

1. COPY OF INITIAL LETTER RECEIVED FROM HOUSING AND CIVIL ENFORCEMENT SECTION OF CIVIL RIGHTS DIVISION OF DOJ:



U.S. Department of Justice  
Civil Rights Division  
Housing and Civil Enforcement Section

SHR:DPM:SAB:rr  
DJ 188-16-0

U.S. Mail: 950 Pennsylvania Avenue, NW - G St.  
Washington, DC 20530  
Facsimile: (202) 514-1116  
Electronic: [fairhousing@usdoj.gov](mailto:fairhousing@usdoj.gov)

OCT 28 2014

James Barnes  
[jhbarnes@jhbarnes.com](mailto:jhbarnes@jhbarnes.com)

Dear Mr. Barnes:

This is in responses to your correspondence to the Housing and Civil Enforcement Section of the United States Department of Justice alleging JP Morgan Chase is engaged in racially discriminatory lending practices based on your analysis of HMDA data. We understand you have also contacted the Consumer Financial Protection Board (CFPB) concerning these allegations. We apologize for the delay in this response.

This office has the responsibility with other federal agencies for enforcement of federal fair lending laws, including the Equal Credit Opportunity Act, 15 U.S.C. §1691, et seq., (ECOA) and the Fair Housing Act, 42 U.S.C. §3601, et seq. (FHA). These laws prohibit discrimination in lending based upon race, color, national origin, religion, sex, familial status, age, or disability.

The fair lending laws give the federal banking regulators, including the CFPB, jurisdiction to investigate complaints of lending discrimination and to make a referral to the Department of Justice based on their findings. The Department of Justice also has the ability to bring an action without a referral. In either case, the Department of Justice has authority to act only when there is information indicating that an establishment is engaged in a pattern or practice of discrimination. A pattern or practice of discrimination requires a showing that discriminatory activity is the standard operating procedure of a lending institution -- the regular rather than the unusual practice. Such a pattern or practice is usually proved by evidence that there have been several discriminatory incidents at the institution, or that it has a policy of discrimination. HMDA data provides one way that the Department can evaluate whether a lender has engaged in a pattern or practice of discrimination.

Thank you for bringing your analysis to our attention. We have reviewed the information provided in your correspondence concerning JP Morgan Chase. We are unable to keep you updated regarding the status of any investigation we may undertake in response to your complaint.

Sincerely,

Steven H. Rosenbaum

Chief

By:






























































Sharlitta Bates

Legal Assistant

Housing and Civil Enforcement Section

**2. FROM 10/29/2014 TO 1/24/2018 JAMES H. BARNES SENT FIFTY-FIVE EMAIL MESSAGES TO THE HOUSING AND CIVIL ENFORCEMENT SECTION OF CIVIL RIGHTS DIVISION OF THE DOJ REGARDING MORTGAGE LOAN FRAUD AND CIVIL RIGHTS VIOLATIONS, INCLUDING EXPLICITLY-TARGETING AFRICAN AMERICANS, HISPANIC, AND LATINOS BY JPMORGAN CHASE AND COMPANY AFFILIATES AND SELECT PORTFOLIO SERVICING, INC.**

 U S Department of Justice Civil Rights I <b>FROM DOJ-10/29/2014</b>	 U S Department of Justice Civil Rights I <b>FROM DOJ-1/16/2015</b>	 U S Department of Justice Civil Rights I <b>FROM DOJ-3/4/2015</b>	 RE U S Department of Justi <b>FROM DOJ-6/1/2017</b>	 RE U S Department of Justi TO DOJ-11/2/2014	 RE U S Department of Justi TO DOJ-11/14/2014
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 Summary of Fraudulent Home M TO DOJ-1/1/2017	 RE U S Department of Justi TO DOJ-6/10/2017	 RE U S Department of Justi TO DOJ-6/14/2017	 RE 0016066243 RE U S Department of . TO DOJ-6/17/2017	 Attn Geoffrey Nielson Consumer (	 RE U S Department of Justi TO DOJ-6/26/2017
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 RE (JPMorgan Loan # 0017944786 TO DOJ-9/20/2017	 FW (JPMorgan Loan # 0017944786 TO DOJ-9/20/2017	 Re SPS Does Not Review Files from D\	 FW Re SPS Does Not Review Files fro TO DOJ-9/28/2017	 FW Missing or Discarded Consume TO DOJ-9/29/2017	 RE Re SPS Does Not Review Files fro TO DOJ-10/02/2017
 Re SPS Does Not Review Files from D\	 RE SPS Does Not Review Files from D\	 RE SPS Does Not Review Files from D\	 Examples of previously reference TO DOJ-11/12/2017	 FW Examples of previously reference TO DOJ-11/13/2017	 RE Missing or Discarded Consume TO DOJ-12/7/2017

