



**SYSTEMIC DISCRIMINATORY HOME MORTGAGE  
LENDING PRACTICES OF CHASE MANHATTAN BANK  
USA, NATIONAL ASSOCIATION, AND JPMORGAN  
CHASE BANK, NATIONAL ASSOCIATION IN THE  
SAME 384 METROPOLITAN STATISTICAL  
AREAS/METROPOLITAN DIVISIONS (MSAs/MDs)  
FROM 2004 TO 2007.**

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

**2004-2007 Chase Manhattan Bank USA, N. A. Mortgage Lending Practices in 384 MSAs/MDs.  
(171,201 Non-Conforming “Toxic Mortgage” Loans Originated and Sold to JPMorgan Chase Bank, N. A.)**

Racial/Economic Disparity Indicator (RDIs)		Originations		Application Approved but not Accepted		Application Denied by Financial Institution		Application Withdrawn by Applicant		File Closed for Incompletes		Loan Purchased by Financial Institution		Total Applications by Race		MSA/MD Population by Race*		Loan Sold to Affiliate Institution	
Racial Category		Number	Percent	Number	percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Asian		3393	2.0%	226	2.2%	4779	2.1%	119	2.5%	17	3.0%	296	4.9%	8534	2.2%	14,674,252	4.8%	3117	84.5%
African American		33186	19.4%	1092	10.5%	49552	21.7%	610	12.8%	48	8.4%	262	4.4%	84488	20.2%	38,929,319	12.6%	30872	92.3%
White		107580	62.8%	7232	69.6%	119265	52.3%	2028	42.4%	310	54.2%	4901	81.7%	236415	55.6%	223,553,265	72.4%	100012	88.9%
Race Not Available (RNA)		27042	15.8%	1839	17.7%	54297	23.8%	2022	42.3%	197	34.4%	541	9.0%	85397	22.1%	31588702	10.2%	23749	86.1%
Average (All Races)		171201	100.0%	10389	100.0%	227893	100.0%	4779	100.0%	572	100.0%	6000	100.0%	414834		308745538		157750	89.0%

Source: 2004-2007 HMDA-LAR Public Raw Data Disclosures - National Archives and records Administration (NARA)

Subprime Originations		Edit and Validity Errors		Free-Will Loan Rejections. (Approved but not accept-Withdrawn by applicant-File closed for incompleteness)				Underwriting Decisions		Loan Valuations (\$000)		Average Applicant Income (\$000)		Number Applications w/No Co-Applicant		Percent Applications w/No Co-Applicant	
Number	Percent	Number	Percent	AAbnA	Withdrawn	Closed	Total	Approval	Denial	Total	Average	Application	Origination	Application	Origination	Application	Origination
2395	70.6%	8498	99.6%	2.6%	1.4%	0.2%	4.2%	39.8%	56.0%	646935	192	113	111	5535	2288	64.9%	67.4%
28761	86.7%	83982	99.4%	1.3%	0.7%	0.1%	2.1%	39.3%	58.6%	4766643	145	69	70	62368	24576	73.8%	74.1%
82546	76.7%	235489	99.6%	3.1%	0.9%	0.1%	4.0%	45.5%	50.4%	17030589	159	86	88	147573	67907	62.4%	63.1%
18905	69.9%	84923	99.4%	2.2%	2.4%	0.2%	4.8%	31.7%	63.6%	4256140	159	86	87	50592	15604	59.2%	57.7%
132607	77.5%	412892	99.5%	2.5%	1.2%	0.1%	3.8%	41.3%	54.9%	26700307	157	83	85	266068	110375	64.1%	64.5%

\*2010 FFIEC Census Population and Demographics.

**2004-2007 JPMorgan Chase Bank, N. A. Mortgage Lending Practices in 384 MSAs/MDs.  
(171,201 Non-Conforming Mortgage Loans Purchased from Chase Manhattan Bank USA, N. A. and 125,431 Mortgage Loans Purchased from Others Along with 1,117,061 Originated by JPMorgan Chase Bank, N. A. were Properly Submitted to HMDA-LAR via Respondent ID: 0000000008-1.)**

Racial/Economic Disparity Indicator (RDIs)		Originations		Application Approved but not Accepted		Application Denied by Financial Institution		Application Withdrawn by Applicant		File Closed for Incompletes		Loan Purchased by Financial Institution		Total Applications by Race		MSA/MD Population by Race*		Loan Sold to Affiliate Institution	
Racial Category		Number	Percent	Number	percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Asian		60758	5.4%	8412	4.6%	23681	4.3%	1842	4.3%	1690	5.5%	12005	4.0%	96383	5.0%	14,674,252	4.8%	68068	93.5%
African American		70525	6.3%	11874	6.5%	68982	12.5%	3620	8.4%	2938	9.6%	23165	7.8%	157939	8.2%	38,929,319	12.6%	82998	88.6%
White		838248	75.0%	130498	71.2%	375086	68.2%	26418	61.0%	19263	62.9%	229931	77.5%	1389513	72.2%	223,553,265	72.4%	983378	92.1%
Race Not Available (RNA)		147520	13.2%	32457	17.7%	82598	15.0%	11419	26.4%	6718	21.9%	31531	10.6%	280712	14.6%	31588702	10.2%	164242	91.7%
Average (All Races)		1117051	100.0%	183241	100.0%	550347	100.0%	43299	100.0%	30609	100.0%	296632	100.0%	1924547		308745538		1298686	91.9%

Source: 2004-2007 HMDA-LAR Public Raw Data Disclosures - National Archives and records Administration (NARA)

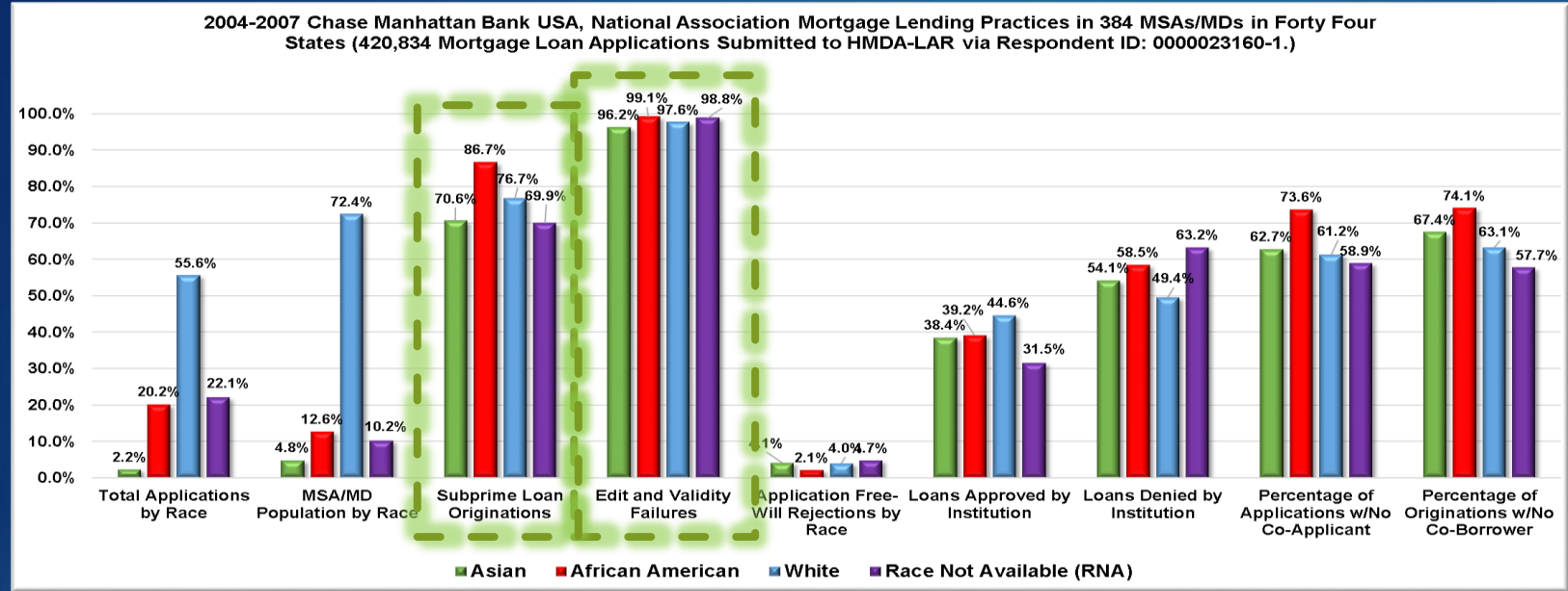
Subprime Originations		Edit and Validity Errors		Free-Will Loan Rejections. (Approved but not accept-Withdrawn by applicant-File closed for incompleteness)				Underwriting Decisions		Loan Valuations (\$000)		Average Applicant Income (\$000)		Number Applications w/No Co-Applicant		Percent Applications w/No Co-Applicant	
Number	Percent	Number	Percent	AAbnA	Withdrawn	Closed	Total	Approval	Denial	Total	Average	Application	Origination	Application	Origination	Application	Origination
2445	4.0%	56055	58.2%	8.7%	1.9%	1.8%	12.4%	63.0%	24.6%	18577951	306	125	129	94882	59980	98.4%	98.7%
11581	16.4%	63860	40.4%	7.5%	2.3%	1.9%	11.7%	44.7%	43.7%	13198768	187	76	82	151100	68136	95.7%	96.6%
61665	7.4%	581507	41.8%	9.4%	1.9%	1.4%	12.7%	60.3%	27.0%	182974324	218	107	114	1236637	758124	89.0%	90.4%
7616	5.2%	147137	52.4%	11.6%	4.1%	2.4%	18.0%	52.6%	29.4%	39944283	271	130	154	261402	139050	93.1%	94.3%
83307	7.5%	848559	44.1%	9.5%	2.2%	1.6%	13.4%	58.0%	28.6%	254695326	228	109	118	1744021	1025290	90.6%	91.8%

**ILLEGAL CHASE TWO-TIER  
“TOXIC MORTGAGE” LOAN  
ORIGINATION PROCESS IN  
384 MSAS/MDS.**

171,201 Non-Conforming Subprime Mortgage Loans originated and submitted to HMDA by Chase Manhattan Bank USA, N. A. using Respondent ID: 0000023160. 157,750 of these Loans were then sold to JPMorgan Chase Bank, N. A. (JPMCBNA). The African American population within these 384 MSAs/MDs was only 12.6%, but 20.2% of the loan application and 21.7% of the subprime home mortgage loans originated by this lender were to African American consumers. All loans purchased by JPMCBNA were illegally re-submitted to HMDA using Respondent ID:0000000008-1 as conforming mortgage loans along with 1,117,051 mortgage loans originated by this National Bank.

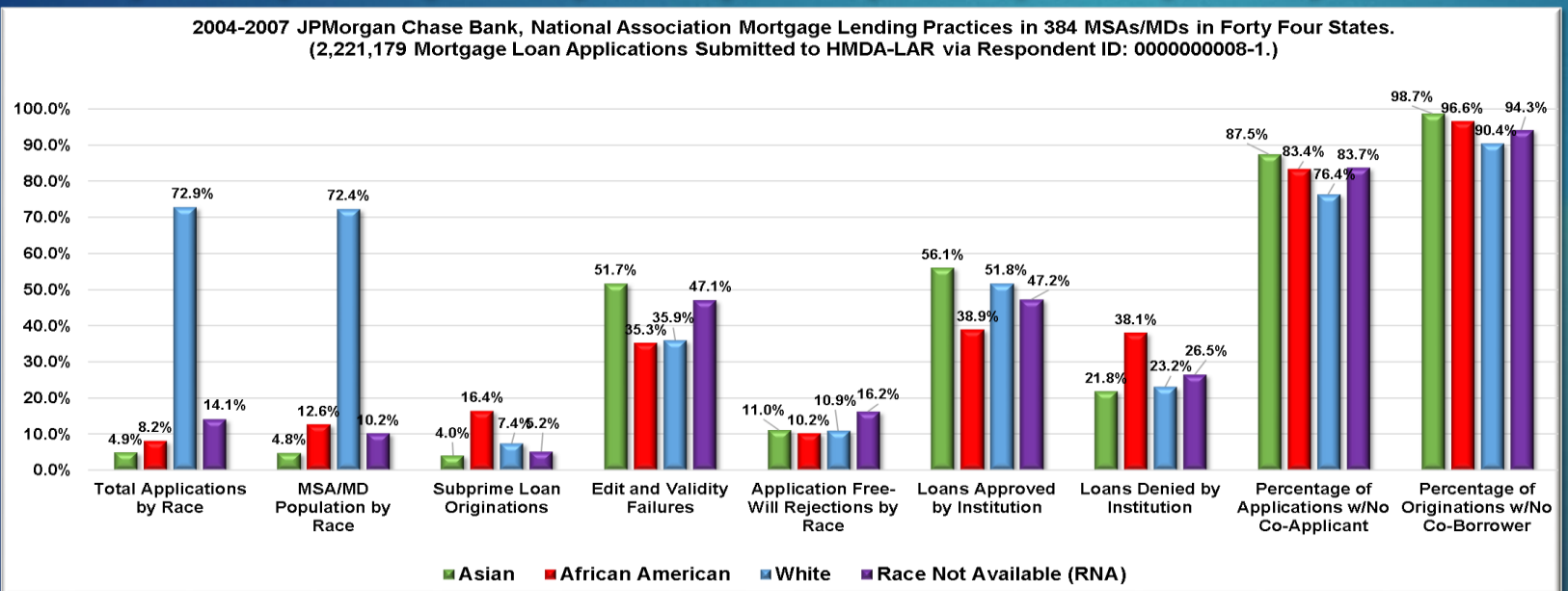
**CRIMINAL VIOLATIONS COMMITTED  
BY TWO NATIONAL BANKS IN CHASE  
TWO-TIER “TOXIC MORTGAGE” LOAN  
ORIGINATION SCHEME.**

- *Fraudulent HMDA-LAR Disclosures,*
- *Fraudulent SEC Prospectus Registration.*
- *Forged Deed-of-Trusts, and/or*
- *Deed-of-Trust Assignments.*
- *Residential Mortgage Backed Securities (RMBS) Fraud.*
- *Community Re-Investment Act (CRA) Rating Fraud.*
- *FRB Regulation W Sections 23A/23b.*
- *Fair housing/fair lending regulatory agencies.*
- *Real Estate Settlement Procedure Act.*



2004-2007 HMDA-LAR RAW DATA  
DISCLOSURE COMPARISON OF  
RDI DIMENSIONS FOR  
CONVENTIONAL MORTGAGE  
APPLICATIONS CREATED BY  
CHASE MANHATTAN BANK USA,  
N. A. VERSUS CONVENTIONAL  
MORTGAGE LOAN APPLICATIONS  
CREATED BY JPMORGAN CHASE  
BANK, N. A.

