

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Analysis of the 2004 through 2008 Home Mortgage Disclosure Act (HMDA) Public Raw Data Submissions of the Chase Manhattan Bank USA, National Association's Chase Non-Prime Lending Division.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

All spreadsheets, tables, graphs, charts, and illustrative-diagrams contained in this Interactive-WebShow are based upon actual, historical HMDA-LAR Public Raw Data Disclosures stored in the US Government's National Archives; and copies of all HMDA-LAR Public Raw Data Disclosures used to develop this Interactive-WebShow are available upon request.)

Printable-PDF copies of this Interactive-WebShow can be found at the following links:

Executive Summary of Interactive-WebShow: [Executive Summary Chase Non-Prime Division Lending Practices \(Web\).pdf](#)

Complete Interactive-WebShow: [Chase Non-Prime Division Lending Practices \(Web\).pdf](#)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Primary Interactive-WebShow Pages

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Executive Summary

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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Importance of the Home Mortgage Disclosure Act - Loan Applications Register (HMDA-LAR) Submission Process in Validating the Claim that JPMorgan Chase and Company Affiliates were Guilty of Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling and Conspiracy/Collusion to Hide Evidence from DOJ Investigator.

The validity and authenticity of the HMDA Database is beyond reproach because before updates can be added to the database they must be certified as being correct and error-free by an Officer of the Respondent Institution.

1. More than eight thousand home mortgage lenders (known as Respondent Institutions) report their annual mortgage lending activities to the federal government's Home Mortgage Disclosure Act (HMDA) Database via Loan Application Register (LAR) public files. Each LAR public file submitted to HMDA is accompanied by a Transmittal Sheet (TS), which must be certified and signed by an Officer of the Lending Institution. This TS certification assures that all mortgage loan applications contained in annual LAR submissions have been checked and authenticated for:
 - ☐ Validity error failures,
 - ☐ Quality error failures, and;
 - ☐ Validity and Quality failures.
2. Annual LAR submissions containing with an error failure rate of more than ten percent must be returned to the lending institution, and re-submitted after error failures are corrected.
3. Between 1999 and 2011, JPMorgan Chase and Company affiliates submitted their annual LAR submissions to their Supervisory : OCC, where they were authenticated and then sent to FFIEC, where they were incorporated into the HMDA Public Database residing on the ffiec.gov website. A permanent copy of the 1999-to-2011 HMDA Public Raw Data Database is stored in the federal government's National Archives at the National Archives and Records Administration (NARA)
4. After December 2012, JPMorgan Chase and Company affiliates submitted their annual LAR submissions to their Supervisory Agency: CFPB, where they were authenticated and sent to FFIEC, where they were incorporated into the HMDA Public Database residing on the ffiec.gov website. (CFPB maintains a shadow copy of the HMDA Database on their website at cfpb.gov.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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STATEMENT OF CLAIM ONE:

2004 through 2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices by Employees of Multiple JPMorgan Chase and Company Affiliates.

The three principal operators of the clandestine Chase Non-Prime Lending Center were: Chase Manhattan Bank USA, National Association, JPMorgan Chase Bank, National Association, and Chase Home Finance, LLC.; however, during its first year of operation, the Chase Non-Prime Lending Center evolved into a parasitical subprime lending boiler-room, similar to those operated by Ameriquest, AIG FSB, GreenPoint, and WMC. This center was envisioned to be the source of all subprime and Alt-A home mortgage loans originated within JPMorgan Chase and Company, however, by the end of 2004, virtually all of the non-conforming home mortgage loans originated at this center were subprime mortgage loans. HMDA-LAR Raw Data Disclosures for twenty-one leading home mortgage lenders during this period, show that the major difference between the subprime loans originated at this center versus those originate at other subprime lending boiler-rooms, was that the Chase Lending Specialists manning this center employed blatant predatory lending, mortgage loan fraud, and racial discrimination/racial profiling tactics, and targeted African Americans, and other economically-disadvantaged consumers. The clandestine Chase Non-Prime Lending Center was so well hidden, that regulatory agencies, such as HUD, FDIC, DOJ; and OCC, that even today, these government agencies refuse to acknowledge that this subprime boiler-room ever existed. However, the HMDA Public Raw Data Disclosures obtained from the National Archives, show that the OCC, who had the fiduciary responsibility for reviewing, auditing, and approving annual LAR submissions from the Chase Manhattan Bank USA, N. A. (HMDA ID: 0000023160) allowed annual submissions from this center to be authenticated and placed in the HMDA database on the FFIEC.gov website, and the federal government's National Archives. Many, if not most, of the non-conforming home mortgage loans originated at this center were ultimately securitized into the fraudulent RMBS certificates, that became the genesis of the DOJ's landmark thirteen-billion-dollar Chase RMBS Lawsuit, which was settled on November 19, 2013. This \$13-billion settlement included a \$4-billion Consumer Relief Provision that the DOJ stipulated was to be used as follows:

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

In an unprecedented move, JPMorgan Chase and Company (the defendant in this lawsuit) was named the sole administrator of this \$4-billion restitution/line. Additionally, no government agency such as the CFPB, HUD, or the Housing and Civil Enforcement Section of DOJ, was designated to function as an oversight/monitoring role to ensure that this multi-billion dollar was distributed equitably. Predictably, this \$4-billion-plus restitution/line was distributed to ~123,737 anonymous property-owners but it does not appear that any were holders of home mortgage loans that were originated between 2004 and 2008 by the Chase Non-Prime Lending Division.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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STATEMENT OF CLAIM ONE:

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of by Quasi-Independent Chase Mortgage Brokers (aka: as Chase Lending Specialists). (Continued)

HMDA-LAR Public Raw Data Disclosures show that starting in 2004 and continuing until first-quarter 2008, JPMorgan Chase and Company subsidiaries, engaged in illegal discrimination/profiling practices within the Chase Non-Prime Lending Division of Chase Manhattan Bank USA, National Association HMDA Public Raw Data Disclosures show that although: a.) the number of conventional loan applications, b.) the number of originated home mortgage loans, and c.) the number of home mortgage loans originated at subprime/rate-spread rates, were inordinately high for African American consumers residing in the 20 of the 384 Metropolitan Statistical Areas/Metropolitan Divisions (MSAs/MDs); these disclosures show that African Americans residing in seven of these MSAs/MDs were specifically-targeted for illegal, "ghetto-lending type" mortgage lending practices by teams of Chase Lending Specialists employed by the Chase Non-Prime Lending Division, (which at the time was unsanctioned by both FHA and HMDA). These teams of quasi-independent Chase Lending Specialists (aka: Chase Mortgage Brokers) were empowered to handle all aspects of the home mortgage loan origination process, including: Purchasing mortgage applicant leads and referrals from lead-generation scammers such as fax.com (who had been censured and indicted by the FTC for multiple TCPA violations).

