

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

**James H. Barnes
Susie M. Barnes**

Fax

To: FDIC Consumer Response Center

From: James Barnes

Fax: (703) 812-1020

Pages: 15

Attn: Predatory Lending Complaint

Date: 7/6/2014

For Urgent Attention

Please Comment

Please Reply

The attached is a complaint that describes a predatory lending issue that I have with our home mortgage lender. I filed this complaint online, and am sending this fax to ensure that you have a formatted copy of the complaint.

Thanks for providing us with the opportunity to submit this complaint to the FDIC.

James H. Barnes & Susie M. Barnes

Predatory Lending Practices of Chase Home Finance, LLC, and Chase Home Finance, Inc. Between 2004 and 2006

Claimants: Susie M. Barnes and James H. Barnes

I am filing this complaint on behalf of my wife, Susie M. Barnes, and myself, James H. Barnes. On early February of this year, as soon as we became aware of the magnitude of the predatory lending practices that were perpetrated upon us between 2004 and 2006, we registered a formal complaint with JP Morgan Chase Bank, N.A.; and ask them to launch a thorough investigation into what we believe were serious civil and criminal activities of former employees of JP MORGAN CHASE BANK, N.A. During the past six months, we have sent a total of seven letters to Chase, describing the fraudulent practices that occurred at the Chase Home Finance, LLC location shown below. These allegations not only include the Lending Specialist in question, Mr. Matthew Balin, but also his managers at the JP Morgan Chase Bank branch at which he was employed. In the period in question, this branch was located at:

CHASE BANK USA, N.A.
502 Virginia Drive
Fort Washington, PA 19034

Additionally, at the time of the alleged violations shown below, Chase Home Finance, LLC was a subsidiary of Chase Home Finance, Inc. located at 194 Wood Ave S, Iselin, NJ 08830.

The allegations in question, occurred from March 2004 through April 2006; and have been formally communicated to the management of the JP Morgan Chase Bank's Legal and Compliance Department seven times. Additionally, we sent the Vice President of the Chase Home Finance HMDA/LAR Department, Mr. Robert Meusel, multiple requests for HMDA data for the period from 2004 through 2006. (After an intensive search, we found the JP Morgan Chase Bank HMDA data for this period on the FFIEC.gov website, and it confirms our premise that Chase was not providing African Americans with the same fair housing opportunities as Whites, during this period. For example; in 2004, there were only two loans approved for African Americans versus three hundred and sixty-three for Whites and when no race or ethnicity was specified.)

We sent all complaints regarding this matter via priority mail to the following three Chase Home Finance executives:

Rodney K Reuscher
Chase Home Finance, LLC
3415 Vision Drive
Columbus, OH 43219-6009

Jason Whitfield
Chase Home Finance, LLC
3415 Vision Drive
Columbus, OH 43219-6009

Eli Nichols
Chase Home Finance, LLC
3415 Vision Drive
Columbus, OH 43219-6009

This Predatory Lending claim against Chase Home Finance, LLC is currently being reviewed by the Arizona Attorney General's Office. (If additionally documentation is needed, we have detail, chronological records of all our written and electronic communications with Chase Home Finance, LLC.)

Mr. Matthew Balin, while employed as a Lending Specialist at the JP Morgan Chase Fort Washington, PA office, along with his managers, and other members of the Direct Team Six at this office, were in violation of a variety of state and federal laws including:

- o Violating State and Federal Predatory Lending laws.
- o Denying Susie M. Barnes rights described in the Equal Credit Opportunity Act.
- o Circumventing the Home Mortgage Disclosure (HMDA) Act.
- o Violating the Truth and Lending Act.
- o Federal Trade Commission Act Section 5 -- Unfair Deceptive Acts or Practices.
- o Violating the Telephone Consumer Protection Act (TCPA) by purchasing illegally-obtained mortgage loan leads from a company under indictment by the Federal Communication Commission (FCC).