1. Total Applications by Race
2. MSA/MD Population by Race.
3. Subprime Loan Originations
4. Edit and Validity Failures.\*\*
5. Application Free-Will Rejection Rejections by Race.\*
6. Loans Approved by Institution.
7. Loans Denied by Institution.
8. Percentage of Applications w/No Co-Applicant.
9. Percentage of Originations w/No Co-Borrower.



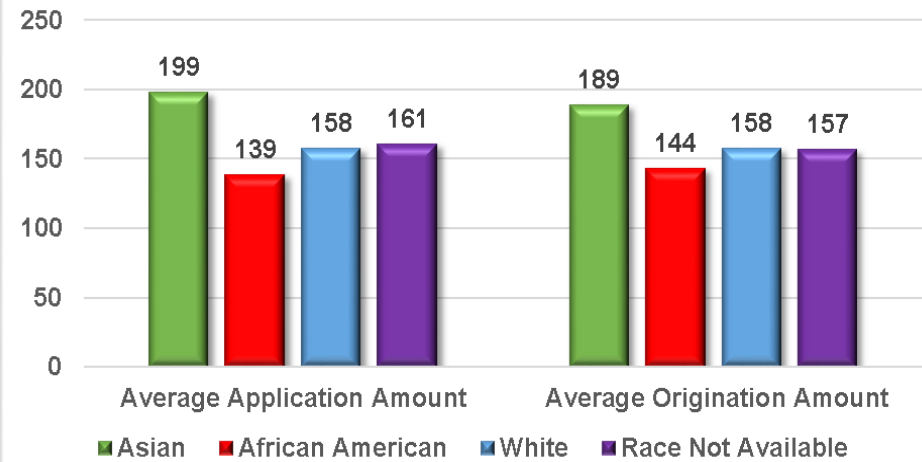
**\*HMDA/Regulation C submissions are checked for Syntactical, Validity and Quality Errors, and FFIEC is required to reject all submissions with validity errors of greater than 10%.**

**\*\*Applicant Free-Will Rejection measures the loan Applicant's level of participation in the loan application creation process.**

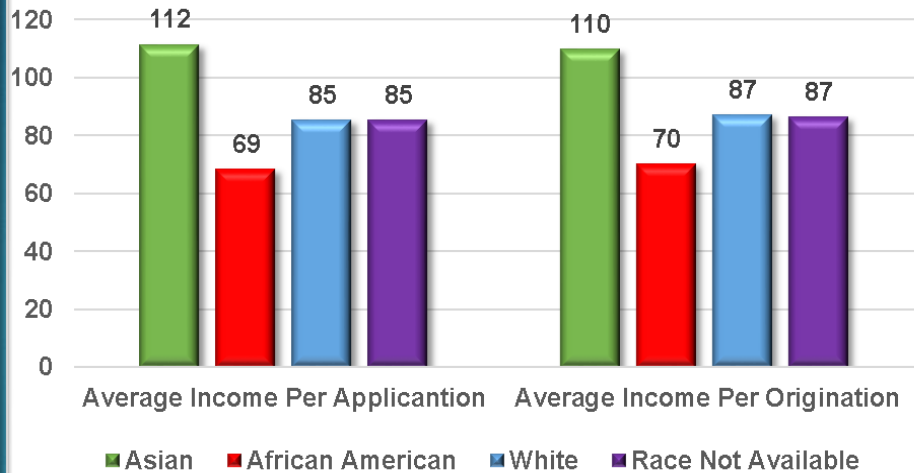


Source: Federal Government HMDA-LAR Public Disclosures  
National Archives and Records Administration (NARA) Repository.

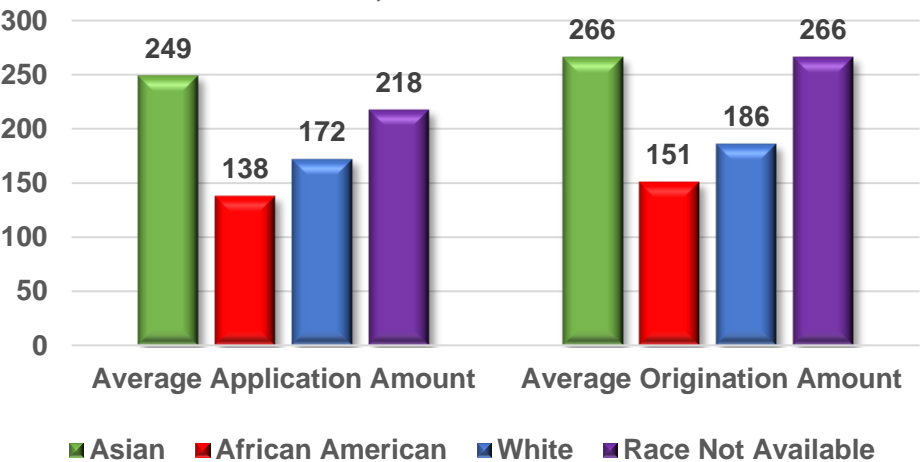
2004-2007 HMDA-LAR Disclosures - Chase  
Manhattan Bank USA, N. A. - 384-MSAs/MDs



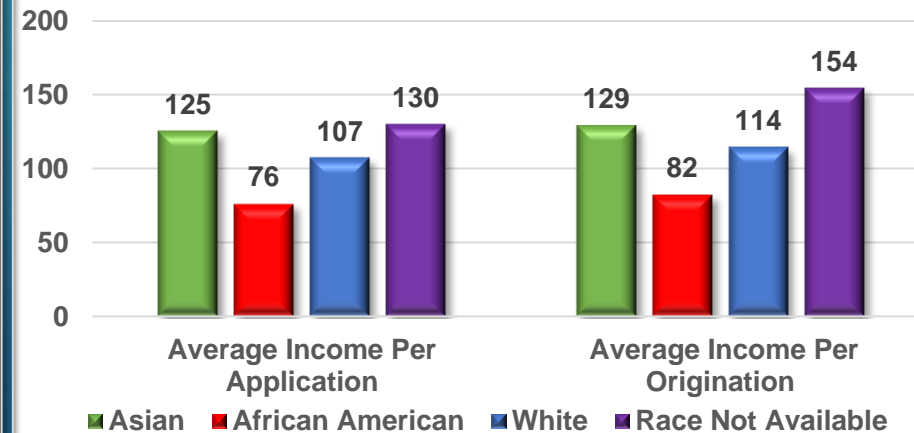
2004-2007 HMDA-LAR Disclosures - Chase  
Manhattan Bank USA, N. A. - 384-MSAs/MDs



2004-2007 HMDA-LAR Disclosures - JPMorgan  
Chase Bank, N. A. 384-MSAs/MDs



2004-2007 HMDA-LAR Disclosures -  
JPMorgan Chase Bank, N. A. - 384-MSAs/MDs

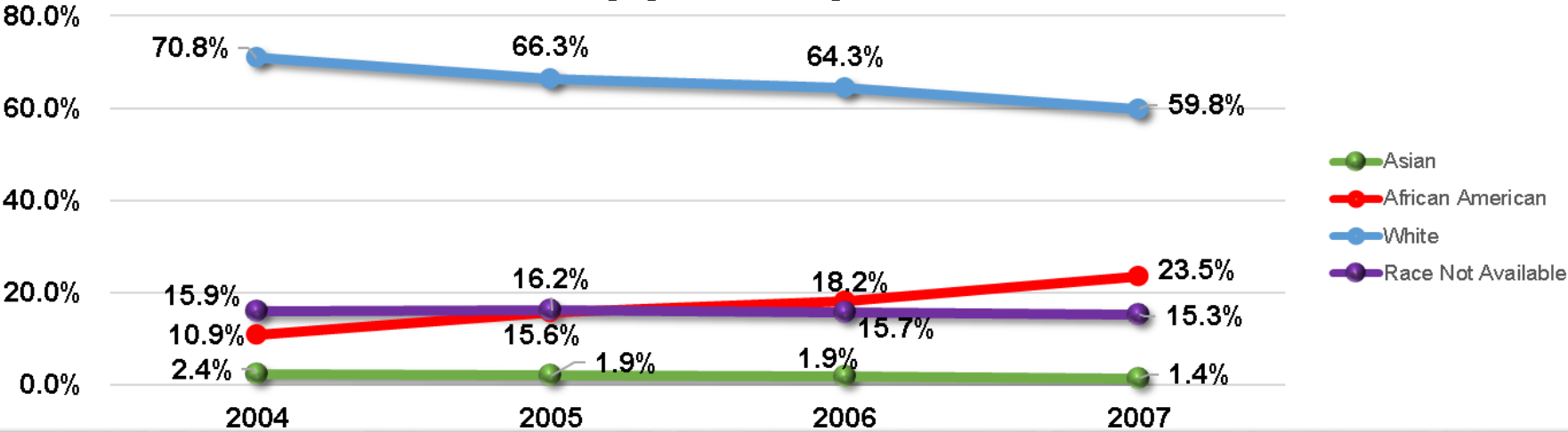


Average Application And Origination Amounts versus Average Applicant Incomes in 384 MSAs/MDs.  
*The average application and originations amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A.*



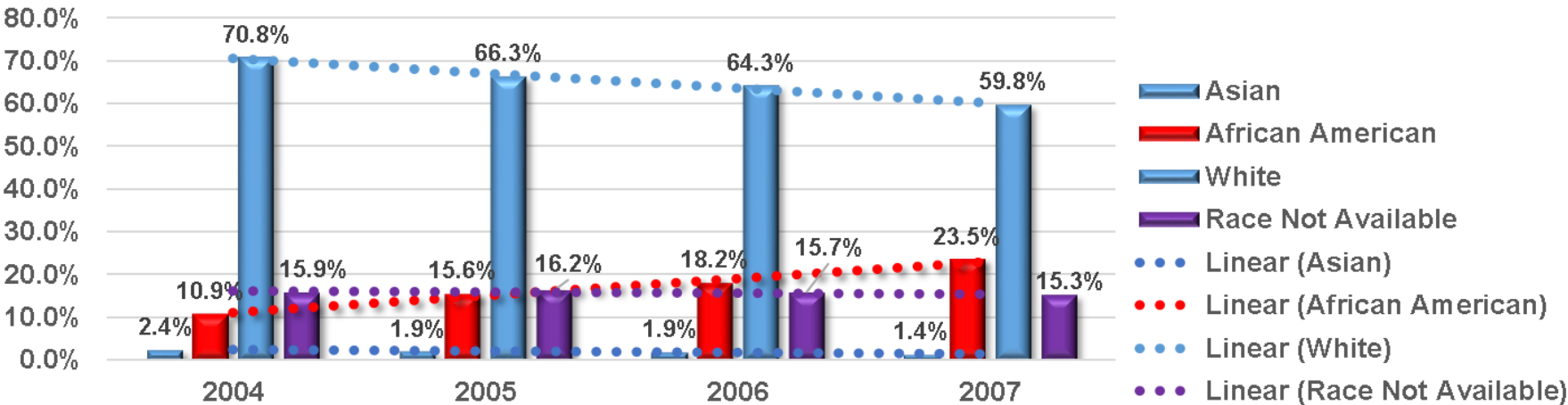
**2004-2007 HMDA-LAR Public Raw Data Disclosures**

**Chase Manhattan Bank USA, National Association - Annual Percentage of Conventional Home Mortgage Loan Originations - 384-MSAs/MDs.**



