

## **COMPLAINT NARRATIVE**

I am filing CFPB Complaint Number 140710-001055 on behalf of my wife, Susie M. Barnes, and myself, James H. Barnes. In early February of this year, as soon as we became aware of the magnitude of the predatory lending practices that were perpetrated upon us between 2004 and 2006, we registered a formal complaint with JP Morgan Chase Bank, N.A.; and asked them to launch a thorough investigation into what we believe were serious civil and criminal activities of former employees of JP MORGAN CHASE BANK, N.A. During the past six months, we have sent a total of seven letters to Chase describing the fraudulent practices that occurred at the Chase Home Finance, LLC location shown below. These allegations include not only the Lending Specialist in question, Mr. Matthew Balin but also his managers at the JP Morgan Chase Bank branch at which he was employed. In the period in question, this branch was located at CHASE BANK USA, N.A. 502 Virginia Drive Fort Washington, PA 19034 Additionally, at the time of the alleged violations shown below, Chase Home Finance, LLC was a subsidiary of Chase Home Finance, Inc., located at 194 Wood Ave S, Iselin, NJ 08830.

## **ATTACHMENTS**

<Y:\rightnow\Incident\943548\SCC2014N-001112-0-P000001.PDF> (672.9 KB)

<Y:\rightnow\Incident\943548\SCC2014N-001112-0-T000001-incoming consumer.PDF> (67.8 KB)

<Y:\rightnow\Incident\943548\SCC2014N-001112-0-T000002-incoming consumer.PDF> (65.1 KB)

[Y:\rightnow\Incident\943548\201508281115img0831\\_11400044.pdf](Y:\rightnow\Incident\943548\201508281115img0831_11400044.pdf) (2.7 MB)

<Y:\rightnow\Incident\943548\SCC2014N-001112-0-D000001-to author.PDF> (29.9 KB)

[Y:\rightnow\Incident\943548\201409181506FAX-MABL-17\\_1409182004407860.PDF](Y:\rightnow\Incident\943548\201409181506FAX-MABL-17_1409182004407860.PDF) (125.3 KB)

[Y:\rightnow\Incident\943548\201408050745FAX-MABL-23\\_1408031459301134.PDF](Y:\rightnow\Incident\943548\201408050745FAX-MABL-23_1408031459301134.PDF) (600.6 KB)

[Y:\rightnow\Incident\943548\201409041110FAX-MABL-23\\_1409041606515068.PDF](Y:\rightnow\Incident\943548\201409041110FAX-MABL-23_1409041606515068.PDF) (376.6 KB)

[Y:\rightnow\Incident\943548\201407211215img0722\\_08510001.pdf](Y:\rightnow\Incident\943548\201407211215img0722_08510001.pdf) (3.8 MB)

[Y:\rightnow\Incident\943548\201409181531FAX-MABL-17\\_1409182025548318.PDF](Y:\rightnow\Incident\943548\201409181531FAX-MABL-17_1409182025548318.PDF) (826.3 KB)

