

1. HMDA-LAR Loan Originated by Chase Bank USA, N. A. on April 7, 2005 and was Disclosed to HMDA under the name of Chase Manhattan Bank USA, National Association using Respondent Institution ID: 0000023160-1:
 - a. The Name Chase Manhattan Bank USA, National Association did not exist at the time this Mortgage Loan was submitted to HMDA because the Office of the Comptroller of the Currency (OCC) Supervisory Agency for all JPMorgan Chase and Company Affiliates from 2004 to 2011, officially changed the name of this bank from Chase Manhattan Bank USA, National Association to Chase Bank USA, National Association on March 1, 2005.
 - b. The 2005 Loan Application Register (LAR) for Chase Manhattan Bank USA, National Association shows that this Susie Barnes' Home Mortgage Loan was sold by Chase Manhattan Bank USA, National Association to Affiliate: JPMorgan Chase Bank, National Association.
 - c. Neither Chase Manhattan Bank USA, National Association/Chase Bank USA, National Association, or JPMorgan Chase Bank, National Association filed Deed of Trust Documents with the Maricopa County Recorder's Office. (No Deed of Trust was filed for this 2005 Home Mortgage Loan until December 2005 when Susie M. Barnes and her husband James H. Barnes were "Forced to do so by an Attorney from PC Law Associates, Ltd.")
2. On March 13, 2007, JPMorgan Chase Bank, National Association and Affiliate: J. P. Morgan Acquisition Corporation (JPMAC) Securitized Susie Barnes' 2005 Home Mortgage Loan along with more than three thousand others and created RMBS Trust Certificate: JPMAC 2007-CH1. These two JPMorgan Chase and Company Affiliates then created a Prospectus and registered this RMBS Trust Certificate with the Securities and Exchange Commission (SEC). It is unclear whether JPMorgan Chase Bank, N. A. had "clear ownership" of the other three thousand-plus Home mortgage loans included in RMBS Trust Certificate: JPMAC 2007-CH1, but it is certain that this National Bank did not have an ownership or servicing rights to Susie Barnes' 2005 home mortgage loan from April 7, 2005, until some point beyond 2011 when it merged with its wholly-owned affiliate Chase Home Finance, LLC (CHF).
3. On December 2009, Susie M. Barnes and her husband James H. Barnes received an overnight Priority Mail Letter for a legal firm named PC Law Associates, Ltd. retained to obtain "wet Signatures" on a copy of the original Deed of Trust Document. However, the documents they were "forced" to sign were different from the original Deed of Trust, but the owner of their 2005 mortgage was Chase Bank USA, N. A., not JPMorgan Chase Bank, N. A.
4. (It is my belief that this copy of the Deed of Trust Document signed in the presence of a Notary Public proved that JPMorgan Chase Bank, N. A. did not own this loan at the time that it was fraudulently included in RMBS Trust Certificate JPMAC 2007-CH1 and should not have been transferred/sold to the Trustee of this bogus RMBS Trust Certificate.
5. Finally, in October 2013, when Susie M. Barnes and James H. Barnes received the "Chase Proclaimed Goof-Bye Letter," James H. Barnes called the Chase Mortgage Servicer of their loan at (871) 496-3138 Ext. 3203093 and spoke to Chase Employee: Dorthy Lott. She informed him that there was nothing to worry about; this was simply an administrative function, and several hundred other mortgages were being transferred at the same time. She "assured" him that Chase would continue to be responsible for non-servicing related issues regarding their mortgage loan. (This promise is also included on the first page of the "Good-Bye Letter Dated October 16, 2013.")

Company's Response

Foreclosure - In the inquiries, it was stated there was unlawful foreclosure action on the property and requested the foreclosure action to be stopped. We have thoroughly reviewed this matter multiple times, and we have sent several written responses that informed you not only of our findings, but also of our position on this issue. While we regret that you remain dissatisfied, our position remains unchanged. On July 18, 2019, September 28, 2021, and May 27, 2022, SPS responded to the concerns. For your reference, we have enclosed copies of these Response Letters. At this time, we will not be postponing the foreclosure sale. Please note the Notice of Trustee Sale is required to be sent by law. The account is due for July 1, 2018, and 51 payments past due. A foreclosure sale is scheduled for October 25, 2022.

Origination In the inquiries, you raised concerns about origination and fraud. While SPS services this account on behalf of the Noteholder, we did not take part in its origination and we are unable to respond to the issues raised relating to the origination of the account.

Refund / Compensation In the inquiries, you requested that SPS compensate you for issues relating to the account. Our research shows that we serviced the account in accordance with the terms of the Note and Deed of Trust (enclosed with our prior responses) documents. Our records show that the bankruptcy attorney's fees and legal costs have been assessed to the account in accordance with the Deed of Trust and applicable law. A servicer may advance funds as part of servicing an account to protect the Noteholder's interests. This is allowed under the terms of the Deed of Trust. Therefore, we respectfully decline your request for compensation.

Discrimination In the inquiries, you made general discrimination and race discrimination allegations. SPS does not use race, religion, or other protected bases in our servicing practices, and we deny allegations of servicing discrimination.

Noteholder In the inquiries, you requested clarification regarding the Noteholder's identity. Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007- CH1 Asset Backed Pass-Through Certificates, Series 2007-CH1 is the owner of the account, and SPS is the mortgage servicer of the account. As the mortgage servicer, SPS is authorized to collect all payments and administer the terms of the Note and Security Agreement. Questions or disputes regarding the account and any request for mortgage assistance should be directed to SPS in order to ensure a timely response and resolution.

Violations In the inquiries, you claimed that many mortgages, including this account, were fraudulently created. You raised several claims regarding fraud, civil violations, and toxic mortgages. We reviewed the claims and we find no merit to the allegations relating to SPS's servicing. SPS is confident that the servicing of the account by SPS has been compliant with all applicable state and federal regulations. As noted above, we did not take part in origination of the loan and we are unable to respond to the issues raised relating to the origination of the account.

Settlement In the inquiries, it was stated the government settlement should have been applied to this account. You requested assistance under Credit Suisse's settlement agreement with the Department of Justice settlement. While there are not specific assistance options under the settlement, SPS reviewed the loss mitigation assistance request for available options and the account was denied. As of the date of this letter, the account is due for July 1, 2018. A foreclosure sale is scheduled for October 25, 2022.