Additionally, Susie M. Barnes' Civil Rights may have been violated by the overt discrimination, disparate treatment and/or disparate impact implied by omission of marital status, race, and ethnicity on the 2004, and 2005 loan applications. My wife informed Mr. Balin of her desire to include the pertinent information in the race and ethnicity sections of the applications, but we now believe that Mr. Balin had ulterior motives for not including this information. He was aware of the new HMDA/LAR reporting requirements that went into effect in 2004; and knew that all loan applications from African Americans would be reviewed by Chase HMDA department.

The following describes the fraudulent (and sometimes criminal) practices performed by Mr. Balin:

1. **Maintaining a third-party relationship with a California-based 'fax spamming' company known as fax.com.** This company sent the illegal spam fax to Susie M. Barnes that resulted in her contacting Mr. Balin. This illicit advertisement claimed among other things that "the lowest mortgage interest rates in history" were available by calling the "The Mortgage Experts" number listed on the fax. The person(s) answering the toll-free telephone number in the fax (800-819-5252), directed Mrs. Barnes to call the Chase Home Finance branch in Fort Washington, PA (877-800-4405), and ask for Mr. Balin extension (4749). (It is important to note that after hundreds of complaints from virtually every state in the US for violating the Telephone Consumer Protection Act (TCPA), fax.com was shut-down by the FCC and the Attorney General of the State of California in November 2006.)
2. **Falsely claiming that rather than obtaining a second mortgage or Line-of-Credit (LoC), that it was in Mrs. Barnes' best interest to obtain a new primary home loan that would enable her to pay off existing first and second home loans, as well as some high-interest credit card debts.** He assured her that because of her excellent credit score, that he would be able to get her an interest rate in the five to five and a half percent range. It was not until the actual closing of the loan that she discovered that what was actually obtained, was a loan rate of 7.825% for twenty years that included the highest discount points allowable (6%). The end result was that our mortgage payments increase by more than \$300/month. When the independent closing agent explained the terms of the loan to Mrs. Barnes, she refused to close the loan. Later that day, after Mr. Balin assured her that he would be able to renegotiate the loan in exactly twelve months; and promised to get much better terms; she felt that she did not have any other options, and she reluctantly allowed him to reschedule the loan closing for later that week.
3. **Creating multiple Uniform Residential Loan Applications for Susie M. Barnes in 2004, and appending them to the loan closing documentation.** Both applications were created by Mr. Balin, on the same date and:
 - a. The first loan application was designated as for the Borrower's copy, and;
 - b. The second loan application was apparently used for underwriting and auditing.

This process was duplicated in 2005, when Mr. Balin illegally 'flipped' the 2004 loan because of complaints from Mrs. Barnes regarding the subprime interest rate, maximum discount fees of \$17,322, and closing fees of the original loan. The discount fees for the 2005 'flipped' loan were \$8,922.

