.A.	2004-2008	0000013844-1	2,036,738	58,883 (2.9%)	7.7%	8.4%	78.0%	11.5%
Wells Fargo Bank, N.A.	2004-2008	0000001741-1	2,517,588	264,495 (10.5%)	4.9%	7.3%	77.7%	9.8%
Washington Mutual Bank	2005-2007	0000008851-4	1,385,260	74,932 (5.4%)	7.1%	6.7%	67.3%	17.6%
Rear Stearns	2006-2007	2276200003-7	43,966	27,836 (63.4%)	7.2%	14.1%	68.5%	17.1%
Countrywide FSI	2005-2007	00000214141-1	665,525	97,585 (14.6%)	8.1%	7.2%	73.3%	12.5%
WMC Mortgage Corp	2005-2007	0458664485-7	254,999	272,831 (92.2%)	4.3%	18.3%	58.9%	26.5%
Greenpoint Mortgage Funding	2004-2008	13-3210376-3	518,730	82,050 (15.8%)	8.4%	7.8%	72.2%	9.2%
Ameriquest	2004-2007	7756600001-7	252,615	167,312 (66.3%)	8.7%	7.1%	43.7%	48.4%
AIG FSI	2004-2007	0000014939	164,799	92,148 (55.9%)	2.5%	11.1%	59.2%	27.4%
Total Number of Conventional Home Loans Originated			13,309,498					

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

Primary Interactive-WebShow Pages

Executive Summary	Complaint Overview	Complaint One	Complaint Two	Complaint Three	Complaint Four	Complaint Five	Detail Complaint Analysis
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Supplementary Interactive-WebShow Pages

HMDA-LAR Public Raw Data Disclosures	Chase Racial Discrimination/Racial Profiling Practices	Racial Disparity Indicators (RDIs)	Absence of FHA, VA, and FSA-RHS Loans	"Chase/SPS Eleventh-Hour Maneuver"
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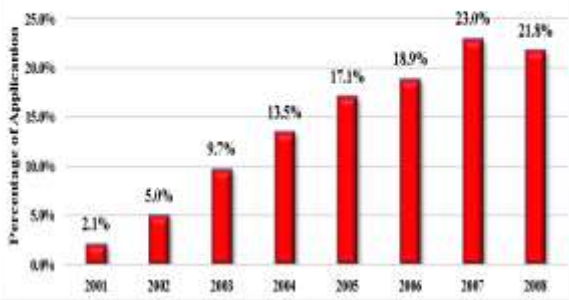
Compliant Overview



2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

"THE HMDA FAÇADE": LEGISLATION CREATING THE HOME MORTGAGE DISCLOSURE ACT (HMDA) WAS ENACTED BY THE US CONGRESS IN 1975, AND BETWEEN 1975 AND 2007, HAD THE ILLUSION OF BEING THE CONSUMER'S GREATEST ALLY AGAINST FRAUD AND CORRUPTION WITHIN THE MORTGAGE LENDING INDUSTRY. UNFORTUNATELY, THE NEAR TOTAL COLLAPSE OF THE US REAL ESTATE INDUSTRY IN 2008, EXPOSED HMDA AS JUST BEING ANOTHER GOVERNMENT DATABASE FROM WHICH HUNDREDS OF MEANINGLESS ANNUAL REPORTS ARE GENERATED, AND EVEN TO THIS DAY, THE HMDA IS NOT KNOWN OR UNDERSTOOD BY 99% OF THE CONSUMERS IN THE US.

Chase Manhattan Bank, USA - Percentage of all Conventional Mortgage Loan Applications received from African Americans from 2001 to 2008.



THE DISAPPEARANCE OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION AS A HMDA RESPONDENT. Conversion of Chase Manhattan Bank USA, National Association from a full-service mortgage lender and servicers into a direct-marketing lender specializing in subprime and Alt-A home mortgage loans, was not detected by OCC: the HMDA Supervisory Agency responsible for reviewing, auditing, and approving the annual submissions from this National Bank. Warning signs missed by OCC include: The percentage of African Americans conventional home mortgage loan applications received from Chase Manhattan Bank USA, N. A. via its subprime lending division: Chase Non-Prime Lending Division, increased from a low of 2.1% in 2001, to a high of 23.0 % in 2007. This percentage decreased slightly to 21.8% during the first quarter before the subprime lending market collapsed, and Chase Non-Prime Lending Center was abruptly closed; and thereafter, no HMDA-LAR Public disclosures were submitted under HMDA Respondent ID: 0000023160 between 2009 and 2017.

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

ANNUAL HMDA PUBLIC REPORTS CREATED BY FFIEC FOR TWO JPMORGAN CHASE AND COMPANY
NATIONAL ASSOCIATION BANKS WERE RADICALLY-DIFFERENT, EVEN THOUGH BOTH BANKS MARKETING
HOME MORTGAGE LENDING SERVICES TO CONSUMERS IN THE SAME MSA/MD LOCATIONS.

Chase Manhattan Bank USA, N.A. - HMDA Respondent ID: 0000023160-1

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



JPMorgan Chase Bank, N.A. - HMDA Respondent ID: 0000000008-1

2004-2007 HMDA Public Disclosure Reports, Eighteen HMDA-LAR More than Eight Thousand HMDA-LAR Disclosure Reports; 50-States and 140 MSAs/MDs.
(Reports Available as PDF Documents or EXCEL Spreadsheets.)