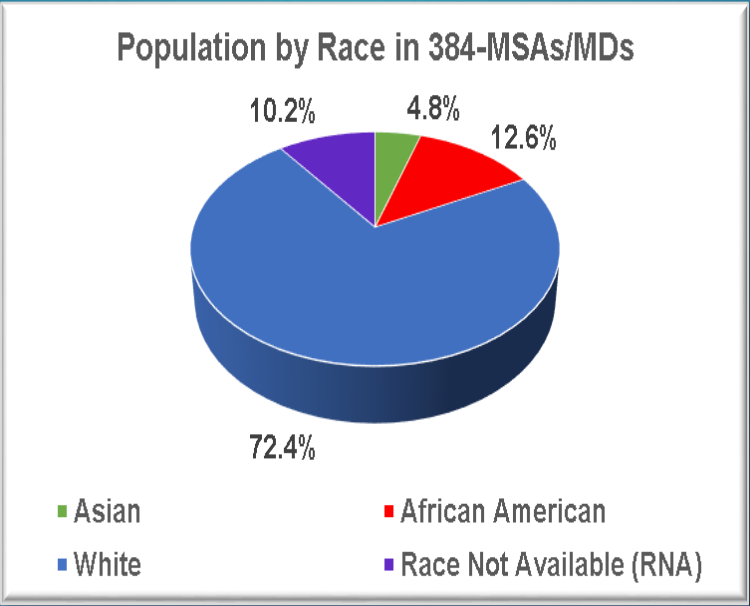
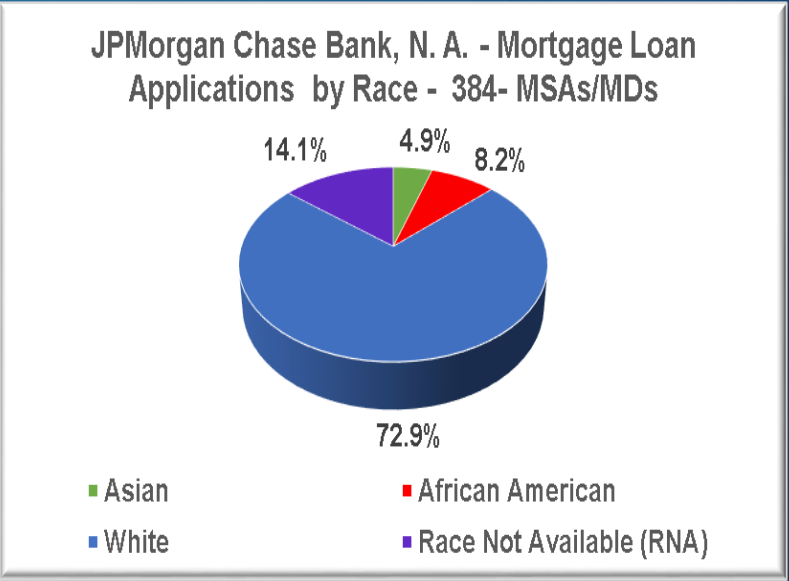
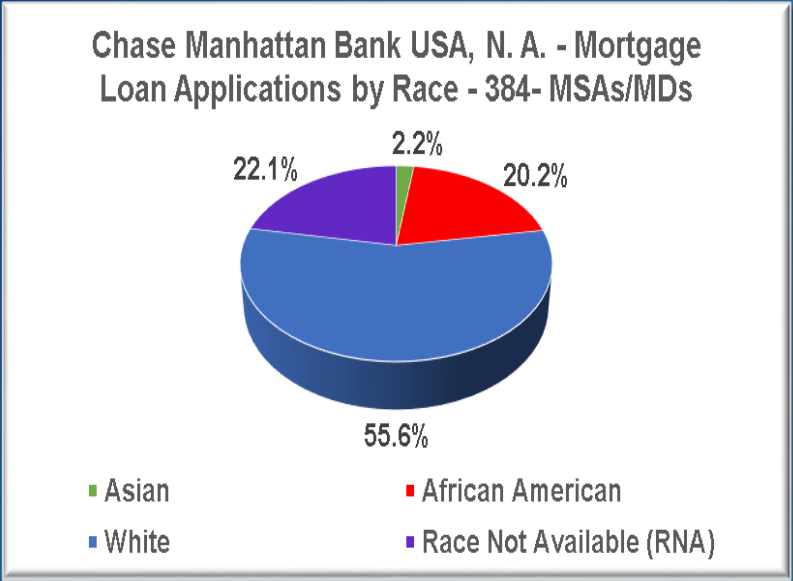
**2004-2007 HMDA-LAR Public Raw Data Disclosures**

**Chase Manhattan Bank USA, National Association - w/Linear Trendlines of Conventional Home Mortgage Loan Originations - 384 MSAs/MDs.**



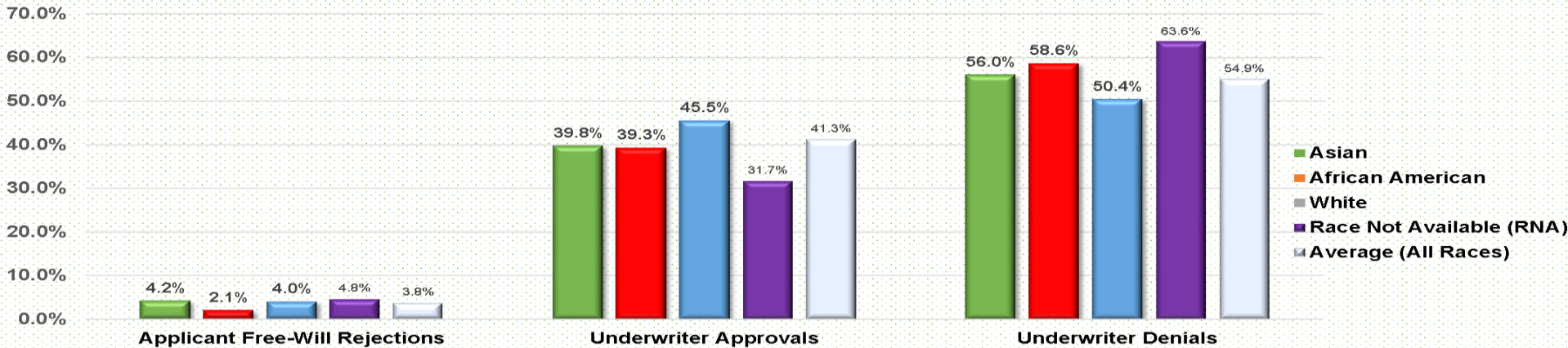
**2004-2007 HMDA-LAR Public Raw Data Disclosures** obtained from the Government's National Archives show that during these four years, the percentage of Conventional Subprime and Alt-D Home Mortgage Originated in the 384 MSAs/MDs serviced by Chase Manhattan Bank USA, N. A.: a.) more than doubled from 10.2% to 23.5% for African Americans, b.) decreased dramatically from 70.8% to 59.8% for Whites, and c.) remained relatively flat for other racial categories.

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

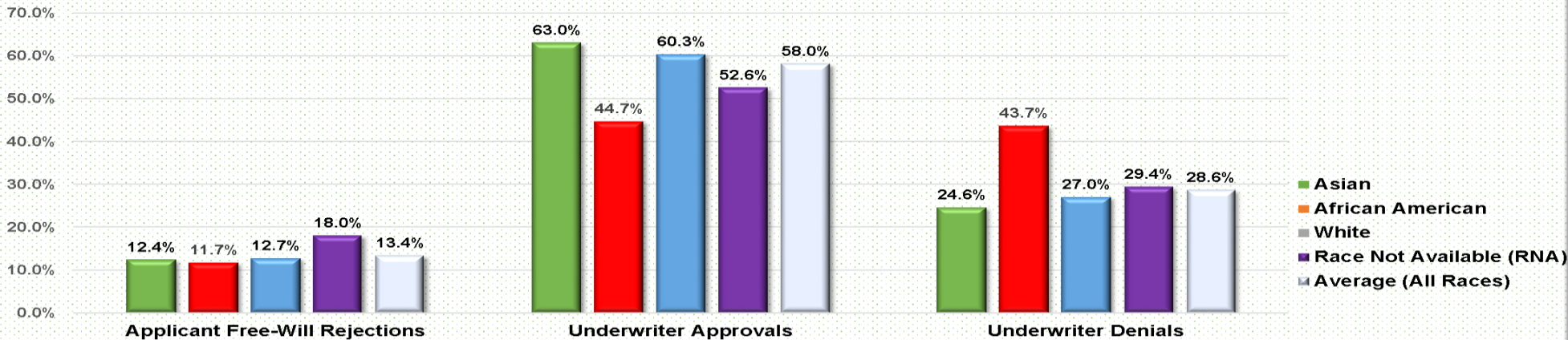




**Chase Manhattan Bank USA, N. A. RDI Analysis of Free-Will Rejections, Approvals and Denials**  
**(2004-384HMDA -LAR Disclosures for MSAs/MDs in Forty-Four states Four states r states show that 414,834**  
**Conventional Mortgage Applications were created,**  
**[15,740 (3.8%) were rejected by applicants, 171,201 (41.3%) Home Mortgages Applications were Approved, and 227,893 (54.9%)**  
**home loan applications were denied by HMDA Respondent Institutions.]**



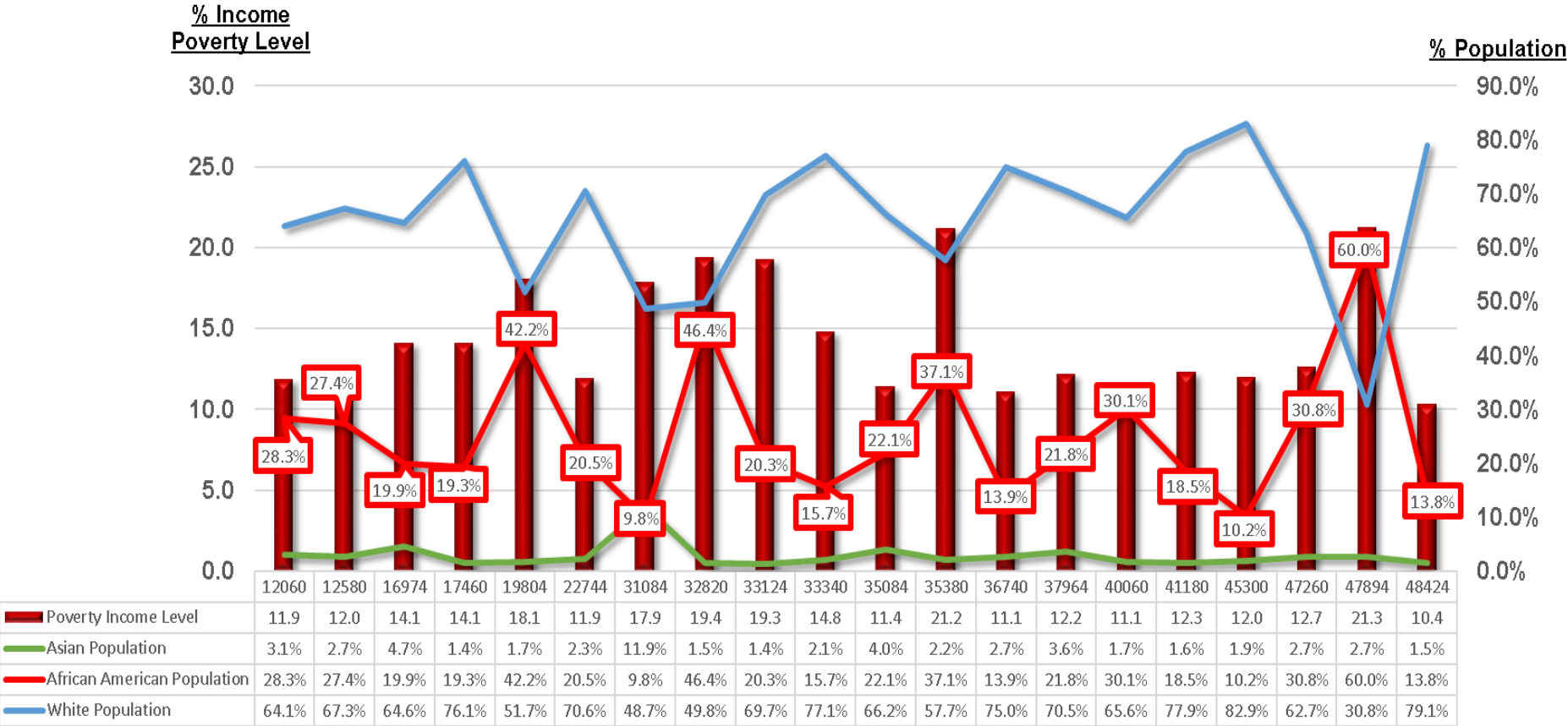
**JPMorgan Chase Bank, N. A. RDI Analysis of Free-Will Rejections, Approvals and Denials**  
**(2004-2007 384 HMDA-LAR Disclosures in 384 MSAs/MDs in Forty Four-States show that 1,924,547 Conventional**  
**Mortgage Applications were created,**  
**[257,149 (13.4%) were rejected by applicants, 1,117,051 (58.0%) Home Mortgages Applications were Approved, and 550,347**  
**(28.6%) home loan applications were denied by HMDA Respondent Institutions.]**





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

2010 US CENSUS DATA – DEMOGRAPHICS, HOUSING, AND INCOME.  
Poverty Levels of Top-20 Urban MSA/MD vs. Population by Race.  
(w/Highlighted Callouts African American Population Percentages.)



Population by Racial Category within Top-20 Urban MSAs/MDs: Asian = 4.5%, African American = 21.3%, White = 65.4% and Other = 8.9%.



**SYSTEMIC DISCRIMINATORY HOME MORTGAGE  
LENDING PRACTICES OF CHASE MANHATTAN BANK  
USA, NATIONAL ASSOCIATION, AND JPMORGAN  
CHASE BANK, NATIONAL ASSOCIATION IN THE  
SAME TWENTY (20) URBAN METROPOLITAN  
STATISTICAL AREAS/METROPOLITAN DIVISIONS  
(MSAs/MDs) FROM 2004 TO 2007.**