4. **Not listing my Susie M. Barnes true income on the loan application which at the time was approximately \$1,000 per month (\$610/month from Social Security, and approximately \$400/month from working part-time as a healthcare employee for two different employers.)**
5. **This process was duplicated in 2005, when Mr. Balin illegally 'flipped' the 2004 loan because of complaints from Mrs. Barnes regarding the subprime interest rate, maximum discount points, and disgraceful closing fees of the original loan. The terms of the 2005 loan were only marginally better, and there was still a three percent discount rate added to the loan at closing time.**
6. **Listing a grossly inflated amount for business incomes for Susie M. Barnes from a home-office business she co-owned with her husband. This occurred on one of the 2004 applications, this business income was listed at \$10,000/month, and on the other 2004 loan applications this income was listed as \$15,000/month. (The business in question, J. H. BARNES & ASSOCIATES actually lost money during 2003, 2004, and 2005.)**
7. **Listing a grossly inflated amount for business incomes for Susie M. Barnes from a home-office business she co-owned with her husband. On one of the 2004 applications, this business income was listed at \$10,000/month, and on the other 2004 loan application this income was listed as \$15,000/month. (The business in question, J. H. BARNES & ASSOCIATES actually lost money during 2003, 2004, and 2005.)**
8. **Listing Susie M. Barnes' marital status as single on both 2004 applications. However, he subsequently listed her marital status correctly on both of the 'flipped' 2005 applications. (We believe that listing the 2004 marital status as single, was instrumental to obtaining approval from the Chase underwriters for the 2004 loan.)**
9. **Not listing Susie M. Barnes' Race or Ethnicity on either the two 2004 applications, or the two 2005 applications. We subsequently obtained the JP Morgan Chase Bank, NA HMDA data for 2004 through 2006 from the FFIEC.gov website, and this data confirmed that the Phoenix/Scottsdale MSA loan approval rates for Whites (and when no race was specified), were as follows:**
 - a. 44% higher than those for Blacks/African Americans in 2004.
 - b. 18% higher than those for Blacks/African Americans in 2005.
 - c. 10% higher than those for Blacks/African Americans in 2006.
10. **Creating an illegal process for circumventing the Stated Income Lending Process that was intended to enable honest small business owners qualify for residential home loans even if they could not verify their monthly income. The illegal process developed by Mr. Balin was even worse than the Liars Loans schemes that were prevalent at Ameriquest and AIG. Although our primary concern is rectifying our injustices, we are convinced that Mr. Balin and his Direct Loan Six colleagues, perpetrated this scam on dozens and perhaps hundreds of other unsuspecting customers in virtually every major city across the US. As illustrated by the two applications for Susie M. Barnes, Mr. Balin could enter virtually any information on the Uniform Residential Loan Applications required to meet the monthly income requirements, and the only other required documents was a letter from a real (or bogus) tax preparer, and a property appraisal.**

We feel that Mr. Balin's unlawful actions were condoned, and approved by his JP Morgan Chase Bank managers, caused permanent, irreparable harm to Susie M. Barnes and James H. Barnes. It destroyed their financial status, and business reputation, and thus they are seeking the following remedies:

The acknowledgement that the current first mortgage dated March 2005 was granted based upon fraudulent information supplied by Mr. Balin and is defective, and should either be modified or voided. The Acknowledgement that the line of credit loan application completed by Lending specialist Mr. Larry Hipp was based upon the fraudulent information entered by Mr. Balin on the 2004 and 2005 loan applications, and based upon this, the line of credit loan is also defective, and should either be modified or voided.

Refund the \$17,322 discount fees paid on the 2004 and the \$8,922 discount fees paid on the 2005 'flipped' loan. Total discount fees paid for both loans: \$26,244)

Award James H. Barnes and Susie M. Barnes suitable punitive monetary damages for the destruction of their financial credit and business reputation between 2004 and 2013. The assessment of these punitive damages should not just be restricted to Mr. Balin, but should be extended to other senior managers and underwriters of the JP Morgan Chase Bank, NA branch located at Fort Washington, PA.

At the times that both the 2004 and the 2005 loans closed, James and Susie reviewed the 'closing summary documents' in detail, and signed these closing documents as required. However, they did not review the Uniform Residential Loan Applications until December 2013, when they suspected that JP Morgan Chase Bank was attempted to disassociate itself from the transgressions that occurred at Chase Home Finance, LLC in 2004 and 2005; by outsourcing the servicing of their account to a company named Select Portfolio Servicing (SPS), LLC. Prior to this servicing change, James and Susie had a great deal of trust of the JP Morgan Chase Bank name. This was manifested in the fact that, they did not feel that it was necessary to review the loan applications appended to the closing package because they 'assumed' that an integral element of the Chase underwriting, and loan approval process was a detail review of the loan application to ensure that it adhered to both federal and state truth in lending laws. They also assumed that federal banking and other regulatory authority such as HUD, would be a sufficient deterrent to unethical and illegal lending practices. As it turns out, they could not have been more mistaken, because not only did the 2004 and 2005 loan applications contain dozens of fraudulent entries, each loan application was duplicated, with a different set of bogus entries.