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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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 (Respondent ID: 0000023160-1)

2004 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2004 Mortgage Loan Applications		28187	11279	55577	9590	410	103493
Number Quality Edit Failure Errors		23699	8797	39442	5412	393	71708
Percentage of Quality Edit Failures		84.0%	60.2%	71.0%	83.6%	93.4%	83.4%

2005 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2005 Mortgage Loan Applications		47185	1312	66667	971	205	116340
Number Quality Edit Failure Errors		42201	1168	54699	872	179	98199
Percentage of Quality Edit Failures		89.5%	89.0%	82.0%	89.3%	87.3%	88.2%

2006 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2006 Mortgage Loan Applications		57799	1126	67489	9770	36	127320
Number Quality Edit Failure Errors		51578	1881	57231	955	30	110685
Percentage of Quality Edit Failures		89.2%	88.5%	84.5%	89.3%	75.5%	88.3%

2007 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2007 Mortgage Loan Applications		58279	1867	62788	1795	144640	
Number Quality Edit Failure Errors		51936	1640	71671	9536	126891	
Percentage of Quality Edit Failures		89.1%	88.3%	86.7%	81.1%	87.3%	

2008 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2008 Mortgage Loan Applications		4122	125	9284	83	14814	
Number Quality Edit Failure Errors		7533	186	6256	36	11993	
Percentage of Quality Edit Failures		85.2%	84.5%	85.1%	82.1%	88.2%	

2004-2008 Bank of America, N.A. - Submission Error Rates
HMDA-LAR Public Raw Data Disclosures (Respondent ID: 0000033447)

2004 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2004 Mortgage Loan Applications		443052	82447	116772	4047	6962	111632
Number Quality Edit Failure Errors		57281	7943	8009	540	1917	68489
Percentage of Quality Edit Failures		12.9%	12.6%	7.8%	16.0%	30.5%	19.3%

2005 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2005 Mortgage Loan Applications		419328	87589	111387	2653	2662	140098
Number Quality Edit Failure Errors		58765	8006	11406	433	716	71521
Percentage of Quality Edit Failures		14.0%	14.4%	10.3%	13.6%	24.2%	19.3%

2006 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2006 Mortgage Loan Applications		426770	86521	121454	3074	3038	152212
Number Quality Edit Failure Errors		42407	7243	8330	433	693	52706
Percentage of Quality Edit Failures		9.9%	8.4%	6.9%	11.2%	19.0%	12.2%

2007 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2007 Mortgage Loan Applications		438090	107611	169149	8106	8162	80302
Number Quality Edit Failure Errors		42407	7243	8330	433	693	52706
Percentage of Quality Edit Failures		9.6%	6.7%	5.0%	7.0%	11.2%	10.8%

2008 Quality Edit Failure Summary		1	2	3	4	5	Total
Applications	Action Taken Code						
2008 Mortgage Loan Applications		314508	43594	146698	4594	11906	19886
Number Quality Edit Failure Errors		28371	5446	7676	1988	502	36
Percentage of Quality Edit Failures		9.0%	12.5%	5.2%	4.4%	4.2%	7.0%

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

REGULATION C: HMDA-LAR SUBMISSION-EXEMPTION LOOPHOLES ALLOWED LARGE ALT-A AND SUBPRIME LENDERS TO AVOID SUBMITTING ANNUAL HMDA-LAR PUBLIC DISCLOSURES:

Illustrative Example: In 2005, Chase Home Finance, LLC, a wholly-owned operating unit of JPMorgan Chase and Company (JPMCC); the parent of both JPMorgan Chase Bank, N. A. and Chase Manhattan Bank USA, N. A.; was allowed to acquire another JPMCC wholly-owned affiliate: Chase Manhattan Mortgage Corporation (CMMC). At the time of its acquisition, CMMC was a HMDA respondent institution (Respondent ID: 22-1092200-1); however, after merging with CMMC, CHF submitted no annual HMDA-LAR Public Disclosures between 2005 and 2008; even though, as shown in the following from the Bloomberg Reporting Service list, CHF was ranked as the 12th largest Alt-A lender in the nation in 2006.

#	Lender	State	Alt A, in billions	#	Lender	State	Alt A, in billions
1	BancFirst	CA	\$79.15	11	BankTrust Mortgage	VA	\$16.08
2	Countrywide Financial	CA	\$68.50	12	Chase Home Finance	RI	\$9.45
3	BankAmerica Capital Group	OH	\$44.00	13	National City Mortgage	OH	\$6.74
4	BNC Mortgage	TX	\$38.57	14	Ch2Mortgage	MD	\$6.22
5	Washington Mutual	WA	\$26.39	15	New Century Financial	CA	\$6.10
6	Bankers Loan Services	CO	\$18.40	16	First Horizon Home Loans	TX	\$7.25
7	GreenPoint Mortgage Funding	CA	\$16.38	17	American Mortgage Network	CA	\$6.61
8	WMC Mortgage	CA	\$17.70	18	FHM Mortgage	RI	\$6.30
9	First Western Financial	AZ	\$13.33	19	Taylor, Bean, & Whitaker Mortgage	FL	\$6.27
10	Impact Mortgage Holdings	CA	\$11.57	20	American Home Mortgage	NY	\$5.24

It is important to note: that this Bloomberg Report also show that two other JPMCC business partners: Countrywide Financial, and WMC Mortgage Corporation, were second and eighth, respectively, on Bloomberg's Top-20 List.

