

Form **4506T-EZ**

(Rev. January 2012)

Department of the Treasury
Internal Revenue Service

Short Form Request for Individual Tax Return Transcript

OMB No. 1545-2154

Request may not be processed if the form is incomplete or illegible.

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.

James H. Barnes

1b First social security number or individual taxpayer identification number on tax return

410642451

2a If a joint return, enter spouse's name shown on tax return.

Susie M. Barnes

2b Second social security number or individual taxpayer identification number if joint tax return

430-70-6967

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

7025 West Hearn Road Peoria, AZ 85381

4 Previous address shown on the last return filed if different from line 3 (see instructions)**5** If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.JPMorgan Chase Bank, N.A.
c/o Kroll Factual Data
5200 Hahns Peak Dr.
Loveland, CO 80538Telephone number:
866-550-5705

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

2010

2011

2012

☐ Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign
Here

Signature (see instructions)

James H. Barnes

Spouse's signature

10/15/13

Date

10/15/13

Date

Phone number of taxpayer
on line 1a or 2a

602-478-4778

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 54185S

Form **4506T-EZ** (Rev. 1-2012)

REQUEST FOR MORTGAGE ASSISTANCE FORM

Important! To avoid delays, please make sure all pages are complete and accurate.

Loan Number: 0017944786

By signing this document, I/we certify that all the information is truthful. I/We understand that knowingly submitting false information may constitute fraud.

Shirley M. Barnes
Borrower Signature

10/15/2013
Date

Shirley M. Barnes
Co-Borrower Signature

10/15/2013
Date

TO BE COMPLETED BY INTERVIEWER

This request was taken by:

- ☐ Face-to-face Interview
☐ Mail
☐ Telephone
☐ Internet

Loan Number _____

Interviewer's Name (print or type) & I.D. Number

Name/Address of Interviewer's Employer

Interviewer's Signature

Date

Interviewer's Phone Number (include area code)

Servicer/Interviewer's Email Address

Interviewer's Fax Number

REQUEST FOR MORTGAGE ASSISTANCE FORM

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Loan Number: **0017944786**

Section J

ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration I certify under penalty of perjury:

1. I understand the Servicer may pull a current credit report on all borrowers obligated on the Note.
2. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
3. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that Servicer is providing the information about the mortgage relief program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
4. I understand that if the Servicer offers me a Trial Period Plan and I fail to accept or complete the trial plan for any reason, including, for example, declining the trial plan offer, failing to accept the trial plan offer, failing to make trial plan payments in a timely manner or failing to accept a final modification at the end of the trial period, I may permanently lose eligibility for a modification under the Making Home Affordable Program and any other modification program offered by the Servicer.
5. If I am eligible for a trial period plan, repayment plan or forbearance plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My first timely payment following my Servicer's determination and notification of my eligibility or prequalification for a trial period plan, repayment plan or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the trial period plan, repayment plan or forbearance plan.
6. I agree that when the Servicer accepts and posts a payment during the term of any repayment plan, trial period plan or forbearance plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
7. I agree that any prior waiver as to my payment of escrow items to Servicer in connection with my loan has been revoked.
8. If I qualify for and enter into a repayment plan, forbearance plan or trial period plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.
9. I consent to being contacted concerning this request for mortgage assistance at any email address or cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.
10. That all of the information in this document is truthful and the hardship(s) identified on page 2 is/are the reason that I need to request a modification of the terms of my mortgage loan, a short sale or a deed-in-lieu of foreclosure.
11. I understand that the Servicer, the U.S. Department of Treasury, owner or guarantor of my mortgage or their agents may investigate the accuracy of my statements and may require me to provide additional supporting documentation. I also understand that knowingly submitting false information may violate federal and other applicable law.
12. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under MHA, the Servicer, the U.S. Department of the Treasury, or their respective agents may terminate my participation in MHA, including any right to future benefits and incentives that otherwise would have been available under the program, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
13. The property that I am requesting mortgage assistance for is able to be lived in and it has not been or is at risk of being condemned. There has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
14. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner. I understand that time is of the essence.
15. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document or other documentation submitted in connection with this request.
16. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, Social Security Number, credit score, income, payment history, government monitoring information and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any mortgage relief or foreclosure alternative that I receive by the Servicer to (a) the U.S. Department of the Treasury; (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or Servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with any other mortgage relief program; and (e) any HUD-certified housing counselor.
17. I understand that I have the right to a copy of any property valuation used in connection with the decision on the request for a modification. If I want to receive a copy of the valuation, I will submit a request with my name, address and loan number within 90 days of the date that Servicer makes a decision on my request at the following address: Chase, Attn. Research Dept., PO Box 24696, Columbus OH 43224-0696 or by fax at 614-422-7575.
18. If I or someone on my behalf has submitted a FDCCA Cease and Desist notice to my Servicer, I hereby withdraw such notice and understand that Servicer must contact me through the loan modification process or to find other alternatives to foreclosure.

