

DIY-CARP INVESTIGATIVE WEB-DOC SITE

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling in Conventional Home Mortgage Lending Practices against African Americans by JPMorgan Chase Bank, N. A. and Chase Manhattan Bank USA, N. A., and 2013 Chase/SPS Eleventh-Hour Maneuver to Conceal Existence of Hundreds-Thousands Chase-Originated "TOXIC MORTGAGES" from the Department of Justice during the Discovery Phase of Chase RMBS Trust Securitization Lawsuit.

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Source: Federal Government HMDA-LAR Public Disclosure at www.hmda.gov and Related Information (NAR) Repository

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling in its Conventional Lending Practices, and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit.

-HMDA-LAR PUBLIC RAW DATA DISCLOSURES OBTAINED FROM THE NATIONAL ARCHIVES-

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Copies of all 1999-2017 HMDA-LAR Public Raw Data Disclosures and other public domain documents referenced in this site; as well as copies of the final versions of spreadsheets, Pivot tables, and data models used to create Excel spreadsheets, tables, charts and graphs contained in this Investigative Web-Doc site are available in online, cloud archives, and links to these electronic documents will be provided upon request via Email to: jhbarnes@diy-carp.com.

SOURCES: 1- 1999-2017 HMDA-LAR PUBLIC RAW DATA DISCLOSURES - US GOVERNMENT'S NATIONAL ARCHIVES.
2 - DOJ SETTLEMENT DOCUMENTS - NOV. 2013 CHASE RMBS SECURITIZATION LAWSUIT.
3 - J. P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CM1 PROSPECTUS FILED SEC.
4 - HUD 2007-2008 SUBPRIME LENDER AND MANUFACTURED HOME LENDER LISTS.
5 - HUD FOIA JPMORGAN CHASE AND COMPANY FRAUD CERTIFIED LENDERS-SERVICES.
6 - BLOOMBERG REPORTING SERVICE 2007 TOP 25 SUBPRIME AND ALT-A LENDERS.
7 - BLOOMBERG LIST OF 21 CHASE (WHOLLY OWNED) JOINT VENTURE PARTNERS (JVPs).
8 - 2009 FINANCIAL CRISIS INQUIRY COMMISSION (FCIC) FINAL REPORT.
9 - CHASE RMBS SETTLEMENT - CONSUMER RELIEF DISTRIBUTION (CARSD) A. SMITH MONITOR.
10 - 2004 TRANSCRIPTS OF FBI PUBLIC HEARINGS REGARDING JPMCB/BANK ONE MERGER.
11 - US CENSUS REPORTS - 2000-2010 POPULATION DEMOGRAPHICS.
12 - SEC PROSPECTUS FOR RMBS CERTIFICATES JPMCB 2007-CM1 TRBU JPMCB 2007-CM1.

Source: Federal Government HMDA-LAR Public Disclosure at www.hmda.gov and Related Information (NAR) Repository

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Systemic Predatory and Discriminatory Conventional Home Mortgage Lending Practices Against African Americans by JPMorgan Chase Bank, N. A., Chase Manhattan Bank USA, N. A., and Select Portfolio Servicing, Inc.

Executive Summary	STATEMENT OF FACTS: Chase Home Loan Direct® Mortgage Origination Boiler-Room (aka: Chase Non-Prime Lending Center)	STATEMENT OF FACTS: 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver	Fraudulent Two-Tier Conventional Home Mortgage Origination Scheme	Chase Lending Specificity: "The Innates are Running the Asylum"
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Lending Practices of Operators of Chase Home Loan Direct® Conventional Home Mortgage Lending Boiler-Room.

