

Executive Office (Mail Code OH4-7120)

3415 Vision Drive
Columbus, OH 43219



June 10, 2016

Susie M. Barnes
James H. Barnes 7025
West Hearn Road
Peoria, AZ 85381

The mortgage agreement is a legal obligation

Customer Name(s): Susie M. Barnes
Account: *****4786
Reference Number: 20160525EOCHF0049
Property Address: 7025 West Hearn Road
Peoria, AZ 85381

Dear Susie M. Barnes and James H. Barnes:

We're writing about your inquiry dated May 27, 2016, addressed to the Consumer Financial Protection Bureau (CFPB), and received in the Mortgage Banking Executive Office of JPMorgan Chase & Co. on that same date and your correspondence dated May 22, 2016, received in the Mortgage Banking Executive Office of JPMorgan Chase & Co. on May 25, 2016, about the mortgage loan account referenced above.

We've reviewed your claims of discrimination multiple times and sent you several responses that tell you our findings and stance on this issue. Again, we regret you felt our actions were based on discrimination. However, after multiple reviews of your loan we find no merit to your discrimination claim. Continued correspondence of this nature will not change our position.

We've reviewed our customer's application in good faith, following our lending guidelines, and have found no predatory lending violations in the origination of the mortgage.

We have reviewed the customer's account and confirmed that the mortgage loan account is a valid and legally binding credit obligation with Chase.

Here's the current status of the loan

The servicing of the loan transferred to Select Portfolio Servicing, Inc. on November 1, 2013. We've enclosed the letter we sent to our customer on October 16, 2013, to explain this.

The servicer will answer any questions you have about the current status of the loan. You can contact the servicer at:

Mail: Select Portfolio Servicing, Inc.
Attention: General Correspondence
PO Box 65250
Salt Lake City, UT 84165-0250

Phone: 1-800-258-8602

If you have any questions about your loan, please call us at 1-800-848-9136, Monday through Thursday, from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m. and Saturday from 8 a.m. to 1 p.m. Eastern Time. If you still need help, our office is available Monday through Friday from 8 a.m. to 10 p.m., Saturday from 8 a.m. to 8 p.m. and Sunday from 8 a.m. to 5 p.m. Eastern Time.

Sincerely,

Mortgage Banking Executive Office
1-888-310-7995
1-800-582-0542 TTY
www.chase.com

cc: Consumer Financial Protection Bureau, Case 160523-000132

Enclosure

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-888-310-7995, de lunes a viernes de 8 a.m. a 10 p.m., sábados de 8 a.m. a 8 p.m. y domingo de 8 a.m. a 5 p.m., hora del Este.

Important Legal Information

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code ("the Bankruptcy Code"), this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property.

Chase (OH4-7382)
P.O. Box 24696
Columbus, OH 43224-0696

October 16, 2013

SUSIE M BARNES
7025 W HEARN RD
PEORIA, AZ 85381



**Important information
about your mortgage:**

Notice of Assignment, Sale or
Transfer of Servicing Rights

Chase loan number: 0017944786

Dear SUSIE M BARNES,

We are writing to let you know that the servicing of your mortgage loan referenced above will transfer from JPMorgan Chase Bank, N.A. (Chase), to Select Portfolio Servicing, Inc. (SPS), effective November 01, 2013.

The servicing of your mortgage loan includes:

- Collecting and processing payments
- Sending account statements and annual tax forms
- Notifying borrowers of account-related issues and updates

This transfer does not affect any of the terms of your loan, other than the terms directly related to the servicing of your loan.

What this means to you

After November 01, 2013:

- Your loan number will change. SPS will send you a letter with your new account number.
- You will need to send your mortgage payments to your new servicer.
- You will need to contact your new servicer for any questions about your account.