Chase Manhattan Bank USA

Status: **Inactive as of 1996-12-01**
Merger - Without Assistance

Successor Bank: [Chase Bank USA](#)

Headquarters: Chase Manhattan Bank USA
300 Jericho Turnpike
Jericho, NY 11753

Established: 1985-08-05

FDIC Insurance: 1985-08-05

FDIC Cert: #26328

Charter Class: Commercial bank, national (federal) charter and Fed member,
supervised by the Office of the Comptroller of the Currency (OCC)

of Branches: 1

Total Assets: \$9,244,313,000

Total Deposits: \$40,144,000

History

- 1985-08-05 Institution established: Original name: Chemical Bank, National Association
- 1996-07-01 Changed name to Chase Manhattan Bank USA, National Association
- 1996-12-01 **Merged into and subsequently operated as part of Chase Manhattan Bank USA, National Association (23702) in WILMINGTON, DE**
- 2000-06-01 Acquired Chase Manhattan Bank Delaware ([24216](#)) in WILMINGTON, DE
- 2001-02-01 Moved bank headquarters from WILMINGTON, DE to NEWARK, DE
- 2004-10-01 Acquired Bank One, Delaware, National Association ([24503](#)) in WILMINGTON, DE
- 2005-03-01 Changed name to Chase Bank USA, National Association (23702)
- 2007-03-31 Acquired Pier 1 National Bank ([33956](#)) in OMAHA, NE
- 2013-07-01 Moved bank headquarters from NEWARK, DE to WILMINGTON, DE
- 2019-05-18 **Merged into and subsequently operated as part of JPMorgan Chase Bank, National Association (628) in COLUMBUS, OH**

FIGURE 1: HISTORY OF CHASE MANHATTAN BANK USA, N. A.

"WHO IS CHASE?"- HMDA-LAR RESPONDENT INSTITUTION NUMBERS FOR JPMORGAN CHASE AND COMPANY AFFILIATES.

FROM THE HMDA-LAR PROSPECTIVE, THERE IS NO HMDA RESPONDENT INSTITUTIONS NAMED CHASE AND ALTHOUGH THE HMDA-LAR DATABASE LIST JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (JPMCBNA) AS THE PARENT FOR ALL JPMORGAN CHASE AND COMPANY AFFILIATES SHOWN. THIS INCLUDES BOTH CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION AND CHASE MANHATTAN MORTGAGE CORPORATION (CMMC), AND ITS SUCCESSOR CHASE HOME FINANCE, LLC (CHF). CLEARLY, CHF SHOULD HAVE LISTED AS A HMDA RESPONDENT INSTITUTION, BECAUSE IT HAD BEEN A WHOLLY-OWN UNIT OF JPMCBNA SINCE IT WAS CREATED JANUARY 2005, AND JPMCBNA REQUESTED THAT OCC INCLUDE CHF MORTGAGE LOANS IN IT'S CRA RATINGS. (THERE IS NO RESPONDENT INSTITUTION NUMBER ASSIGNED TO THE CHASE-DIRECT "SUBPRIME MORTGAGE" ORIGINATION BOILER-ROOM, AND THUS ALL HOME MORTGAGE LOANS ORIGINATED BY CHASE LENDING SPECIALISTS EMPLOYED AT THIS BOILER ROOM WAS DISCLOSED BY ONE OF THE RESPONDENT INSTITUTIONS SHOWN BELOW.)

2004-2008 HMDA-LAR PUBLIC DISCLOSURES - JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AND SUBSIDIARIES.													
Year	Respondent Institution							RESPONDENT INSTITUTION PARENT					
	Respondent ID	Respondent Name	Respondent Address	City	State	Zip Code	Phone #	Parent Name	Parent Address	City	State	Zip Code	Tax ID
2004	0000000008	JP MORGAN CHASE BANK, NA	194 WOOD AVE SOUTH	ISELIN	NJ	08830	613-4994650	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	
2004	0000023160	CHASE MANHATTAN BANK USA, NA	194 WOOD AVE SOUTH	ISELIN	NJ	08830	622-2382028	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	
2004	22-1092200	CHASE MANHATTAN MORTGAGE CORP	194 WOOD AVE SOUTH	ISELIN	NJ	08830		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	22-1092200
2005	0000023160	CHASE MANHATTAN BANK USA, NA	194 WOOD AVE SOUTH	ISELIN	NJ	08830		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	22-2382028
2005	0000000008	JPMORGAN CHASE BANK	194 WOOD AVE SOUTH	ISELIN	NJ	08830		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	613-4994650
2006	0000000008	JPMORGAN CHASE BANK	194 WOOD AVE SOUTH	ISELIN	NJ	08830		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	13-4994650
2006	0000023160	CHASE MANHATTAN BANK USA, NA	194 WOOD AVE SOUTH	ISELIN	NJ	08830		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	22-2382028
2007	0000000008	JPMORGAN CHASE BANK	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	13-4994650
2007	0000023160	CHASE MANHATTAN BANK USA, NA	200 WHITE CLAY CENTER DR	NEWARK	DE	19711		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	22-2382028
2008	0000000008	JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	13-4994650
2008	0000023160	CHASE MANHATTAN BANK USA, NA	200 WHITE CLAY CENTER DR	NEWARK	DE	19711		JPMORGAN CHASE BANK, NA	1111 POLARIS PARKWAY	COLUMBUS	OH	43240-2031	22-2382028

Source: 2004-2008 HMDA-LAR Public Raw Data Disclosures - National Archives and Records Administration (NARA).

HMDA/Regulation C Violations:

- ❑ Chase Manhattan Bank USA, JPMorgan Chase Bank, National Association was listed as the parent of all JPMorgan Chase and Company Respondent Institutions from 2004 to 2008.
- ❑ On January 1, 2005, OCC changed Chase Manhattan Bank USA, N. A. to Chase Bank USA, N. A., but 2005-2008 Bank Officer Certified HMDA-LAR Disclosures listed the name as Chase Manhattan Bank USA, N. A.
- ❑ Although Chase Manhattan Mortgage Corporation (CMMC) and its successor: Chase Home Finance, LLC (CHF), were JPMCBNA's subsidiaries from 2002 until 2011, only CMMC submitted HMDA-LAR Public Disclosures in 2004, but its successor CHF violated the Regulation C Act by not submitting annual HMDA-LAR Public Disclosures to FFIEC between 2005 and 2008.
- ❑ 2005-2007 list of FHA-Certified Chase lenders and servicers obtained via HUD FOIA Office did not include Chase Manhattan Bank USA, N. A. Divisions: Chase Home Loan Direct® or the Chase-Direct Non-Prime Lending Division.
- ❑ From January 1, 2005, Chase Home Finance, LLC (CHF) should have been listed as a Respondent Institution as was its predecessor Chase Manhattan Mortgage Corporation (CMMC), from 1999 through December 2004.

