



[← All complaints \(.\)](#)

221002-9497836

CLOSED

## ✓ Submitted

### STATUS

Submitted to the CFPB on 10/2/2022

### PRODUCT

Mortgage

### ISSUE

Trouble during payment process

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

In 2004, I was sixty-six and my wife was sixty-three before my wife and I originated a conventional mortgage loan with Chase Manhattan Bank USA, N. A. we had already owned our home for twenty-four years and expected to reside in it until one or both of us passed away- At the time we had both a primary and a second mortgage loan on our home was looking for a low-interest mortgage loan to replace our second mortgage. we received an unsolicited fax on our fax machine from "The Industry's Leading Mortgage Lender in Low-Interest Mortgage loans. We foolishly followed the advice of the Chase Lending Specialist to whom we spoke and decided to follow his advice and refinance both the first and the second mortgage with a new First-Lien Mortgage. We realized before we closed the loan that we had made a life-changing mistake but after delaying the closing for several days, we went through the closing process. Exactly one year later we received a call from the Chase Lending Specialist

he stated that he could save us at least \$400/month by getting a new 30-year mortgage loan and we decided we had no alternative but to accept his proposal. from May 2005 until October 2009,, we made all scheduled mortgage payments and in July of 2009 we received a call from a Chase attorney "requesting" that we sign a copy of the Deed of trust we received at our loan closing., We initially ignored this request because we had a signed copy of the Deed of Trust that we received at the closing of our mortgage loan. However, later that month, we received an overnight Express Mail Letter demanding that we sign a new Deed of Trust Document immediately because Maricopa County Required a "wet signature" from both my wife and me. Although we had made all scheduled loan payments from May 2005 until 2009, we were told by an employee of our Servicer Chase Home Finance, LLC (CHF), that our loan was flagged as an "Imminent Foreclosure Loan." but we were never able to confirm this status. However, on October 19, 2013, five days after we had submitted Mortgage Assistance after my wife was no longer able to work because of a second knee replacement operation, we receive a "Good-Bye Letter" from Chase stating that "Servicing" of our mortgage had been outsourced to a Salt Lake City, Utah-based Debt Collector Named Select Portfolio Servicing, Inc. I immediately called our current Servicers CHF and was told that this was purely an administrative action and that approximately 800 other loans were being outsourced. I was also assured that this was strictly a servicing outsourcing action and Chase would continue to own our mortgage loan. (The fact was also stated on the Chase Goodbye Letter. It was several months later that I found that in addition to the servicing rights being outsourced to a debt collector, our loan had been sold by Chase Bank USA, N. A. to a German-based Corporation named Deutsche Bank National Trust Company. I immediately submitted a RESPA QWR Letter to the Chase Vice President of the Compliance and Legal Department but never received a response. On January 30, 2017, I submitted a second RESPA QWR Letter to both Chase and Select Portfolio Servicing, Inc. and neither of these institutions responded to this second QWR.

**OUR EFFORTS TO CURE OUR MORTGAGE PROBLEMS AND KEEP OUR HOME**

**INCLUDE THE FOLLOWING EFFORTS.**

1. Susie M. Barnes and James H. Barnes were callously forced from Chapter 13 Bankruptcy to stop James H. Barnes from any further information gathering activities: Click the hyperlink below to view the Chapter 13 Notice of dismissal dated August 12, 2021, after Susie M. Barnes and James H. Barnes had fulfilled their Chapter 13 Bankruptcy monthly payments for more than one year and were prepared to continue making these monthly Mortgage Payments plus Bankruptcy Trustee Fees of approximately \$600/month.
2. On September 24, 2021, it became clear that Select Portfolio Servicing, Inc. was going to be successful in its attempt to "Force" Susie M. Barnes and James H. Barnes out of their Chapter 13 Bankruptcy Protection, James H. Barnes and Susie M. Barnes attempted to "Move On With Their Lives" by submitting a mortgage assistance request to SPS and the registered noteholder: Deutsche Bank National Trust Company. In this Mortgage Assistance Request Letter, Susie M. Barnes and James H. Barnes agreed to drop all complaints related to the 2005 Mortgage Loan origination and the 2013 Eleventh-hour Outsourcing Maneuver involving both Select Portfolio Servicing, Inc. and Deutsche Bank National Trust Company. They also agreed to pay the monthly mortgage payments of approximately \$1,800/month Starting on November 1, 2021. They also requested that SPS defer the lump sum payment of roughly \$70,000 and either place it at the back-end of the mortgage or increase the remaining monthly payments so that it would be paid off during the remainder of the mortgage payments.
3. The attachment entitled SPS Loan Modification Payment Schedule for June 1, 2022, shows that this Loan Modification Proposal was accepted on January 5, 2022, and the first scheduled payment on this Modified Mortgage was June 1, 2022.
4. In the interval between February and June, Susie M. Barnes attempted to pay the scheduled monthly mortgage payment of approximately

\$1,894/month. Initially, by personal checks, which were refused, and then by Cashier Checks drawn on their Bank of America Checking Account and sent to SPS via Certified Mail. (SPS Destroyed the Cashier's Checks, and Susie M. Barnes and James H. Barnes have been able to get credit for one of the lost Cashier's Checks. We are hopeful that SPS will honor its commitment of January and we make the stipulated monthly payment starting on June 1, 2022. (We will make the four payments form June 2022 through October 2022 by Cashier's Check within ten days and will gladly put this painful ordeal behind us. James H. Barnes.