REQUEST FOR MORTGAGE ASSISTANCE FORM

Important! To avoid delays, please make sure all pages are complete and accurate.

Loan Number: **0017944786**

Section I

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

Borrower:	<input type="checkbox"/> I do not wish to furnish this information	Co-Borrower:	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input checked="" type="checkbox"/> Male

HOMEOWNERS HOTLINE

If you have questions about this document or the modification process, please call your Servicer. If you have questions about the program that your Servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673). The Hotline can help answer questions about the program and offers free HUD-certified counseling services in English and Spanish.

888-995-HOPETM
Homeowner's HOPE™ Hotline

NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your Servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding the occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document, you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse mismanagement or misrepresentation affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigtarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



REQUEST FOR MORTGAGE ASSISTANCE FORM

Important! To avoid delays, please make sure all pages are complete and accurate.

Loan Number:

0017944786

Section H

OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED

Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.

☐ Check this box if this section does not apply to you.

I am requesting mortgage assistance with a rental property. ☐ Yes ☐ No

I am requesting mortgage assistance with second or seasonal home. ☐ Yes ☐ No

I am requesting mortgage assistance for a home that is no longer my primary residence due to an out of area job transfer or foreign service assignment. I intend to occupy this property as my primary residence sometime in the future. ☐ Yes ☐ No

If "Yes" to any of these statements, I want to: ☐ Keep the property ☐ Sell the property ☐ Release the Property to avoid foreclosure (Deed in Lieu)

Property Address: _____ Loan I.D. Number: _____

Do you have a second mortgage on the property? ☐ Yes ☐ No If "Yes", Servicer Name: _____ Loan I.D. Number: _____

Do you have condominium or homeowners association (HOA) fees? ☐ Yes ☐ No If "Yes", Monthly Fee \$ _____ Are HOA fees paid current? ☐ Yes ☐ No

Name and address that fees are paid to: _____

Does your mortgage payment include taxes and insurance? ☐ Yes ☐ No If "No", are the taxes and insurance paid current? ☐ Yes ☐ No

Annual Homeowners' Insurance \$ _____ Annual Property Taxes \$ _____

If requesting assistance with a rental property, property is currently:

- ☐ Vacant and available for rent.
☐ Occupied without rent by your legal dependent, parent or grandparent as their principal residence.
☐ Occupied by a tenant as their principal residence.
☐ Other _____

If rental property is occupied by tenant: Term of lease/occupancy ____/____/____ - ____/____/____ Gross Monthly Rent \$ _____
MM DD YYYY MM DD YYYY

If rental property is vacant, describe efforts to rent property: _____

If applicable, describe relationship of and duration of non-rent paying occupant of rental property: _____

Is the property for sale? ☐ Yes ☐ No If "Yes", Listing Agent's Name: _____ Phone Number: _____

List Date? _____ Have you received a purchase offer? ☐ Yes ☐ No Amount of Offer? _____ Closing Date: _____

RENTAL PROPERTY CERTIFICATION

You must complete this certification if you are requesting a mortgage modification with respect to a rental property.

☐ Check this box if this section does not apply to you.

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the servicer, the U.S. Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such a five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

Notwithstanding the foregoing conditions, I may at any time sell the property, occupy it as my personal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

This certification is effective on the earlier of the dates listed below or the date the RMA is received by your servicer.

- ☐ By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this section and I hereby certify under penalty of perjury that each of the statements above are true and correct with respect to that property.