FIGURE 2 : JPMORGAN CHASE AND COMPANY AFFILIATES.

2004-2008 CHASE "TOXIC MORTGAGE" LOAN ORIGINATIONS AND CHASE/SPS 2013 ELEVENTH-HOUR OUTSOURCING MANEUVER.

TIER-TWO: MORTGAGE ORIGINATIONS, PURCHASES AND SALES TO AFFILIATES AND OTHERS. (Continued)

Starting 2004 and Continuing until to December 2007, Three JPMorgan Chase and Company Affiliates Chase Manhattan Bank USA, National Association and JPMorgan Chase Bank, National Association (JPMCBNA) Loss Intentional Control of their Chase-Direct Non-Prime Home Mortgage Origination Center in Fort Washington, Pennsylvania, and Empowered Teams of Itinerate Mortgage Brokers Known as "Chase Lending Specialists" to Explicitly-Target Financially-Distressed Minorities Residing in Twenty Poverty-Stricken MSAs/MDs to originate Subprime, "Toxic Mortgage" Loans Using Illegal Predatory Lending, Mortgage Fraud, and Racial/Ethnic Discrimination and Profiling Practices. Between 2004 and 2007, 171, 201 of the "Toxic Mortgage" Loans Originated by these Chase Lending Specialists were submitted to HMDA-LAR Public Disclosures by Chase Manhattan Bank USA, National Association using HMDA Respondent ID: 0000023160-1. It is important to note that: 1.) all of these "Toxic Mortgage" Loans were submitted to HMDA under Bank Officer Certified LARs using the National Association Bank Name of Chase Manhattan Bank USA, N. A. even though the name of this National Association Bank was changed to Chase Bank USA, N. A. by the OCC on January 1, 2005, 2.) The "Certified" LAR Transmittal Sheet (TS) submitted by this Chase Bank Officer "declared that the mortgages contained in this LAR were correct and error-free. (This "correct and error-free" Declaration could not have been exaggerated because the error-rates in these purchased home mortgage loans during the four-year period from 2004 to 2008 were 69.4%, 85.3%, 86.9%, 87.7% and 85.3%, respectively.

2004-2008 Chase Manhattan Bank USA, N. A. - Submission Error Rates

HMDA-LAR Public Raw Data Disclosures (Respondent ID= 0000023160-1)

2004 Quality Edit Failure Summary							
Applications	Action-Taken Code	1	2	3	4	5	Total
2004 Mortgage Loan Applications		28187	11279	55577	1690	410	103491
Number Quality Edit Failure Errors		23689	6787	39442	1412	383	71788
Percentage of Quality Edit Failures		84.0%	60.2%	71.0%	83.6%	93.4%	69.4%
2005 Quality Edit Failure Summary							
Applications	Action-Taken Code	1	2	3	4	5	Total
2004 Mortgage Loan Applications		47185	1312	65657	976	205	116345
Number Quality Edit Failure Errors		42281	1168	54699	872	179	99199
Percentage of Quality Edit Failures		89.6%	89.0%	82.0%	89.3%	87.3%	85.3%
2006 Quality Edit Failure Summary							
Applications	Action-Taken Code	1	2	3	4	5	Total
2006 Mortgage Loan Applications		57799	1126	67499	1070	38	127532
Number Quality Edit Failure Errors		51578	1001	57291	955	30	110855
Percentage of Quality Edit Failures		89.2%	88.9%	84.9%	89.3%	78.9%	86.9%

2007 Quality Edit Failure Summary

Applications	Action-Taken Code	1	2	3	4	Total
2007 Mortgage Loan Applications		58279	1867	82708	1795	144649
Number Quality Edit Failure Errors		51936	1648	71671	1636	126891
Percentage of Quality Edit Failures		89.1%	88.3%	86.7%	91.1%	87.7%

2008 Quality Edit Failure Summary

Applications	Action-Taken Code	1	2	3	4	Total
2004 Mortgage Loan Applications		4122	125	9704	63	14014
Number Quality Edit Failure Errors		3533	106	8256	58	11953
Percentage of Quality Edit Failures		85.7%	84.8%	85.1%	92.1%	85.3%

FIGURE 2: SUBMISSION FOR CHASE MANHATTAN BANK USA, SHOULD HAVE BEEN REJECTED BECAUSE OF THE EXCESSIVE NUMBER OF ERRORS IN EACH SUBMISSION.

The End Game

Chase Manhattan Mortgage Corporation (CMCM) Chase Home Finance, LLC. (CHF)

Chase Subprime Origination Boiler-Room Fort Washington, Pennsylvania

WMC, Greenpoint Countrywide, ...

Chase Broker and Correspondent (B&C) Mortgage Lending.

175,697 Non-Conforming "Toxic Mortgage" Loans.

Third-party Lenders and Chase Joint Venture Partners (JVPs).

TIER-ONE

Chase Manhattan Bank USA, National Association

Chase Subprime Mortgage Lender

TIER-TWO

JPMorgan Chase Bank, National Association

(Purchased 1,050,399 Home Mortgage Loans and Originated 1,337,006 Home Mortgage Loans.)

Mortgage Loans Securitized into RMBS Certificates.

JPMorgan Acquisition Corporation (JPAC) and Deutsche Bank Trust Company

Home Mortgage Loans Sold to Non-Affiliates: 8,747

Home Mortgage Loans Privately Securitized: 864

Subprime RMBS Certificates:

JPMAC 2007-CHI

JPMAC 2007-CHS

Prospectus for Sale of RMBS Certificates Filed with SEC.

Chase "Toxic Mortgage" Trustee Foreclosure Scheme.

Chase Bank USA, N. A., Select Portfolio Servicing and Deutsche Bank Trust

11th-Hour Outsourcing Maneuver

\$4-Billion Consumer Relief/Restitution Provision of Chase RMBS Lawsuit Settlement. (123,737 Consumers Received Restitution.)

Including loans held by JPMorgan Chase Bank, N. A. for Investment Purposes.

Fannie Mae

Ginnie Mae

Freddie Mac

Farmer

Private Investors

Banks, S&Ls, etc.