- ☐ Using bait-n-switch tactics to convince naïve, unquestioning loan applicants to apply for mortgage loans that would result in the highest interest, fees, and Yield Spread Premium (YSP) bonuses.
- ☐ Creating home mortgage loan applications without the knowledge or participation of loan applicants;
- ☐ using false, manufactured, or highly-inflated information to ensure that the applicant met, or exceeded the lender's requirement for the mortgage loan.
- ☐ Excluding co-applicants on applications, even though their income was required to pay the new mortgage payment, or even if the applicant was unemployed, and the co-applicant was the only one employed in the household.
- ☐ Submitting a second application for the same home mortgage loan, using a different member of Americans residing in selected MSAs/MDs did not exceed an imaginary quota, and drawing the scrutiny of HMDA regulatory authorities.
- ☐ Submitting annual 2004-2008 HMDA Public Disclosures under an affiliate's HMDA Respondent ID.

Although all home mortgage originations were reported to HMDA via the LAR submission process, Chase Lending Specialists had "no fear" of their illegal, premeditated predatory lending, mortgage loan fraud, and racial discrimination/racial profiling practices being exposed because after non-conforming subprime mortgage loans were originated and submitted to HMDA by Chase Manhattan Bank USA, N.A., they were then sold by that bank to a second National Bank: JPMorgan Bank, N.A. The byproduct of this two-step home mortgage origination, removed all traces of the illicit origination tactics used by the Chase Lending Specialists, and the newly-cleansed home mortgage loans could be securitized into RMBS Certificates by a third affiliate of the JPMorgan Chase and Company.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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STATEMENT OF CLAIM TWO:

The "Eleventh-Hour Maneuver" was a conspiratorial-collaboration between JPMorgan Chase Bank, National Association and Select Portfolio Servicing, Inc., to conceal the existence of thousands of Chase-originated, non-conforming home mortgage loans from Department of Justice Investigators during the settlement negotiations of the Chase RMBS Lawsuit. The end results of this unlawful action was that tens of thousands of owners of Chase-originated home mortgage loans were deprived of their rightful shares of the Four-Billion-Dollars Consumer Relief/Restitution Fine included in the settlement of the landmark Chase RMBS Lawsuit.

In October 2013, several hundred owners of residential property in which JPMorgan Chase Bank, N.A. (JPMCB) was the lienholder, received inconspicuous, unsigned form letters informing them that the servicing rights of their mortgage were being transferred to Select Portfolio Servicing, Inc. (SPS), effective November 1, 2013. This letter took great care in explaining to recipients, that the only the servicing of their mortgage was affected by this transfer; and included a caveat that stated: "This transfer does not affect any of the terms of your loan, other than the terms directly related to the servicing of your loan." In retrospect, the only thing regarding this letter that may have raised concerns was that; thereafter, all JPMCB communications regarding this transfer, referred to this letter as "The Good-bye Letter"; and as it turns out, this is exactly what this letter was: "A Good-bye and Good-Riddance Letter", informing these recipients that JPMCB was "jettisoning their Chase-originated home mortgage loan. On November 19, less than three weeks after the outsourcing agreement went into effect, the Department of Justice (DOJ) announced that it had reached a settlement of its landmark lawsuit against JPMorgan Chase and Company (JPMCC), in the largest fraud lawsuit in US history against JPMCC. The settlement of this lawsuit, which was named: Chase RMBS Securitization Lawsuit, levied an unprecedented, thirteen billion dollar fine against JPMCC, of which four-billion-dollars was to be used as consumer relief for consumers who had been harmed by the actions of JPMCC, Bear Sterns, and Washington Mutual Bank. The net effect of this clandestine, "Eleventh-Hour Maneuver" is that it deprived mortgage holders of the tens of thousands of Subprime and Alt-A home mortgage loans originated between 2004 and 2008, by the Chase Non-Prime Lending Division of their rightful share of the four-billion-dollar consumer relief/restitution including in the Chase RMBS Lawsuit Settlement. Additionally, and even more sinister and disturbing, was the fact that JPMCB had jettisoned these tainted home mortgage loans during the aforementioned, "Eleventh-Hour Maneuver", JPMCC was able to represent itself to DOJ "as having Clean Hands", and that its only transgression, was purchasing "Toxic Mortgages" from WMC Mortgage Corporation, GreenPoint Mortgage, and Countrywide Mortgage. This "Clean Hands" defense was so successful, that the settlement of this lawsuit named JPMCC as the sole administrator of the four-billion-dollar Consumer Relief/Restitution Fine of this Settlement; and thus, the DOJ naming JPMCC as the sole administrator of this consumer relief/restitution, was the same as "Allowing Fox Guarding the Hen-House".

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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STATEMENT OF CLAIM TWO: (Continued)

The "Eleventh-Hour Maneuver" was a conspiratorial collaboration between JPMorgan Chase Bank, National Association and Select Portfolio Servicing, Inc., to conceal the existence of thousands of Chase-originated, non-conforming home mortgage loans from Department of Justice Investigators during the settlement negotiations of the Chase RMBS Lawsuit. The end results of this unlawful action was that tens of thousands of owners of Chase-originated home mortgage loans were deprived of their rightful shares of the Four-Billion-Dollars Consumer Relief/Restitution Fine included in the settlement of the landmark Chase RMBS Lawsuit.

Although SPS, Inc. did not participate in any of the criminal practices performed by Chase Lending Specialists during the origination of the non-conforming home mortgage loans, on behalf of the Chase Non-Prime Lending Division; there is an overriding, and as yet unanswered, question regarding the SPS involvement in the "Eleventh-Hour Maneuver"; this question is: "What Did SPS Know; and, When Did SPS Know It?" It is clear, that in June 2015, when the question regarding the requirements for owners of Chase-originated abundantly home mortgage loans was asked, and multiple SPS employees of the Ombudsman's Office and the SPS Consumer Advocate's Office denied any knowledge of the RMBS Lawsuit settlement agreement, that these SPS employees repeatedly, and blatantly, lied to James Barnes and Susie Barnes about the SPS involvement in this criminal conspiracy. It is now clear that in 2016, 2017, and 2018, when the James Barnes and Sue Barnes filed formal consumer complaints regarding this matter were filed with both OCC and CFPB, that SPS employees were thoroughly familiar with SPS's involvement in the "Eleventh-Hour Maneuver". Below is an excerpt from the Consumer Relief Provision of RMBS Lawsuit Settlement Agreement, and it clearly states that the \$4 billion contained in this settlement is to be used "to remediate harms allegedly resulting from unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual".