 Culmination of Four-Year Investigat 12/12/13/2017	 More Re Culmination of Four 12/19/2017	 Please Route to Ms Day Supervisor - CFF 12/19/2017	 FW Please Route to Ms Day Supervis 12/21/2017	 Analysis of the Company-Centric Cl 1/4/2-18	 FW Analysis of the Company-Centric Cl 1/4/2018
 RE Please Route to Ms Day Supervisor - TO DOJ-1/6/2018	 RE The CFPB Complaint Process is TO DOJ-1/6/2018	 NO DISCRIMINATION CC TO DOJ-1/7/2018	 CFPB Complaint Process The Great TO DOJ-1/11/2018	 RE NO DISCRIMINATION CC TO DOJ-1/11/2018	 Summary of HMDA Public Disclosures fr TO DOJ-1/24/2018
 DOCUMENTED FAILURE OF THE CO TO DOJ-2/4/2018	 WHAT DID THEY KNOW AND WHEN I TO DOJ-2/5/2018	 Connecting the Dots w CFPB Compl. TO DOJ-2/6/2018	 RE WHAT DID THEY KNOW AND WHEN I TO DOJ-2/7/2018	 RE Connecting the Dots w CFPB Compl. TO DOJ-2/7/2018	

**3. PROMISED MADE TO JAMES BARNES DURING THE 2018-2019 GOVERNMENT SHUTDOWN:**




































- ❖ AS THE INITIALLY LETTER RECEIVED FROM FIVE MONTH PERIOD FROM JANUARY TO JUNE 2019: THIRTY-FIVE AUTO-RESPONSE MESSAGE SENT PROMISING TO REVIEW CONSUMER’S COMPLAINT AFTER HOUSING AND CIVIL ENFORCEMENT SECTION RETURNED TO NORMAL OPERATION AFTER GOVERNMENT SHUTDOWN.

- ❖ ACTUAL AUTO-RESPONSE MESSAGE:

- *“Thank you for contacting the Housing & Civil Enforcement Section of the Civil Rights Division of the United States Department of Justice. The Department of Justice resumed operating after the government shutdown ended, and we are diligently working to address the correspondence we received during the shutdown. Please be advised that our responses will be delayed. Thank you for your patience.”*

- ❖ AFTER THE HOUSING AND CIVIL ENFORCEMENT SECTION RETURNED TO FULL OPERATION, THE ATTACHED FORM LETTER ADDRESSED TO **“DEAR SIR/MADAM”** WAS SENT. THIS FORM LETTER CONDESENDING REFERRED THESE AFRICAN AMERICAN CONSUMERS BACK TO CFPB WHICH CANNOT “PROVE” THAT THEY HAVE FILED A SINGLE DISCRIMINATION COMPLAINT OF ANY TYPE DURING ITS EIGHT YEARS OF EXISTENCE. (IRREFUTABLE FACT: BETWEEN 2014 AND 2019, JAMES AND SUSIE BARNES FILED SEVEN COMPLAINTS ALLEGING RACIAL DISCRIMINATION/RACIAL PROFILING AGAINST JPMORGAN CHASE AND COMPANY AFFILIATES AND BUSINESS PARTNER, AND NONE OF THESE COMPLAINTS WERE REVIEWED OR INVESTIGATED BY CFPB.)

- ❖ LIST OF RESPONSES TO MAIL MESSAGES SENT BY JAMES BARNES DURING THE 2018-2019 GOVERNMENT SHUTDOWN;

- |   |   |   |   |   |   |
|---|---|---|---|---|---|
|  |  |  |  |  |  |
| RE_Re_Predatory   | RE_Resending_   | RE_New Notice of  | RE_More RE_   | RE_Major HMDA   | RE_Continued  |
| Lending_ Mortgage   | Predatory Lending_  | Foreclosure Sale (SP  | Confusion regardin  | Regulation C Violati  | Benign Neglect by tl  |
|  |  |  |  |  |  |
| RE_Major HMDA   | RE_Thank You For  | RE_Thank You For  | RE_Thank You For  | RE_More RE_   | RE_Case RE_ Still Waiting on  |
| Regulation C Violati  | Your Inquiry - 19032  | Your Inquiry - 19032  | Your Inquiry - 19032  | Number - 190327-3!  | Responses from SPS  |
|  |  |  |  |  |  |
| RE_STILL WAITING  | RE_STILL WAITING  | RE_STILL WAITING  | RE_STILL WAITING  | RE_Missing QWR  | RE_Missing QWR  |
| AND WAITING AND \   | AND WAITING AND \   | AND WAITING AND \   | AND WAITING AND \   | Response Re Legal s   | Response Re Legal s   |
|  |  |  |  |  |  |
| RE_STILL WAITING_   | RE_STILL WAITING_   | RE_Missing QWR  | RE_STILL WAITING_   | RE_CLAIM TWO_   | Automatic reply_  |
| AND WAITING_ AND  | AND WAITING_ AND  | Response Re Legal s   | ____  | RE_Case Numt  | CHASE & SPS Eleven  |
|  |  |  |  |  |  |
| RE_Do It Yourself   | RE_Do It Yourself   | RE_Do It Yourself   | RE_NO   | RE_NO   | RE_NO   |
| (DIY) Complaint Resc  | (DIY) Complaint Resc  | (DIY) Complaint Resc  | DISCRIMINATION CCD  | DISCRIMINATION CCD  | DISCRIMINATION CC   |
|  |  |  |  |  |   |
| RE_Formal Request   | RE_Do It Yourself   | RE_Formal Request   | RE_Formal Request   | RE_More RE_   | RE_Do It  |
| for Procedure for Fil   | (DIY) Complaint Resc  | for Procedure for Fil   | for Procedure for Fil   | Yourself (DIY) Compl  |   |