In summary, we realize that asking CHASE BANK USA, N.A to void these loans, and pay actual and punitive damages is an extraordinary, unprecedented request; but the permanent damage done to Susie M. Barnes and James H. Barnes by these predatory lending acts and other unethical/illegal actions warrant these harsh penalties. We believe that what happened at the Chase Fort Washington, PA branch is not representative of the great JP Morgan Chase Bank brand. It is clear that the managers at this branch suffered "a loss of institutional control", and this allowed Mr. Balin, and others unscrupulous Chase Home Finance, LLC employees to circumvent the checks and balances inherent in the residential home mortgage lending process.

Attachments:

Copy of duplicate Uniform Residential Loan Applications for 2004 and 2005.

1. **2004 Uniformed Residential Loan Applications Prepared by Chase Home Finance, LLC Employee**
 - a. These attached applications were filled-out by a Chase Home Finance, LLC, employee and appended to the back of our closing document.
 - b. Both applications contain a multitude of missing and/or fraudulent entries. There does not appear to be any requirement for the information on these applications be verified the accuracy by the applicant before the actual closing of the loan.
 - c. At the time that the 2004 application was completed, The applicant, Susie M. Barnes, was a married, African American female and was sixty-four years of age.
 - d. Some of the missing and/fraudulent entries on the Borrower's Copy and/or the Chase Internal Copy of these applications included:
 - No husband or co-borrower information.
 - Wrong marital status.
 - No employment history.
 - Copies on federal income tax returns,
 - Income verification,
 - Assets versus liabilities summaries
 - Profit & loss statements for business
 - Federal and/or state tax ID numbers
 - Recent pay stubs or Social Security award letters
 - Grossly Overstated Base Employment Income [Both copies]
 - Understated Proposed First Mortgage (P&I) [Chase internal copy]
 - Understated Homeowners Insurance [Chase internal copy]
 - Understated Real Estate Taxes [Chase internal copy]
 - Understated mortgage payment [Chase internal copy]
2. **2004 Home Mortgage Disclosure Act (HMDA) Report that illustrate, that in the year in which the alleged predatory lending activity occurred, there was blatant, outrageous difference between the JP Morgan Chase Bank loan approval rate for White Americans vsrns African American. (To JP Morgan Chase Bank's credit, this gap started to narrow in 2005, continued to gradually decrease in succeeding years. However, there still was a nine percent difference in 2012; when the approval rates were 65% for White Americans and 56% for African Americans.)**

Loan Application Date: 3/31/2004

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicant should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and if appropriate box checked) when: [] the income or assets of a person other than the borrower including the Borrower's spouse will be used as a loan qualification or [] the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liability must be satisfied because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Section I: TYPE OF MORTGAGE AND TERMS OF LOAN. Mortgage Applied for: [] FVA [] FHA [] Conventional [] Other (specify) Agency Case Number: Lender Case Number: C34437755G BORROWER

Section II: LOAN INFORMATION. Amount: \$ 238,700.00 Interest Rate: 8.07500% No. of Months: 240 Amortization Type: [] Fixed Rate [] Other (specify) Term: [] 30yr [] ARM (specify)

Section III: PROPERTY INFORMATION AND PURPOSE OF LOAN. Subject Property Address (street, city, state & ZIP): 7025 W HEARN ROAD PEORIA Arizona 85381 No. of Units: 2 Legal Description of Subject Property (such description if necessary): Yes/No: [] Yes [] No

Section IV: PURPOSE OF LOAN. Purpose of Loan: [] Purchase [] Construction [] Other (specify) Property will be: [] Primary Residence [] Secondary Residence [] Investment [] Other (specify) Construction-Permanent. Complete this line if construction or construction-permanent loan. Year Last Acquired: [] Original Cost: [] Arizona Existing Loans: [] Present value of Lot: [] Cost of Improvements: [] Total (a-b): []

Section V: DEBT INFORMATION. Complete this line if this is a refinancing loan. Year Acquired: [] Original Cost: [] Amount Existing Loans: \$ 186,045.71 Purpose of Refinance: [] Debt Consolidation [] Other (specify) [] made [] to be made