Consumer Relief/Restitution Settlement of Chase RMBS Lawsuit:

JPMorgan shall provide \$4 billion worth of consumer relief as set forth in Annex 2, attached and hereby incorporated as a term of this Agreement, to remediate harms allegedly resulting from unlawful conduct of JPMorgan, Bear Stearns and Washington Mutual. The value of consumer relief provided shall be calculated and enforced pursuant to the terms of Annex 2. An independent monitor will be appointed to determine whether JPMorgan has satisfied the obligations contained in this Paragraph (such monitor to be the current monitor for the National Mortgage Settlement, hereinafter the "Monitor"), and any costs associated with said Monitor shall be borne by JPMorgan.

Based upon the above statement from the settlement agreement, it is clear that the DOJ intended that this \$4 billion fine be used to provide "restitution" to remediate the harm caused by JPMorgan Chase and Company affiliates, such as the Chase Non-Prime Lending Division, Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A., and Chase Home Finance, LLC; and the illegal "Eleventh-Hour Maneuver" circumvented this summary judgement.

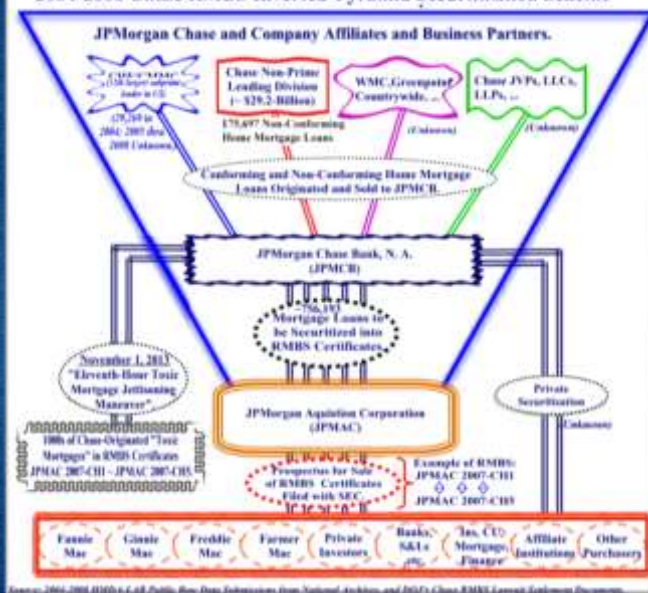
Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Chase RMBS Inverted-Pyramid Securitization Scheme



Role of Chase Non-Prime Lending Division in the Chase RMBS Securitization Scheme

The Chase Non-Prime Lending Center was manned by teams of quasi-independent Chase Lending Specialists, aka: Chase Mortgage Brokers. HMDA-LAR Public Raw Data Disclosures show that this center was a primary source of the Non-Conforming (Lien-1/Lien-2), conventional home mortgage loans for the Chase RMBS Securitization Scheme. Between January 2004 and March 2008, more than five hundred thousand home mortgage loan applications were processed by this center, and more than two hundred thousands of these, subprime and Alt-A home mortgage applications were originated into mortgage loans by the principal operators of this center. These principal operators: Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A. (JPMCB), and Chase Home Finance, LLC. (12th largest subprime lender in the US; and successor to Chase Manhattan Mortgage Corporation), utilizing a unique, two-tier home mortgage origination scheme predicated on non-conforming home mortgage loans originated at this center; and then during the same calendar year, being "sold" to an affiliate: JPMCB. A flaw in the HMDA-LAR Disclosure process, enables home mortgage loans sold during the same year in which they are originated, to be "eradicaded" of all characteristics identifying them mortgage loans. These newly sanitized home mortgage loans can then be securitized into RMBS Certificates along with conforming home mortgage loans.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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This 2005-2007 list of the "TOP 25 SUBPRIME LENDERS", show that Chase Home Finance, LLC and JPMorgan Chase and Company (JPMCC); and four of JPMCC business partners we deeply involved in subprime lending during this period; however, Chase Manhattan Bank USA, N. A., and it's clandestine Chase Non-Prime Lending Division, are not included in this list.

TOP 25 SUBPRIME LENDERS

By Michael Hudson

September 9, 2011

These top 25 lenders were responsible for nearly \$1 billion of subprime loans, according to a Center for Public Integrity analysis of 7.2 million "high interest" loans made from 2001 through 2007. Together, the companies account for about 72 percent of high-priced loans reported to the government at the peak of the subprime market. Securities created from subprime loans have been blamed for the economic collapse from which the world's economies have yet to recover.

1. **Countrywide Financial Corp.**
Amount of Subprime Loans: At least \$97.2 billion
2. **Ameriquest Mortgage Co./ACC Capital Holdings Corp.**
Amount of Subprime Loans: At least \$80.6 billion
3. **New Century Financial Corp.**
Amount of Subprime Loans: At least \$75.9 billion
4. **First Franklin Corp./National City Corp./Merrill Lynch & Co.**
Amount of Subprime Loans: At least \$68 billion
5. **Long Beach Mortgage Co./Washington Mutual**
Amount of Subprime Loans: At least \$65.7 billion
6. **Option One Mortgage Corp./HAR Block Inc.**
Amount of Subprime Loans: At least \$64.7 billion
7. **Fremont Investment & Loan/Fremont General Corp.**
Amount of Subprime Loans: At least \$61.7 billion
8. **Wells Fargo Financial/Wells Fargo & Co.**
Amount of Subprime Loans: At least \$51.8 billion
9. **HSBC Finance Corp./HSBC Holdings plc**
Amount of Subprime Loans: At least \$50.3 billion ***
10. **WMC Mortgage Corp./General Electric Co.**
Amount of Subprime Loans: At least \$49.6 billion
11. **Citifinancial / Citigroup Inc.**
Amount of Subprime Loans: At least \$26.3 billion
12. **EquiFirst Corp./Regions Financial Corp./Barclays Bank plc.**
Amount of Subprime Loans: At least \$24.4 billion
13. **Chase Home Finance, JPMorgan Chase & Co.**
Amount of Subprime Loans: At least \$19 billion
14. **Accredited Home Lenders Inc./Lone Star Finance V**
Amount of Subprime Loans: At least \$29.0 billion
15. **Encore Credit Corp./ECC Capital Corp./Bear Stearns Cos. Inc.**
Amount of Subprime Loans: At least \$22.3 billion
16. **BNC Mortgage Inc./Lehman Brothers**
Amount of Subprime Loans: At least \$47.6 billion ***
17. **IndyMac Bancorp. Inc.**
Amount of Subprime Loans: At least \$26.4 billion
18. **American General Finance Inc./American International Group Inc. (AIG)**
Amount of Subprime Loans: At least \$21.8 billion ***
19. **Wachovia Corp.**
Amount of Subprime Loans: At least \$17.6 billion
20. **GMAC LLC/Cerberus Capital Management**
Amount of Subprime Loans: At least \$17.2 billion ***
21. **NevaStar Financial Inc.**
Amount of Subprime Loans: At least \$16 billion
22. **American Home Mortgage Investment Corp.**
Amount of Subprime Loans: At least \$13.3 billion
23. **GreenPoint Mortgage Funding Inc./Capital One Financial Corp.**
Amount of Subprime Loans: At least \$11.1 billion
24. **ResMAE Mortgage Corp./Citadel Investment Group**
Amount of Subprime Loans: At least \$13 billion
25. **Aegis Mortgage Corp./Cerberus Capital Management**
Amount of Subprime Loans: At least \$11.5 billion

