



www.azdfi.gov

Arizona Department of Financial Institutions

Complaint Form

100 N. 15th Avenue, #261, Phoenix, AZ 85007

Telephone: (602) 771-2800
Fax: (602) 381-1225

Your Information			
Mr. <input type="checkbox"/>	Ms. <input type="checkbox"/>	First Name James	Last Name Barnes
Address (line 1) 7025 W Hearn Road			RECEIVED
Address (line 2)			FEB - 8 2019
City Peoria	State AZ	Zip Code 85381-4727	
Primary Phone Number 623-979-4413		Alternate Phone Number 602-478-4778	
Email jhbarnes@jhbarnes.com or sue@jhbarnes.com			
Company and/or Person(s) Complaint is against			
Company Name Select Portfolio Servicing, Inc.		Person(s) you dealt with Betsy Romero, John	
Address (line 1) 3217 Decker Lake Drive			
Address (line 2)			
City Salt Lake City	State UT	Zip Code 84119	
Phone Number 866-662-0035		Fax Number	
Email ombudsman@spservicing.com			
Website WWW.SPSERVICING.COM			
Additional Information			
1. Would you be willing to testify, under oath, regarding the matters set forth in this complaint?		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
2. Have you complained to the company and or person(s) involved?		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
If yes, to whom? Dozens of time between November 1, 2013 and February 7, 2013 to both			
What was their response? On October 16, 2013, my wife and I received a letter from JPMorgan Chase Bank, National Association (JPMCB) announcing that the servicing for our 2005 home mortgage loan (and hundreds of others) was being outsourced to SPS. exactly thirty-three days later the Department of Justice announced that it had reached a settlement with JPMorgan Chase and Company in a landmark lawsuit entitled: Chase RMBS Certificate Fraud. This settlement of this lawsuit required that JPMorgan Chase and Company (JPMCC) be assessed a fine of Thirteen-Billion-Dollars; of which Four-Billion-Dollars was to be used to provide Consumer Relief (Restitution) to the consumers that had been adversely affected by the action of JPMCC and others. One of the fraudulent RMBS Certificates named in this lawsuit was JPMAC 2007-CH1, and our home mortgage loan (Number: 0018066243) was included in this fraudulent RMBS Certificate. 123,737 home mortgage loans received relief/ restitution from this 4-billion dollar fine, but our loan or none of the home mortgage loans outsourced to SPS			
3. Did you sign any documents?		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
4. Have you contacted an attorney?		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If YES, please be aware the Department may be unable to act while there is pending litigation, but will still process your complaint.			
Name of Firm		Attorney's Name	
Address (line 1)			
Address (line 2)			
City	State	Zip Code	



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Description of Events

Place of Transaction

Loan was originated by Chase Non-Prime Lending Division at 504 Virginia Drive, Fort Washington, PA 19043.

Date of Transaction
April 24, 2005

Witness to Transaction

Product or Service Involved

Subprime Home Mortgage in the name of Susie M. Barnes

Was the product or services advertised? *If possible, please provide a copy of the advertisement* Yes No

Total Amount of Damages (list actual loss only)

\$334,000

Other Government Agency(ies) Contacted

HMDA, CFPB, FDIC, HUD, DOJ Attorney Generals for the States of Arizona and Pennsylvania, and OCC (See attached)

Please describe the entire circumstances and events surrounding your complaint, in the order they occurred. When describing what happened please include what, when, where, why, and how the events transpired and who was involved. If necessary, please use additional sheets of paper, if you need more space.

Please attach copies of all documents relevant to the complaint.
IN OCTOBER AND NOVEMBER 2013, JPMORGAN CHASE BANK, N. A. AND SELECT PORTFOLIO SERVICING, INC. CONSPIRED TO ILLEGALLY CONCEAL MORE THAN TWO HUNDRED THOUSAND CHASE-ORIGINATED SUBPRIME AND ALT-A HOME MORTGAGES LOANS FROM DEPARTMENT OF JUSTICE (DOJ) FRAUD INVESTIGATORS.
(See attached for details)

Preferred Resolution


What action by the company and/or person(s) would resolve this matter to your satisfaction? If necessary, please use additional sheets of paper, if you need more space.

1. Void illegal foreclosure sale of James and Susie Barnes Residence scheduled for May 7, 2014. (see attached)
2. Void illegal, predatory home mortgage loan originated for Susie M. Barnes (and James H. Barnes) by Matthew Balin, Chase Lending Special employed by Chase Non-Prime Lending Division, and refund \$33k closing costs and discount points assessed to this fraudulent loan.
3. Offer borrowers of all existing Chase-originate home mortgage loans, outsourced to SPS, Inc. during October and November 2013, the same Consumer Relief/Consumer Restitution provide to 123,737 other home mortgage owner that were arbitrarily and capriciously selected by Chase for Consumer Relief and/or Restitution.
4. Revoke SPS mortgage servicing licenses in State of Arizona, and refer this complaint regarding SPS to Department of Justice.

May we send a copy of your complaint to the company or person(s) you are complaining against? Yes No

If NO, the Department may be prevented from taking any action on your complaint

I declare, under penalty of perjury, that the facts and statements contained in the foregoing complaint, including all attachments, are true and correct based on my personal knowledge.

		2/8/2015
Signature of Complainant		Date