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

This 2005-2007 list of the top twenty-five subprime lenders, show that Chase Home Finance, LLC and JPMorgan Chase and Company and some of its business partners are contained in this list for this period; however, Chase Manhattan Bank USA, N. A., and it's clandestine non-prime lending division, are not included in this list.

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 \$80.6 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. Long Beach Mortgage Co./Washington Mutual
Amount of Subprime Loans: At least \$65.7 billion
6. Option One Mortgage Corp./HSBC Bank Inc.
Amount of Subprime Loans: At least \$64.7 billion
7. Fremont Investment & Loan/Fremont General 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 \$49.4 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 \$18 billion
14. Accredited Home Lenders Inc./Loan Star Funds V
Amount of Subprime Loans: At least \$29.0 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 \$11.3 billion
23. GreenPoint Mortgage Funding Inc./Capital One Financial Corp.
Amount of Subprime Loans: At least \$11.1 billion
24. ResMAE 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

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CONTRARY TO USING HMDA-LAR PUBLIC DISCLOSURES REPORTS ALL DOSUMENTS, SPREADSHEETS, CHARTS, AND GRAPHS SHOWN IN THIS DOCUMENT ARE BASED UPON HMDA-LAR PUBLIC RAW DATA DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES. THESE RAW DATA DISCLOSURES INCLUDE THIRTY-EIGHT DIFFERENT DIMENSIONS OF EACH LOAN APPLICATION INCLUDED IN THE ARCHIVE; AND THUS, PROVIDES GREATER GRANULARITY FOR ANALYZING HOME MORTGAGE LENDING PRACTICES, BASED ON RACE, ETHNIC, AND GENDER DEMOGRAPHICS WITHIN STATE, COUNTY, CENSUS-TRACT, AND MSA/MD GEOGRAPHIC AREAS.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

HMDA-LAR Public Raw Data Submission Format			
1	Year	20	Edit Status
2	Respondent Id	21	Property Type
3	Agency Code	22	Preapprovals
4	Type Loan	23	Applicant Ethnicity
5	Loan Purpose	24	Co-Applicant Ethnicity
6	Occupancy	25	Applicant Race 1
7	Loan Amount	26	Applicant Race 2
8	Action Taken	27	Applicant Race 3
9	Property MSA	28	Applicant Race 4
10	State Code	29	Applicant Race 5
11	County Code	30	Co-Applicant Race 1
12	Census Tract	31	Co-Applicant Race 2
13	Applicant Sex	32	Co-Applicant Race 3
14	Co applicant Sex	33	Co-Applicant Race 4
15	Applicant Income	34	Co-Applicant Race 5
16	Type Purchaser	35	Rate Spread
17	Denial Reason 1	36	HOEPA Status
18	Denial Reason 2	37	Lien Status
19	Denial Reason 3	38	Seq Number

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HMDA-LAR PUBLIC REPORTS ARE SUMMARY OF APPLICATIONS BY YEAR WITHIN STATISTICAL METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSA/MD), HOWEVER, HMDA-LAR PUBLIC RAW DATA DISCLOSURES INCLUDED THIRTY-EIGHT MEASURABLE DIMENSIONS FOR EACH APPLICATION CONTAINED IN THE HMDA DATABASE.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

Top-10 HMDA-LAR Public Raw Data Dimensions	
Racial Categories (Asian, African American, White, and Race Not Available, within MSA/MDs, States, or Census Tracts.)	
1 ACTION-TAKEN CODES:	1-Mortgage Originated.
	2-Application Approved but not Accepted.
	3-Denied by Institution.
	4-Application Withdrawn by Applicant.
	5-File Closed for Incompleteness.
2 LOAN APPLICATIONS:	Total Applications.
	Percentage Applications.
3 AVERAGE LOAN AMOUNT (\$000):	
4 LOAN VALUATION (\$000):	
5 AVERAGE INCOME OF APPLICANT (\$000):	
6 SUBPRIME HOME MORTGAGE LOANS:	Number of Subprime Loans.
	Percent of Subprime Loans.
	Average Rate Spread/Subprime Rate of Loans.
7 LOAN APPLICATIONS WITH CO-APPLICANT:	
8 LOAN APPLICATIONS WITH NO CO-APPLICANT:	
9 MALE APPLICANTS WITH NO CO-APPLICANT:	
10 FEMALE APPLICANTS WITH NO CO-APPLICANT:	