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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THE DEMISE OF CHASE MANHATTAN BANK USA, N. A., AS AN INDUSTRY-LEADING, NATIONAL BANK STARTED IN 2001, WHEN IT WAS ONE OF THREE NATIONAL ASSOCIATION BANKS LISTED ON THE HUD SUBPRIME LENDER LIST. IT REMAINED ON THIS LIST UNTIL 2004; WHEN IT ABRUPTLY WITHDREW FROM THE FHA/VA/FSA-RHS HOME MORTGAGE LOAN LENDING MARKET AND BECAME THE PRINCIPAL OPERATOR AND HMDA RESPONDENT OF THE CHASE NON-PRIME LENDING CENTER. THIS CENTER EXCLUSIVELY-OFFER SUBPRIME AND ALT-A, NON-CONFORMING (LIEN-1/LIEN-2) CONVENTIONAL HOME MORTGAGE LENDING SERVICES TO APPLICANTS IN 384 MSAS/MDS, LOCATED IN FORTY-FOUR STATES.

ROLE OF CHASE NON-PRIME LENDING DIVISION IN THE CHASE RMBS SECURITIZATION SCHEME

From 2004 until first quarter 2008, the Chase Non-Prime Lending Division was an operating division of Chase Manhattan Bank USA, N. A.; and during this period, operated a clandestine subprime lending boiler -room located in the Fort Washington, PA branch of the Chase Manhattan Mortgage Corporation (CMMC). HMDA-LAR Public Raw Data Disclosures for this period, show that more than a half million non-conforming (lien-1/lien-2), home mortgage loan applications were submitted from this clandestine center during its four-plus years of operation. The Chase Lending Specialists (aka: Chase Mortgage Brokers) who manned this direct marketing type center non-conforming (lien-1/lien-2) mortgage loan applications "created" for African Americans, and other economically-disadvantaged consumers, and between 2004 and 2008, the percentage of subprime home mortgage loan originated for African Americans increased from 36.5% to 96.3%. The existence of this clandestine subprime lending boiler-room was a closely-guarded secret within JPMorgan Chase and Company, and neither, OCC, nor the FFIEC, which was responsible for editing, authenticating, and approving this center's annual HMDA-LAR Public Disclosures, were unaware of its existence. A fact that further substantiates the role of this center in the Chase RMBS Certificate Lawsuit, is that after this center closed in 2008, no further HMDA-LAR Public Disclosures were received from Chase Manhattan Bank USA, N. A. (HMDA ID:0000023160-1.)

Chase Manhattan Bank, USA - HMDA Respondent ID: 0000023160-1
Conventional and FHA/VA/FSA-RHS Mortgage Loan Applications
Received from African Americans from 2001 to 2008.



Chase Manhattan Bank, USA - HMDA Respondent ID: 0000023160-1
Conventional Subprime Mortgage Originations from 2004 to 2008.



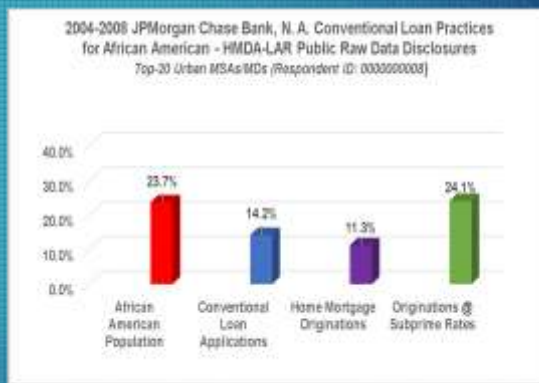
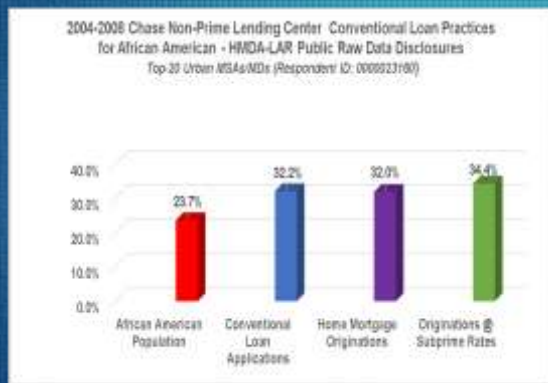
Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 HMDA-LAR Public Disclosures show that Chase Non-Prime Lending Center, and JPMorgan Chase Bank, N. A. (JPMCB), processed loan applications, and originated conventional home mortgage loans for consumers residing in the same Top-20 Urban MSAs/MDs with Large African American Populations. However, the two charts shown below, show that although the African American populations within these Top-20 MSAs/MDs, were the same for both lenders; the percentage of; a.) conventional home mortgage applications, b.) home mortgage originations, and c.) originations at subprime interest rates for African Americans were dramatically higher at the Chase Non-Prime Lending Center. It is also important to note HMDA-LAR Public Disclosures show that during this period, the Chase Non-Prime Lending Center only received seven FHA/VA/FSA-RHS loan applications; whereas, JPMCB received 177,357 FHA/VA/FSA-RHS applications, and 25,112 (14.2%) of these applications were from African American consumers.