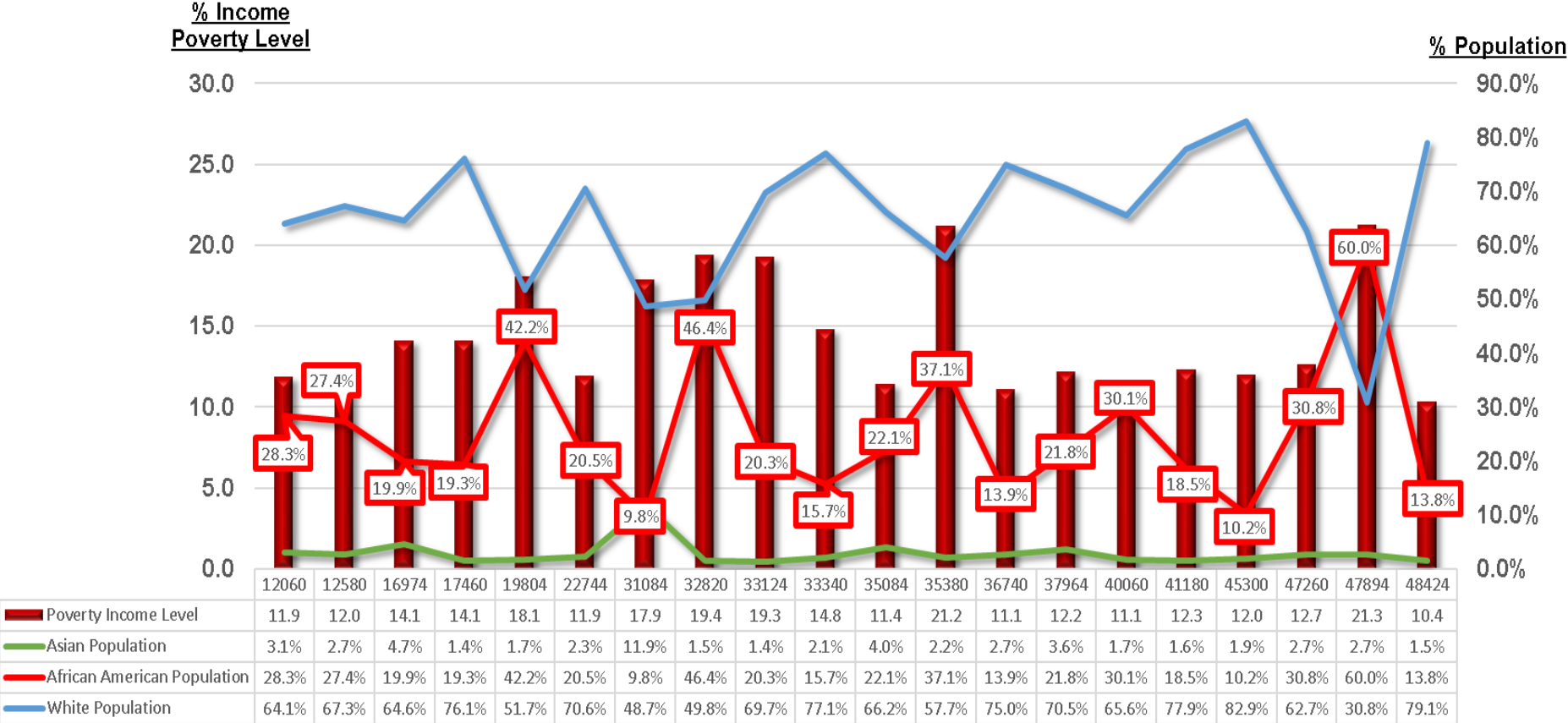
20-Urban and 7-Inner-City MSAs/MDs		
MSA/MD Numbers	MSA/MD NAMES	African American Population (%)
12060	Atlanta, GA	32
12580	Baltimore, MD	28.7
16974	Chicago, IL	17
17460	Cleveland, OH	21.1
19804	Detroit, MI	22.8
22744	Miami-Fort Lauderdale, FL	21
31084	Los Angeles-Long Beach, CA	7.1
32820	Memphis, TN	45.7
33124	Miami-Beach, FL	14
33340	Milwaukee, WI	16.8
35084	Newark, NJ	52.4
35380	New Orleans-Metairie-Kenner, LA	34
36740	Orlando, FL	16.2
37964	Philadelphia, PA	20.9
40060	Richmond	29.8
41180	St Louis, MO	18.4
45300	Tampa-St Petersburg, FL	11.8
47260	Virginia Beach-Norfolk, VA	31.3
47894	Washington, DC	25.8
48424	West Palm Beach-Boca Raton, FL	9.1

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



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

2010 US CENSUS DATA – DEMOGRAPHICS, HOUSING, AND INCOME.  
Poverty Levels of Top-20 Urban MSA/MD vs. Population by Race.  
(w/Highlighted Callouts African American Population Percentages.)



Population by Racial Category within Top-20 Urban MSAs/MDs: Asian = 4.5%, African American = 21.3%, White = 65.4% and Other = 8.9%.

**2004-2007 Chase Manhattan Bank USA, N. A. Mortgage Lending Practices in 384 MSAs/MDs.  
(72,197 Non-Conforming Mortgage Loans Originated and Sold to JPMorgan Chase Bank, N. A.)**

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

**ILLEGAL CHASE TWO-TIER  
ORIGINATION PROCESS IN  
20 URBAN MSAs/MDs.**

**72,197 Non-Conforming Conventional Mortgage Loans originated and submitted to HMDA by Chase Manhattan Bank USA, N. A. using 72,197 of these Loans were then sold to JPMorgan Chase Bank, N. A. (JPMCBNA). The African American population within these 20 Urban MSAs/MDs was only 21% but 30.8% of the loan applications and 32.2% of the subprime home mortgage loans were originated to African Americans consumers. All loans purchased by JPMCBNA were then re-submitted to HMDA using Respondent ID: 0000000008-1 as conforming mortgages along with 285,016 mortgage loans originated by this National Bank.**

**SUMMARY OF VIOLATIONS.**

***Illegal Two-Tier Origination Process in which HMDA-LAR, SEC Prospectus, Deed-of-Trust, and Deed-of-Trust Assignment show that home mortgage loans were owned by both JPMorgan Chase and Company Affiliates at the same time.***

Racial/Economic Disparity Indicator (RDIs)	Originations		Application Approved but not Accepted		Application Denied by Financial Institution		Application Withdrawn by Applicant		File Closed for Incompletes		Loan Purchased by Financial Institution		Total Applications by Race		MSA/MD Population by Race*		Loan Sold to Affiliate Institution	
Racial Category	Number	Percent	Number	percent	Number	Percent	Number	Percent	Number	Percent			Number	Percent	Number	Percent	Number	Percent
Asian	1250	1.7%	54	2.2%	1788	2.1%	31	1.9%	5	3.5%	51	4.89%	3128	2.1%	2350414	4.5%	1301	100.0%
African American	21527	29.8%	541	21.9%	27711	32.1%	330	20.5%	22	15.6%	87	8.33%	50131	30.8%	11210632	21.3%	21614	100.0%
White	39190	54.3%	1350	54.8%	36960	42.8%	564	35.0%	75	53.2%	806	77.20%	78139	45.8%	33818780	64.2%	39996	100.0%
Race Not Available (RNA)	10230	14.2%	520	21.1%	19895	23.0%	687	42.6%	39	27.7%	100	9.58%	31371	21.3%	5332999	10.1%	10330	100.0%
Average (All Races)	72197	100.0%	2465	100.0%	86354	100.0%	1612	100.0%	141	100.0%	1044	100.00%	162769		52712825		73241	100.0%

Source: 2004-2007 HMDA-LAR Public Raw Data Disclosures - National Archives and records Administration (NARA)

Subprime Originations		Edit and Validity Errors		Free-Will Loan Rejections. (Approved but not accept-Withdrawn by applicant-File closed for incompleteness)				Underwriting Decisions		Loan Valuations (\$000)		Average Applicant Income (\$000)		Number Applications w/No Co-Applicant		Percent Applications w/No Co-Applicant	
Number	Percent	Number	Percent	AA/bnA	Withdrawn	Closed	Total	Approval	Denial	Total	Average	Application	Origination	Application	Origination	Application	Origination
932	74.6%	3128	100.0%	1.7%	1.0%	0.2%	2.9%	40.0%	57.2%	243591	195	108	102	2205	901	70.5%	72.1%
18541	86.1%	50131	100.0%	1.1%	0.7%	0.0%	1.8%	42.9%	55.3%	3220422	150	70	70	38669	16662	77.1%	77.4%
30817	78.6%	78139	100.0%	1.7%	0.7%	0.1%	2.5%	50.2%	47.3%	6794037	173	91	90	54614	27765	69.9%	70.8%
7349	71.8%	31371	100.0%	1.7%	2.2%	0.1%	4.0%	32.6%	63.4%	1689813	165	85	84	20307	6478	64.7%	63.3%
57639	79.8%	162769	100.0%	1.5%	1.0%	0.1%	2.6%	44.4%	53.1%	11947863	165	84	83	115795	51806	71.1%	71.8%

\*2010 FFIEC Census Population and Demographics.

**2004-2007 JPMorgan Chase Bank, N. A. Mortgage Lending Practices in 20 Urban MSAs/MDs.  
(72,341 Non-Conforming Mortgage Loans Purchased from Chase Manhattan Bank USA, N. A. and 4,049 Mortgage Loans Purchased from Others; Along with 296,061 Originated by JPMorgan Chase Bank, N. A. were Properly Submitted to HMDA-LAR via Respondent ID: 0000000008-1.)**

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Racial Category	Number	Percent	Number	percent	Number	Percent	Number	Percent	Number	Percent			Number	Percent	Number	Percent	Number	Percent
Asian	16645	5.8%	2053	5.2%	5178	4.8%	526	4.7%	423	4.9%	3481	4.6%	24825	5.5%	2350414	4.5%	18883	93.8%
African American	29119	10.2%	4492	11.5%	22387	20.6%	1574	14.0%	1321	15.5%	11216	14.7%	58893	13.0%	11210632	21.3%	37813	93.7%
White	203788	71.5%	25222	64.4%	63820	58.6%	6290	56.1%	5149	60.2%	52719	69.0%	304269	67.2%	33818780	64.2%	242793	94.7%
Race Not Available (RNA)	35464	12.4%	7410	18.9%	17453	16.0%	2828	25.2%	1655	19.4%	8974	11.7%	64810	14.3%	5332999	10.1%	41030	92.3%
Average (All Races)	285016	100.0%	39177	100.0%	108838	100.0%	11218	100.0%	8548	100.0%	76390	100.0%	452797		52712825		340519	94.2%

Source: 2004-2007 HMDA-LAR Public Raw Data Disclosures - National Archives and records Administration (NARA)

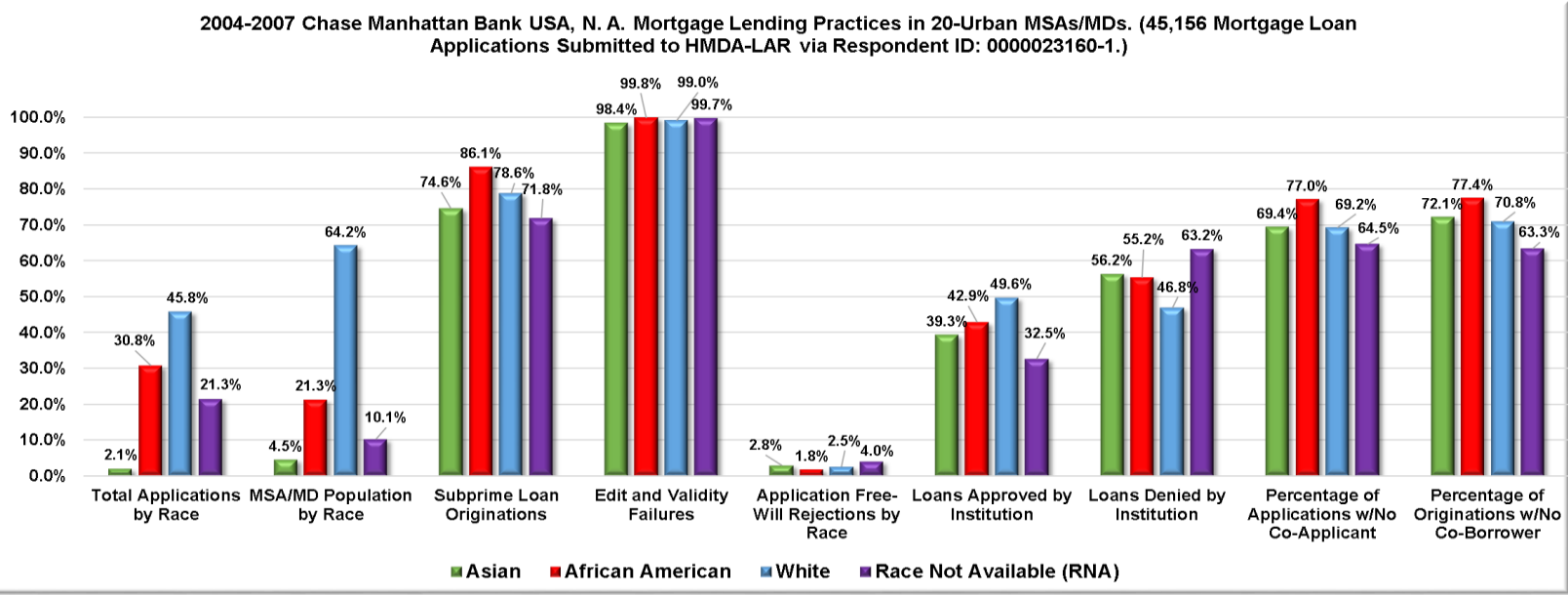
Subprime Originations		Edit and Validity Errors		Free-Will Loan Rejections. (Approved but not accept-Withdrawn by applicant-File closed for incompleteness)				Underwriting Decisions		Loan Valuations (\$000)		Average Applicant Income (\$000)		Number Applications w/No Co-Applicant		Percent Applications w/No Co-Applicant	
Number	Percent	Number	Percent	AA/bnA	Withdrawn	Closed	Total	Approval	Denial	Total	Average	Application	Origination	Application	Origination	Application	Origination
555	3.3%	15948	64.2%	8.3%	2.1%	1.7%	12.1%	67.0%	20.9%	395505	228	121	127	24323	16265	98.0%	97.7%
3488	12.0%	27957	47.5%	7.6%	2.7%	2.2%	12.5%	49.4%	38.0%	3585899	153	76	80	57155	28079	97.0%	96.4%
11332	5.6%	156288	51.4%	8.3%	2.1%	1.7%	12.0%	67.0%	21.0%	12137569	167	112	118	291033	193593	95.6%	95.0%
1379	3.9%	38437	59.3%	11.4%	4.4%	2.6%	18.4%	54.7%	26.9%	2962704	169	121	148	61706	33331	95.2%	94.0%
16754	5.9%	238630	52.7%	8.7%	2.5%	1.9%	13.0%	62.9%	24.0%	19081677	165	109	116	434217	271268	95.9%	95.2%

\*2010 FFIEC Census Population and Demographics.