## **ATTACHMENTS**

March-3-2014 RESPA QUALIFIED WRITTEN REQUEST TO JPMORGAN CHASE BANK NA.pdf (226.9 KB)

October-16-2013 Good-Bye and Good Riddance with Contact Information of Chase Associate who Verified Terms in Letter.pdf (329.5 KB)

January-30-2017 RESPA Qualified Written Request Letter (QWR) Sent to JPMorgan Chase Bank NA and Select Portfolio Servicing Inc.pdf (1 MB)

Hide full complaint 

## What product or service is your complaint about?

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### **PRODUCT OR SERVICE**

Mortgage

### **TYPE**

Conventional home mortgage

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## What type of problem are you having?

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### **ISSUE**

Trouble during payment process

### **CONCERNED ABOUT FORECLOSURE?**

Yes

### **IS THERE A DATE OF FORECLOSURE?**

Yes (2022-10-25)

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

Yes

**MISSED PAYMENTS?**

Yes

**PAID COMPANY TO AVOID FORECLOSURE?**

No

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## What happened?

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In 2004, I was sixty-six and my wife was sixty-three before my wife and I originated a conventional mortgage loan with Chase Manhattan Bank USA, N. A. we had already owned our home for twenty-four years and expected to reside in it until one or both of us passed away- At the time we had both a primary and a second mortgage loan on our home was looking for a low-interest mortgage loan to replace our second mortgage. we received an unsolicited fax on our fax machine from "The Industry's Leading Mortgage Lender in Low-Interest Mortgage loans. We foolishly followed the advice of the Chase Lending Specialist to whom we spoke and decided to follow his advice and refinance both the first and the second mortgage with a new First-Lien Mortgage. We realized before we closed the loan that we had made a life-changing mistake but after delaying the closing for several days, we went through the closing process. Exactly one year later we received a call from the Chase Lending Specialist he stated that he could save us at least \$400/month by getting a new 30-year mortgage loan and we decided we had no alternative but to accept his proposal. from May 2005 until October 2009,, we made all scheduled mortgage payments and in July of 2009 we received a call from a Chase attorney "requesting" that we sign a copy of the Deed of trust we received at our loan closing., We initially ignored this request because we had a signed copy of the Deed of Trust that we received at the closing of our mortgage loan. However, later that month, we received an overnight Express Mail Letter demanding that we sign a new Deed of Trust Document immediately because Maricopa County Required a "wet signature" from both my wife and me. Although we had made all scheduled loan payments from May 2005 until 2009, we were told by an employee of our Servicer Chase Home Finance, LLC (CHF), that our loan was flagged as an "Imminent Foreclosure Loan." but we were never able to confirm this status. However, on October 19, 2013, five days after we had submitted Mortgage Assistance after my wife was no longer able to work because of a second knee replacement operation, we receive a "Good-Bye Letter" from Chase stating that "Servicing" of our mortgage had been outsourced to a Salt Lake City, Utah-based Debt Collector Named Select Portfolio Servicing, Inc. I immediately called our current Servicers CHF and was told that this was purely an administrative action and that approximately 800 other loans were being outsourced. I was also assured that this was strictly a servicing outsourcing action and Chase would continue to own our mortgage loan. (The fact was also stated on the Chase Goodbye Letter. It was several months later that I found that in addition to the servicing rights being outsourced to a debt collector, our loan had been sold by Chase Bank USA, N. A. to a German-based Corporation named Deutsche Bank National Trust Company. I immediately submitted a RESPA QWR Letter to the