VALUE OF HMDA-LAR PUBLIC RAW DATA DISCLOSURES

HMDA reports are available on the ffiec.gov website, and provide regulators and consumers with a variety of predefined home mortgage lending reports by national aggregate, MSA/MD, state, and other geographic dimensions; but unfortunately, these reports rarely provide the level of granularity or specificity required for analyzing HMDA-LAR disclosures at the individual applications level, such as annual HMDA-LAR submissions by racial categories within SNA/MD, state, census tract, or other geographic dimensions. The graphic on the left of this page is an illustrative example of how the data fields contained in the HMDA-LAR Public Raw Data Disclosure record, can be used to provide regulators and consumers with detail, application-level HMDA-LAR dimensions.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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COMPLAINTS BY JAMES AND SUSIE BARNES AGAINST JPMORGAN AND SPS, INC.:

Description of Complaints and Applicable Violations:

- 1. Complaint One:** Predatory Lending, Mortgage Loan Fraud, Racial Discrimination/Racial Profiling crimes against Susie Barnes by Chase Lending Specialists employed by the Chase Non-Prime Lending Division. Susie Barnes' claims, buttressed by government-certified HMDA-LAR Public Disclosures, were initially filed directly with CHASE in 2011, and during 2014/2015 filed with federal civil rights and fair housing agencies including: FDIC, OCC., HUD, and DOJ. All of these federal agencies refused to accept jurisdiction for this complaint, and referred it to the "so-called" Consumer Financial Protection Bureau (CFPB), where it was summarily; and arbitrarily, closed without review, appeal, or escalation. 2004-2008 HMDA-LAR Public Disclosures show that the home mortgage loans of tens of other thousands of African Americans, were originated under the same fraudulent; and frequently, felonious practices. **(Violations: Fair Housing, FHA, ECOA, Civil Rights Act, HOEPA, RESPA)**
- 2. Complaint Two:** Principal Operators of the Clandestine Chase Non-Prime Center, including two National Association Banks: Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A., submitted fraudulent and misleading HMDA-LAR Public Disclosures to FFIEC and OCC, that including fraudulent, (bank-officer-certified), transmittal sheets containing: LARs riddled with ~ 90% validity and quality edit errors, LARs with wrong bank name, LARs with duplicate applications; and most importantly, LARs without application detail from which HMDA regulatory-agency and public reports could be generated. These annual fraudulent HMDA-LAR disclosures were used to avoid the regulatory scrutiny of FFIEC, HUD, DOJ; and particularly OCC, (which was its HMDA-CRA Supervisory Agency for this clandestine subprime lending boiler-room for more than five years). **(Violations: Regulation C, Civil Rights Act, TCPA, Fair Lending, FHA)**
- 3. Complaint Three:** Chase Non-Prime Lending Division, and its principal operators Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A., encouraged and sanctioned illegal, discriminatory home mortgage lending practices against tens of thousands of African Americans from 2004 to 2008. **(Violations: Chase 2007 Fair Housing Policy, Civil Rights, ECOA, FHA)**
- 4. Complaint Four:** Quasi-Independent Mortgage Brokers (aka: Chase Lending Specialists), manning the Chase Non-Prime Lending Center were guilty of explicitly-targeting African American citizens residing in twenty urban MSAs/MDs, such as Detroit and Washington, DC. *(Illegal acts included purchasing home mortgage applicant referrals from notorious, FTC-indicted lead-generator: fax.com; and illegal equity-stripping scams, mortgage loan flipping, originating multiple home mortgage loans to same applicant(s) during the same calendar year)* **(Violations: ECOA, FHA, Civil Rights Act, Fair Housing, HOEPA, RESPA, TCPA, HUD Application Fraud)**

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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COMPLAINTS BY JAMES AND SUSIE BARNES AGAINST JPMORGAN AND SPS, INC.

Description of Complaints and Applicable Violations (Continued):

- 5. Complaint Five:** "Eleventh-Hour Maneuver"- JPMorgan illegally-concealed the existence of than one hundred thousand non-conforming subprime and Alt-A home mortgage loans from DOJ Investigators during 2013. These "Toxic Mortgages" were originated at the Chase Non-Prime Lending Center between 2004 and 2008. The Statement of Facts document released by the DOJ, JPMorgan admitted to investigators, that it unknowingly purchased "Toxic Mortgages" from known subprime lenders, such as WMC Mortgage Corporation; however, it concealed the fact that it also purchased more than two-hundred-thousand non-conforming mortgage loans, with an evaluation of almost twenty-nine billion dollars from it's affiliate: Chase Non-Prime Lending Division. Thirty-three days before DOJ announced the settlement of the Chase RMBS Securitization Lawsuit, JPMorgan illegally outsourced/jettisoned tens of thousands of these Chase-originated "Toxic Mortgages" to its business partner: Select Portfolio Servicing, Inc., in a ploy referred to as the "Eleventh-Hour Maneuver". This illegal act likely caused the Mortgagor of these Chase-Originated "Toxic Mortgages" to lose their rightful shares of the Four Billion Dollar Consumer Relief/Restitution Settlement of this Lawsuit. When the Mortgagor of one of these loans, attempted to obtain her rightful share of the consumer relief award, the Chase Home Office Support Staff of JPMorgan (and the SPS Ombudsman's Office), "deliberately lied" about their previously-documented eligibility requirements for consumer relief via the DOJ's Consumer Relief Fine. **(Violations: Concealing Evidence from DOJ Investigators,)**

Compliant summary: "importance of hmda-lar raw data disclosures stored in the national archives"