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

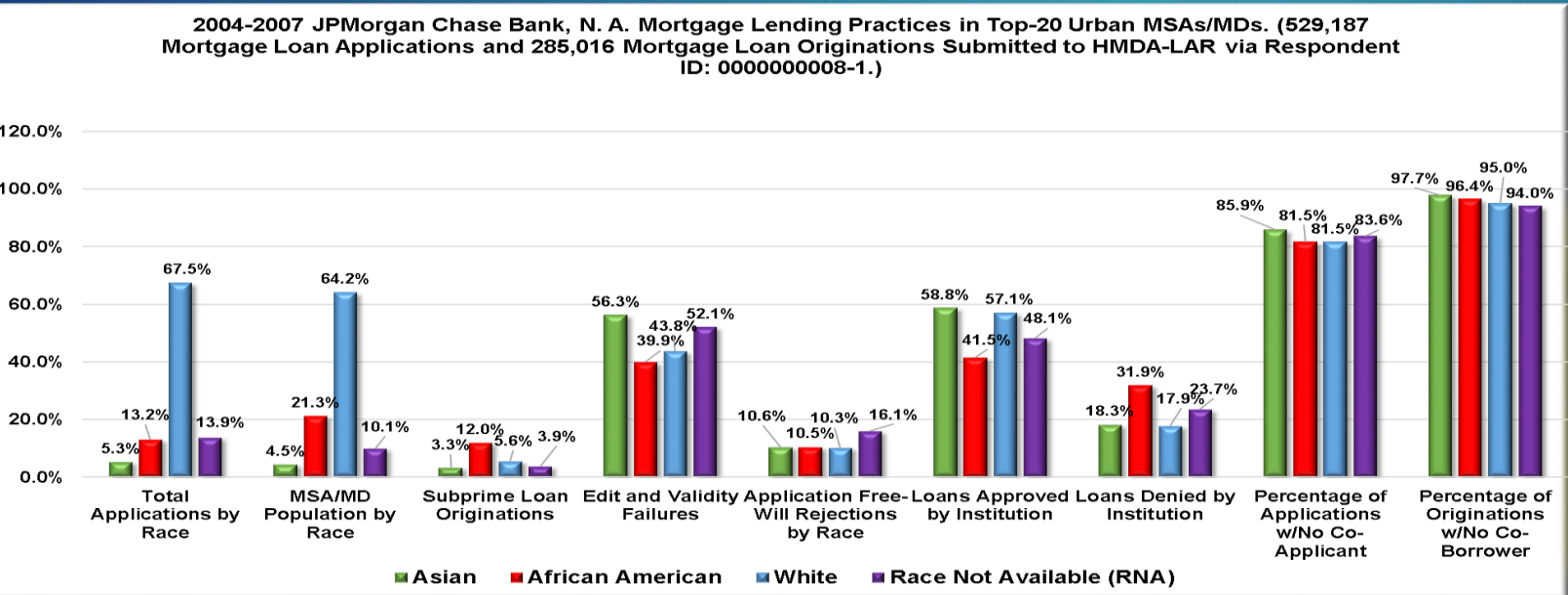


Source: Federal Government HMDA-LAR Public Disclosures  
National Archives and Records Administration (NARA) Repository.



COMPARISION OF RDI  
DIMENSIONS FOR  
CONVENTIONAL MORTGAGE  
LOAN APPLICATIONS CREATED  
BY CHASE MANHATTAN BANK  
USA, N. A. VERSUS  
CONVENTIONAL MORTGAGE  
LOAN APPLICATIONS CREATED  
BY JPMORGAN CHASE BANK, N. A.

- 1. Total Applications by Race
- 2. MSA/MD Population by Race
- 3. Subprime Loan Originations
- 4. Edit and Validity Failures
- 5. Application Free-Will Rejections by Race \*
- 6. Loans Approved by Institution
- 7. Loans Denied by Institution
- 8. Percentage of Applications w/No Co-Applicant
- 9. Percentage of Originations w/No Co-Borrower

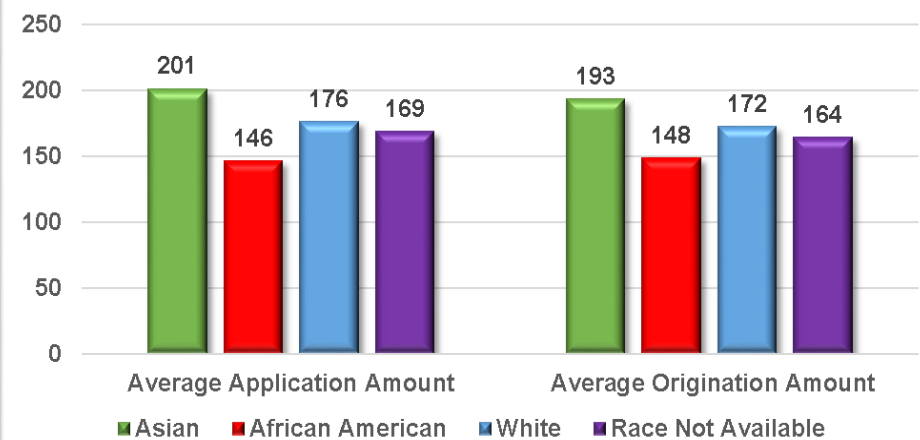


\* Applicant Free-Will measures the loan Applicant's level of participation in the loan application creation process . (Chase Lending Specialists unilaterally-created subprime and Alt-A loans submitted to HMDA-LAR by Chase Manhattan Bank USA, N. A. with little (or no) inter-action with loan applicants.)

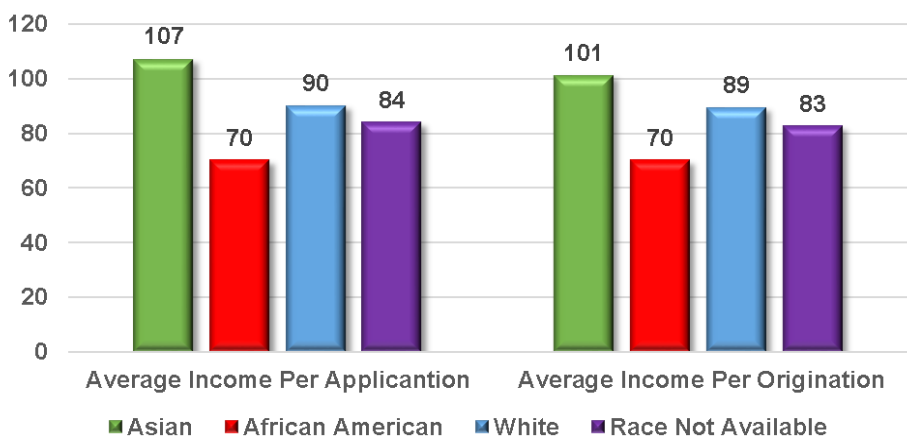


Source: Federal Government HMDA-LAR Public Disclosures  
National Archives and Records Administration (NARA) Repository.

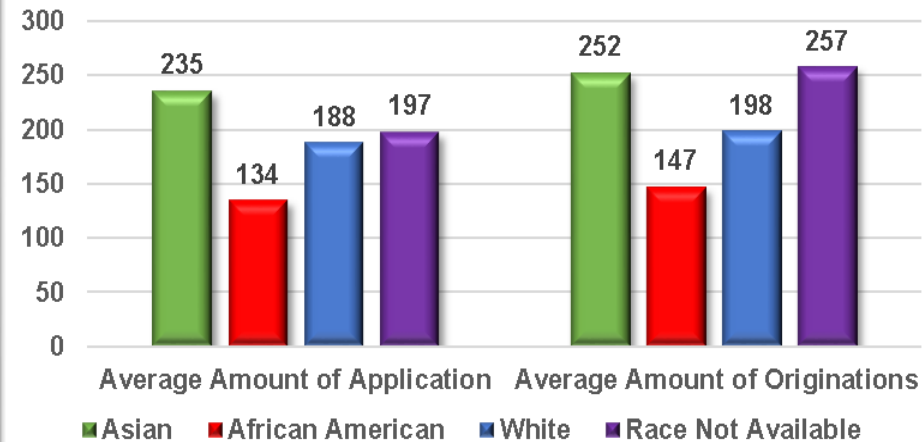
2004-2007 HMDA-LAR Disclosures - Chase Manhattan Bank USA, N. A. - Top-20 Urban - MSAs/MDs



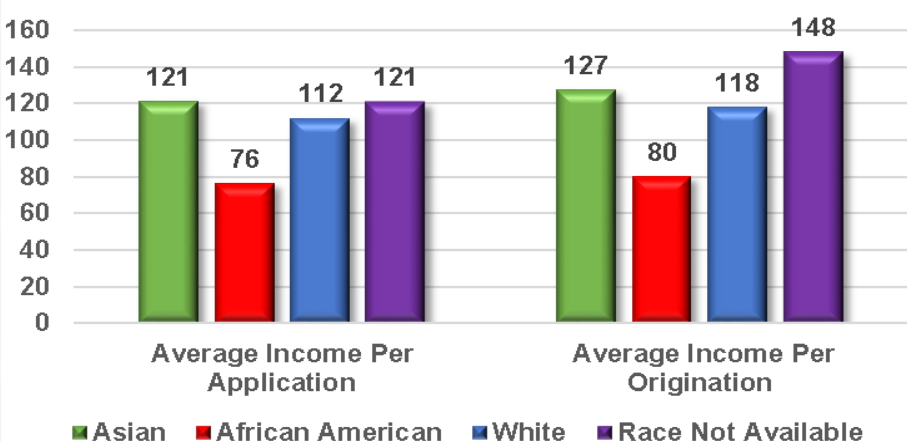
2004-2007 HMDA-LAR Disclosures - Chase Manhattan Bank USA, N. A. - Top-20 Urban - MSAs/MDs



2004-2007 HMDA-LAR Disclosures - JPMorgan Chase Bank, N. A. - 20-Urban MSAs/MDs



2004-2007 HMDA-LAR Disclosures - JPMorgan Chase Bank, N. A. - 20-Urban MSAs/MDs

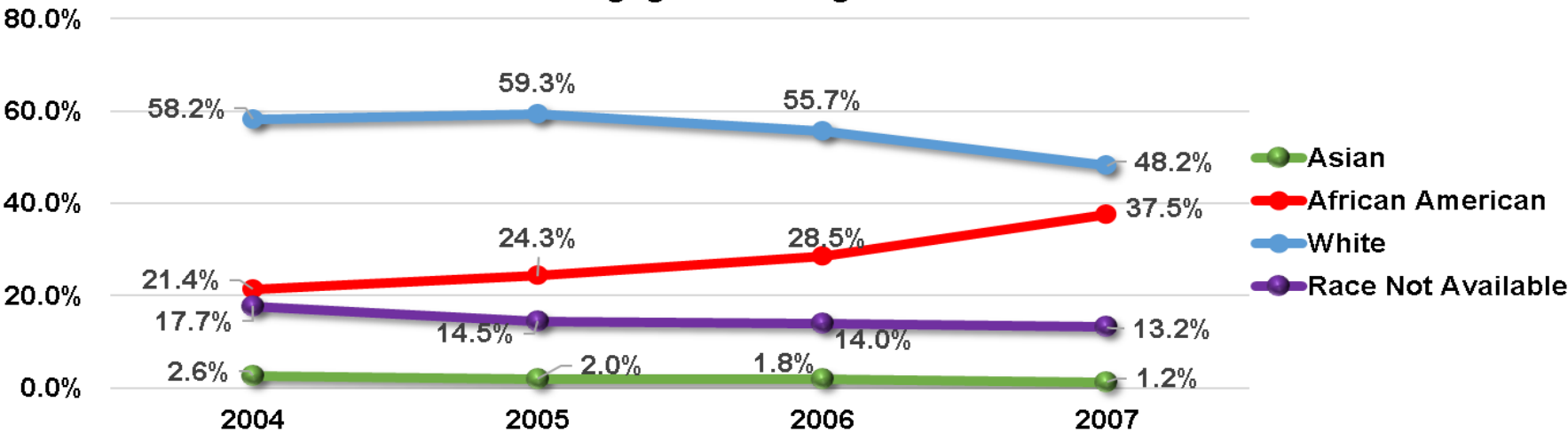


Average Application And Origination Amounts versus Average Applicant Incomes in Twenty Urban MSAs/MDs.  
*The average application and originations amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A.*



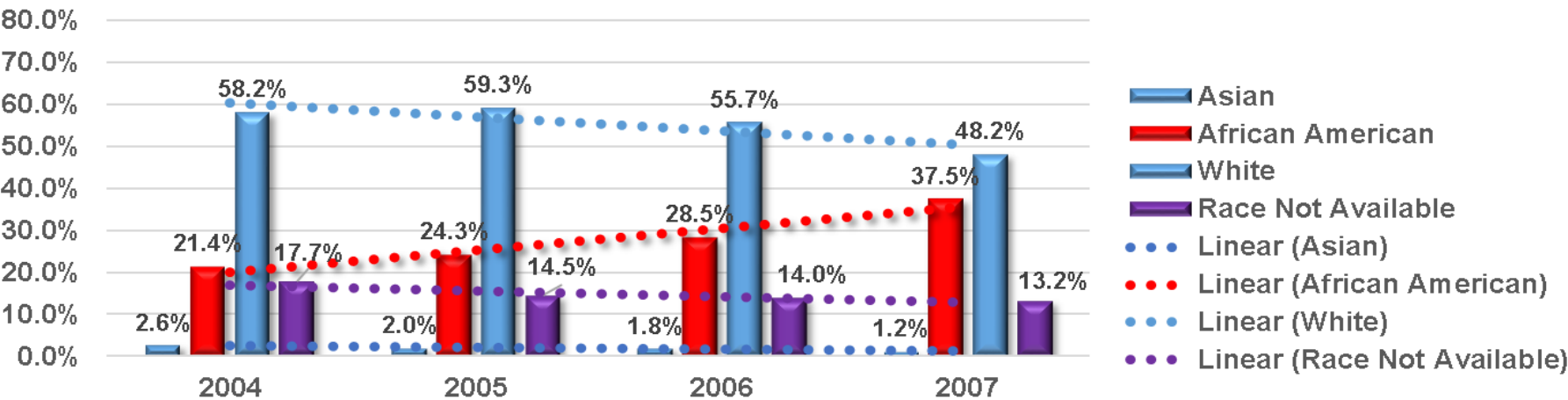
**2004-2007 HMDA-LAR Public Raw Data Disclosures**

