

James Barnes

From: jhbarnes@jhbarnes.com
To: executive.office@chase.com; Ombudsman
Cc: OIGHotline@frb.gov; CFPB_Ombudsman@cfpb.gov; Fairhousing@usdoj.gov
Subject: FW: Your submission, [Case number: 140710-001055]
Attachments: Letter to CFPB.pdf

FYI.

This Email message Proved that consumers were promised that CFPB would INVESTIGATE their disputed CFPB Complaint.

From: jhbarnes <jhbarnes@jhbarnes.com>
Sent: Friday, August 01, 2014 2:19 PM
To: 'Consumer Financial Protection Bureau' <donotreply@consumerfinance.gov>
Subject: RE: Your submission, [Case number: 140710-001055]

Thanks for your explanation regarding the dispute process. We have already informed CFPB that we would certainly like to dispute the Chase response of July 21, 2014. In fact, we anticipated what the Chase response was going to contain, and sent you a much more detail descriptions of our predatory lending, mortgage fraud, denial of fair housing, denial of access to HMDA data, and ownership versus servicing issues regarding our mortgage. Please let us assure you that we are not attempting of overwhelm the CFPB analyst who will be reviewing our dispute, but we want to make sure that he or she has all information with which to make a decision. To this end, we have attached a letter to this Email that will ensure that the CFPB analyst evaluate the content of the Chase response, and determine if they addressed all of the issues we raised. Again, thanks for the opportunity to tell our horror story regarding our ill-fated relationship with Chase Home Finance. We can be reached anytime at 623-979-4413 or 602-478-4778.
James H Barnes & Susie M. Barnes

From: Consumer Financial Protection Bureau [<mailto:donotreply@consumerfinance.gov>]
Sent: Tuesday, July 29, 2014 7:30 AM
To: jhbarnes@jhbarnes.com
Subject: Your submission, [Case number: 140710-001055]

Thank you for reviewing the company's response to your complaint (number 140710-001055). We've noted that you've disputed the response and will now start an investigation. While we don't specifically advocate for your desired resolution, we do look at all the information provided by both sides to see if any consumer financial protection laws were potentially broken.

We will update the complaint database on our website to show that you disputed this complaint.

Will I hear from the CFPB again about my complaint?

Probably not. We occasionally have to reach out for more information to complete the investigation. As a result of our investigation, you may receive a more favorable response, though not usually. If you do not hear from us within 60 days, you can assume we have investigated and closed your complaint.

If the company broke the law, will you tell me?

No. We do not comment on possible violations of the law unless they're made public. However, if we take public legal action against the company that involves the issue you complained about, we will let you know.

Can I hire my own lawyer to look into this?

Yes. While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

Is that it?

Complaints help us identify trends and problems in the marketplace and understand the challenges people are facing so we can do a better job looking for these problems when we supervise companies, enforce federal consumer financial laws, and write rules and regulations.

Where can I find more information?

If you have questions, call us at (855) 411-CFPB (2372) or visit us at consumerfinance.gov/askcfpb.

We also welcome your feedback on how our complaint process has worked for you. If you would like to share your story, go to <https://help.consumerfinance.gov/app/tellyourstory>.

In the meantime, if you're having trouble paying your mortgage and need immediate assistance, call us at (855) 411-CFPB (2372). We can connect you to a free, HUD-approved housing counselor who can help you explore options available to avoid foreclosure, including modifications, short sales, repayment plans and government programs. Special assistance may be available to military members or veterans. You can also explore your options at: <http://www.makinghomeaffordable.gov/programs/Pages/default.aspx>. Please note that submitting a complaint with us will not automatically stop or delay a foreclosure.

Thank you,

Consumer Financial Protection Bureau

consumerfinance.gov

(855) 411-CFPB (2372)