Initials: Borrower _____ Co-Borrower _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

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Loan Number: 0017944786

Section G

OTHER PROPERTIES OWNED

☒ Check this box if this section does not apply to you.

For the amount of the monthly payment, include, if applicable, monthly principal, interest, real property taxes and insurance premiums. You must provide information about all properties that you or the co-borrower own, other than your principal residence and any property described below. Use additional sheets if necessary.

PROPERTY #1

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #2

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #3

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #4

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #5

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

Important! To avoid delays, please make sure all pages are complete and accurate.

Loan Number: 0017944786

Section G

OTHER PROPERTIES OWNED

☒ Check this box if this section does not apply to you.

For the amount of the monthly payment, include, if applicable, monthly principal, interest, real property taxes and insurance premiums.
You must provide information about all properties that you or the co-borrower own, other than your principal residence and any property described below.
Use additional sheets if necessary.

PROPERTY #1

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #2

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #3

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #4

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

PROPERTY #5

Property Address: _____ Loan I.D. Number: _____
First Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Second Mortgage Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented
Gross Monthly Rent \$ _____ Monthly Mortgage Payment \$ _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

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Loan Number: **0017944786**

HOUSEHOLD INCOME		HOUSEHOLD EXPENSES/DEBT		HOUSEHOLD ASSETS associated with the property and/or borrower(s) excluding retirement funds	
Monthly Gross Wages	\$ 0	Monthly First Mortgage Principal and Interest Payment ¹	\$ 1740	Checking Account(s)	\$ 190
Monthly Self-Employment Income	\$ 644	Monthly Second Mortgage Principal and Interest Payment ¹	\$ 283	Checking Account(s)	\$ 0
Monthly Overtime	\$ 0	Monthly Homeowners' Insurance ¹	\$ 198	Savings/Money Market	\$ 0
Monthly Unemployment Income	\$ 0	Monthly Property Taxes ¹	\$ 351	CDs	\$ 0
Monthly Tips, Commissions, Bonus	\$ 0	Monthly HOA/Condo Fees/ Property Maintenance ¹	\$ 0	Stocks/Bonds	\$ 0
Monthly Non-Taxable Social Security/SSDI	\$ 0	Monthly Mortgage Payments on Other Properties ⁴	\$ 0	Other Cash on Hand	\$ 200
Monthly Taxable Social Security Benefits or Other Monthly Income from Annuities or Retirement Plans	\$ 3511	Monthly Credit Cards/Installment Loan(s) (Total Minimum Payment)	\$ 780	Other Real Estate (estimated value)	\$ 0
Monthly Child Support/Alimony ²	\$ 0	Monthly Child Support/Alimony Payments	\$ 0	Other <u>Two Automobiles</u>	\$ 7,300
Monthly Gross Rents Received ³	\$ 0	Monthly Auto Lease/Payment	\$ 0	Total Assets	\$ 7,790
Monthly Food Stamps/Welfare	\$ 0	Monthly Other <small>Utilities, Insurance, phone, Food</small>	\$ 1,287		
Monthly Other	\$ 0	Total Monthly Expenses/Debt	\$ 4,639		
Total Monthly Income	\$ 4,155				

¹ The amount of the monthly payment made to your lender - including, if applicable, monthly principal, interest, real property taxes and insurance premiums.

² Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

³ Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in Section H.

⁴ Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section H.

Section F

DODD-FRANK CERTIFICATION

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery; (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery;
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate federal law.

If you have been convicted of one of the mortgage or real estate crimes listed above within the last 10 years, you must cross out this section. You will be considered for other mortgage assistance options that are not a part of the Making Home Affordable Program.

This certification is effective on the earlier of the date listed below or the date received by your servicer.

REQUEST FOR MORTGAGE ASSISTANCE FORM

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Loan Number: 0017944786**Section C****ADDITIONAL LIENS/MORTGAGES OR JUDGMENTS**

Complete if applicable.

☒ Check this box if this section does not apply to you.

Lien Holder's Name/Service	Balance	Phone Number	Reference Number/Loan Number
Chase Home Finance	71,000	800-636-5656	00429200073924

A lien is a legal claim on property to secure a loan or debt until paid off. It is put in place by contract or court order.