Section VI: OTHER INFORMATION. Title will be held in: [] Joint Tenants [] Joint Tenants with Right of Survivorship [] Tenants in Common [] Trust. Marital Status: [] Married [] Single [] Divorced [] Widowed. Estate will be held in: [] Fee Simple [] Leasehold [] Other (specify)

Reason of Juan Ramirez, Seller's Charges under Subchapter S (exp. 04)

Section VII: BORROWER INFORMATION

Section VII: BORROWER INFORMATION. Borrower: SUSIE K BARNES. Co-Borrower: [] Co-Borrower's Name (include Jr. or Sr. if applicable): [] Co-Borrower's Social Security Number: [] Co-Borrower's Home Phone: [] Co-Borrower's Cell Phone: [] Co-Borrower's Date of Birth: []

Section VIII: ADDRESS INFORMATION. If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP): [] Own: [] Rent: [] No. Yrs: []

Section IX: EMPLOYMENT INFORMATION

Section IX: EMPLOYMENT INFORMATION. Name & Address of Employer: J H BARNES AND ASSOC. 7025 W HEARN ROAD PEORIA, AZ 85381. Position/Title/Type of Business: OWNER. Dates (month - day): []

Section X: CURRENT EMPLOYMENT. If employed in current position for less than two years or if currently employed in more than one position, complete the following: Name & Address of Employer: [] Dates (month - day): [] Monthly Income: []

Loan Application Date: 3/31/2024

VII. ASSETS AND LIABILITIES (CONT.)

Schedule of Real Estate Owned (Indicate whether the asset is a primary or secondary residence)
Table with columns: Property Address, Value, Date Acquired, Date Sold, Date of Birth, Marital Status, Ownership, and Other.

VIII. DETAILS OF TRANSACTIONS

IX. DECLARATIONS

Table with two main columns: Details of Transactions (A-F) and Declarations (1-4). Includes checkboxes for 'Yes' and 'No' and explanatory text for each declaration.

X. ACKNOWLEDGMENT AND AGREEMENT

I, the undersigned, hereby certify that I am the owner of the property described herein, and that I am applying for a loan on the property described herein, and that I am aware of the terms and conditions of the loan, and that I agree to the terms and conditions of the loan, and that I agree to provide the information requested herein, and that I agree to provide the information requested herein, and that I agree to provide the information requested herein.

Signature: [Blank] Date: [Blank]
Signature: [Blank] Date: [Blank]

XI. INFORMATION FOR LENDER'S MONITORING PURPOSES

The following information is provided by the undersigned for the lender's monitoring purposes. This information is provided for the lender's monitoring purposes and is not to be used for any other purpose. The undersigned warrants that the information provided herein is true and correct to the best of the undersigned's knowledge and belief, and that the undersigned is not aware of any facts or circumstances which would make the information provided herein materially false or misleading.

Continuation Sheet Residential Loan Application

APPLICANT'S FULL NAME AND COMPLETE ADDRESS CITY AND STATE ZIP CODE	SPONSOR STAIR M BARNES CITY AND STATE ZIP CODE	APPROVAL NUMBER DATE OF APPROVAL
---	--	---

SAVINGS INSTITUTIONS:

FIRST USA BANK N A	*	98.00 / 51	4,492.00
CRESBARKS	*	97.00 / 45	4,213.00
DIRECT USA	*	102.00 / 41	4,169.00
CITI	*	72.00 / 44	3,168.00
TRW/CITI	*	56.00 / 43	2,428.00
AMEX	*	62.00 / 34	2,130.00
WELLS FARGO / WFC	*	50.00 / 7	306.00
KCB - MERRILL	*	15.00 / 20	243.00
AMZN (HUSBANDS)	*		1,728.00
AMZN (HUSBANDS)	*		7,056.00

REAL ESTATE LOANS:

WELLS FARGO HOME EQUITY TALL JEFFERSON RD HIGHLAND ALBUQUERQUE NM 87110 ACCOUNT NO- 278-25320520001	*	1,227.00	157,628.45
WASHINGTON MUTUAL 3601 MCALLISTER FREWAY ACCOUNT NO- 11660359	*	973.00	22,170.21

Account No-

Approval No

Account No-

I hereby authorize the lender to obtain credit reports on the applicant(s) and to verify the accuracy of the information provided by the applicant(s) and to use the information for the purpose of evaluating the applicant's creditworthiness.