Maturation of Chase Manhattan Bank USA, N. A. as a Leading Subprime Mortgage Lender	Role of JPMCB/NAS Wholly-Owned Subsidiaries: C/M/C/CH	"NO FEAR OF GOVERNMENT OVERSIGHT" FROM DOJ, FHCC, OCC or CEFPB.	"Footprints in the Sand", HMDA, LAR Public Raw Data Disclosures at National Archive Repository
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Chase 2004 to 2007 Racial Disparity Indicators* (RDIs) in Selected Metropolitan Statistical Areas/Metropolitan Divisions (MSA/MDs)

Chase 2004-2007 RDIs 384 MSA/MDs	Chase 2004-2007 RDIs 20 URBAN MSA/MDs	Chase 2004-2007 RDIs 7 Inner-City MSA/MDs	Chase 2004-2007 RDIs Phoenics-Scottsdale MSA/MD - 38060	Chase 2004-2007 RDIs Detroit MSA/MD - 19804
Chase 2004-2007 RDIs Washington, DC MSA/MD - 47894	Chase 2004-2007 RDIs Columbus MSA/MD - 18140	Chase 2004-2007 RDIs Newark, NJ MSA/MD - 35084	Chase 2004-2007 RDIs Memphis - MSA/MD - 47240	Chase 2004-2007 RDIs Minneapolis-St. Paul MSA/MD - 33440

Auxiliary/Supporting Shows, Charts, Graphs, Tables, Demographics, and Lender-Comparisons Analytic.

JPMCB Long-Term "Systemic" Racial Discriminatory Conventional Lending Practices in "Hardest-Hit" Inner-City MSA/MDs	Regulation B/ECOA Violations Harline the Conventional Home Mortgage Loan Application Cancellation Process	Chase Home Conventional Lending Boiler-Room Origination Practices in High-Poverty, Inner-City MSA/MDs	1999-2008 Chase FHAA/FTSA-RHS Home Mortgage Lending Practices
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Nation-wide African American Housing Crisis, 1999-2012 HMDA/LAR Home Mortgage Lending Trends for Conventional Refinancing, Conventional Purchase, and FHAA/FTSA-RHS Racial Disparity Indicators* (RDI) (281-Million HMDA-LAR Public Disclosure Records)

Source: Federal Government HMDA-LAR Public Disclosure at www.hmda.gov and Related Information (NAR) Repository

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit.

EXECUTIVE SUMMARY OF CLAIMS ONE AND TWO:

- CLAIM ONE: 2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF JPMORGAN CHASE AND COMPANY AFFILIATES.**
- CLAIM TWO: 2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL CHASE-ORIGINATED "TOXIC MORTGAGES" FROM DOJ INVESTIGATORS.**

Source: Federal Government HMDA-LAR Public Disclosure at www.hmda.gov and Related Information (NAR) Repository

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 5

STATEMENT OF FACTS: 2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF JPMORGAN CHASE AND COMPANY AFFILIATES.

TWO-TIER CONVENTIONAL HOME MORTGAGE ORIGINATION SCHEME: Between 2004 and 2008 Chase Lending Specialists employed by Chase Home Loan Direct® created 412,872 conventional loan applications which resulted in the origination of 175,697 subprime home mortgage loans which were sold to JPMORGAN Chase Bank, National Association (JPMCBNA). The process of selling non-conforming home mortgage loans to an affiliate during the same year in which they were originated, cleansed these home mortgage loans of all non-conforming characteristics; thus, JPMCBNA was able to securitize these "non conforming" home mortgage loans into RBMS Trust Certificates such as JPMAC 2007-CH1, which along with others became the genesis of the DOJ's \$13-Billion Chase RBMS Trust Certificate Lawsuit against JPMorgan Chase and Company. On November 19, 2013, the Department of Justice (DOJ) announced its settlement of the Thirteen-Billion Dollar Chase RBMS Securitization Lawsuit against JPMorgan Chase and Company (JPMorgan). This settlement provided immunity to JPMorgan against all future CIVIL CLAIMS related to the creation, packaging, and sale of fraudulent Chase RBMS Certificates issued before 2008. However, this settlement explicitly excluded immunity for civil claims against "employees" of JPMorgan; or, more importantly, "criminal charges against JPMorgan or its employees". Below are two relevant caveats from Chase RBMS Trust Certificate Settlement:

- "The agreement does not release individuals from civil charges, nor does it release JPMorgan or any individuals from potential criminal prosecution. In addition, as part of the settlement, JPMorgan has pledged to fully cooperate in investigations related to the conduct covered by the agreement."
- "Without a doubt, the conduct uncovered in this investigation helped pave the way for the mortgage meltdown," said Attorney General Eric Holder. "JPMorgan was not the only financial institution during this period to knowingly bundle toxic loans and sell them to unsuspecting investors, but that is no excuse for the firm's behavior. The size and scope of this resolution should send a clear signal that the Justice Department's financial fraud investigations are far from over. No firm, no matter how profitable, is above the law, and the passage of time is no shield from accountability. I want to personally thank the RBMS Working Group for its tireless work not only in this case, but also in the investigations that remain ongoing."