Section D**BANKRUPTCY**

Complete if applicable.

☒ Check this box if this section does not apply to you.

Have you filed for bankruptcy? ☐ Yes ☐ No If yes: ☐ Chapter 7 ☐ Chapter 13 Filing Date: _____
Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Section E**INCOME/EXPENSES FOR HOUSEHOLD****EMPLOYMENT INFORMATION**

Borrower Monthly Income: \$ <u>867.00</u>	Co-Borrower Monthly Income: \$ <u>\$1730+\$914+\$644=\$3288</u>
Employer 1 Name: <u>Social Security Administration</u>	Employer 1 Name: <u>Social Security Administration</u>
Employer 1 Address: _____	Employer 1 Address: _____
Employment Start Date: _____	Employment Start Date: _____
Employer 2 Name: _____	Employer 2 Name: <u>American Express Company Retirement</u>
Employer 2 Address: _____	Employer 2 Address: _____
Employment Start Date: _____	Employment Start Date: <u>January 1, 2013</u>
Are you self-employed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Are you self-employed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

OTHER INCOME/EXPENSESIs there a person not on the mortgage note who lives in the residence and contributes financially to the household? ☒ Yes ☐ No

If yes, complete the following:

First and Last Name: James H. Barnes IIMonthly amount contributed to the household (not including the amount contributed to the Mortgage): \$ 60Monthly amount contributed to the Mortgage: \$ 300Are there living expenses for this person? ☒ Yes ☐ NoIf yes, monthly amount of expenses \$135

REQUEST FOR MORTGAGE ASSISTANCE FORM

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Loan Number: **0017944786**

Section B

REQUIRED DOCUMENTATION/HARDSHIP AFFIDAVIT

Describe your hardship: For the past year and a half, I had chronic pain in my left knee and it became so bad that I could not stand for extended periods. In March, the pain became so severe that my doctor recommended that I had to undergo knee replacement surgery. On June 2 in 2012 the company where my husband was working converted from PCs to Macintosh computers, and his hours were reduced from sixteen hours per week down to four hours per week. In 2013, they eliminated his job completely, and he is no longer working for this company.

Date situation began is: **January 1, 2013**

I believe that my situation is:

- ☐ Short-term (under 6 months)
☒ Medium-term (6-12 months)
☐ Long-term or permanent (greater than 12 months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check all that apply and submit required documentation demonstrating your hardship. If your mortgage loan is insured or guaranteed by the Federal Housing Administration (FHA), Veteran's Administration (VA) or Rural Housing Service (RHS), hardship documentation is not required but you must submit all financial documentation that supports your request for assistance.)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Unemployment | <ul style="list-style-type: none"> A copy of your benefits statement or letter detailing the amount, frequency and duration of your unemployment benefits |
| <input checked="" type="checkbox"/> Underemployment | <ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income |
| <input checked="" type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay) | <ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income |
| <input type="checkbox"/> Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law | <ul style="list-style-type: none"> Divorce decree signed by the court OR Separation agreement signed by the court OR Current credit report evidencing divorce, separation, or non-occupying Borrower has a different address OR Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property |
| <input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household or dependent family member | <ul style="list-style-type: none"> Death certificate OR Obituary or newspaper article reporting the death |
| <input type="checkbox"/> Long-term or permanent disability; serious illness of a borrower/co-borrower or dependent family member | <ul style="list-style-type: none"> Signed letter from a doctor certifying that you are under their care. Do not provide medical records or any details of your illness or disability OR Written statement or other documentation verifying disability or illness OR Proof of monthly insurance benefits or government assistance (if applicable) |
| <input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or borrower's place of employment | <ul style="list-style-type: none"> Insurance claim OR Federal Emergency Management Agency grant or Small Business Administration loan OR Borrower or employer property located in a federally declared disaster area |
| <input type="checkbox"/> Distant employment transfer | <ul style="list-style-type: none"> Proof of transfer OR Military Permanent Change of Station (PCS) |
| <input type="checkbox"/> Excessive obligations | <ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income |
| <input type="checkbox"/> Business failure | <ul style="list-style-type: none"> Tax return from the previous year (including all schedules) AND Proof of business failure supported by one of the following: <ul style="list-style-type: none"> Bankruptcy filing for the business; or Two months recent bank statements for the business account evidencing cessation of business activity; or Most recent signed and dated quarterly or year-to-date profit and loss statement |
| <input type="checkbox"/> Payment increase | <ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income |
| <input checked="" type="checkbox"/> Other | <small>Many of the small business customers have experience severe downturns in their businesses and we have lost more than half of our customers. We are in the process of restructuring our business and are confident that our new business will be a very successful venture. We</small> |

If you have income from rental properties that are not your principal residence, you must provide a copy of the current lease agreement with bank statements showing deposit of rent checks.