**Chase Manhattan Bank USA, National Association - Annual Percentage of Conventional Home Mortgage Loan Originations - 20-Urban MSAs/MDs.**



**2004-2007 HMDA-LAR Public Raw Data Disclosures**

**Chase Manhattan Bank USA, National Association - w/Linear Trendlines of Conventional Home Mortgage Loan Originations - 20-Urban MSAs/MDs.**



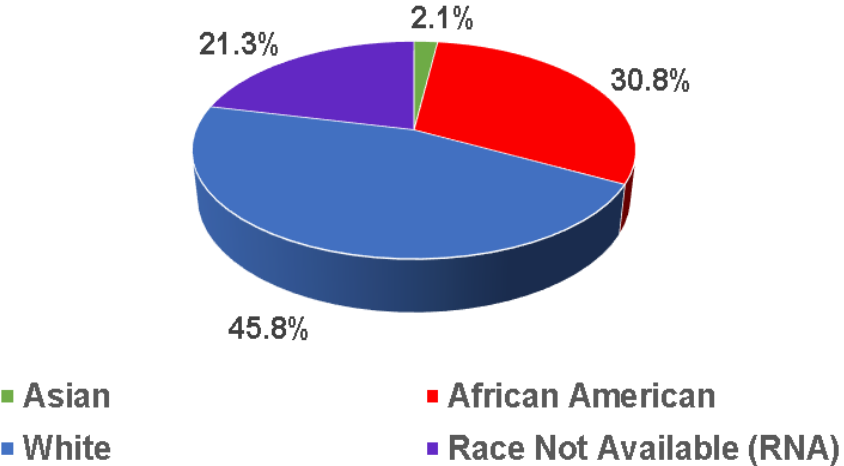
**2004-2007 HMDA-LAR Public Raw Data Disclosures** obtained from the Government's National Archives show that during these four years, the percentage of Conventional Subprime and Alt-D Home Mortgage Originated in the 20 Urban MSAs/MDs targeted by Chase Manhattan Bank USA, N. A.: a.) increased dramatically from 21.4% to 37.5% for African Americans, b.) decreased ten percentage points from 58.2% to 48.2% for Whites, and c.) remained relatively flat for other racial categories.

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

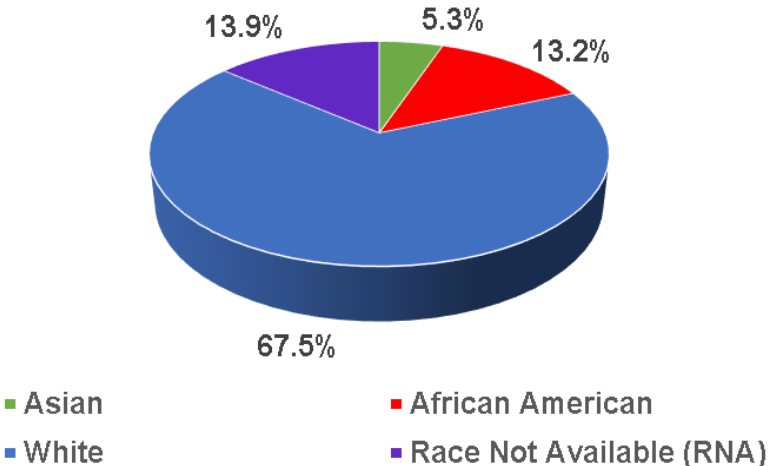


Source: Federal Government HMDA/LAR Public Disclosures  
National Archives and Records Administration (NARA) Repository.

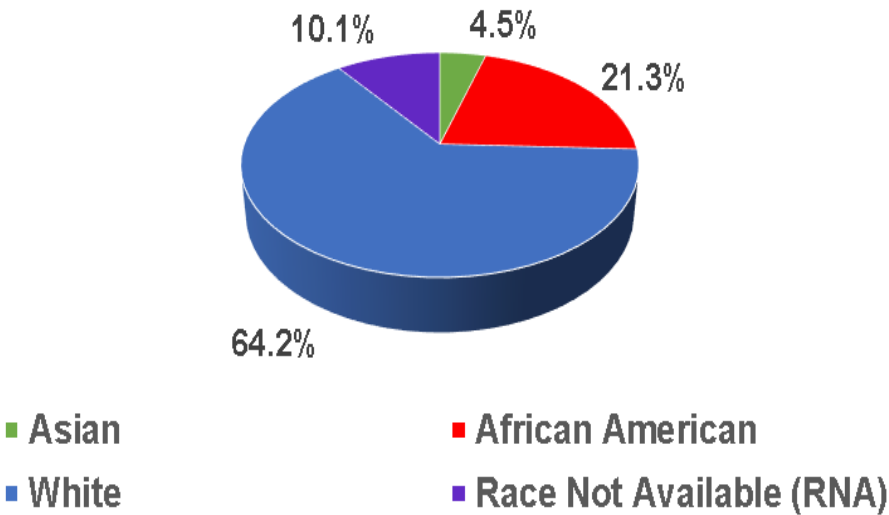
Chase Manhattan Bank USA, N. A. - Loan Applications by Race - 20-Urban MSAs/MDs.



JPMorgan Chase Bank, N. A. - Loan Applications by Race - 20-Urban MSAs/MDs



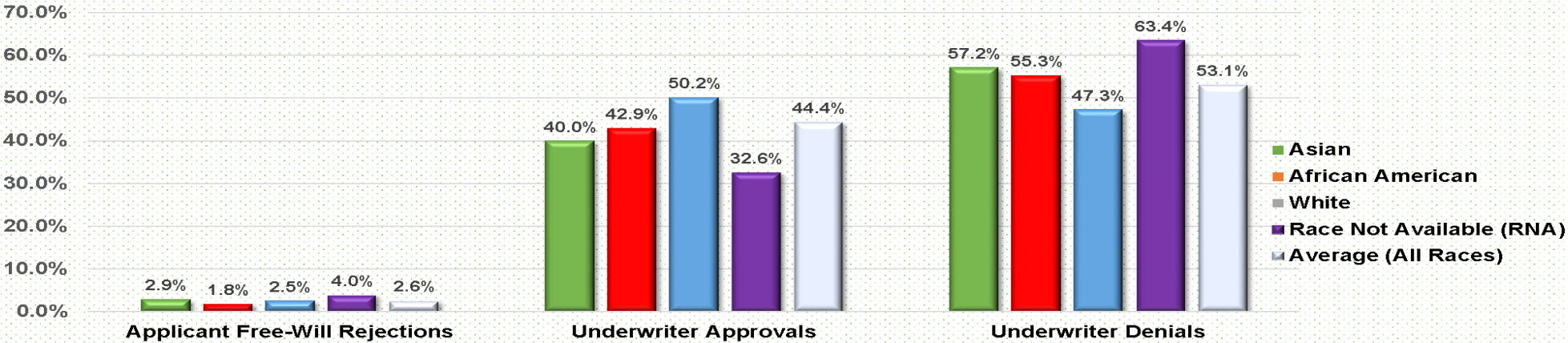
Population by Racial Category - 20-Urban MSAs/MDs



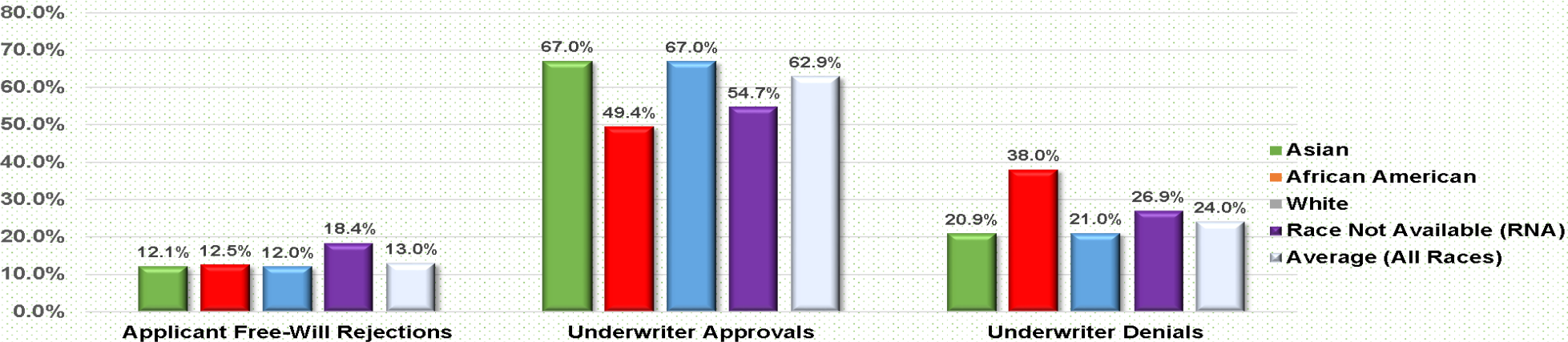


Source: Federal Government HMDA-LAR Public Disclosures  
National Archives and Records Administration (NARA) Repository.

**Chase Manhattan Bank USA, N. A. RDI Analysis of Free-Will Rejections, Approvals and Denials**  
**(2004-2007 HMDA-LAR 20 Urban MSAs/MDs Disclosure show that 162,769 Conventional Mortgage Applications were created,**  
**[3,218 (2.6%) were rejected by applicants, 72,197 (44.4%) Home Mortgages Applications were Approved, and 86,354 (53.1%) home loan applications were denied by HMDA Respondent Institutions.]**



**JPMorgan Chase Bank, N. A. RDI Analysis of Free-Will Rejections, Approvals and Denials**  
**(2004-2007 HMDA-LAR 20 MSAs/MDs Disclosure show that 452,797 Conventional Mortgage Applications were created,**  
**[15,740 (13.0%) were rejected by applicants, 285,016 (62.9%) Home Mortgages Applications were Approved, and 108,838 (24.0%) home loan applications were denied by HMDA Respondent Institutions.]**





**SYSTEMIC DISCRIMINATORY HOME MORTGAGE  
LENDING PRACTICES OF CHASE MANHATTAN BANK  
USA, NATIONAL ASSOCIATION, AND JPMORGAN  
CHASE BANK NATIONAL ASSOCIATION IN THE  
SAME SEVEN (7) INNER-CITY METROPOLITAN  
STATISTICAL AREAS/METROPOLITAN DIVISIONS  
(MSAs/MDs) FROM 2004 TO 2007.**

*(Inner-City MSAs/MDs include Atlanta, Baltimore, Detroit,  
Memphis, Richmond, Virginia Beach and Washington, DC.)*

# 2004-2007 Chase Manhattan Bank USA, N. A. Mortgage Lending Practices in 7-Inner-City MSAs/MDs. (13,761 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1.)

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## ILLEGAL CHASE TWO-TIER ORIGATION PROCESS IN 7 INNER-CITY MSAs/MDs.

**17,677 Non-Conforming Conventional Mortgage Loans** originated and submitted to HMDA by Chase Manhattan Bank USA, N. A. using Respondent ID: 0000023160. 18,226 Loans were then sold to JPMorgan Chase Bank, N. A. (JPMCBNA). The African American population within these 7 Inner-City MSAs/MDs was only 33.4% but 47.8% of applications and 52.9% of the subprime home mortgage loans were originated to African American consumers. All loans purchased by JPMCBNA were then re-submitted to HMDA using Respondent ID:0000000008-1 as conforming mortgages along with 69,541 originated and 23,437 purchased home mortgage loans.

## SUMMARY OF VIOLATIONS

*Illegal Two-Tier Origination Process in which HMDA-LAR, SEC Prospectus, Deed-of-Trust, and Deed-of-Trust Assignment show that mortgage loans were owned by both JPMorgan Chase and Company Affiliates at the same time.*

Racial/Economic Disparity Indicator (RDIs)	Originations		Application Approved but not Accepted		Application Denied by Financial Institution		Application Withdrawn by Applicant		File Closed for Incompletes		Loan Purchased by Financial Institution		Total Applications by Race		MSA/MD Population by Race*		Loan Sold to Affiliate Institution	
Racial Category	Number	Percent	Number	percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number		Number	Percent
Asian	306	1.7%	17	2.4%	492	1.9%	9	1.9%	2	3.6%	22	4.0%	826	2.0%	336729	2.5%	328	100.0%
African American	8455	47.8%	193	27.1%	12191	47.5%	152	31.7%	14	25.0%	71	12.9%	21005	45.8%	4522889	33.4%	8526	100.0%
White	6213	35.1%	362	50.8%	7388	28.8%	112	23.4%	26	46.4%	404	73.6%	14101	31.6%	8171463	60.3%	6617	100.0%
Race Not Available (RNA)	2703	15.3%	141	19.8%	5611	21.8%	206	43.0%	14	25.0%	52	9.5%	8675	20.7%	516558	3.8%	2755	100.0%
Average (All Races)	17677	100.0%	713	100.0%	25682	100.0%	479	100.0%	56	100.0%	549	100.0%	44607		13547639		18226	100.0%

Source: 2004-2007 HMDA-LAR Public Raw Data Disclosures - National Archives and records Administration (NARA)

Subprime Originations		Edit and Validity Errors		Free-Will Loan Rejections, (Approved but not accept-Withdrawn by applicant-File closed for incompleteness)				Underwriting Decisions		Loan Valuations (\$000)		Average Applicant Income (\$000)		Number Applications w/No Co-Applicant		Percent Applications w/No Co-Applicant	
Number	Percent	Number	Percent	AAbnA	Withdrawn	Closed	Total	Approval	Denial	Total	Average	Application	Origination	Application	Origination	Application	Origination
222	72.5%	826	100.0%	2.1%	1.1%	0.2%	3.4%	37.0%	59.6%	57385	188	102	93	580	219	70.2%	71.6%
7197	85.1%	21005	100.0%	0.9%	0.7%	0.1%	1.7%	40.3%	58.0%	1249114	148	71	71	16269	6540	77.5%	77.4%
4529	72.9%	14101	100.0%	2.6%	0.8%	0.2%	3.5%	44.1%	52.4%	958339	154	86	87	9019	3876	64.0%	62.4%
1813	67.1%	8675	100.0%	1.6%	2.4%	0.2%	4.2%	31.2%	64.7%	428186	158	81	81	5688	1631	65.6%	60.3%
13761	77.8%	44607	100.0%	1.6%	1.1%	0.1%	2.8%	39.6%	57.6%	2693024	152	78	78	31556	12266	70.7%	69.4%

\*2010 FFIEC Census Population and Demographics.