The existence of the clandestine Chase Non-Prime Lending Division, was so well hidden from federal regulators; that if it had not been for the HMDA-LAR Public Raw Data Disclosures, it would have been impossible to find hundreds of thousands subprime home mortgage loans originated at this clandestine center between 2004 and 2008; and the subsequent outsourcing/jettisoning of thousands of these "Toxic Mortgages" to Select Portfolio Servicing, Inc. in October 2013. The end result of this illegal "Eleventh-Hour Maneuver" was the disqualifying tens thousands of the mortgage-holders of these Chase-originated "Toxic Mortgages" of their rightful share of the four billion dollar consumer relief fine. An inordinately-high number of these "Toxic Mortgages" were originated to African Americans, residing in large urban MSAs/MDs, such as Atlanta, Detroit, and Washington, DC. JPMorgan affiliates created 491,898 home mortgage applications; from which, more than two hundred thousand subprime and Alt-A home mortgage loans were originated. In the same year that these home mortgage loans were originated, they were immediately sold to other JPMorgan affiliates. This questionably process, (referred to in this documents as the Two-Tier Mortgage Origination scheme) hid the fact that these home mortgage loans were originated as non-conforming mortgage loans, removing tale-tale HMDA-LAR non-conforming loan indicators such as rate spread and HOEPA indicators plus geocoding location, and borrower racial demographics and financial information.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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COMPLAINT ONE: PREDATORY LENDING MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING ODYSSEY OF SUSIE BARNES: FROM "LIVING THE AMERICAN DREAM" TO "ENDURING THE AFRICAN AMERICAN NIGHTMARE."

On March 3, 2004, Susie M. Barnes, a retired sixty-three-year-old, African American grandmother received an unsolicited fax message from a firm purporting to be "The Mortgage Expert – America Most Progressive Lender". This advertisement included claims such as:

- ☐ "Lowest Interest Rates Available - from 1.25%."
- ☐ No Mortgage Discount Points.
- ☐ Instant Phone Approvals.
- ☐ Self-Employed Applicants Accepted.

This advertisement received by Susie Barnes appeared to be "God-sent", because she was considering refinancing the second mortgage of the residence she and her husband had owned for more than for more than twenty-four years. The unsolicited fax included a toll-free number for what Susie Barnes was led to believe was the mortgage lender in question, and when she called the toll-free number she was asked some questions regarding her current residence, the type mortgage loan she was seeking, and other personal/financial information. At the end of the conversation, Susie Barnes was informed that mortgage lender in question was CHASE, and was given a second toll-free telephone number to call. She was told that the person to whom she would be calling was Matthew Balin, a CHASE Lending Specialist (aka; CHASE Mortgage Broker), and he would be able to complete the mortgage loan application. (It was not until years later, that Susie Barnes discovered that the toll-free number contained in the fax advertisement was not to CHASE, but was the number of illicit, now-defunct direct marketing, lead-generation service, known as fax.com, that had been retained by Mr. Balin (and other Chase Lending Specialists) to generate leads to home mortgage applicants. (FTC records show that in 2004, this notorious, nationwide lead-generation spammer had already fined, and censured by both the FTC, and the State of California for multiple violations of TCPA, and other consumer-protection laws.) The depth of the business relationship between fax.com, and the Chase Lending Specialists manning this center, is still unknown; however, it is clear, that all "illicit mortgage loan leads" that were generated by fax.com, and then "sold to Chase lending specialists, were in direct violation of the federal TCPA statute. At a minimum, Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A., two of the operators of this center, should have been assessed federal fines of \$500 (or more) for each illegal lead purchased from fax.com; and the legality of the home mortgage loans originated based upon these illicit applicant leads should be thoroughly-investigated. Prior to 2004, Susie Barnes and her husband resided in a middle-to-upper-class neighborhood, and thus, did not fit the economically-disadvantaged profile that was preferred by Mr. Balin, and other Chase Lending Specialists; however, but the opportunity to reap a wind-fall, five-figure YSP bonus was an opportunity that he could not refuse. Once ensnared, Susie Barnes was no match for the sophisticated "bait and switch", "liar's loan/Stated Income", and other predatory lending tactics used by Mr. Balin; as he deliberately, and methodically committed HUD Mortgage Loan Fraud by created HUD Uniform Residential Loan Applications loan forms using connived, factitious borrower information, employment history, monthly income, incorrect assets and liabilities, etc. (Click to continue on next slide.)

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

COMPLIANT ONE: PREDATORY LENDING MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING (Continued)

The Chase Lending Specialist confidently-assured Susie Barnes that he would complete her loan application, and "guaranteed" that it would be accepted by his Underwriter. His "guaranteed mortgage origination scheme" included:

- a) Promising Mrs. Barnes a low-interest rate of five percent as promised in the fraudulent advertisement solitation she received from fax.com, but he then proceeding to originate a home mortgage loans at subprime of 8.9%.
- b) Convincing Mrs. Barnes to refinance both of her existing, "maturing" first and second liens, for a new subprime, 20-year first lien that included a mortgage payment that was \$972 higher than her monthly mortgage payments for her maturing mortgages. (He convinced her that by doing this, her monthly expenses would be less because she could use the cash she received to pay off credit card balances.)
- c) Grossly-inflating Susie Barnes' monthly income by entering \$12,000/mo. d) Listing a non-existent, three-year work history (Susie Barnes was a retired homemaker who had not worked in any capacity for more than 23 years).
- e) Listing Susie Barnes' marital status, as single on the loan application, although she had been married for more than forty-four years,
- f) Purposely entered Susie Barnes' race as Race Not Available (RNA) on her loan application, even though he knew she was African American. (When Susie Barnes objected to the RNA designation, he told her that because of her mortgage loan amount, her applications was less likely to be denied if the race was RNA rather than African American.)
- g) Intentionally omitting Mrs. Barnes' husband as a co-borrower on this application, even though he was a co-borrower on existing mortgages.