REQUEST FOR MORTGAGE ASSISTANCE FORM



Important! To avoid delays, please make sure all pages are complete and accurate.

Loan Number: 0017944786

Section A BORROWER		CO-BORROWER	
Borrower's Name Susie M Barnes		Co-Borrower's Name James H. Barnes	
Social Security Number 430-70-6967	Date of Birth 7/25/1941	Social Security Number 410-64-2452	Date of Birth 2/2/1938
Home phone number with area code (623) 979-4413		Home phone number with area code (623) 979-4413	
Cell or work number with area code (623) 824-4267		Cell or work number with area code (602) 478-4778	
Email Address sue@jhbarnes.com		Email Address jhbarnes@jhbarnes.com	
<p>Is any borrower a servicemember? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Have you recently been deployed away from your principal residence or recently received a Permanent Change of Station (PCS) order? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If yes, I intend to occupy this property as my primary residence some time in the future. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is any borrower the surviving spouse of a deceased servicemember who was on active duty at the time of death? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>			
<p>I want to: <input checked="" type="checkbox"/> Keep the Property <input type="checkbox"/> Sell the Property <input type="checkbox"/> Release the Property to avoid foreclosure (Deed in Lieu)</p> <p>The property is my: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment</p> <p>The property is: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant</p>			
<p>Have you previously requested mortgage payment assistance through Chase? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? None</p> <p>Have you ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification on your principal residence? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you or any co-borrower had a permanent HAMP modification on any other property you own? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", how many? One</p> <p>Are you or any co-borrower currently in or being considered for a HAMP trial period plan on a property other than your principal residence? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>			
<p>Complete this section ONLY if you are requesting mortgage assistance in connection with property that is not your principal residence.</p> <p>Is the mortgage on your principal residence paid? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", number of months your payment is past due (if known): _____</p>			
<p>Number of People in Household: _____</p>			
<p>Mailing address: _____</p> <p>Property address (if same as mailing address, just write "same"): Same</p>			
<p>Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, what was the listing date? _____</p> <p>Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Date of Offer: _____ Amount of Offer: _____</p> <p>Closing Date: _____</p> <p>Agent's Name: _____</p> <p>Agent's Phone Number: _____</p> <p>For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		<p>Have you contacted a credit counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please complete the following:</p> <p>Counselor's Name: _____</p> <p>Agency Name: _____</p> <p>Counselor's Phone Number: _____</p> <p>Counselor's Email: _____</p>	
<p>Who pays the real estate tax bill on your property?</p> <p><input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA</p> <p>Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Condominium or HOA Fees? <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ per month</p> <p>Are the fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Name and address that fees are paid to: _____</p>		<p>Who pays the hazard insurance premium for your property?</p> <p><input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA</p> <p>Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Name of Insurance Co.: _____</p> <p>Insurance Co. Phone Number: _____</p>	

7025 West Hearn Road
Peoria, AZ 85381
Phone: 623-979-4413
Cell: 623-824-4267
Fax: 623-979-1827

Susie Barnes

Fax

To: Chase Home Finance **From:** Susie Barnes

Fax: 866-282-5682 **Pages:** 19

Phone: 800-849-8380 **Date:** 10/24/2013

Re: **Loan #:**
Request for Mortgage Assistance Forms **0017944786**

X Urgent For Review Please Comment

This is the second time that these forms have been sent.
(These forms were initially faxed on 10/15/22013.)