# 2004-2007 JPMorgan Chase Bank, N. A. Mortgage Lending Practices in 20 Urban MSAs/MDs. (18,226 Non-Conforming Mortgage Loans Purchased from Chase Manhattan Bank USA, N. A. and 4,049 Mortgage Loans Purchased from Others; Along with 69,541 Originated by JPMorgan Chase Bank, N. A. were Properly Submitted to HMDA-LAR via Respondent ID: 0000000008-1.)

Racial/Economic Disparity Indicator (RDIs)	Originations		Application Approved but not Accepted		Application Denied by Financial Institution		Application Withdrawn by Applicant		File Closed for Incompletes		Loan Purchased by Financial Institution		Total Applications by Race		MSA/MD Population by Race*		Loan Sold to Affiliate Institution	
Racial Category	Number	Percent	Number	percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number		Number	Percent
Asian	5429	7.8%	556	5.5%	1244	4.5%	132	4.5%	109	5.0%	936	4.0%	7470	6.7%	336729	2.5%	6367	100.0%
African American	12150	17.5%	1852	18.3%	8964	32.6%	747	25.3%	586	27.0%	5505	23.5%	24299	21.6%	4522889	33.4%	17671	100.0%
White	41689	59.9%	5469	54.0%	12571	45.7%	1290	43.8%	1019	47.0%	14199	60.6%	62038	55.3%	8171463	60.3%	55963	100.0%
Race Not Available (RNA)	10273	14.8%	2244	22.2%	4702	17.1%	778	26.4%	453	20.9%	2797	11.9%	18450	16.4%	516558	3.8%	13080	100.0%
Average (All Races)	69541	100.0%	10121	100.0%	27481	100.0%	2947	100.0%	2167	100.0%	23437	100.0%	112257		13547639		93081	100.0%

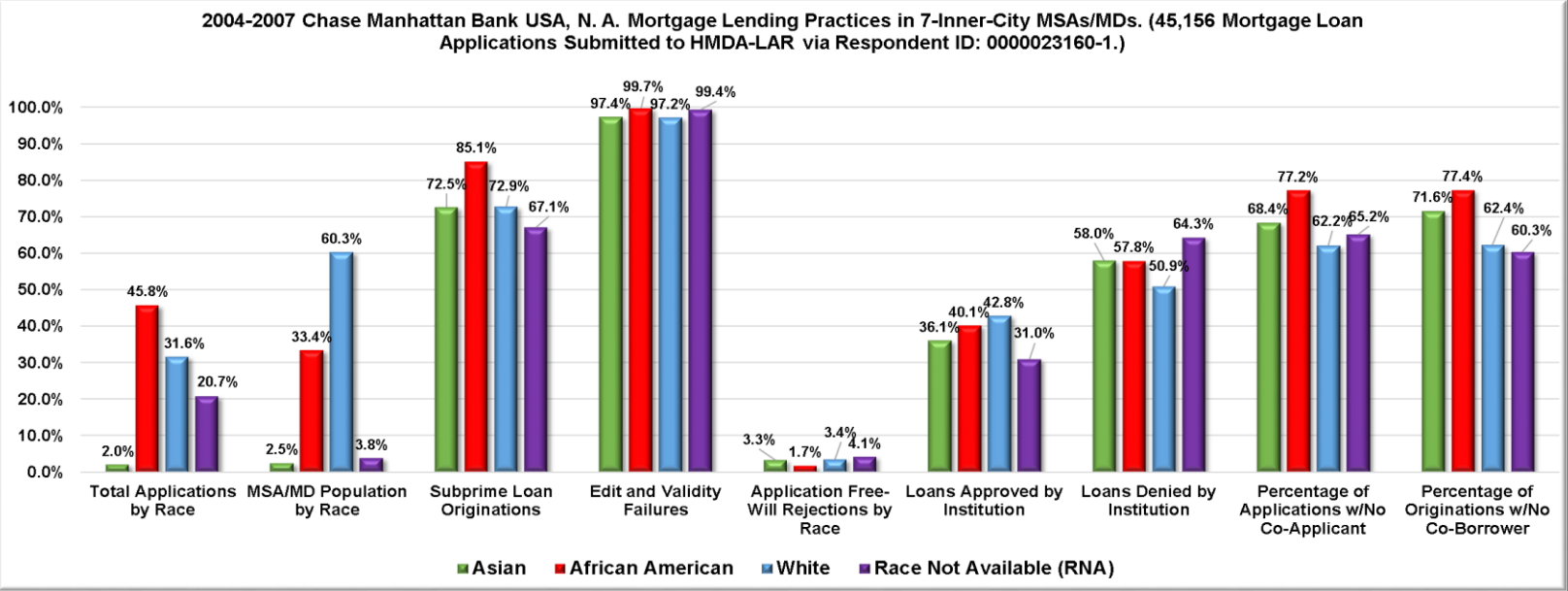
Source: 2004-2007 HMDA-LAR Public Raw Data Disclosures - National Archives and records Administration (NARA)

Subprime Originations		Edit and Validity Errors		Free-Will Loan Rejections, (Approved but not accept-Withdrawn by applicant-File closed for incompleteness)				Underwriting Decisions		Loan Valuations (\$000)		Average Applicant Income (\$000)		Number Applications w/No Co-Applicant		Percent Applications w/No Co-Applicant	
Number	Percent	Number	Percent	AAbnA	Withdrawn	Closed	Total	Approval	Denial	Total	Average	Application	Origination	Application	Origination	Application	Origination
201	3.7%	6396	85.6%	7.4%	1.8%	1.5%	10.7%	72.7%	16.7%	383383	199	121	127	6898	4981	92.3%	91.7%
1526	12.6%	14965	61.6%	7.6%	3.1%	2.4%	13.1%	50.0%	36.9%	3460670	140	76	80	22917	11384	94.3%	93.7%
2211	5.3%	47475	76.5%	8.8%	2.1%	1.6%	12.5%	67.2%	20.3%	10815522	153	112	118	57941	38716	93.4%	92.9%
480	4.7%	14822	80.3%	12.2%	4.2%	2.5%	18.8%	55.7%	25.5%	2634168	157	121	148	17316	9691	93.9%	94.3%
4418	6.4%	83658	74.5%	9.0%	2.6%	1.9%	13.6%	61.9%	24.5%	17293743	151	109	116	105072	64772	93.6%	93.1%

\*2010 FFIEC Census Population and Demographics.

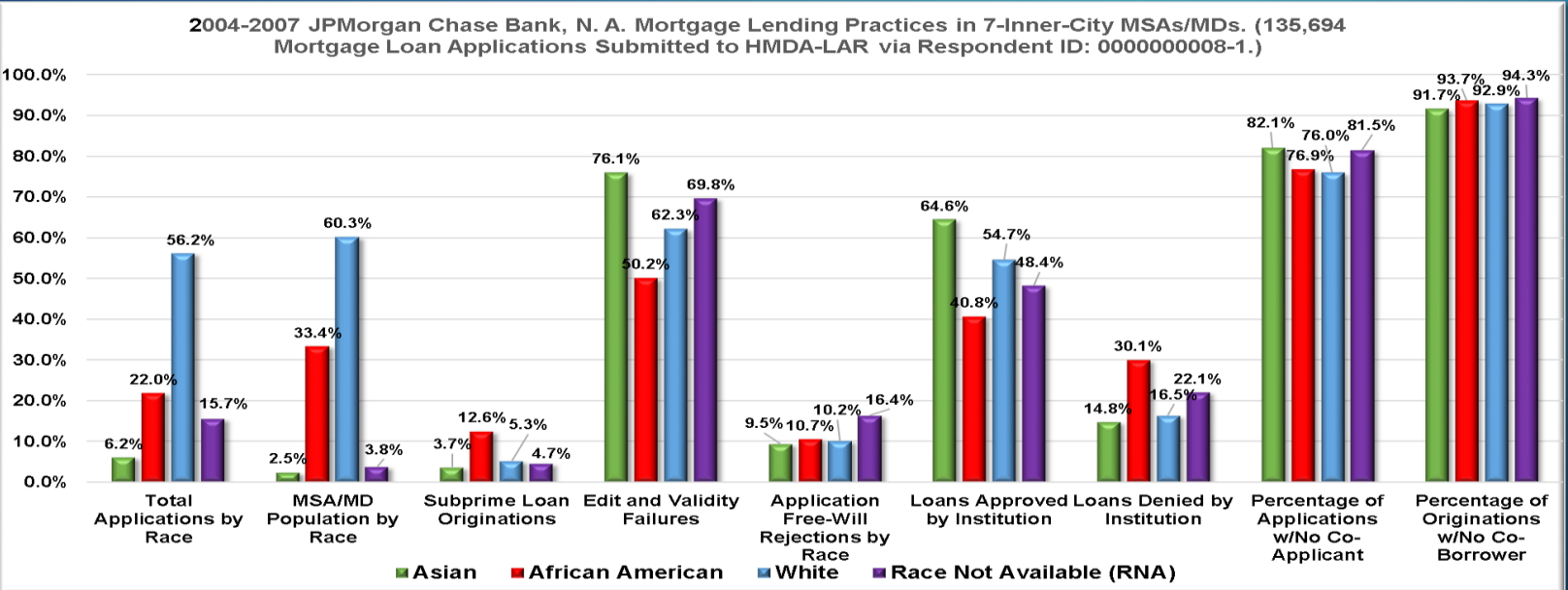


Source: Federal Government HMDA-LAR Public Disclosures  
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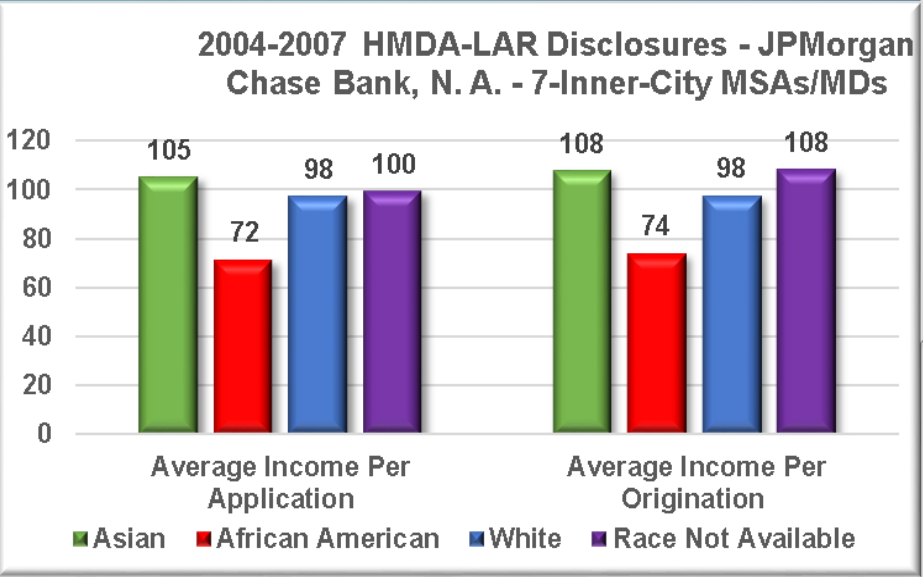
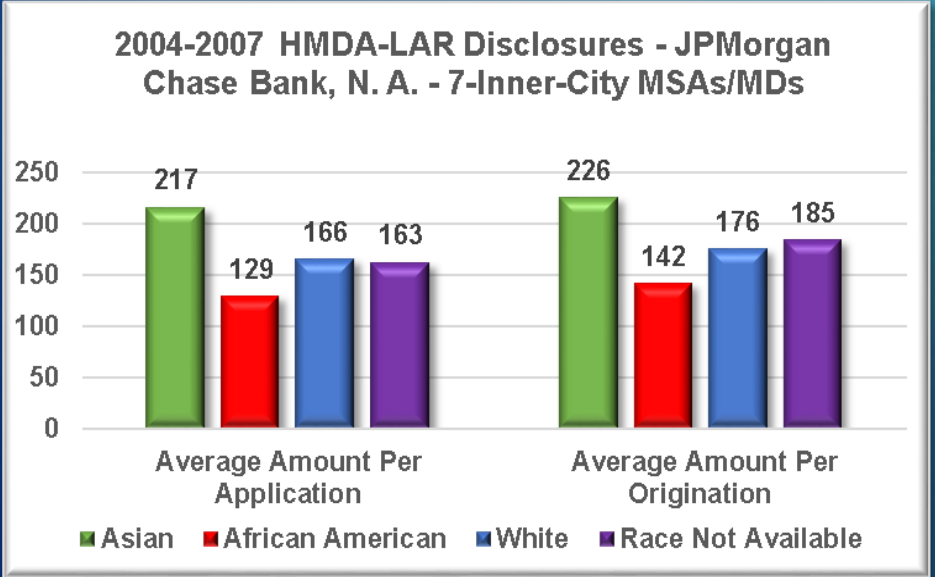
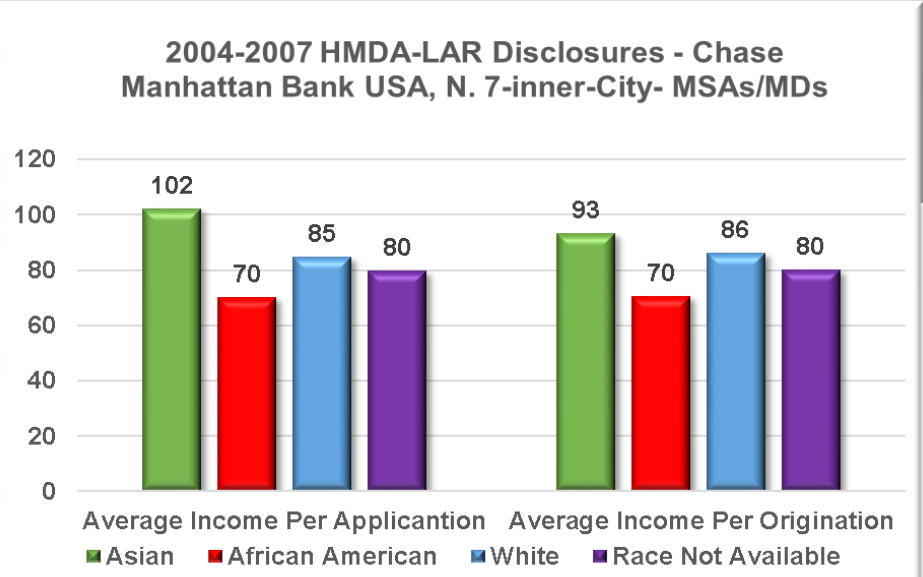
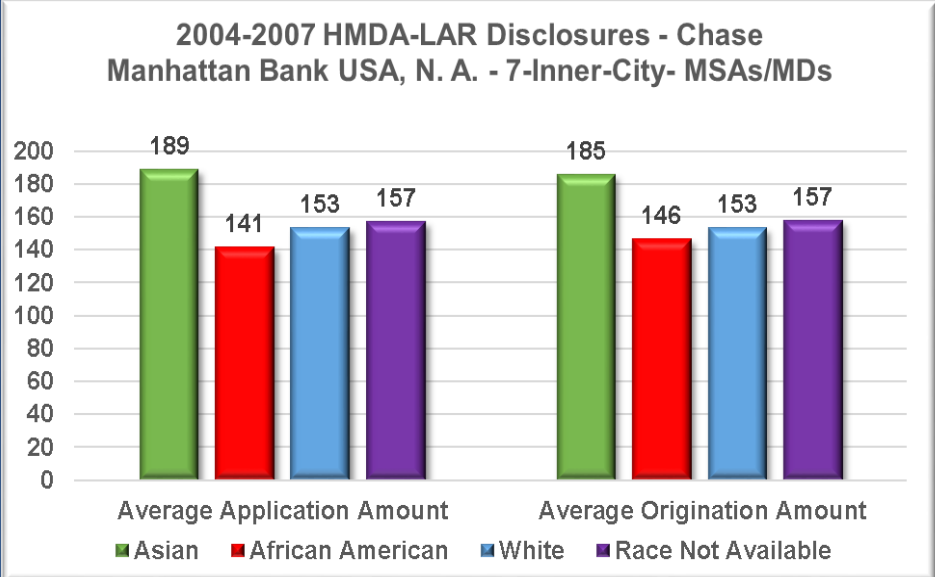


