



**Arizona Attorney  
General**

**Criminal  
Complaint**

**Mark  
Brnovich**

## **☰ Confirmation**

You have successfully submitted your complaint. We will review your complaint. Once the initial review is complete, you will receive additional communication from our office. Thank you for bringing this matter to our attention.

 **Print this page**

### **Submission Date:**

07/19/2022

### **Confirmation Number:**

2022-3217

## **Your Information**

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**I wish to submit this complaint anonymously.**

No

**Name:**

James Henry Barnes

**Address:**

7025 West Hearn Road  
Peoria, AZ 85381

**Cell Phone:**

602-478-4778

**Home Phone:**

623-979-4413

**Email Address:**

jhbarnes@jhbarnes.com

## Additional Complainants

No additional complainants found. If you would like to add a complainant, please press the previous button to go back to the Your Information page and then press the add button.

## Primary Suspect/Suspect Business Information

**Name:**

Select Portfolio Servicing, Inc.

**Address:**

Quality Loan Service Corporation  
2763 Camino Del Rio South  
San Diego, CA 92108

**Home Phone:**

866-645-7711

## Additional Suspects/Suspect Businesses



**Select Portfolio Servicing, Inc.**

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Post Office Box 65250  
Salt Lake City UT 84165



**Deutsche Bank National Trust Company**

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1761 Ease St. Andrew Place  
Ronaldo Reyes - Trustee for JPMAC 2007-CH1  
Santa Ana CA 92705

## Complaint

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**Crime Type:**

Real Estate Fraud

**Please explain the entire circumstances surrounding your complaint below:**

On April 7, 2005, Chase Mortgage Brokers employed by Chase-Direct Non-Prime Lending Division, created a "SUBPRIME MORTGAGE LOAN" to Susie M. Barnes using a fraudulent HUD Uniform Residential Loan Application, and Chase Bank USA, N. A. originated it and disclosed it to HMDA-LAR using the "defunct bank name of Chase Manhattan Bank USA, N. A." and Respondent ID: 0000023160-1. Also, in 2005 Chase Manhattan Bank USA, N. A. sold the home mortgage loan originated to Susie M. Barnes to Chase Affiliate: JPMorgan Chase Bank, N. A., who then in the same calendar year, resubmitted the purchase loan to HMDA-LAR using Respondent ID:0000000008-1 as a "PRIME, CONFORMING. MORTGAGE LOAN." On March 13, 2007 JPMorgan Chase Bank, N. A. and Chase Affiliate: J. P. Morgan Acquisition Corporation Securitized Susie Barnes' 2005 mortgage loan along with more than three thousand Chase-Originated mortgage loans into Chase RMBS Trust Certificate number: JPMAC 2007-ch1. The Prospectus for this Chase RMBS Trust Certificate was duly registered with the Securities and Exchange Commission (SEC) and it listed JPMorgan Chase Bank, N. A. as both Originator and Servicer. However, two years later, Chase Bank USA, N. A. retained a Law Firm named PC LAW Associates and demanded that they "force Susie Barnes and her husband: James Barnes" to sign a copy of the origination Deed of Trust so that it could be registered with the Maricopa County Recorder's Office. However, Chase Bank USA, N. A. did not inform the Attorney that they retained that HMDA-LAR Disclosures located in the U. S. Government National Archives could prove that in 2005 Chase Bank USA, N. A. sold the loan originated to Susie M. Barnes to JPMorgan Chase Bank, N. A. and this bank on March 13, 2007 along with another Chase affiliate securitized this loan into an SEC-registered Chase RMBS Trust Certificate. On November 1, 2013, Chase Bank USA, N. A. sold Susie M. Barnes' 2005 Mortgage to Deutsche Bank Trust Company even though it did not legally own

this mortgage because it was sold to affiliate JPMorgan Chase Bank, N. A. in 2005. On multiple occasions, from 2004 to 2017 James H. Barnes and Susie M. Barnes sent RESPA Qualified Written Request (QWR) Letters to both JPMorgan Chase Bank, N. A. and Select Portfolio Servicing, Inc. requesting both chains of ownership and chain of Servicing, Rights. None of these formal QWR Letters were answered by either of these firms.

**Approx. Date of Offense:**

01/01/2014

**Dollar loss:**

\$170.00

**Has offense been reported to any other law enforcement agency?**

Yes

**Agency's Name:**

Arizona Attorney Genral Office (Three Times) Arizona Department of Financial Institutions (2 times)

**When?**

07/01/2014

**Status:**

No formal Investigation Performed even though Government dozens of Government HMDA Disclosures and Maricopa County Recorder's Documents were sent as evidence.

**Do you have an attorney?**

No

**Witnesses**

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No witnesses found. If you would like to add a witness, please press the previous button to go back to the Complaint Information page and then press the add button.

## Attachments

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**Files:**

FIGURE-0.jpg, FIGURE-1.jpg, FIGURE-1-1.jpg, FIGURE-3.jpg, FIGURE-1-2.jpg

**Declaration:**

I declare that the facts and statements contained in this report, including any attached statements, are true, correct, and based upon my personal knowledge. I understand that it is unlawful to file a false police report (ARIZ. REV. STAT. § 13-2907.01) and doing so is punishable by up to six months in jail and up to a \$2,500 fine. By choosing to submit this form electronically, I certify and agree that by entering my name in the space below, I bind and legally obligate myself to the same extent as I would by signing my name on a printed paper version of this form.

**Signature:**

James H. Barnes

**Date:**

07/19/2022