Applicant's Signature: _____ Date: _____
 Lender's Signature: _____ Date: _____

Loan Application Date: 3/03/2004

Uniform Residential Loan Application

This application is designed to be completed by the applicant with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided and the appropriate box checked when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification. If a 15 or 30-year mortgage must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the borrower is relying on other property located in a community property state as a basis for repayment of the loan.

TYPE OF MORTGAGE AND TERMS OF LOAN
Mortgage Applied For: VA [] Conventional [X] Other (specify):
Agency Case Number:
Lender Case Number: CE443779GS BORROWER
Amount: \$ 288,700.00
Interest Rate: 6.07500 %
No. of Months: 240
Amortization Type: ARM (type)
Other (specify):

PROPERTY INFORMATION AND PURPOSE OF LOAN
Subject Property Address (street, city, state & ZIP): 7025 W HEARN ROAD PEORIA ARIZONA 85381
No. of Units: 1
Legal Description of Subject Property (attach addendum if necessary):
Purpose of Loan: Purchase [X] Refinance [] Construction [] Other (specify):
Primary Residence [X] Secondary Residence [] Investment []

Complete this line if construction or construction-permanent loan.
Original Cost:
Amount Being Financed:
(A) Project Value/Let (B) Cost of Improvements Total (A+B)
Purpose of Refinance: Debt Consolidation
Debt Consolidation Cost: \$ 106,045.73

Complete this line if this is a refinance loan.
Original Cost:
Amount Being Financed:
Purpose of Refinance: Debt Consolidation
Debt Consolidation Cost: \$ 106,045.73
Manner in which title will be held:
[X] Fee Split
Lender's prior claim on title

Borrower: SUSIE M BARNES II. BORROWER INFORMATION Co-Borrower:

Borrower's Name (include Jr. or Sr. if applicable): SUSIE M BARNES
Social Security Number: 7/26/41
Home Phone (incl. area code): 623-979-4413
DOB (MM/DD/YYYY): 7/26/41
Present Address (street, city, state, ZIP): 7025 W HEARN RD PEORIA ARIZONA 85381
Mailing Address, if different from Present Address: 7025 W HEARN RD PEORIA AZ 85381

Residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP):
Former Address (street, city, state, ZIP):
Former Address (street, city, state, ZIP):

Borrower: W. EMPLOYMENT INFORMATION Co-Borrower:

Name & Address of Employer: J E BARNES AND ASSOC 7025 W HEARN ROAD PEORIA, AZ 85381
Position/Type of Business: OWNER/
Dates (month - to):
Monthly Income: \$
Name & Address of Employer:
Position/Type of Business:
Dates (month - to):
Monthly Income: \$



Continuation Sheet/Residential Loan Application

The undersigned is a
 self-employed individual
 completing residential
 mortgage loan application
 for the purchase of
 real estate.
 Agent Loan Number: _____
 Lender Code: _____
 Date: _____

DEBIT (CONTINUED):

FISDC USA BANK N.A.	*	36.00 / 51	1,992.00
TRUSADPAP	*	97.00 / 45	1,359.00
FISBT USA	*	102.00 / 41	4,180.00
WELLS	*	79.00 / 44	3,468.00
WELLS/CLIC	*	88.00 / 40	3,472.00
MBX	*	62.00 / 34	2,083.00
ROBINSONS/AAA	*	50.00 / 7	1,000.00
WELLS - MERVINE	*	13.00 / 30	338.00
AMX (HUSBAND)	*		1,925.00
AMEZ (HUSBAND)	*		7,064.00