Copy of Sue Barnes
10-24-2013 Mortgag

Additional Supporting Information

For the past year and a half, I had chronic pain in my left knee and it became so bad that I could not stand for extended periods. In March, the pain became so severe that my doctor recommended that I had to undergo knee replacement surgery. On June 24, 2013, I had knee replacement, and started physical therapy in the third week of July. I have not totally recovered from the knee replacement operation but am now able to walk without crutches or walker. I should be able to return to work at the beginning of November. In my last full year of work in 2011, I made almost \$35,000 and this was more than enough to pay our mortgage. This year, I have not been able to work at all, but I expect to return to work on a full-time basis next year.

In addition to my illness, in 2012 the company where my husband was working converted from PCs to Macintosh computers, and his hours were reduced from sixteen hours per week down to four hours per week. In 2013, they eliminated his job completely, and he is no longer working for this company.

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In addition to my illness, in 2012 the company where my husband was working converted from PCs to Macintosh computers, and his hours were reduced from sixteen hours per week down to four hours per week. In 2013, they eliminated his job completely, and he is no longer working for this company.

FYI

During the past seventeen months, my husband has been developing and prototyping a new group of small business services that we will start to install at small business customers in December 2013. These services are like nothing else currently available in the IT market and we are convinced that they will make our small business a successful venture that will infuse much needed money into our household. He will initially run the business himself but we are confident that it will grow to the point where we will be able to hire technicians to support the help-desk and tech support functions. I have taken the liberty to append the Executive Summary of our Business Plan to this document to assure Chase that we do have a long-term plan for being able to pay the mortgage.

Susie M Barnes 

DESCRIPTION OF HARDSHIP – SUSIE M. BARNES (LOAN NUMBER 0016066243)

Living "The American Dream"

Mrs. Barnes and her husband are retired African American citizens and are age 80, and 83, respectively. They have been married for more than fifty-seven years and had been financially self-sufficient since they were married, until March 2004; when Mrs. Barnes inquired about a second mortgage loan or LoC loan from a fax advertisement from an "unnamed home mortgage lender", purporting to offer the "Lowest Interest Rates in the Industry". Prior to 2004, Mrs. Barnes and her husband had owned the home for which she is now requesting mortgage assistance since 1979; and during this time, they had lived the proverbial "American Dream". Their plans were to either continue living in this home, which would have been paid off by 2015, or alternatively, sell their home and move into a smaller home in a local retirement community in 2010. However, these plans were changed when she and her husband became entrapped in a cruel, predatory subprime home mortgage origination scheme in 2004. The so-called Chase Lending Specialist who was responsible for the origination of this home mortgage loan created a HUD Uniform Residential Loan Application that was riddled with inaccurate, over-inflated, and frequently fraudulent information, including stating that Mrs. Barnes earned \$15,000 per month; although at the time she was unemployed, and her only income was a \$615 per month Social Security Check. He also stated that she was single and had no co-borrower for this loan. There were dozens of other inaccuracies and fraudulent entries in this application, but even to this day, JPMorgan Chase Bank claims that this so-called Chase Lending Specialist (now referred to as a Mortgage Loan Banker by JPMCB) did nothing wrong during the origination. The closing cost for Mrs. Barnes' 2005 home mortgage loan was more than twelve thousand dollars, but this is substantially less than the more than nineteen thousand dollars closing fee assessed to Mrs. Barnes' 2004 home mortgage loan originated by this same "so-called Chase Lending Specialist."

Chase-Direct Non-Prime Lending Division

Prior to falling prey to the bat-and-switch, stated-income scam of this unscrupulous Chase Lending Specialist, which we now know was employed at the clandestine Chase Non-Prime Lending Center located in Fort Washington, PA; Mrs. Barnes and her husband had always made their mortgage payments on time, and she had an excellent credit record. However, after being entrapped in this elaborate subprime home mortgage lending scam, she was forced to return to work on a full-time basis for the first time since 1981; and in 2005, she did so and obtained employment as a Behavior Health Technician (BHT) with a healthcare staffing company. She continued to work on a full-time basis from 2005 until 2010, when she was forced to undergo the first of two knee-replacement operations. She underwent a grueling recovery, which included two weeks of daily physical therapy, and returned to work in June 2010, prior to her sixty-ninth birthday. In late 2013, her other knee had to be replaced, and after the same painful recovery period, she found it impossible to return to work.