(HMDA-LAR Public Disclosures for the Chase Non-Prime Lending Center, show that the practice of both targeting African American females, and not including co-borrowers their on mortgage loan applications, were pivotal elements this "mortgage loan origination scam"; and 2004-2008 HMDA public disclosures show that 61.8% of all loan applications submitted by Chase do not include co-applicants. This percentage increase to 88.3% in Detroit and 71.1% in Washington, DC MSAs/MDs, respectively.)

- g) Employing an independent closing agent to close Susie Barnes' loan, but when this agent disclosed the terms of the loan, Susie Barnes refused to close the loan. Later, Mr. Balin called Susie Barnes, and "begged" her to reconsider closing the loan; telling her that he was likely to be fired if the loan was not closed, and promising that if she did so he would modify the terms of the loan in exactly one year; and that, this modification would dramatically reduce her monthly payments by decreasing the interest rate, and extending the length from 20 to 30 years. Instead of "modifying Susie Barnes' 2004 subprime mortgage loan as promised", in March 2005, Mr. Balin created a new high-interest, mortgage loan applications for Susie Barnes; increasing the length of her mortgage from twenty years to thirty years. He also reduced the mortgage interest rate from 8.75% to 6.5%, and reduced mortgage discount points to 3%. The closing costs for this new loan was more than twelve thousand dollars. Susie Barnes made all monthly mortgage payments until her mortgage was abruptly outsourced/jettisoned by CHASE to SPS on October 16, 2013. This illegal outsourcing (jettisoning) scam: a.) concealed Susie Barnes' mortgage (and those of several hundred Chase-originated "Toxic Mortgages" from the DOJ Investigators gathering evidence for Chase RMBS Lawsuit, and b.) deprived Susie Barnes of her rightful share of the four billion dollar restitution assessed to JPMorgan in the settlement of the 2013 lawsuit. Hundreds of other African American mortgagors of Chase-originated "Toxic Mortgages", included in Chase scam RMBS certificates were also deprived of restitution by illegal "Eleventh-Hour Maneuver". --more--

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

COMPLAINT TWO: CLANDESTINE CHASE NON-PRIME MORTGAGE ORIGINATION CENTER ("CHASE SUBPRIME BOILER-ROOM") OPERATED FOR MORE THAN FOUR YEARS WITHOUT HMDA, CRA, FFIEC, HUD, OR OCC REGULATORY OVERSIGHT.

The Chase Non-Prime Lending Center was established in 2004, in the Chase Manhattan Mortgage Corporation (CMMC) branch at 504 Virginia Drive, Fort Washington, PA 19034. Rather than operating as a traditional full-service bank branch, it was originally designed to be a direct-marketing type center offering conventional home mortgage loans on a nation-wide basis, mortgage origination center, dedicated to originating non-conforming (lien-1/lien-2), subprime and Alt-A conventional home mortgage loans. This center was manned by teams of quasi-independent mortgage brokers known as Chase Lending Specialists, who specifically-targeted African Americans and other economically-disadvantaged consumers who could not qualify for prime, conforming home mortgages. Potential home mortgage loan applicants were solicited on a nation-wide basis, and during its four-plus years of operation, Chase Lending Specialist created more than a half million conventional loan applications for consumers residing in 384 MSAs/MDs, located in forty-four states. The Chase Non-Prime Lending Center specialized in creating conventional non-conforming (lien-1/lien-2) subprime and Alt-A home mortgages; and during its four-plus years operation, only created seven of the more than five-hundred thousand applications it processed government-insured/government guaranteed FHA/VA/FSA-RHS home mortgage loan applications; three of which were originated into FHA loans, and two were originated into VA loans. The primary purpose of this center was to originate non-conforming (lien-1/lien-2), conventional mortgage loans, that could be immediately sold to other JPMorgan Chase and Company affiliates; who would then securitized these mortgages into RMBS Certificates, that were then sold to GSEs, financial institutions, and private investors. This center was never formally approved or sanctioned as a subprime loan originator by HUD, and was operated as an autonomous-division of Chase Manhattan Bank USA, N. A.; and all of its "fraudulent, error-riddled" HMDA-LAR Public Disclosures were submitted under this respected National Bank's HMDA Respondent ID: 0000023160. As this implies, all of the 506,032 home loan application records submitted via the FFIEC's HMDA-LAR submission process and approved by FFIEC and the HMDA Supervisory Agency, between 2004 and 2008, were submitted under the wrong HMDA Respondent Institution Identification Number; and thus, none of the 384 MSAs/MDs from which applications were received are identified, and even more important, only three of the more than forty HMDA-LAR Public Disclosure Reports, delineating important applications information such as race, type loan, applicant income, loan amount, etc., are available to consumers and regulators. The Chase Non-Prime Lending Center/"Boiler-Room" was so well hidden, that even OCC (who between 2004 and 2008 was the HMDA Supervisory Agency for all JPMorgan Chase and Company affiliates and responsible for approving the accuracy and validity of Chase Non-Prime Lending Division annual submissions), was unaware of existence of this subprime lending boiler-room.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

COMPLIANT THREE: "CHASE RACIALLY-DISPARATE LENDING PRACTICES!" (Complaint filed with CFPB.)