Chase Vice President of the Compliance and Legal Department but never received a response. On January 30, 2017, I submitted a second RESPA QWR Letter to both Chase and Select Portfolio Servicing, Inc. and neither of these institutions responded to this second QWR. OUR EFFORTS TO CURE OUR MORTGAGE PROBLEMS AND KEEP OUR HOME INCLUDE THE FOLLOWING EFFORTS. 1. Susie M. Barnes and James H. Barnes were callously forced from Chapter 13 Bankruptcy to stop James H. Barnes from any further information gathering activities: Click the hyperlink below to view the Chapter 13 Notice of dismissal dated August 12, 2021, after Susie M. Barnes and James H. Barnes had fulfilled their Chapter 13 Bankruptcy monthly payments for more than one year and were prepared to continue making these monthly Mortgage Payments plus Bankruptcy Trustee Fees of approximately \$600/month. 2. On September 24, 2021, it became clear that Select Portfolio Servicing, Inc. was going to be successful in its attempt to "Force" Susie M. Barnes and James H. Barnes out of their Chapter 13 Bankruptcy Protection, James H. Barnes and Susie M. Barnes attempted to "Move On With Their Lives" by submitting a mortgage assistance request to SPS and the registered noteholder: Deutsche Bank National Trust Company. In this Mortgage Assistance Request Letter, Susie M. Barnes and James H. Barnes agreed to drop all complaints related to the 2005 Mortgage Loan origination and the 2013 Eleventh-hour Outsourcing Maneuver involving both Select Portfolio Servicing, Inc. and Deutsche Bank National Trust Company. They also agreed to pay the monthly mortgage payments of approximately \$1,800/month Starting on November 1, 2021. They also requested that SPS defer the lump sum payment of roughly \$70,000 and either place it at the back-end of the mortgage or increase the remaining monthly payments so that it would be paid off during the remainder of the mortgage payments. 3. The attachment entitled SPS Loan Modification Payment Schedule for June 1, 2022, shows that this Loan Modification Proposal was accepted on January 5, 2022, and the first scheduled payment on this Modified Mortgage was June 1, 2022. 4. In the interval between February and June, Susie M. Barnes attempted to pay the scheduled monthly mortgage payment of approximately \$1,894/month. Initially, by personal checks, which were refused, and then by Cashier Checks drawn on their Bank of America Checking Account and sent to SPS via Certified Mail. (SPS Destroyed the Cashier's Checks, and Susie M. Barnes and James H. Barnes have been able to get credit for one of the lost Cashier's Checks. We are hopeful that SPS will honor its commitment of January and we make the stipulated monthly payment starting on June 1, 2022. (We will make the four payments form June 2022 through October 2022 by Cashier's Check within ten days and will gladly put this painful ordeal behind us. James H. Barnes.

☐ **I want the CFPB to publish this description on [consumerfinance.gov](https://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.

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What would be a fair resolution to this issue?

We are hopeful that Select Portfolio Servicing, Inc, Deutsche Bank National Trust Company will honor its commitment of January and we make the stipulated monthly payment starting on June 1, 2022. (We will make the four payments from June 2022 through October 2022 by Cashier's Check within ten days and will gladly put this painful ordeal behind us. We will then make all future mortgage payments on the first of each month starting in November 22, 2022.

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### **3 attachments**

View uploaded documents by clicking on the file name. Documents that pass virus scanning are typically available within 2 minutes of upload.

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October-16-2013 Good-Bye and Good Riddance with Contact Information of Chase Associate who Verified Terms in Letter.pdf (329.5 KB)

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January-30-2017 RESPA Qualified Written Request Letter (QWR) Sent to JPMorgan Chase Bank NA and Select Portfolio Servicing Inc.pdf (1 MB)

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## **What company is this complaint about?**

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### **COMPANY INFORMATION**

Deutsche Bank National Trust Company

### **ACCOUNT NUMBER**

0016066243

### **OTHER INFORMATION ABOUT THIS COMPANY**

Deutsche Bank Trust Company

1761 EAST ST. ANDREW PLACE

SANTA ANA 92705

(714)-247-6320

### **ADDITIONAL COMPANY**

Deutsche Bank National Trust Company

### **ACCOUNT NUMBER**

0016066243

**OTHER INFORMATION ABOUT THIS COMPANY**

Deutsche Bank Trust Company

1761 EAST ST. ANDREW PLACE

SANTA ANA 92705

(714)-247-6320

**COMPLAINT ALSO SUBMITTED TO THIS COMPANY?**

true

**ATTEMPTED TO FIX WITH THIS COMPANY?**

Yes

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**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

**Household size including total number of adults and children**

2

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## ✓ Sent to company

### STATUS

Sent to company on 10/18/2022

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.

## i Marked as duplicate

### STATUS

Marked as a duplicate complaint on 10/19/2022

This complaint appears to be a duplicate of a complaint we've already received. We've included a reference to this complaint on that record.

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Privacy Act Statement

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OMB #3170-0011

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Note on user experience

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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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◀ 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?

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### PRODUCT OR SERVICE

Mortgage

### TYPE

Conventional home mortgage

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# What type of problem are you having?

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## ISSUE

Problem with fraud alerts or security freezes

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

Yes

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# What happened?

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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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### 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.

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### 9 attachments

View uploaded documents by clicking on the file name

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Trustee Sale Notice.pdf (245.6 KB)

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FIGURE-1-2.jpg (586 KB)

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FIGURE-4.11.jpg (335.3 KB)

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## What company is this complaint about?

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### **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

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## What people are involved?

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### **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

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## ✓ 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.

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OMB #3170-0011

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