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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IMPORTANCE OF THE HUD SUBPRIME LENDER LIST: AFTER BEING PUBLISHED FOR THIRTEEN YEARS, FROM 1993 TO 2005, THE HUD SUBPRIME LENDER AND MANUFACTURER HOME LIST UNEXPECTEDLY DISAPPEARED, AND THE ABSENCE OF A GOVERNMENT LIST OF SUBPRIME LENDERS DURING THE PERIOD BETWEEN 2006 AND 2008, COULD NOT HAVE BEEN MORE DETRIMENTAL TO BOTH REGULATORS AND CONSUMERS; BECAUSE STARTING IN 2004, HMDA-LAR REGULATION WAS CHANGE, AND ALL HOME MORTGAGE LOANS ORIGINATED AT SUBPRIME RATES TO BE DISCLOSED TO THE PUBLIC.

1993-2005 HUD Subprime Lender and Manufacturer Home List.

1993-2005 HUD SUBPRIME LENDER AND MANUFACTURER HOME LIST			
Year	Total	Subprime Lenders	Manufactured Houses
1993	61	50	11
1994	83	69	14
1995	116	101	15
1996	161	141	20
1997	227	206	19
1998	271	247	24
1999	277	254	23
2000	220	196	24
2001	210	189	21
2002	205	185	20
2003	244	225	19
2004	226	226	0
2005	209	209	0

Year	1999-2005 Subprime Lending by National Association (N. A.) Banks
1999	1. SOUTHTRUST BK NA
	2. FIRST UNION HOME EQUITY BK NA
	3. KEY BK USA NA
2000	1. CHASE MANHATTAN BK USA NA
	2. KEY BK USA NA
2001	1. CHASE MANHATTAN BK USA NA
	2. MINN AMERICA DE NA
2002	1. CHASE MANHATTAN BK USA NA
	2. KEY BK USA NA
2003	1. MINN AMERICA DE NA
	2. MINN AMERICA DE NA
2004	None
2005	None

Chase Manhattan Bank USA, National Association, had the dubious distinction of being only one of the three National Banks (See highlighted rows), listed on the HUD Subprime Lender List between 2000 and 2002; and although, Chase Manhattan Bank USA, N. A. originated more than forty-two thousand subprime non-conforming (lien-1/lien-2) home mortgage loans under HMDA-LAR ID: 0000023160, in 2004 and 2005, it was not listed by HUD as a Subprime Lender between 2003 and 2005. Even more alarming, in 2006 and 2007 after the HUD subprime list was discontinued; more than one hundred and four thousand subprime home mortgage loans were originated by this National Bank.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Lending Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Loans Originated and Sold to Affiliates by Chase Manhattan Bank USA, N.A. in 364 MSAs/MDs.

Race	Year	2004	2005	2006	2007	2008	Total	Percent
Asian		696	901	903	807	86	3593	1.8%
African American		3008	7270	10354	13651	932	35145	19.2%
White		12546	30944	35735	34473	2429	134227	64.3%
Race Not Available		4319	7540	8957	8796	555	30267	15.7%
Total Loans Originated		29692	49690	69153	69632	6081	183088	100.0%
Grand Total Loans Sold to Affiliates		9677	48657	67290	67891	4122	176687	
% of Originated Loans Sold to Affiliates		32.4%	96.3%	95.8%	97.1%	67.3%	91.0%	
# of Loans Originated at Subprime Rates		4822	12343	61193	63099	3970	145217	
% of Loans Originated at Subprime Rates		60.3%	69.0%	88.4%	93.1%	96.3%	93.2%	

Loans Originated and Sold to Affiliates by Chase Manhattan Bank USA, N.A. in Top-20 MSAs/MDs.

Race	Year	2004	2005	2006	2007	2008	Total	Percent
American Indian or Alaskan Native		56	110	118	118	5	407	0.8%
Asian		227	363	427	200	11	1308	1.8%
African American		1360	4061	6889	8373	191	21674	24.2%
Native Hawaiian or Other Pacific Islander		67	63	105	82	5	322	0.4%
White		4779	10991	12928	10762	637	39997	54.1%
Race Not Available		1310	2630	3341	2942	156	10381	14.6%
Total Loans Originated		7989	18788	23418	22543	1314	73972	100.0%
Grand Total Loans Sold to Affiliates		1799	13674	23199	22482	1314	42367	
% of Originated Loans Sold to Affiliates		22.5%	89.3%	98.1%	99.4%	100.0%	91.6%	
# of Loans Originated at Subprime Rates		338	12818	29717	33959	1248	56030	
% of Loans Originated at Subprime Rates		18.3%	68.0%	85.3%	93.3%	95.3%	93.3%	

Loans Originated and Sold by Chase Manhattan Bank USA, N.A. in 7-Targeted MSAs/MDs.

Race	Year	2004	2005	2006	2007	2008	Total	Percent
American Indian or Alaskan Native		18	13	19	21	2	63	0.4%
Asian		49	163	81	68	5	306	1.7%
African American		777	1767	3415	3283	210	8455	47.5%
Native Hawaiian or Other Pacific Islander		10	30	13	15	1	61	0.3%
White		1302	1620	1703	1566	118	6213	34.9%
Race Not Available		485	636	782	757	35	2705	15.2%
Total Loans Originated		2656	4048	5024	4764	378	17807	100.0%
Grand Total Loans Sold to Affiliates		290	4031	4988	5721	378	10614	
% of Originated Loans Sold to Affiliates		18.3%	89.6%	99.2%	99.4%	100.0%	91.1%	
# of Loans Originated at Subprime Rates		123	2300	4445	4407	259	12234	
% of Loans Originated at Subprime Rates		20.3%	71.8%	88.1%	94.6%	95.0%	86.3%	

"THE INMATES WERE RUNNING THE ASYLUM!"