COMPARISON OF RDI  
DIMENSIONS FOR  
CONVENTIONAL MORTGAGE  
LOAN APPLICATIONS CREATED  
BY CHASE MANHATTAN BANK  
USA, N. A. VERSUS  
CONVENTIONAL MORTGAGE  
LOAN APPLICATIONS CREATED  
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1. Total Applications by Race
2. MSA/MD Population by Race
3. Subprime Loan Originations
4. Edit and Validity Failures
5. Application Free-Will Rejections by Race \*
6. Loans Approved by Institution
7. Loans Denied by Institution
8. Percentage of Applications w/No Co-Applicant
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\* Applicant Free-Will measures the loan Applicant's level of participation in the loan application creation process . (Chase Lending Specialists unilaterally-created subprime and Alt-A loans submitted to HMDA-LAR by Chase Manhattan Bank USA, N. A. with little (or no) inter-action with loan applicants.)



Average Application And Origination Amounts versus Average Applicant Incomes in Seven Inner-City MSAs/MDs.  
*The average application and originations amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A.*

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

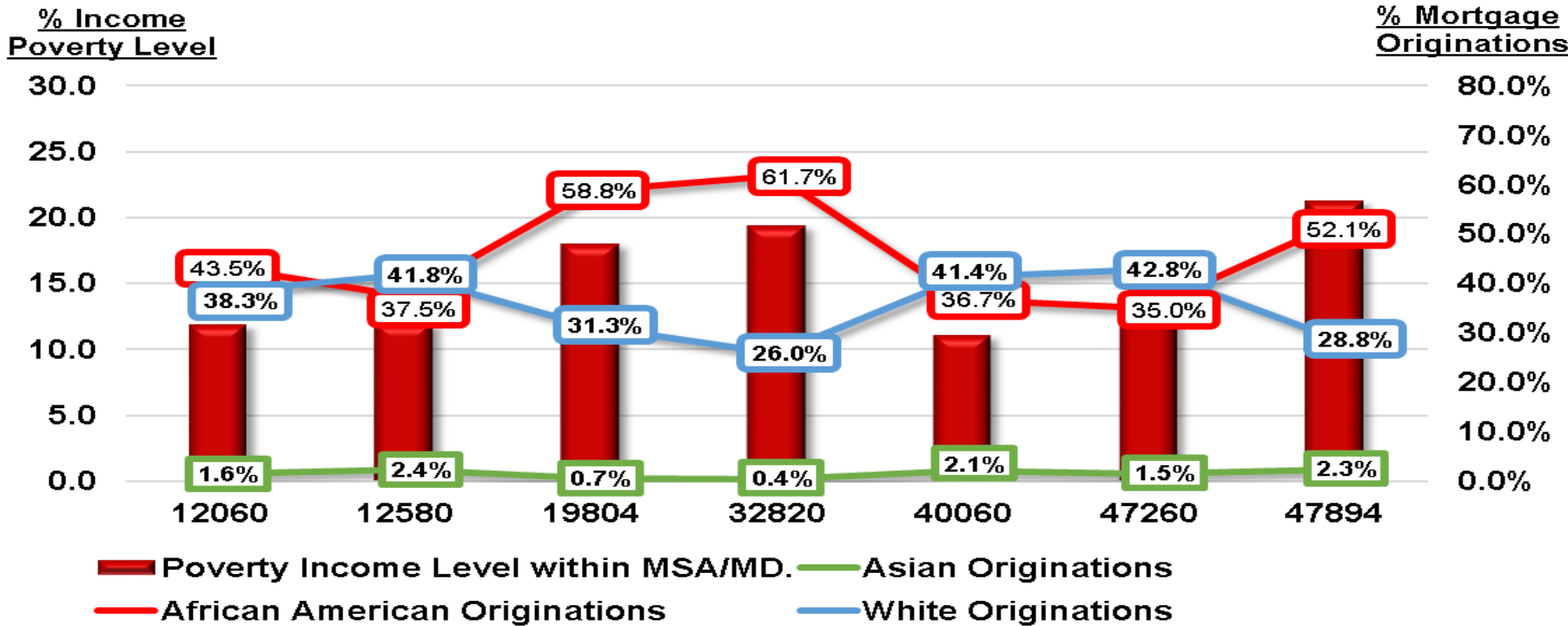


Source: Federal Government HMDA-LAR Public Disclosures at the National Archives and Records Administration (NARA) Repository.

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

**Poverty-Levels of 7-Targeted MSAs/MDs vs. Mortgage Loan Originations by Race.**

*(w/Highlighted Callouts Showing Origination Percentages.)*

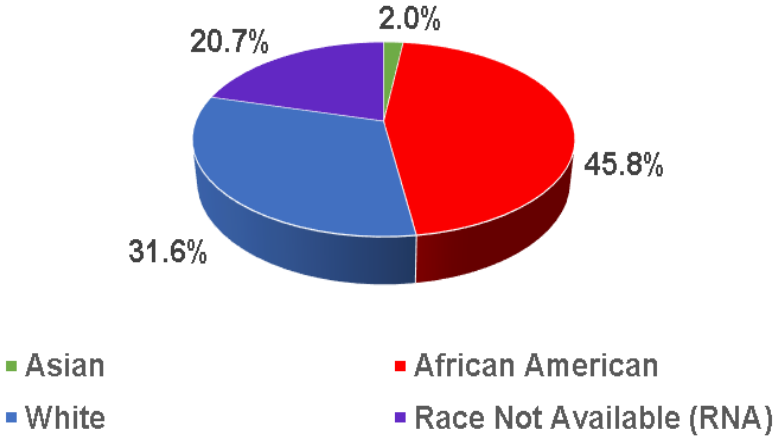


Population by Racial Category within 7 Inner-City MSAs/MDs: Asian = 2.5%, African American = 33.4%, White = 60.3% and Other = 3.8%.

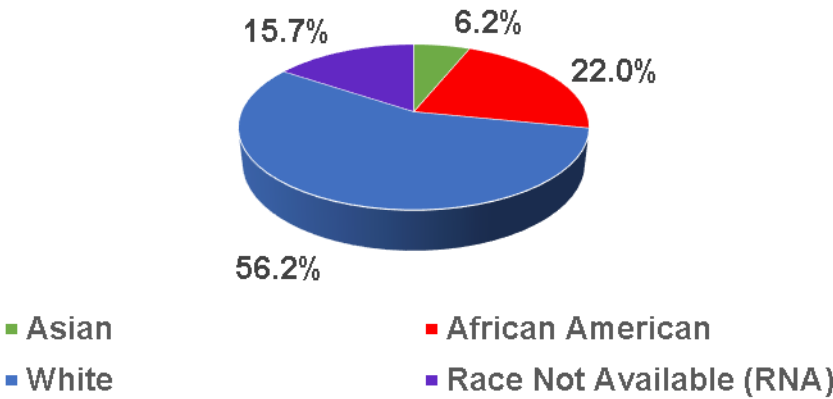


Source: Federal Government HMDA-LAR Public Disclosures  
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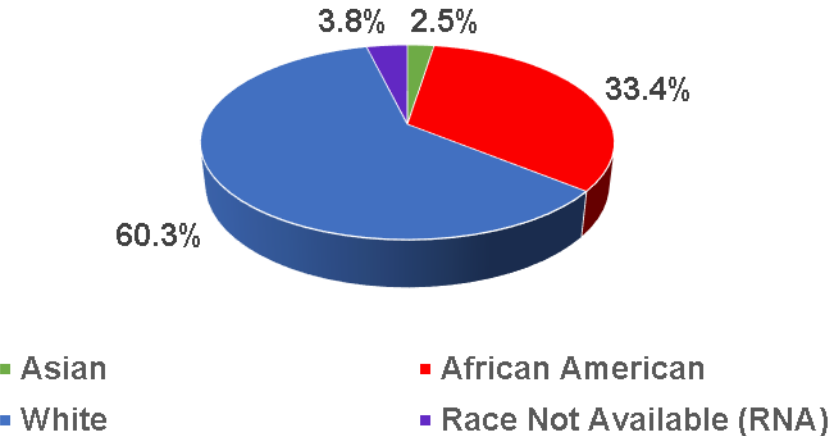
Chase Manhattan Bank USA, N. A. - Loan Applications by Race - 7-Inner-City MSAs/MDs



JPMorgan Chase Bank, N. A. - Loan Applications by Race - 7-Inner-City MSAs/MDs



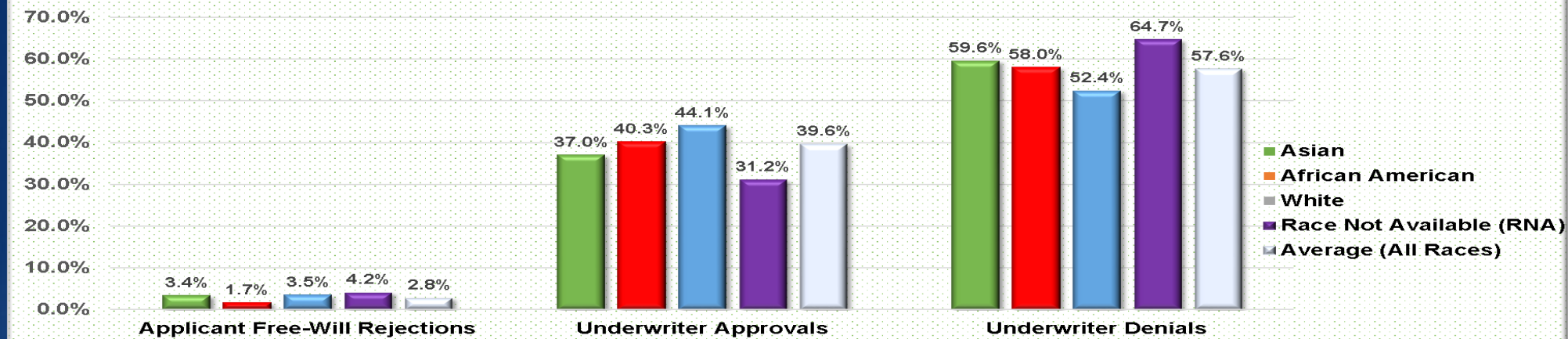
Population by Race in 7-Inner-City MSAs/MDs





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

**Chase Manhattan Bank USA, N. A. RDI Analysis of Free-Will Rejections, Approvals and Denials**  
(2004-2007 HMDA-LAR Disclosures for 7 Inner-City MSAs/MDs show that 44,607 Conventional Mortgage Applications were created,  
[1,248 (2.8%) were rejected by applicants, 17,677 (24.5%) Home Mortgages Applications were Approved, and  
25,682 (57.6%) home loan applications were denied by HMDA Respondent Institutions.]



**JPMorgan Chase Bank, N. A. RDI Analysis of Free-Will Rejections, Approvals and Denials**  
(2004-2007 HMDA-LAR Disclosures for 7 Inner-City MSAs/MDs show that 112,257 Conventional Mortgage Applications were created,  
[15,236 (13.8%) were rejected by applicants, 69,541 (61.9%) Home Mortgages Applications were Approved,  
and 27,481 (24.5%) home loan applications were denied by HMDA Respondent Institutions.]