REAL ESTATE OWNER:

WELLS FARGO HOME EQUITY PAUL JEFFERSON JR 24104023 HOMEQUITYMORTGAGE Account No- 018-2180620001	*	1,227.00	157,305.45
WASHINGTON MUTUAL 5621 MIDDLEBURY WYOMING Account No- 17063339	*	973.00	38,177.00

ACCOUNT NO-

ACCOUNT NO-

ACCOUNT NO-

DISCLOSURE TABLE 4.3: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1-2011 FAMILY AND MANUFACTURED HOME APPLICANTS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2011

INSTITUTION: 0000000000 - J. P. MORGAN CHASE BANK, NA

MSAID: 3000 - PHOENIX/ARIZONA/SCOTTSDALE, AZ

Priority, Gender and Income 7/ 4/ 1/ 1/ 1/ 1/	Applications Received 2011		Loans Created		Apps Approved but Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incomplete	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	59	6132	48	4534	5	362	38	2447	5	692	2	158
MALE	36	2912	19	1582	2	173	15	800	4	789	1	89
FEMALE	19	1436	8	714			10	644				106
JOINT (MALE/FEMALE)	42	3747	25	2288	2	442	12	600	1	127		
NOT HISPANIC OR LATINO (TOTAL)	482	78946	292	48980	43	6692	115	13235	39	6891	8	1288
MALE	127	23016	99	18187	10	1648	42	5198	8	820		
FEMALE	94	11951	40	4945	9	1992	30	2934	12	2426	2	186
JOINT (MALE/FEMALE)	241	42097	124	2942	24	3441	43	4078	17	3316	1	113
JOINT HISPANIC OR LATINO/NOT HISPANIC OR LATINO (TOTAL)	11	1853	3	179			5	534	1	150	1	104
MALE												
FEMALE												
ETHNICITY NOT AVAILABLE (TOTAL) 8/	11	1853	3	179			5	534	1	150	1	104
MALE	28	23530	85	8885	34	7418	21	3707	6	2286	2	240
FEMALE	19	4486	10	1555	4	587	3	1039	2	594		
JOINT (MALE/FEMALE)	14	1403	0	482	5	869	4	440				
MINORITY STATUS 8/ 1/ 1/ 1/ 1/	69	12982	34	6541	9	2887	11	1989	4	735	1	220
WHITE NON-HISPANIC (TOTAL)	419	45372	248	48483	35	5718	102	10298	34	5474	2	1261
MALE	16	21430	54	16217	7	1184	37	9247	8	682		
FEMALE	85	16516	33	4086	0	1241	26	2485	12	2277	1	449
JOINT (MALE/FEMALE)	216	38376	144	27361	20	3101	39	4296	14	3401	1	1113
OTHERS INCLUDING HISPANIC (TOTAL)	147	14506	65	6878	15	1785	52	4814	11	1500	4	432
MALE	44	9007	17	1582	5	819	18	2180	5	503	1	33
FEMALE	29	2346	11	1014	1	31	14	950	1	140	2	142
JOINT (MALE/FEMALE)	74	8991	37	4942	6	2035	22	1771	5	640	1	194
INCOME OF APPLICANT IS :												
LESS THAN 50% OF MSAAND MEDIUM	99	7022	40	3154	7	543	38	2071	6	920	2	211
50-79% OF MSAAND MEDIUM	138	10491	62	5729	10	1022	38	2006	7	949	1	156
80-89% OF MSAAND MEDIUM	79	8468	47	4384	13	1555	16	4716	1	204	2	204
90-100% OF MSAAND MEDIUM	54	6721	27	2338	8	830	14	1286	4	638	1	220
10% OR MORE OF MSAAND MEDIUM	263	65756	158	40389	37	9720	58	6451	10	2640	2	1199
NO DATA AVAILABLE IS :	87	14629	42	6467	7	843	17	2804	21	4618		
TOTAL 1/1/	607	105781	270	63956	82	14713	177	19923	51	9577	8	1816