



◀ All complaints (.)

220720-9086545

OPEN

✓ Submitted

STATUS

Submitted to the CFPB on 7/20/2022

PRODUCT

Mortgage

ISSUE

Problem with fraud alerts or security freezes

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

1.) 2004 to 2008: HMDA-LAR Public Disclosures obtained from the National Archives show that Chase Lending Specialists employed by Chase Manhattan Mortgage Corporation and Chase Manhattan Bank, N. A. operated a nationwide, direct-marketing Boiler-Room in Fort Washington, Pennsylvania, which from 2004 to 2008 originated 183,176 Subprime Mortgage” Loans to financially-distressed consumers (many, if not most, of whom were of African American, Hispanic, and Latino descent). The “Toxic Mortgage” originated were first sold them to Chase Manhattan Bank USA, N. A. who submitted them via “Certified” HMDA-LAR Disclosures using Respondent ID; 0000023260-1, This National Bank then sold 171,201 of these “Toxic Mortgage” Loans to it National Bank Affiliate: JPMorgan Chase Bank, N. A. (JPMCBNA);who then re-submitted them via certified HMDA-LAR Disclosures using Respondent ID: 000000008 (Thereafter, both Chase National Banks “claimed” ownership of these

“Toxic Mortgage” Loans mortgage loans until 2013.) 2.) 2009 to 2013: On October 28, 2013, Chase Manhattan Bank USA, N. A. outsourced the Servicing Rights to hundreds of these “Toxic Mortgage” Loans to Select Portfolio Servicing, Inc., a Utah-based Debt Collector/Portfolio Disposal Company; and four days later, on November 1, 2013, Chase Bank USA, N. A. sold its “Co-ownership” in these “Toxic Mortgage” Loans to Deutsche Bank National Trust Company. Both of these actions were designed to conceal the existence of these Chase-Originated “Toxic Mortgage” Loans from DOJ Fraud Investigators during the Discovery Phase of the Chase RMBS Trust Certificate Lawsuit. Serendipitously, these fraudulent acts denied many of financially-distressed owners of these “Toxic Mortgage” Loans (many of whom were of African American, Hispanic, and Latino descent) of their “rightful shares” of the Consumer Relief/Restitution. JPMorgan Chase Bank, N. A., Select Portfolio Servicing, and Deutsche Bank National Trust Company used the “Eleventh-Hour Outsourcing Maneuver” to hide the 171,201 Chase-Originated “Toxic Mortgage” Loans originated by Chase Lending Specialist at the Chase Boiler-Room between 2004 and 2008; but had the “guts” to claimed that they were unaware of the level of toxicity of home mortgage loans they purchased from Subprime Market-Leaders WMC Mortgage Corp., GreenPoint Mortgage, and Countrywide Mortgage.

ATTACHMENTS

[Trustee Sale Notice.pdf \(245.6 KB\)](#)

[FIGURE-1-2.jpg \(586 KB\)](#)

[FIGURE-7.jpg \(416.2 KB\)](#)

[FIGURE-4.10.jpg \(320.4 KB\)](#)

[FIGURE-1-1.jpg \(604.1 KB\)](#)

[FIGURE-0.jpg \(404.8 KB\)](#)

[FIGURE-3.jpg \(439.3 KB\)](#)

[FIGURE-1.jpg \(539 KB\)](#)

[FIGURE-4.11.jpg \(335.3 KB\)](#)

Hide full complaint 

What product or service is your complaint about?

PRODUCT OR SERVICE

Mortgage

TYPE

Conventional home mortgage

What type of problem are you having?

ISSUE

Problem with fraud alerts or security freezes

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?

Yes

What happened?

1.) 2004 to 2008: HMDA-LAR Public Disclosures obtained from the National Archives show that Chase Lending Specialists employed by Chase Manhattan Mortgage Corporation and Chase Manhattan Bank, N. A. operated a nationwide, direct-marketing Boiler-Room in Fort Washington, Pennsylvania, which from 2004 to 2008 originated 183,176 Subprime Mortgage” Loans to financially-distressed consumers (many, if not most, of whom were of African American, Hispanic, and Latino descent). The “Toxic Mortgage” originated were first sold them to Chase Manhattan Bank USA, N. A. who submitted them via “Certified” HMDA-LAR Disclosures using Respondent ID; 0000023260-1, This National Bank then sold 171,201 of these “Toxic Mortgage” Loans to it National Bank Affiliate: JPMorgan Chase Bank, N. A. (JPMCBNA);who then re-submitted them via certified HMDA-LAR Disclosures using Respondent ID: 000000008 (Thereafter, both Chase National Banks “claimed” ownership of these “Toxic Mortgage” Loans mortgage loans until 2013.)

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☒ **I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience.**

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

Immediately Stop Foreclosure Action by removing the Notice of Trustee Sale for October 25, 2022. This foreclosure notice was not initiated by the Servicer: Select Portfolio Servicing, Inc. and was intended to be a scare tactic to frighten 81-year-old Susie M. Barnes. Unfortunately, it worked better than expected and I have been forced to Post her home to stop the flood of scammers who always show up to attempt to "steal" valuable property before the foreclosure date. (In this case, it is 90 days from now, and although I have Posted our residence, I cannot shut down our home phone line. I have filed a Civil Rights Complaint with the DOJ Office of the Inspector General and we will abide by his or her decision.

9 attachments

View uploaded documents by clicking on the file name

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FIGURE-4.11.jpg (335.3 KB)

What company is this complaint about?

COMPANY INFORMATION

Deutsche Bank National Trust Company

LOAN NUMBER

0016066243

OTHER INFORMATION ABOUT THIS COMPANY

None

1761 East St. Andrew Place Ronaldo Rayes Trustee for JPMAC 2007-CH1

Santa Ana, California 92705

714-247-6120

What people are involved?

YOUR CONTACT INFORMATION

James H Barnes

jhbarnes@jhbarnes.com

6024784778

7025 W HEARN RD

PEORIA, Arizona 85381

United States

YOUR DEMOGRAPHIC INFORMATION

Age

83

Service details

Branch: United States Army

Status: Veteran

Rank: E5 - E7

✓ Sent to company

STATUS

Sent to company on 8/11/2022

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

Privacy Act Statement

OMB #3170-0011

Note on user experience

Have a question? ¿Preguntas?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday through Friday

(except federal holidays). (<https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview>)

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