Over, Please



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Payments and contact information

	Before November 01, 2013	On or after November 01, 2013
Send payments* to:	Chase P.O. Box 78420 Phoenix, AZ 85062-8116	Select Portfolio Servicing, Inc. P.O. Box 65450 Salt Lake City, UT 84165-0450
Contact for questions:	Chase Customer Service Center 800-848-9136 800-582-0542 TTY Mon–Fri 8 a.m. to 12 a.m. ET Saturday 8 a.m. to 8 p.m. ET	Select Portfolio Servicing, Inc. Customer Service 1-800-258-8602 Mon–Thu 8 a.m. to 11 p.m. ET Friday 8 a.m. to 9 p.m. ET Saturday 8 a.m. to 2 p.m. ET
Send written correspondence to:	Chase Attn: Customer Support Mail Code: OH4-7302 P.O. Box 24696 Columbus, OH 43224-0696	Regular mail: Select Portfolio Servicing, Inc. Attn: General Correspondence P.O. Box 65250 Salt Lake City, UT 84165-0250 Overnight mail: Select Portfolio Servicing, Inc. 3815 South West Temple Salt Lake City, UT 84115-4412

***Please note:** Chase will no longer accept payments after the loan is transferred on November 01, 2013. Please send your payments to SPS, which will begin accepting your payments on November 01, 2013.

If your monthly payment is automatically deducted from your bank account through automatic mortgage payments, this service will be cancelled as of the effective date. You can call your new servicer and ask if they offer a similar service.

SPS will send you a transfer letter with additional information within 15 days after the effective transfer date. If you have any questions before November 01, 2013, please call the Chase Customer Service Center at one of the telephone numbers listed below.

Sincerely,

Chase
800-848-9136
800-582-0542 TTY
www.chase.com

Please see the additional information and frequently asked questions on the next pages.

Additional Information

Year-End Tax Statement

You will receive two year-end tax statements in January 2014; one from Chase and one from SPS. The statement from Chase will show the mortgage interest and taxes paid for the period of time that we serviced your loan. The statement from SPS will show the interest and taxes paid for the period of time that they serviced your loan. For tax purposes, add the amounts on both statements to get the total interest and taxes paid for the year.

Bill-Payment Service or Military Allotment

If you make your payments through your bank or an online bill-payment service (such as Equity Accelerator Service®), chase.com, another bank's bill-payment service or military allotment, you must let your provider know that SPS is your new servicer as soon as you receive their transfer letter and give them the following information:

- The new loan number (which your new servicer will send you)
- The new servicer's full legal name (listed in this letter)
- The new servicer's payment mailing address (listed in this letter)

Optional Insurance Products

Optional insurance products, such as mortgage life, disability and accidental death insurance, will not transfer to the new servicer. You will have to call or visit your optional services provider to discuss your alternatives.

Chase Relationship Discounts

After the transfer, your mortgage will no longer be included in any Chase relationship (i.e., checking or savings account) discounts. If you have a Chase checking or savings account, please contact your Personal Banker for more information.

The federal government requires us to share the following information, which is detailed in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

- Except in limited circumstances, the law requires that we send you this notice at least 15 days before the effective date of the transfer. Your new servicer also must send you this notice no later than 15 days after the effective date of the transfer.
- During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.
- Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence relating to the servicing of your loan, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" to Chase regarding the servicing of your loan, it must be sent to our separate and exclusive address for handling these requests, which is: P.O. Box 183166, Columbus, OH 43218-3166.

No later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-business-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage document/security instruments.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

- Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Frequently Asked Questions

Why is the servicing of my loan being transferred?

Another bank or financial institution (the new servicer) has purchased your loan from us. Transferring mortgage loans is a normal business practice.

Is my loan changing?

No, this transfer does not affect the terms and conditions of your existing loan. Your payment amount, due date and loan term will remain the same.

I am in the middle of a loan modification. Will my modification be completed first?

No, your new servicer will continue the modification process of your loan. For more information about your current modification status, please call your dedicated Customer Assistance Specialist.

When should I begin making payments to my new servicer?

As of the effective transfer date listed in this letter, Chase can no longer accept or process your loan payments. Any payments we receive after this date will be forwarded to your new servicer for up to 60 days.

If you mail your payments or make your payments online, and:

- Your payment due date falls **before** the effective date, please send the payment to us.
- Your payment due date falls **on or after** the effective date, please send the payment to your new servicer.

Please refer to the **Payments and contact information** section in this letter for payment addresses and additional payment information.

I currently have paperless statements. Can I continue to have my statements sent to me electronically?

Please contact your new servicer's customer service department listed in this letter for information on paperless statements.

What will happen to my escrow account?

Your escrow account is not changing—the new servicer will maintain your account, as part of the transfer.

Do I need to notify my insurance company about this change?

No, we will notify your insurance company that the servicing of your loan is being transferred.