As shown in the three Excel tables shown on this page, between 2004 and 2005, more than 175k Subprime and Alt-A, non-conforming (lien-1/lien-2) home mortgage loans, with an approximate valuation of more than twenty-nine billion dollars were originated and sold to JPMorgan Chase Bank, N.A.; however, this was only a small part in the Chase RMBS Certificate Securitization scheme, which we now know was the "greatest mortgage-related fraud in US history". In 2014, prior to obtaining 2004-2008 HMDA-LAR Public Raw Data Disclosures from the National Archives, it was known that the Chase Lending Specialists manning the Chase Non-Prime Lending Center, "created" home mortgages loans for more than 200k consumers, including 35k African Americans; using illegal Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling tactics. We now know that the aforementioned tactics used by these "so-called" Chase Mortgage Brokers, were in violation of the Chase Fair Lending Policy; and, that these illegal tactics were done without the knowledge, or concurrence, of senior executives of the JPMorgan Chase and Company.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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CHASE SUBPRIME HOME MORTGAGE LOANS NOT INCLUDED VIA HMDA-LAR PUBLIC DISCLOSURES:

Chase Home Finance, LLC., was a wholly-owned LLC of JPMorgan Chase and Company from 2005, until it merged with JPMorgan Chase Bank, N.A. in 2011. Shortly after it was formed in 2005, it acquired Chase Manhattan Mortgage Corporation (CMMC), and its fifty-two, nationwide branches. After the CMMC acquisition in 2005, a WSJ report listed CHF as the twenty-first largest subprime lender in the nation. Subsequently, it was ranked at the seventeenth largest subprime lender in 2006, and the seventh largest subprime lender in 2007.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

TopTwenty Subprime Lenders from 2005 through 2007

Rank	2007 - Top Twenty Subprime Lenders	2006 - Top Twenty Subprime Lenders	2005 - Top Twenty Subprime Lenders
1	Countrywide Financial, Calif.	Countrywide Financial, Calif.	Countrywide Financial, Calif.
2	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
3	Wells Fargo Home Mortgage, Iowa	Wells Fargo Home Mortgage, Iowa	Wells Fargo Home Mortgage, Iowa
4	First Franklin Financial Corp., Calif.	First Franklin Financial Corp., Calif.	First Franklin Financial Corp., Calif.
5	Option One Mortgage, Calif.	Option One Mortgage, Calif.	Option One Mortgage, Calif.
6	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
7	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
8	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
9	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
10	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
11	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
12	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
13	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
14	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
15	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
16	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
17	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
18	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
19	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
20	Chase Home Finance, N.J.	Chase Home Finance, N.J.	Chase Home Finance, N.J.
Total for Top 20 Lenders	\$159.80	\$153.89	\$153.89

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

93,258 African American Conventional Home Mortgage Applications "Created" by Chase Lending Specialist Manning the Chase Non-Prime Center between 2004 and 2008; and below is a summary of the disparate home mortgage lending practices for these African Americans.

African American mortgage loan applications increased 255%.

African American mortgage loan applications increased from 13.7% to 23.3%.

Average loan amount for African American was \$131k; which was \$80k less than Asians, \$19k less than Whites, and \$26k less than RNA.

Mortgage loan originations for African American increased from 3008 to 13551.

Percent of African American mortgage originations increased from 10.9% to 23.5%.

African American loan denials increased from 9163 to 19065.

Percent of African American loan denials increased from 16.9% to 23.4%.

Loan origination at subprime/rate spread interest rates for African American increased from 1492 to 13156.

Percent of African American subprime originations increased from 14.8% to 24.5%.

Percentage of subprime mortgages originated to African Americans increased from 49.6% to 97.1%.

THE INMATES WERE RUNNING THE ASYLUM:

Between January 2004 through 2008, teams of quasi-independent Chase Lending Specialists were empowered to "create" HUD mortgage loan applications on behalf of more than four-hundred and ninety thousand loan applicants; and a disproportional number of these applications were "created" for African Americans residing in large urban MSAs/MDs, including: Atlanta, Richmond, Memphis, Virginia Beach, and Detroit; and especially, the Nation's Capital: Washington, DC.



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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

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The following table includes a summary of the 2004-2008 HMDA-LAR Public Raw Data Disclosures for Respondent Institution: 0000023160, for 284 MSAs/MDs, Top-20 MSAs/MDs, Targeted-7, Detroit MSA/MD, AND Washington, DC MSA/MD. The key fields in this table are the percentage of applications "created" for African Americans residing within each MSA/MD category. This percentage range from 19% for applications "created" for African American residing in all 384 MSAs/MDs, up to 41.1% for African Americans residing in the seven urban MSAs/MDs, specifically-targeted by Chase Lending Specialists. This table shows that African American consumers residing in the MSAs/MDs of Detroit and Washington, DC, had an even higher percentage of home loan applications "created" by Chase Lending Specialists.

HMDA-LAR Public Disclosures for 2004-2008 Chase Non-Prime Lending Center (Respondent ID: 0000023160)										
MSAs/MDs	384 MSAs/MDs		Top-20 MSAs/MDs		7-Targeted MSAs/MDs		Detroit MSAs/MDs		Washington, DC MSAs/MDs	
HMDA-LAR Raw Data Dimensions	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Loan Originated	35145	37.7%	21527	42.9%	8466	40.3%	1918	36.9%	2674	51.3%
Accepted but not Accepted	1538	1.6%	541	1.1%	193	0.9%	35	0.7%	46	0.9%
Denied by Institution	55670	59.9%	27711	55.3%	12191	58.0%	3363	62.7%	2460	47.2%
Withdrawn by Applicant	653	0.7%	330	0.7%	162	0.7%	34	0.6%	25	0.5%
Closed for Incompleteness	52	0.1%	22	0.0%	14	0.1%	4	0.1%	4	0.1%
Total Applications	93258	100.0%	50131	100.0%	21006	100.0%	5344	100.0%	5209	100.0%
Percentage of Applications	19.0%		30.8%		47.1%		58.6%		48.8%	
Average Loan Amount (\$000)	141		161		166		79		68	
Total Loan Amount (\$000)	4962777		3220422		1249114		150798		679967	
Average Income of Applicant (\$000)	68		69		72		65		60	
Number of Subprime Loans	30552		18541		7197		1866		1903	
Percentage of Subprime Loans	86.9%		86.1%		86.1%		96.8%		71.2%	
Subprime/Rate Spread Interest	5.3%		6.1%		6.3%		6.8%		4.9%	
No Co-Applicants	66370	74.3%	37337	77.7%	16760	78.2%	4693	88.3%	3661	71.1%
Percent of Co-Applicants	22925	26.7%	10690	22.3%	4405	21.8%	609	11.7%	1449	28.9%
Male without Co-Applicants	32050	47.2%	17164	46.2%	7767	48.0%	2473	62.8%	1501	41.4%
Female without Co-Applicants	35888	52.8%	19963	53.8%	8407	52.0%	2211	47.2%	2121	58.6%

Sources: HMDA-LAR Public Disclosures - National Archives and Records Administration (NARA)