Chase Home Finance, LLC

Additionally, on October 16, 2013, JPMorgan Chase Bank, N. A.(JPMCB), the owner of her home mortgage loan, decided to jettison her home mortgage loan, along with several hundred others and sold the servicing rights to Select Portfolio Servicing, Inc. (SPS). She and her husband were highly suspicious of this maneuver because inspired by their ill-fated experience with the Chase Non-Prime Lending Center, she and her husband maintained a relatively good relationship with Chase Home Finance, LLC; the servicer of her home mortgage loan.

Importance of HMDA Public Raw Data Disclosures in Supporting Mrs. Barnes' Claims of Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Against the Chase-Direct Non-Prime Lending Center.

The only major problem Mrs. Barnes and her husband had with Chase Home Finance, LLC, their mortgage servicer, was in 2010, when her husband inadvertently discovered that since 1999, a federal government agency known as the Home Mortgage Disclosure Act (HMDA), collected and published annual public disclosure reports regarding all home mortgage loan applications received and the process by more than seven thousand home mortgage lenders, including all Chase financial institutions. Additionally, he discovered that he could request these annual reports and receive them via CDs. However, when he attempted to obtain the Chase HMDA Public Disclosure data for 2004 and 2005, he was informed by the Vice President of the Chase HMDA Compliance Department that only public records for 2010, 2009, and 2008 were available from Chase and further; that he was unaware of any way that 2004 and 2005 HMDA Public Disclosures for Chase could be obtained. This was clearly inaccurate because several years later, in 2015, during a telephone call to the OCC, Mr. Barnes asked for information regarding archived loan application records for 2004 and 2005 and was told that these archived records were available from the National Archives and Records Administration (NARA). He then contacted the National Archives and, during the following two-month period, downloaded more than three hundred million loan application records covering the period from 1999 to 2012. More than twelve-million two-hundred and forty thousand of these archived loan applications were for JPMorgan Chase and Company affiliates; and the HMDA-LAR Public Disclosure records clearly show between 2004 and 2008, the Chase Non-Prime Lending Division specifically targeted Mrs. Barnes and tens of thousands of other African American consumers residing in three-hundred and eighty MSAs/MDs, in forty-four States, for its illicit subprime home mortgage lending activities.

Referrals to Consumer Financial Protection Bureau (CFPB) by Multiple Federal Government Consumer Complaint Agencies

Mrs. Barnes and her husband developed a document that described the Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling practices that occurred during the origination of her home mortgage loan and sent copies to JPMorgan Chase Bank, N. A., as well as the consumer complaint office the Federal Depositary Insurance Corporation (FDIC). The FDIC declined to investigate her claims because they felt that the Consumer Financial Protection Bureau (CFPB) had been specially created to assist consumers with claims such as this; thus, they forwarded the claim to CFPB and included all documents associated with her claim. Unfortunately, the CFPB did not provide any assistance toward a resolution or arbitration of Mrs. Barnes' complaint; and she and her husband are now convinced that CFPB has been an impediment rather than a facilitator since this complaint was referred to them by FDIC. To reinforce this contention, Mrs. Barnes and her husband filed a second claim that alleged that all of these illicit tactics described in the first claim were also committed against more than thirty thousand other African American consumers during the same period. Additionally, this new claim alleged that serious HMDA violations were also committed at the Chase Non-Prime Lending Center between 2004 and 2008. This new complaint was filed with the Consumer Complaint Department of the Office of the Comptroller of the Currency (OCC). Again, as had happened with the FDIC, the OCC refused jurisdiction for this complaint; and, over the vehement objections of Mrs. Barnes and her husband, referred her second complaint to CFPB.

HMDA-LAR Supervisory Agency

The reason that we referred this second complaint to the OCC was because of the serious HMDA/Regulation C violations committed by Chase Manhattan Bank USA, N. A. and JPMorgan

Chase Bank, N. A. At the time the alleged criminalities occurred, the OCC was the Supervisory Agency for both of these National Banks and, as such, is legally responsible for the correctness, accuracy, and, most importantly, fair housing/fair lending compliance of these National Banks.