Chase Manhattan Bank USA, N.A. JPMorgan Chase Bank N. A., and Chase Manhattan Mortgage Corporation (CMMC) (aka: Chase Home Finance, LLC) Operated a Clandestine Home Mortgage Lending Boiler Room, known as the Chase Non-Prime Lending Center in the Fort Washington, PA Branch of CMMC. This center was established in 2004, and was the personification of the JPMorgan Chase and Company racially-disparate home mortgage lending practices.

The sole function of this so-called non-prime home mortgage origination center was to provide direct-marketing type home mortgage lending for non-conforming (lien-1/lien-2) home mortgage loans for affiliates of JPMorgan Chase and Company. The principal operators of this center were: Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A. (JPMCB), and Chase Manhattan Mortgage Corporation (CMMC), aka: Chase Home Finance, LLC (CHF). HMDA-LAR Public Raw Data Disclosures obtained from the government's National Archives, show that the lending practices of the Chase Non-Prime Lending Center were based upon Predatory Lending, Mortgage Loan Fraud; and especially, Racial-Discrimination/Racial Profiling; and in many aspects, were worse than those of now-defunct subprime lending boiler rooms operated by Ameriquist, AIG FSB, WMC Mortgage Corporation, and Countrywide FSB; because it specifically-targeted economically-disadvantaged consumers, (many of which were of African American descent). In 2004, the first year of operation of this center, 36.5% of all loans originated were at subprime rates; and during the remaining three-plus years of its operation, subprime originations increased to: 69.2% in 2005, 89.4% in 2006, 95.8% in 2007, and finally to 96.2%, during the first quarter of 2008; and during this same period, the percentage home mortgage loan applications received from African American applicants residing in the 7-Targeted MSAs/MDs increased from 33.7% in 2004, to 54.7% in 2008. In addition to being explicitly-targeted by the Chase Non-Prime Lending Center, African American applicants were also offered disparate mortgage lending term and conditions, as compared to White and Asian applicants. Paradoxically, although this center processed more than a half-million conventional home mortgage applications, it was shielded from regulatory scrutiny by the JPMorgan Chase and Company name, reputation; and "white knight persona"; and federal regulatory authorities such as HUD, OCC, CFPB, and DOJ's Housing and Civil Enforcement Section still vehemently dispute the four year-plus existence of the Chase Non-Prime Lending Center. This is particularly reprehensible from the OCC perspective, who was the HMDA Supervisory Agency for its HMDA Respondent ID: 0000023160, and thus was responsible for approving the annual HMDA-LAR submissions from this center. The absence of "HMDA oversight responsibility" by OCC allowed this center to submit 2004-2008 annual LAR submissions that blatantly-violated multiple Regulation C laws. Annual HMDA-LAR submissions from 2004 through 2008 were riddled with edit errors, and the annual percentage of quality failure errors in LARs submitted to FFIEC were: 69.4%, 85.3%, 86.9%, 87.7%, and 85.3%, respectively, in years 2004-2008.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
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COMPLAINT FOUR: QUASI-INDEPENDENT MORTGAGE BROKERS/CHASE LENDING SPECIALISTS

The three principal operators of the Chase Non-Prime Lending Center employed teams of Quasi-Independent mortgage loan brokers known as Chase Lending Specialists, and empowered them to use all means at their disposal to originate non-conforming (lien-1/lien-2) subprime and Alt-A conventional home mortgage loans. HMDA-LAR Public Raw Data Submissions obtained from the National Archives, conclusively show that these Chase Lending Specialists explicitly-targeted African Americans residing in economically-distressed urban MSAs/MDs. The 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial practices of the Chase Non-Prime Lending Center, were in direct violation of the JPMorgan Chase and Company's 2007 Corporate Fair Lending Policy. (This was the personification of the axiom: *"The Inmates Were Running The Asylum!"*)