Ins, CU, Mortgage Finance

Affiliate Institutions

Other Purchasers

Between 2004 to 2008, HMDA LAR Public Disclosures show that 2,391,405 mortgage loans were originated and purchased by JPMorgan Chase Bank, N. A. (JPMCB). 1,337,006 of these mortgage loans were originated by JPMCBNA, and 1,059,399 mortgage loans were purchased from a variety of affiliates, subsidiaries, and third-party lenders, including:

- Chase Manhattan Mortgage Corporation (CMC) and Chase Home Finance, LLC (CHF) were both wholly-owned subsidiaries to JPMorgan Chase Bank, National Association (JPMCBNA). (HMDA Public Disclosures show that JPMCBNA's ownership of CMC was established in 2002 when JPMCBNA's predecessor JPMorgan Chase Bank (NY) and CMC were assigned HMDA Respondent Institution IDs: 0000852218-2 and 0001612400-2, respectively. (CHF did not submit HMDA-LAR Public Disclosures from 2005 to 2008, but at the time, it was the 12th largest subprime mortgage loan originator and services in the U.S.)
- Chase Manhattan Bank USA, National Association (JPMorgan Chase and Company's original National Bank), originated 175,697 home mortgage loans and submitted them to FIEC using Respondent ID: 0000023160-1. (HMDA-LAR Disclosures show that this Respondent ID was assigned to this National Bank in 1999.)
- Third-Party Home Mortgage Lenders such as WMC Mortgage Corporation, Greenpoint Mortgage, and Countrywide FSBB.
- Chase Joint Venture Partners (JVPs) were composed of more than two dozen limited liability partnerships created by JPMCBNA and private investors to originate home mortgage loans that would then be serviced by JPMCBNA subsidiary: Chase Home Finance, LLC.
- Chase Broker and Correspondent (B&C) Lending Department purchased subprime, "Toxic Mortgages" from correspondent lenders for CMMC/CHF and Chase Bank. USA. N. A.

2004-2007 Chase Manhattan Bank USA, N. A. Mortgage Lending Practices in 384 MSAs/MDs.
(171,201 Non-Conforming "Toxic Mortgage" Loans Originated and Sold to JPMorgan Chase Bank, N. A.)

[illegible]

2004-2007 JPMorgan Chase Bank, N. A. Mortgage Lending Practices in 384 MSAs/MDs.
(171,201 Non-Conforming Mortgage Loans Purchased from Chase Manhattan Bank USA, N. A. and
125,431 Mortgage Loans Purchased from Others Along with 1,117,061 Originated by JPMorgan
Chase Bank, N. A. were Properly Submitted to HMDA-LAR via Respondent ID: 0000000008-1.)

Chase Bank, N.A.: Fore Property Submitted to HUD-ELAR via Respondent ID: 0000000000-17																				
Facility Name or Property Address (City, State)		Origination		Applications Approved and Accepted		Applications Denied by Financial Institution		Applications Withdrawn by Applicant		File Closed for Incomplete		Loan Purchased by Financial Institution		Total Applications by Type		M-2003 Population by Type*		Loan-to-Rent Ratio by Type*		
Facility Category	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
All	1,013	1.4%	30,102	4.2%	2,816	3.2%	381	0.4%	381	0.4%	1,013	1.4%	30,102	4.2%	3,018	3.2%	33,812	4.2%	1,013	1.4%
Home Based	1,013	1.4%	30,102	4.2%	2,816	3.2%	381	0.4%	381	0.4%	1,013	1.4%	30,102	4.2%	3,018	3.2%	33,812	4.2%	1,013	1.4%
Home Based (Not Available)	1,013	1.4%	30,102	4.2%	2,816	3.2%	381	0.4%	381	0.4%	1,013	1.4%	30,102	4.2%	3,018	3.2%	33,812	4.2%	1,013	1.4%
Home Based (Not Available)	1,013	1.4%	30,102	4.2%	2,816	3.2%	381	0.4%	381	0.4%	1,013	1.4%	30,102	4.2%	3,018	3.2%	33,812	4.2%	1,013	1.4%
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- ❑ **TIER -1:** 171,201 “Toxic Mortgage” Loans with an approximate valuation of \$29.2 Billion were originated and submitted to HMDA by Chase Manhattan Bank USA, N.A. using Respondent ID: 0000023160.
- ❑ **TIER -2:** These “Toxic Mortgage” Loans were then sold to JPMorgan Chase Bank, N.A. (JPMCBNA) who then resubmitted these purchased loans as Prime Mortgage Loans using Respondent ID: 0000000008.

The HMDA/LAR Public Disclosure process does not identify the affiliate to whom an originated loan is sold; thus, from the regulatory perspective, an originated mortgage loan can be both sold to an affiliate and held by the mortgage lender for investment purposes. Thus the act of selling originated mortgages to affiliates is not regulated and is strictly an **arms-length** system between affiliates.

Chase Manhattan Bank, U.S.A. and JPMorgan Chase Bank, N.A. to exploit a fatal flaw in HMDA-LAR Public Disclosure Process that allows Two Respondent Institutions within the same corporation to simultaneously "Own" the same conventional mortgage loan. Other violations include:

- *Fraudulent SEC Prospectus Registration.*
- *Forged Deed-of-Trusts, and/or Deed of Trust Assignments.*
- *Residential Mortgage Backed Securities (RMBS) Fraud.*
- *Community Re-Investment Act (CRA) Rating Fraud.*
- *FRB Regulation W Sections 23A/23b.*
- *Fair housing/fair lending regulatory agencies.*
- *Real Estate Settlement Procedure Act.,*

FIGURE 4: CONVERTING SUBPRIME HOME MORTGAGE LOANS TO PRIME, CONFORMING HOME MORTGAGE LOANS.

