

Susie M. Barnes and James H. Barnes
7025 W Hearn Rd
Peoria, AZ 85381-4727
Account Number: 0017944786

January 30, 2017

JPMorgan Chase Bank, N. A.
Mortgage Banking Executive Office
3415 Vision Drive
Columbus, OH 43219

Dear Chase Executive Office Team:

Please accept this letter as a "qualified written request" under Section 6 of the Real Estate Settlement Procedures Act (RESPA). My husband and I have read the November 19, 2013 Settlement Agreement between JPMorgan Chase Bank, N. A. (JPM) and the Department of Justice, in its entirety, and after reading this document, we believe that we have demonstrated our mortgage is eligible for the Principal Forgiveness option of the Consumer Relief Provision of this settlement, as outlined in Annex 2. To this point, we have requested that SPS, the current servicer of our home loan mortgage, provide us with information describing how my home mortgage (number: 0017944786), which was originated by Chase Manhattan Bank USA, N. A. in 2005, was included in an RBMS Certificate that has been confirmed as being defective by the DOJ.

In order to further substantiate our eligibility claims for this provision, we are requesting the following as is our rights under Section 6 of RESPA:

1. Full name, address, and telephone number of the actual entity that funded my 2004 and 2005 home mortgage loans.
2. The name of the Chase Affiliate Institution to which this conventional home mortgage was sold after it was originated in 2005.
3. The name of all servicers of this home mortgage loan from the date that it was originated in April 2005, until it was transferred to Select Portfolio Servicing, Inc. via the "Goodbye Letter" of October 17, 2013.
4. Full name of JPMorgan Chase Bank and Company Trust that has owned the 2007-CH1 Certificates since they were created in 2007.
5. Full name, address, and telephone number of the Deutsche Bank National Trust Company, the trustee of the 2007-CH1 Certificates.
6. Full name, address, and telephone number of the Custodian of my original Security Instrument, including the name, address, and telephone number of any trustee or other fiduciary. This request is being made pursuant to Section 1641(f)(2) of the Truth In Lending Act.
7. Full name, address, and telephone number of any master servicers, servicers, sub-servicers, contingency servicers, back-up servicers, or special servicers for account number: 0017944786.
8. Proof of true sale of the note from alleged Lender to investors, by showing:
 - ❖ Wire transfer document(s), and/or;
 - ❖ Signed purchase and sale agreement(s), and/or;
 - ❖ Bank statements or similar documentation.

I am sending this Qualified Written Request to JPMorgan Chase Bank, N. A. because, in several of the letters I received from your Executive Office Support Staff, it was suggested that I contact my current servicer, Select Portfolio Servicing, Inc., regarding issues related to the servicing of my home mortgage loan. However, after contacting them regarding the eligibility of my mortgage for the Consumer Relief provision in the November 19, 2013 settlement between JPMorgan Chase Bank and Company and the Department of Justice; SPS informed me that I would have to contact the originator of my mortgage for further clarification of this matter. This settlement included four billion dollars for the relief of tens of thousands of owners of "toxic loans" that were included in the Residential Mortgage Backed Securities (RMBS) that were identified as fraudulent by the DOJ. As the attached letter from my current servicer – SBS – shows, my home mortgage loan (Loan Number: 0017944786) is included in

RMBS 2007-CH1; and thus is one of these loans that has been designated as “toxic”. Coincidentally, the DOJ designation of my loan as “toxic” is consistent with my ongoing predatory lending and mortgage loan fraud claims against JPMorgan Chase Bank, N. A. and Chase Bank USA, N. A., which were filed more than two years ago.

The Consumer Relief provision defined in Annex 2 of the aforementioned settlement agreement includes a variety of forgiveness and forbearance options, including: a.) first lien - principal forgiveness, b.) principal forgiveness of forbearance, and c.) first lien-forbearance (payment forgiveness). It is our belief that because the cruel, fraudulent manner in which my mortgage loan was originated by Chase Manhattan Bank USA, N. A. caused it to be included in the flawed RMBS, and because of this criminality, my loan should be eligible for the First Lien - Principal Forgiveness option of this settlement.

If additional detail information is required regarding this letter and its attachments, please contact my husband at (602) 478-4778, or me at (602) 979-4413.

We understand that under Section 6 of RESPA, you are required to acknowledge my request within 20 business days and must try to resolve the issue within 60 business days.

Sincerely,

Susie M. Barnes and James H. Barnes

cc: Jefferia Renfro, Customer Advocate
Select Portfolia Servicing, Inc.
P. O. Box 65277
Salt Lake City, UT 84165-0277
Account Number: 0016066243

Attachments: Copy of a letter from Select Portfolio Servicing, Inc. dated: March 31, 2016, designating the owner of my home mortgage loan as being J. P. Morgan Mortgage Acquisition Trust 2007-CH1 Asset Backed Pass-Through Certificates, Series 2007-CH1. This letter was sent in response to a request from my husband for information regarding the current owner of my home mortgage loan.

Summary of 1999-2000 HMDA-LAR Public Raw Data Disclosures for JPMorgan Chase Bank, N. A., Chase Manhattan Bank USA, N. A., Chase Manhattan Mortgage Corporation (CMMC); and their Subsidiaries and Affiliate Institutions. This is a definitive history of the home mortgage lending practices of the JPMorgan Chase Bank and Company from 1999 to 2014.

Copy of the header page of the document entitled CLAIM ONE. This document, which was previously sent to several members of your staff, details the Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling criminalities that occurred during the origination of my 2005 home mortgage loan.