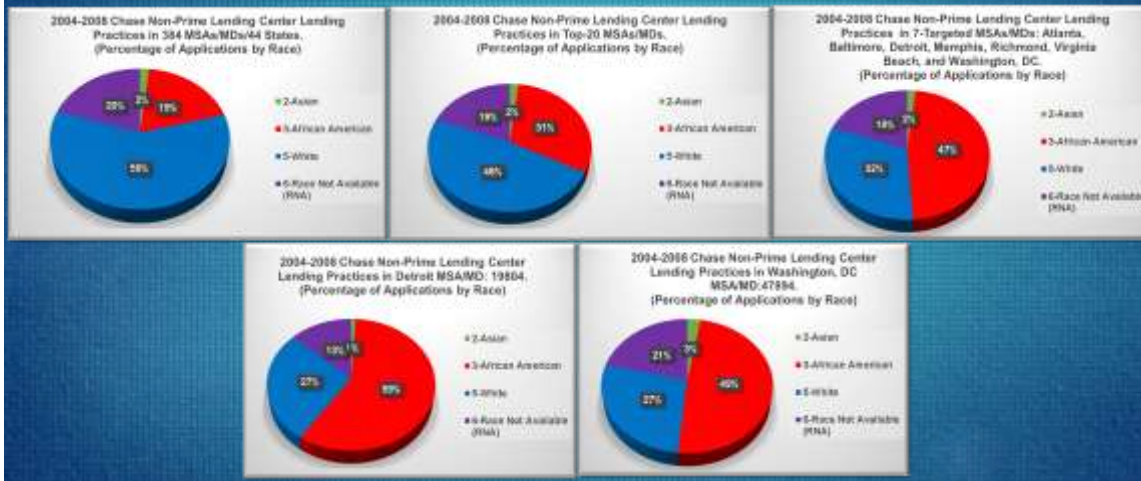
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Although between 2004 and 2008, Chase Lending Specialists manning the Chase Non-Prime Lending Center, created home mortgage loan applications for economically-disadvantaged consumers residing in 384 Metropolitan Statistical Areas/Metropolitan Divisions (MSAs/MDs) located in forty-four states; HMDA-LAR Public Raw Data Disclosures obtained from the National Archives, show that they "appear-to-target" African American consumers residing in seven urban MSAs/MDs: Atlanta, Baltimore, Memphis, Richmond, Virginia Beach, and especially, Detroit and Washington, DC.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)



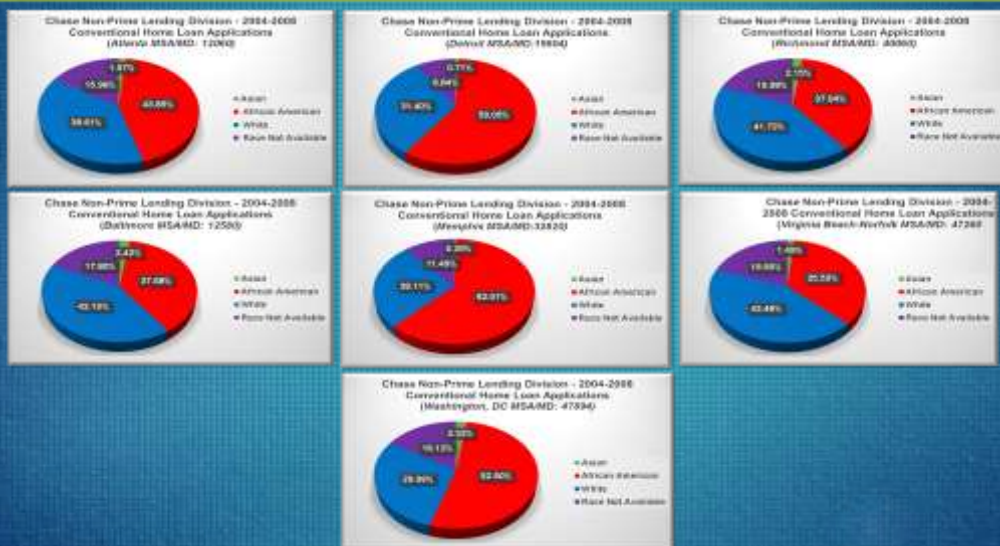
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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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2004-2008 HMDA-LAR Raw Data Disclosures show the number of conventional home mortgage applications created for African American applicants, residing in the 7-Targeted MSAs/MDs, by Chase Lending Specialist, ranged from a low of 35.53% for the Virginia Beach-Norfolk MSA/MD to an astonishing-high of 62.01% for the Memphis MSA/MD.

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

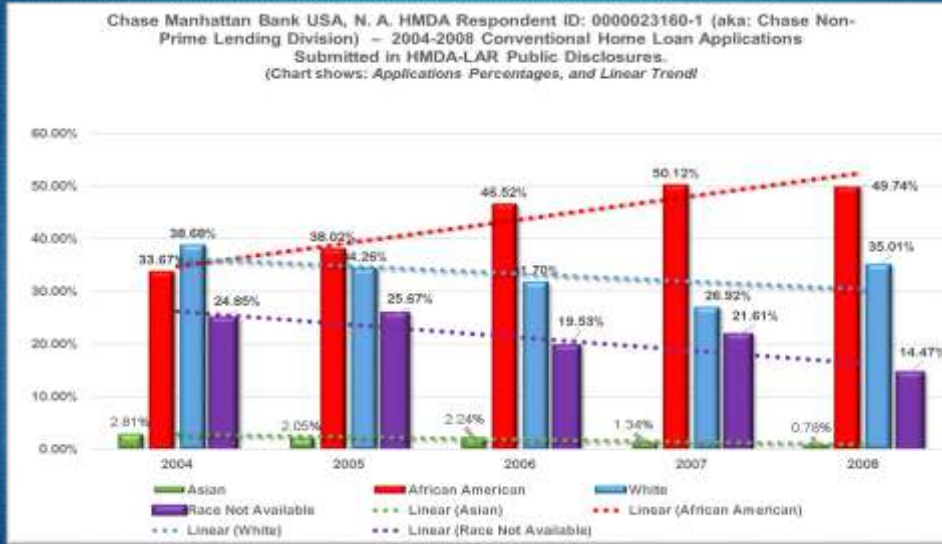


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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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2004-2008 HMDA-LAR Raw Data Disclosures show the 5-year trendline projection of conventional home mortgage applications created for African American applicants residing in the 7-Targeted MSAs/MDs by Chase Lending Specialists, increased dramatically, while the linear trendline projections of Asians, Whites, and Race Not Available markedly decreased.



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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LONG-TERM, NEGATIVE AFFECT OF THE 2004-2008 SUBPRIME LENDING FENZY ON RETAIL MORTGAGE LENDING OPERATIONS AT JPMORGAN CHASE AND COMPANY.