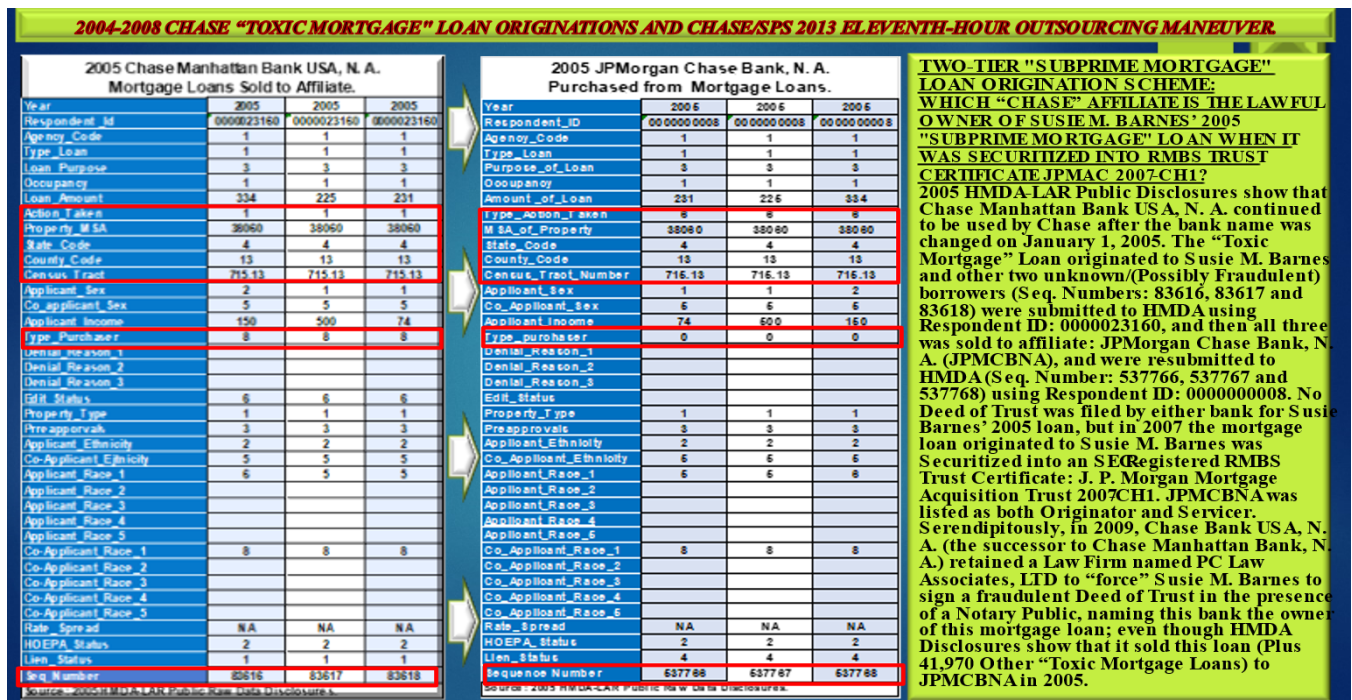


FIGURE 5: THE ORIGINATION OF SUSIE M. BARNES' 2005 HOME MORTGAGE LOAN.

MOODY'S INVESTMENT SERVICE REPORTS: CHASE RMBS TRUST CERTIFICATES JPMAC 2007-CH1 THROUGH JPMAC 2007-CH5 SHOW THAT JPMORGAN CHASE BANK, N.A. CLAIMED TO BE BOTH ORIGINATOR AND SERVICER OF ALL FIVE RMBS TRUST LISTED IN LAWSUIT WHEN IN FACT IT WAS NEITHER. (PAGE 1 OF 2)

RMBS TRUST NAME	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.	KEY CHARACTERISTICS OF RMBS TRUST CERTIFICATE.
J.P. Morgan Mortgage Acquisition Trust 2007-CH1, Asset-Backed Pass-Through Certificates, Series 2007-CH1	<input type="checkbox"/> Moody's Org ID: 1720071369 <input type="checkbox"/> Market Segment: <u>Structured Finance > RMBS > Subprime</u>	<ul style="list-style-type: none"> Closing Date: 15 Mar 2007 Location of Assets (at issuance): UNITED STATES MIS Collateral: Type: MBS – Subprime ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u> TRUSTEE: <u>Deutsche Bank National Trust Company</u> SERVICER: <u>JPMorgan Chase Bank, N.A.</u>
J.P. Morgan Mortgage Acquisition Trust 2007-CH2, Asset-Backed Pass-Through Certificates, Series 2007-CH2	<input type="checkbox"/> Moody's Org ID: 1720071407 <input type="checkbox"/> Market Segment: <u>Structured Finance > RMBS > Subprime</u>	<ul style="list-style-type: none"> Closing Date: 15 Mar 2007 Location of Assets (at issuance): UNITED STATES MIS Collateral Type: MBS – Subprime ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u> TRUSTEE: <u>Deutsche Bank National Trust Company</u> SERVICER: <u>JPMorgan Chase Bank, N.A.</u>
J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset-Backed Pass-Through Certificates, Series 2007-CH3	<input type="checkbox"/> Moody's Org ID: 720221263 <input type="checkbox"/> Market Segment: <u>Structured Finance > RMBS > Subprime</u>	<ul style="list-style-type: none"> Closing Date: 15 May 2007 Location of Assets (at issuance): UNITED STATES MIS Collateral Type: MBS - Subprime ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u> TRUSTEE: <u>Deutsche Bank National Trust Company</u> SERVICER: <u>JPMorgan Chase Bank, N.A.</u>

FIGURE 6: CREATION OF CHASE TRUST CERTIFICATES JPMAC 2007-CH1 THRU JPMAC 2007-CH3.

MOODY'S INVESTMENT SERVICE REPORTS AND MARKETING PROSPECTUS FILED WITH THE US SECURITIES AND EXCHANGE COMMISSION (SEC) SHOW THAT CHASE RMBS TRUST CERTIFICATES: JPMAC 2007-CH1 THRU JPMAC 2007-CH5 WERE INCLUDED IN CHASE RMBS TRUST CERTIFICATES AND ALL LISTED JPMORGAN C(HMDA-LAR PUBLIC DISCLOSURE SHOWS THAT THE TRUE ORIGINATOR OF ALL MORTGAGE SUBPRIME LOANS INCLUDED IN THESE FIVE RMBS TRUST CERTIFICATES WAS CHASE MANHATTAN BANK USA, N. A.)HASE BANK, N. A. AS THE ORIGINATOR AND SERVICER.

RMBS TRUST NAME	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.	MOODY'S IDs AND RMBS TRUST MARKET SEGMENTS.
J.P. Morgan Mortgage Acquisition Trust 2007-CH4, Asset-Backed Pass-Through Certificates, Series 2007-CH4	<input type="checkbox"/> Moody's Org ID: 720221263 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none"> ▪ Closing Date: 12 Jul 2007 ▪ Location of Assets (at issuance): UNITED STATES ▪ MIS Collateral Type: MBS - Subprime ▪ ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u> ▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u> ▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u>
J.P. Morgan Mortgage Acquisition Trust 2007-CH4, Asset-Backed Pass-Through Certificates, Series 2007-CH5	<input type="checkbox"/> Moody's Org ID: 720377224 <input type="checkbox"/> Market Segment: <u>Structured Finance</u> > <u>RMBS</u> > <u>Subprime</u>	<ul style="list-style-type: none"> ▪ Closing Date: 15 Jun 2007 ▪ Location of Assets (at issuance): UNITED STATES ▪ MIS Collateral Type: MBS - Subprime ▪ ORIGINATOR: <u>JPMorgan Chase Bank, N.A.</u> ▪ TRUSTEE: <u>Deutsche Bank National Trust Company</u> ▪ SERVICER: <u>JPMorgan Chase Bank, N.A.</u>

FIGURE 7: CREATION OF CHASE TRUST CERTIFICATES JPMAC 2007-CH4 AND JPMAC 2007-CH3.