Chase Lending Specialists were given free, untethered authority to use "any (and all) means at their disposal" to originate subprime and/or Alt-A home mortgage loans, including: a.) creating multiple fraudulent HUD loan applications without the loan applicant's authorization, participation, or concurrence, and b.) submit them to multiple Chase home mortgage lenders. HMDA-LAR public disclosures show that Chase Lending Specialists used a variety of unethically; and frequently, illegal mortgage loan origination tactics; to "profile", and/or explicitly-targeted African Americans, and other economically-disadvantaged consumers, rather than Asian and White consumers. Seven urban MSAs/MDs with large African American populations: Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach-Norfolk, and Washington, DC, had conventional home mortgage origination rates ranging from Conversely, HMDA-LAR Public Disclosures show that the percentage of African American applications received by JPMorgan Chase Bank, N. A. from the same urban MSAs/MDs ranged from 18.48% to 37.97%. Astonishingly, the percentage of home mortgage loan applications from African Americans residing in these urban MSAs/MDs ranged from 10.27% to 16.46% between 2009 and 2016. the Chase Lending Specialist manning this center explicitly-targeted African Americans, and other economically-disadvantaged consumers, residing in large urban MSAs/MDs. Not only were African Americans targeted, and over-represented, in subprime mortgage loan applications and originations within these MSAs/MDs; they were also given disparate mortgage lending terms and conditions as compared to Asian and White mortgage loan applicants. 2004-2008 HMDA-LAR Public Disclosures for Respondent ID 0000023160, show that all ten (10) Racial Disparity Indicators (RDIs) were lower for African American consumers than either Whites or Asians. The "double whammy" of being explicitly-targeted by Chase Lending Specialists, because of the urban MSA/MD in which they resided; and then, being subjected to disparity home mortgage lending practices because of race, has resulted in JPMorgan Chase Bank, N. A. conventional home mortgage lending to African Americans in the aforementioned MSAs/MD being in a continuing downward-spiral since 2009, and are currently at their lowest levels since 1999. (During testimony at the FCIC Hearings in 2009, the CEO of a large financial services company called independent mortgage brokers, such as the quasi-independent Chase Lending Specialists: "Whores of the World", and Jamie Dimon, CEO, JPMorgan CEO, expressed his personal dissatisfaction with the quality of the mortgage loans originated by Chase Lending Specialist/Chase mortgage brokers.) --More--

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
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COMPLIANT FIVE: "ELEVENTH-HOUR MANEUVER" ILLEGALLY-CONCEALED THOUSANDS OF CHASE-ORIGINATED NON-CONFORMING HOME MORTGAGE LOANS FROM DOJ INVESTIGATORS.

In October 2013, JPMorgan Chase Bank, N.A. along with its business partner: Select Portfolio Servicing, Inc., executed an elaborate "Maneuver", to conceal the origin of "Toxic Mortgages" originated at the clandestine Chase Non-Prime Lending Center from the DOJ, during the final negotiation of the Chase RMBS Lawsuit Settlement. One of the primary reasons for the resulting "Eleventh-Hour Maneuver" was so that JPMorgan Chase and Company would be given full administrative control; and financial oversight, of the Four Billion Dollar Consumer Relief/Restitution Fine of the thirteen-billion-dollar settlement of this lawsuit. All three principal operators of the Chase Non-Prime Lending Center, were instrumentally-involved in the process of converting the subprime/Alt-A non-conforming (lien-1/lien-2) home mortgage loans originated at this center, into the "Toxic Mortgages" contained in the seventy-seven Chase RMBS Trust Certificates, listed in the November 15, 2013: "RMBS Trust Settlement Agreement; and many of these originated loans were subsequently identified as the same "Toxic Mortgages" included in the DOJ's 2013 Chase RMBS Lawsuit against JPMorgan Chase and Company. The actual number of "Toxic Mortgages" originated by Chase Lending Specialists were much higher than the numbers shown in HMDA-LAR Public Disclosures, because all mortgage loan originated between 2005 and 2008 by Chase Home Finance, LLC, were not included in the annual HMDA-LAR disclosures submitted by Chase Manhattan Bank USA, N.A. The November 19, 2013 Chase RMBS Lawsuit Settlement Agreement named JPMorgan Chase and Company as the "Administrator" of the Four-Billion-Dollar Consumer Relief/Restitution Fine of this settlement; and as such, allowed JPMCC, "with the approval of the JPMorgan-paid Monitor", to "pick and choose" the "anonymous" 123,737 mortgagors who receive relief/restitution under this/Restitution Fine, without any "oversight" of DOJ, or any other federal agency. This is contrary to what we believe was intended by the DOJ, because it included the following stipulation in the final settlement documents for this lawsuit: "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. That relief will take various forms, including principal forgiveness, loan modification, targeted originations and efforts to reduce blight." The designation of JPMorgan Chase and Company as the sole administrator of the Consumer Relief/Restitution Fines, which was the personification of the parody of "Allowing the fox to guard the hen-house"; would never have happened, if the DOJ had been aware of the fact that many of the "Toxic Mortgages" contained in bogus Chase RMBS Certificates, were actually originated "in-house" by the Chase Non-Prime Lending Division. The "Eleventh-Hour Maneuver" orchestrated by JPMorgan Chase Bank, N.A., with the help of its business-partner SPS, Inc., hid the existence of tens-of-thousands of Chase-originated "Toxic Mortgages" from the DOJ; and thus, lured it into naming the defendant in this landmark lawsuit as the sole administration of the distribution of 37.7% of its damages. The real tragedy of the "Eleventh-Hour Maneuver", was that many of the mortgagors of the "Toxic Mortgages" that were outsourced/jettisoned by JPMorgan Chase Bank, N.A. to SPS, Inc.; were the same African Americans, and other economically-disadvantaged consumers, exploited and scammed by Chase Lending Specialists from 2004 to 2008. --More--

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
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Detail Complaint Analysis: "Connecting the Dots!"

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