2009-2017 HMDA-LAR Public Disclosures from the 7-Targeted MSAs/MDs show that applications from African American for conventional mortgage loans from JPMorgan Chase Bank, N.A. increased from 12.73% in 2009, to 17.11% in 2017; but to date, has never approached the 2004-2007 percentage rates of 21.91% to 32.27%.



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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LONG-TERM, NEGATIVE AFFECT OF THE 2004-2008 SUBPRIME LENDING FENZY ON RETAIL MORTGAGE LENDING OPERATIONS AT JPMORGAN CHASE AND COMPANY. (Continued)

2004-2017 HMDA-LAR Public Disclosures from the 7-Targeted MSAs/MDs also show that applications from African American for conventional mortgage loans from JPMorgan Chase Bank, N.A. increased from 12.73% in 2009, to 17.11% in 2017; but never approached the 2004-2007 percentage rates of 21.91% to 32.27%. (As shown in this chart, with the exception of an isolated, 2012 anomaly in the Atlanta MSA/MD -12060, JPMCB conventional home mortgage lending in these seven MSAs/MDs never recovered from the 2004-2008 subprime lending crisis; and even in 2017, all are now at all-time lows.)



Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and "JPMCB/SPS Eleventh-Hour Maneuver".

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2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES FOR TWENTY-ONE MAJOR LENDERS WERE OBTAINED FROM THE FEDERAL GOVERNMENT'S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) ARCHIVES.

1999-2008 HMDA-LAR Public Disclosures Conventional Loans Originated by Chase-Direct Non-Prime Division, Chase Manhattan Bank USA, N.A. (aka: Chase Bank USA, N.A.), JPMorgan Chase Bank, N.A., and affiliates and JVPs per Summary of HMDA-LAR Public Disclosures for new Lending National banks, five non-defunct, JPMorgan business-partners, and two Subprime Bailout Banks.

Name HMDA Respondent Institution included in Analysis.	HMDA-LAR Submission Period.	HMDA Respondent ID, and Supervisory Agency ID.	Number of Conventional Home Loans Originated during Specified Periods.	Originated Subprime/Non-Conforming Home Mortgage Loans, (and % Originated).	Percentage of Conventional Home Mortgage Loan Applications Received from Major Racial Categories.			
					Asian	African American	White	Race Not Available
Chase Manhattan Bank USA, N.A.	1999-2003	0000023168-1	210,660	Unavailable*	6.8%	4.8%	38.2%	51.4%
Chase-Direct Non-Prime Division	2004-2008	(Note 1)	195,572	72,898 (37.3%)	1.9%	18.7%	64.1%	14.0%
Chase-Direct Non-Prime Division (Top-20 Specifiably-Targeted MSAs/MDs)	2005-2007	0000023168-1	73,972	58,246 (78.9%)	1.8%	31.8%	54.1%	14.0%
Chase Bank USA, N.A.	2005-2008	Note (Note 2)	(No LAR Submitted)	Unavailable*	N/A	N/A	N/A	N/A
JPMorgan Chase Bank, N.A.	2004-2008	0000000008-1	2,523,405	185,622 (7.3%)	4.8%	8.4%	71.7%	14.0%
JPMorgan Chase Bank, N.A. (Top-20 Specifiably-Targeted MSAs/MDs)	2005-2007	0000000008-1	428,651	16,087 (3.7%)	5.5%	12.3%	66.7%	14.6%
Chase Manhattan Mortgage Corp	1999-2003	22-1092200-1	1,553,981	Unavailable*	4.0%	4.5%	64.0%	27.5%
Chase Home Finance, LLC	2004	22-1092200-1	431,978	8,853 (2.1%)	5.0%	5.5%	65.8%	23.7%
Chase Home Finance (Subsidiary)	2005-2011	(No Response Number)	(No LAR Submitted)	Unavailable**	N/A	N/A	N/A	N/A
Chase Joint Venture Partnerships	2006-2008	N/A	6,625	172 (3.4%)	2.4%	2.2%	87.0%	8.0%
Bank One, OH	2003	0000007621-1	492,491	Unavailable*	2.6%	8.1%	67.0%	22.3%
Bank One, IL	2003	0000000005-1	1,716	Unavailable*	2.4%	1.3%	91.3%	3.9%
Bank of America, N.A.	2004-2008	0000013844-1	2,036,738	58,883 (2.9%)	7.7%	8.4%	78.0%	11.5%
Wells Fargo Bank, N.A.	2004-2008	0000001741-1	2,517,588	264,495 (10.5%)	4.9%	7.3%	77.7%	9.8%
Washington Mutual Bank	2005-2007	0000008851-4	1,385,268	74,932 (5.4%)	7.1%	6.7%	67.3%	17.6%
Bear Stearns	2006-2007	2276200003-7	43,966	27,836 (63.4%)	7.2%	14.1%	68.5%	10.1%
Countrywide FSI	2005-2007	0000021414-1	665,525	97,585 (14.6%)	8.1%	7.2%	73.3%	11.4%
WMC Mortgage Corp	2005-2007	0458664485-7	254,999	272,831 (92.2%)	4.3%	18.3%	58.9%	18.5%
Greenpoint Mortgage Funding	2004-2008	13-3210376-3	518,730	82,050 (15.8%)	8.4%	7.8%	72.2%	9.2%
Ameriquest	2004-2007	7756600001-7	252,615	167,312 (66.3%)	8.7%	7.1%	43.7%	44.4%
AIG FSI	2004-2007	0000014939	164,799	92,148 (55.9%)	2.5%	11.1%	59.2%	27.4%
Total Number of Conventional Home Loans Originated			13,309,498					

Source of Interactive-WebShow: HMDA-LAR Public Disclosures
National Archives and Records Administration (NARA)

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Non-Prime Lending Center, and 2013 Eleventh-Hour Maneuver.

Primary Interactive-WebShow Pages

<u>Executive Summary</u>	<u>Complaint Overview</u>	<u>Complaint One</u>	<u>Complaint Two</u>	<u>Complaint Three</u>	<u>Complaint Four</u>	<u>Complaint Five</u>	<u>Detail Complaint Analysis</u>
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Supplementary Interactive-WebShow Pages

<u>HMDA-LAR Public Raw Data Disclosures</u>	<u>Chase Racial Discrimination/Racial Profiling Practices</u>	<u>Racial Disparity Indicators (RDIs)</u>	<u>Absence of FHA, VA, and FSA-RHS Loans</u>	<u>"Chase/SPS Eleventh-Hour Maneuver"</u>
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Compliant Overview