A Substantial Portion of the Four-Billion-Dollar Consumer Relief/Restitution Funds of the 2013 Thirteen Billion Dollar JPMorgan RMBS Settlement, Should Have Been Allocated to Mrs. Barnes, and the Tens of Thousands of Other Owners of "Toxic Mortgages" Originated by the Chase Non-Prime Lending Center between 2004 and 2008.

We believe that this was the DOJ's intention, and this is substantiated by the following quote from the DOJ's announcement of the settlement of this landmark lawsuit:

"JPMorgan will pay out the remaining \$4 billion in the form of relief to aid consumers harmed by the unlawful conduct of JPMorgan, Bear Stearns, and Washington Mutual".

Consumer Relief Provision

The Consumer Relief Provision of this settlement included provisions for both payment forgiveness and principal forgiveness and included the following eligibility requirements:

"Eligibility: The Consumer Relief eligibility criteria shall reflect only the terms set forth below and the following principles and conditions: (1) Consumer Relief will not be implemented through any policy that violates the Fair Housing Act or the Equal Credit Opportunity Act; (2) Consumer Relief will not be conditioned on a waiver or release by a borrower, provided that waivers and releases shall be permitted in the case of a contested claim where the borrower would not otherwise have received as favorable terms or consideration; and (3) Eligible modifications may be made under the Making Home Affordable Program (including the Home Affordable Modification Program ("HAMP") and the Housing Finance Agency Hardest Hit Fund) and any proprietary or other modification program."

More than One Hundred and Twenty-Three Thousand Home Mortgages Receiving Relief/Restitution under the Consumer Relief Provision

Exactly 123,737 mortgage-holders were provided with relief/restitution ranging from Principal Forgiveness to Rate Reductions, but on October 16, 2013, exactly thirty-three days before the settlement was announced, JPMCB outsourced all of the "Toxic Mortgages" originated by the Chase Non-Prime Lending Division to Select Portfolio Servicing, Inc. This "Eleventh Hour Surprise" invalidated claims for relief/restitution for Mrs. Barnes and all other Chase-originated "Toxic Mortgages".

"Allowing the Fox to Guard the Hen-House"

However, in the act of sheer lunacy, the DOJ designated JPMorgan Chase Bank and Company as the administrator of this four-billion-dollar Consumer Relief Provision. As this implies, the accused party in this lawsuit was allowed to choose which home mortgage loans were eligible to receive relief under this settlement. This blunder which is synonymous with the fable of "Allowing the Fox to Guard the Hen-House," is just as unfathomable today as it was in 2013, and the very first thing JPMorgan Chase Bank, N. A. did was to sell the servicing rights to internally-originated "Toxic Mortgages" such as that of Mrs. Barnes; and thus make these "Toxic Mortgages", which in fact, were the genesis of this landmark lawsuit, ineligible for any relief under this provision. Mrs. Barnes and her husband are firmly convinced the DOJ act of allowing a guilty perpetrator to determine how the punitive monetary fines for its criminal acts to be distributed is unprecedented in the judiciary system of this Country. It is also important to remember that JPMCB is one of the largest home mortgage servicers in the US and thus should be compelled to prove that it did not provide any of these Consumer Relief/Restitution funds to home mortgage loans that it serviced.

JPMorgan Chase and Company Has Exhibited a Continuing-Pattern of Racially-Disparate Lending Practices Against African Americans

During the past three years, we have asked for help from FDIC, OCC, HUD, FFIEC, DOJ, and last but not least, CFPB. The HMDA-LAR Public Raw Data Disclosures Mrs. Barnes' husband obtained from the National Archives provide irrefutable proof that Chase Manhattan Bank USA, N. A., JPMorgan Chase Bank, N. A. and other JPMorgan Chase and Company affiliates operated a Subprime Lending Boiler Room at its Fort Washington, PA branch office between 2004 and 2008. These disclosures also show that Mrs. Barnes and other African Americans were specifically targeted by the Chase Lending Specialist manning this boiler room. Mr. Barnes obtained almost three hundred million loan application records from the National Archives and Records Administration (NARA), and these disclosure records show tens of thousands of other African Americans were the victims of systemic, institution-wide racial-disparate conventional home mortgage lending practices by JPMorgan Chase Bank, N. A., and its affiliate institutions.