Prospectus Supplement dated March 7, 2007 (To Prospectus Dated February 26, 2007)	
\$1,799,009,000 (APPROXIMATE)	
<i>J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH1</i> Issuing Entity	
<i>ASSET-BACKED PASS THROUGH CERTIFICATES, SERIES 2007-CH1</i>	
<i>J.P. MORGAN MORTGAGE ACQUISITION CORP.</i> Sponsor and Seller	
<i>J.P. MORGAN ACCEPTANCE CORPORATION I</i> Depositor	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION Originator and Servicer	
<p>Consider carefully the risk factors beginning on page 8-15 in this prospectus supplement and on page 6 in the prospectus.</p> <p>The certificates will represent obligations of the J.P. Morgan Mortgage Acquisition Trust 2007-CH1 only and will not represent an interest in, or an obligation of J.P. Morgan Acceptance Corporation I, J.P. Morgan Mortgage Acquisition Corp., J.P. Morgan Securities Inc. or any other entity.</p>	<p>J.P. Morgan Mortgage Acquisition Trust 2007-CH1 will issue:</p> <ul style="list-style-type: none"> • Twelve classes of senior certificates; • Nineteen classes of subordinate certificates, one of which is not offered hereby; and • Four classes of additional non-offered certificates. <p>The classes of certificates offered by this prospectus supplement and the initial class principal amounts thereof and interest rates thereon are listed or described in the table on page S-1 of this prospectus supplement. This prospectus supplement and the accompanying prospectus relate only to the offering of certificates listed in the table that begins on page S-1 under "Summary—The Certificates—Offered Certificates" and not to the other classes of certificates that will be issued by the trust fund listed under "Summary—the Certificates—Non-Offered Certificates".</p> <p>The assets of the trust fund will primarily consist of a pool of first and second lien adjustable and fixed rate mortgage loans. The mortgage loans will be segregated into three groups, one consisting of mortgage loans with principal balances that conform to certain agency principal balance guidelines and two consisting of mortgage loans with principal balances that may or may not conform to such principal balance guidelines. The mortgage loans will have the additional characteristics described in "Description of the Mortgage Pool" in this prospectus supplement.</p> <p>Principal and interest on the certificates will be payable monthly, beginning on the distribution date in March 2007, as described in this prospectus supplement. Credit enhancement for the offered certificates will consist of subordination, overcollateralization, excess interest and with respect to the Group 2 Certificates, an interest rate swap agreement provided by JPMorgan Chase Bank, National Association.</p> <p>J.P. Morgan Securities Inc., referred to as the underwriter, will offer the offered certificates from time to time to the public in negotiated transactions or otherwise at varying prices to be determined at the time of sale. The underwriter has the right to reject any order. Proceeds to J.P. Morgan Acceptance Corporation I from the sale of the offered certificates before deducting expenses, will be approximately \$1,794,491,453. Expenses are estimated to be \$1,000,000. The underwriter's commission will be any positive difference between the price it pays to the depositor for the offered certificates underwritten by it and the amount it receives from the sale of such securities to the public. See "Method of Distribution" in this prospectus supplement.</p>

POSSIBLE SEC SECURITIES FRAUD: THE PROSPECTUS FOR THE J. P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH1 ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH1 RMBS TRUST CERTIFICATE WAS FILED WITH THE SECURITIES AND EXCHANGE COMMISSION (SEC) ON FEBRUARY 7, 2007, AND NAMED J. P. MORGAN MORTGAGE ACQUISITION CORPORATION (JPMAC) AS SPONSOR AND SELLER, AND JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AS BOTH ORIGINATOR AND SERVICER OF ALL HOME MORTGAGE LOANS CONTAINED IN THIS RMBS TRUST CERTIFICATE. HMDA-LAR DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES AND RECORD ADMINISTRATIONS SHOW THAT CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION WAS THE ORIGINATOR AND A WHOLLY-OWNED SUBSIDIARY OF JPMCBNA: CHASE HOME FINANCE, LLC SERVICED THE HOME MORTGAGE LOANS INCLUDED IN THIS TRUST CERTIFICATE FROM 2005 TO 2008.

FIGURE 8. THE CREATION OF BOGUS SEC PROSPECTUS.



Main Office
200 Fleet Street, Suite 1100
Pittsburgh, PA 15220
Phone: 866-583-0918

July 30, 2009

VIA UPS OVERNIGHT DELIVERY
PERSONAL AND CONFIDENTIAL

Mrs. Susie M. Barnes
Mr. James H. Barnes
7025 W Hearn Road
Peoria, AZ 85381

RE: DEMAND LETTER

Dear Mrs. and Mr. Barnes:

We write to inform you that your lender (the "Lender") has engaged our firm to represent it in connection with certain outstanding matters pertaining to the loan closing (the "Closing") on your property at 7025 W Hearn Road, Peoria, AZ 85381 (the "Property") dated April 7, 2005. In relation to that certain loan in the principal amount of Three Hundred Thirty Four Thousand Three Hundred and NO/Dollars (\$334,300.00) (the "Loan"), the Lender has asked us to obtain corrective documents required for recording in Maricopa County, and, if necessary, to file a lawsuit on its behalf, naming you as the Defendant. However, before we pursue legal action, we would like to extend an opportunity to resolve this matter short of protracted and costly litigation.

As mentioned above, the Lender's authorized settlement agent conducted Closing for your Loan. In consideration for the Loan, you entered into certain agreements (the "Loan Agreement"), and among its terms, conditions, and requirements (the "Terms and Conditions"), were the requirements that (i) the Loan be secured by a deed of trust against the Property in favor of the Lender (the "Original Deed of Trust") and (ii) the Original Deed of Trust was to be recorded among the land records of Maricopa County in order to create a first priority lien on the Property.

During the Closing, you acknowledged and agreed to join with the Lender in signing, filing documents and any other actions deemed necessary to perfect (and continue the perfection of) the Original Deed of Trust against the Property, which is accomplished by, though not exclusively limited to, recording the Original Deed of Trust in Maricopa County. Following the Closing, the Lender's settlement agent attempted to record the Original Deed of Trust among the land records of Maricopa County, but it was (i) rejected from recording due to incomplete or improper signatures, (i) lost in transit, or

(iii) misplaced by the Lender's settlement agent or an employee of the Office of the Maricopa County Clerk of Court. Since Maricopa County requires original "wet" signatures on all documents submitted for recording, we must request that you sign a duplicate Original Deed of Trust (the "Duplicate Original Deed of Trust").

You are obligated under the Terms and Conditions of the Loan Agreement to re-sign certain documents, including but not limited to the Duplicate Original Deed of Trust, as requested, in order that it may be successfully recorded. Please be assured that the Duplicate Original Deed of Trust you are being asked to re-sign are meant to replace that which you signed at Closing and was not recorded.

Enclosed, please find a true and correct copy of the Original Deed of Trust you signed at Closing for your convenience and reassurance. Also enclosed are unsigned Duplicate Original Deed of Trust for your review and signature. Finally, we enclosed some brief instructions for signing corrective documents. Among other things, these instructions emphasize that the Duplicate Original Deed of Trust must be signed in the presence of a notary public that you must sign exactly as printed, and that your signature must be legible.

It is important that you return the signed and notarized Duplicate Original Deed of Trust to us in the enclosed overnight envelope no later than August 10, 2009. In the event that we do not receive the Duplicate Original Deed of Trust by this date, we will be required to file a lawsuit requesting the Court to enter an Order (i) recognizing the Lender's lien and (ii) requiring you to resign the Original Deed of Trust and any other documents necessary for its recordation. This matter can be promptly resolved without the necessity of court intervention or any cost to you provided you sign the enclosed Duplicate Original Deed of Trust.

If you prefer to have us arrange for a notary public to meet with you to sign the Duplicate Original Deed of Trust, have any questions with respect to this letter or would like specific guidance on the execution of the Duplicate Original Deed of Trust, please do not hesitate to call my paralegal, Amber L. Hall, at (412) 928-2450, ext 2473. We appreciate your prompt attention to this important matter, and look forward to receiving the signed and notarized documents from you. At such time, we anticipate that this matter will be resolved.

Very truly yours,


Kenneth N. Smolar, Esq.
PC Law Associates Ltd.

KNS/sah

FIGURE 9: THREATENING DEMAND LETTER FROM CHASE ATTORNEY.

**DEED OF TRUST FROM BORROWER'S
CLOSING DOCUMENT. (1/2)
(Not Filed with County Recorder's Office.)**

Return To:

CHASE BANK USA, N.A.
10790 Rancho Bernardo Road
San Diego, CA 92127
ATTN: DOCUMENT CONTROL

Prepared By:
Katie Jones
504 VIRGINIA DRIVE FORT WASHINGTON, PA 19034

[Space Above This Line For Recording Data]
DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated April 7, 2005 together with all Riders to this document.
(B) "Borrower" is
SUSIE M BARNIS AND JAMES H BARNIS**, MARRIED PERSONS

Borrower is the trustor under this Security Instrument. Borrower's mailing address is
7025 W HEARN RD, PEORIA Arizona 85381
(C) "Lender" is CHASE BANK USA, N.A.

Lender is a nationally chartered bank
organized and existing under the laws of UNITED STATES OF AMERICA

ARIZONA - Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3003 1/01

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VPB MORTGAGE FORMS - (04/02)-7291



:272: BARNIS

LG118648GG

BORROWER'S COPY

**DEED OF TRUST FROM BORROWER'S
CLOSING DOCUMENT. (2/2)
Not Filed with County Recorder's Office.)**

Lender's mailing address is 200 White Clay Center Drive, Newark, DE 19711

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is
Chase Manhattan Bank USA, N.A. Trustee's mailing address is
200 White Clay Center Drive, Newark, DE 19711

(E) "Note" means the promissory note signed by Borrower and dated April 7, 2005

The Note states that Borrower owes Lender

THREE HUNDRED THIRTY FOUR THOUSAND THREE HUNDRED & 00/100 Dollars
(U.S. \$ 334,300.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than April 15, 2035

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
Riders are to be executed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other
charges that are imposed on Borrower or the Property by a condominium association, homeowners
association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check,
draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument,
computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an
account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine
transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by
any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)
damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property;
(iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or
condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the
Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the
Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its
implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time,
or any additional or successor legislation or regulation that governs the same subject matter. As used in this

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:272: BARNIS

LG118648GG

BORROWER'S COPY

FIGURE 10. ORIGINAL DEED OF TRUST DOCUMENT (BORROWER'S COPY)

LOAN NUMBER FOR SUSIE M. BARNES 2005 HOME MORTGAGE LOAN WAS LG118648GG NOT 0017944786.

Signature Page of so-called "Duplicate Original Copy" of Deed of Trust for 2009

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witness:

SUSAN M BARNES (Seal) Borrower

JAMES H BARNES (Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

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:272: BARNES LG118648GG

Signature Page of Original (Borrower's Copy) of Deed of Trust from Closing Documents

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witness:

SUSIE M BARNES (Seal) Borrower

JAMES H BARNES** (Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

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Form 3002 1/01

:272: BARNES LG118648GG BORROWER'S COPY

FORECLOSURE FRAUD:
AFTER SEVERAL THEATING PHONE CALLS FROM THE PC LAW ASSOCIATES LAW FIRM, WHO AGREED TO SEND A NOTARY PUBLIC TO THEIR HOME TO NOTERIZE THE "IDENTICAL" COPY OF THE 2005 DEED OF TRUST AGREEMENT, SUSIE M. BARNES AND HER HUSBAND AGREED TO PROVIDE "WET SIGNATURES" TO THE 2005 DEED OF TRUST DOCUMENT WITH THE CAVEAT THAT IT WOULD BE UNCHANGED FROM THE DEED OF TRUST DOCUMENT THAT THEY SIGNED AT THE CLOSING OF THEIR LOAN. DURING THE SIGNING OF THE DEED OF TRUST, SUSIE M. BARNES AND HER HUSBAND DIDCOVERED THAT THEIR LAST NAME WAS STILLED MSISPELLED ON ALL PAGES, AND HER FIRST NAME WAS MISSPELLED ON THE SIGNATURE PAGE; HOWEVER, THE LOAN WAS STILL SHOWN AS LG118648GG; CONFIRMING THAT THE LOAN NUMBER SHOWN ON THE FOLLOWING PAGE ON THE DEUTSCHE BANK ASSIGNMENT OF DEED OF TRUST: 0017944786 WAS THE INCORRECT LOAN NUMBER.

FIGURE 11: SIGNATURE PAGE OF THE "SO-CALLED" DEED OF TRUST DOCUMENT THAT SUSIE M. BARNES AND HER HUSBAND, JAMES H. BARNES, WERE "FORCED" TO SIGN.

(2-Page Chase Bank USA, NA Good-Bye and Good-Riddance Letter Sent to Susie Barnes on October 16, 2013, promising that this servicing rights transfer has nothing to do with the origination term of her loan. However, this "Good-Bye and Good-Riddance Letter fails to mention that this "Eleventh-Hour Outsourcing Maneuver" makes this loan ineligible for the \$4-Billion Restitution Settlement.)

Chase (OH4-7382)
P.O. Box 24696
Columbus, OH 43224-0696

October 16, 2013



**Important information
about your mortgage:**
Notice of Assignment, Sale or
Transfer of Servicing Rights

SUSIE M BARNES
7025 W HEARN RD
PEORIA, AZ 85381

Chase loan number: 0017944786

Dear SUSIE M BARNES,

We are writing to let you know that the servicing of your mortgage loan referenced above will transfer from JPMorgan Chase Bank, N.A. (Chase), to Select Portfolio Servicing, Inc. (SPS), effective November 01, 2013.

The servicing of your mortgage loan includes:

- Collecting and processing payments
- Sending account statements and annual tax forms
- Notifying borrowers of account-related issues and updates

This transfer does not affect any of the terms of your loan, other than the terms directly related to the servicing of your loan.

What this means to you

After November 01, 2013:

- Your loan number will change. SPS will send you a letter with your new account number.
- You will need to send your mortgage payments to your new servicer.
- You will need to contact your new servicer for any questions about your account.

Over, Please

The servicer will answer any questions you have about the current status of the loan. You can contact the servicer at:

Mail: Select Portfolio Servicing, Inc.
Attention: General Correspondence
PO Box 65250
Salt Lake City, UT 84165-0250

Phone: 1-800-258-8602

If you have any questions about your loan, please call us at 1-800-848-9136, Monday through Thursday, from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m. and Saturday from 8 a.m. to 1 p.m. Eastern Time. If you still need help, our office is available Monday through Friday from 8 a.m. to 10 p.m., Saturday from 8 a.m. to 3 p.m. and Sunday from 8 a.m. to 5 p.m. Eastern Time.

Sincerely,

Mortgage Banking Executive Office
1-888-310-7995
1-800-582-0542 TTY
www.chase.com

cc: Consumer Financial Protection Bureau, Case 160523-000132

Enclosure

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-888-310-7995, de lunes a viernes de 8 a.m. a 10 p.m., sábados de 8 a.m. a 3 p.m. y domingo de 8 a.m. a 5 p.m., hora del Este.

Important Legal Information

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code ("the Bankruptcy Code"), this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property.

FIGURE 12: OCTOBER 16, 2013, GOOD-BYE LETTER THAT WAS USED TO DEPRIVE SUSIE M. BARNES AND HER HUSBAND JAMES H. BARNES OF THEIR SHARE OF THE \$4-BILLION CONSUMER RELIEF SETTLEMENT INCLUDED IN THE CHASE RMBS TRUST CERTIFICATE LAWSUIT SETTLEMENT.

(Official Assignment of Deed of Trust dated 10/31/2013, transferring the ownership of the home mortgage loan originated to Susie M. Barnes and James H. Barnes in March 2005 from Chase Bank USA, N. A. to Deutsche Bank Trust Company.)

OFFICIAL RECORDS OF
MARICOPA COUNTY RECORDER
HELEN PURCELL
20130952260 10/31/2013 08:56
ELECTRONIC RECORDING

1383231701286-1-1-1--
sarabiam

When Recorded Return To:
JPMorgan Chase Bank, NA
CAO NTC 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan #: [REDACTED]

ASSIGNMENT OF DEED OF TRUST

Contact JPMORGAN CHASE BANK, N.A. for this instrument 780 Kansas Lane, Suite A, Monroe, LA 71203, telephone # (866) 756-8747, which is responsible for receiving payments.

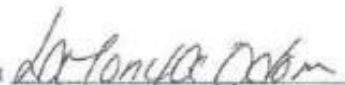
FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, CHASE BANK USA, N.A., WHOSE ADDRESS IS 700 Kansas Lane, MC 8000, MONROE, LA, 71203, (ASSIGNOR), by these presents does convey, grant, assign, transfer and set over the described Deed of Trust and all interest secured thereby, all liens, and any rights due or to become due thereon to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH1, WHOSE ADDRESS IS 700 KANSAS LANE, MC 8000, MONROE, LA 71203 (866)756-8747, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).


Said Deed of Trust made by SUSAN M. BARNES AND JAMES H. BARNES, and recorded in Book n/a at Page n/a, and/or as Document # 2009191443, in the office of the County Recorder of MARICOPA County, Arizona.

IN WITNESS WHEREOF, this Assignment is executed on 10/28 /2013 (MM/DD/YYYY).
CHASE BANK USA, N.A.

By: 
VICE PRESIDENT

STATE OF LOUISIANA PARISH OF OUACHITA

On 10/28 /2013 (MM/DD/YYYY), before me appeared , to me personally known, who did say that he/she/they is/are the VICE PRESIDENT of CHASE BANK USA, N.A. and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that he/she/they acknowledged the instrument to be the free act and deed of the corporation (or association).


TOMMIE J. NELSON
Notary Public - State of LOUISIANA
Commission expires: Upon My Death

Tommie J. Nelson
Notary I.D. #067566
Lincoln Parish, Louisiana
Commissioned for Life

Document Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

[REDACTED] [C-1] FRMAZ!
[REDACTED]
[REDACTED]

FIGURE 13: COPY OF THE FORGED ASSIGNMENT OF DEED OF TRUST INCLUDED IN THE QUALITY LOAN SERVICE CORPORATION "PROOF OF OWNERSHIP" DOCUMENT DELIVERED TO SUSIE M. BARNES AND JAMES H. BARNES VIA CERTIFIED MAIL