HMDA-LAR Public Disclosures provides indisputable, unimpeachable evidence that from 2004 to 2008 Chase Lending Specialists employed by Chase Home Loan Direct® - a subprime origination boiler-room located in Fort Washington, Pennsylvania, committed multiple criminal offenses while creating 412,872 mortgage loan applications which resulted in the origination of 175,697 non-conforming, subprime and ALI-A home mortgage loans. These "Toxic Mortgages" were immediately sold to JPMCBNA, who then securitized them into fraudulent RBMS Trust Certificates. Many, if not most, of these "Toxic Mortgages" were originated to economically-distressed consumers residing in poverty-stricken Census tracts within seven inner-cities MSAs/MDs. Although HMDA-LAR Public Disclosures show that all JPMCBNA affiliates were guilty of some form of racial discrimination, the African Americans residing in targeted inner-city MSAs/MDs were specifically targeted by Chase Lending Specialists, and between 2004 and 2007, it became an annual ritual for the "Toxic Mortgages" originated for these consumers to be refinanced at even higher interest rates and conditions. The genius of the Chase two-tier home mortgage loan origination scheme is that it created the non-conforming terms and conditions of Chase Manhattan Bank USA, N.A. with conforming terms and conditions of the tier-two purchaser, JPMorgan Chase Bank, N.A.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 6

STATEMENT OF FACTS: 2013 CHASE/SPS ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL CHASE-ORIGINATED "TOXIC MORTGAGES" FROM DOJ INVESTIGATORS.

In 2013, after numerous federal and state civil claims arising from the sale of Residential Mortgage-Backed Securities (RMBS) by JPMorgan Chase and Company for illegal activities related to the packaging, marketing, sale and issuance of RBMS Trust Certificates, On October 16, 2013, just three weeks before the DOJ announced its settlement of the Chase RBMS Lawsuit, Susie and James Barnes received a letter from Chase notifying them that their mortgage was being outsourced to Select Portfolio Servicing, Inc. and when they called Chase they were told that they did not have anything to worry about because this mortgage was in good standing and only the servicing rights for their being outsourced. Mr. Barnes was told that Chase would still be responsible for all mortgage loan related issues including their "open, unresolved" Racial Discrimination Claim filed by Mr. Barnes with Rodney K. Reischer, Vice President of the Chase Legal and Compliance Department in both 2010 and 2011. (See copy of attached "Good-bye and Good-Riddance" letter). The letter to Chase mortgage holders on October 16, 2013, announcing this servicing mortgage agreement explicitly stated that only the servicing rights were being outsourced, and JPMCBNA would still own the mortgages and would be accountable for any problems resulting from the origination and servicing of these "Toxic Mortgages" prior to November 1, 2013. The DOJ's settlement of the Chase RBMS Trust Lawsuit was announced on November 19, 2013, and \$4-Billion of the fine assessed to JPMorgan was designated as Consumer Relief/Restitution:

- "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."
- "JPMorgan Chase and Company, the defendant in this lawsuit, was named the "sole arbitrator" (without any Oversight or Monitoring from the CFPB, HUD, or the Housing and Enforcement Section of the DOJ) of the \$4-billion Consumer Relief/Restitution Settlement. It is unlikely that this unprecedented action would not have occurred, had the DOJ been aware of the role of JPMorgan affiliates: JPMorgan Chase Bank, N.A., Chase Manhattan Bank USA, N.A. and Chase Home Loan Direct® in originating more than one-hundred-and-seventy-five thousand "Toxic Mortgages" included in the Chase RBMS Trust lawsuit."

The final report from the Chase-Paid Consumer Relief Monitor, Joseph A. Smith, Jr. shows that 123,737 home mortgage loans received some form of relief (Restitution) from the \$4-Billion Consumer Relief Provision of the settlement of Chase RBMS Trust Lawsuit. This relief/restoration included: a.) Loan Modifications, and but not for least, c.) Principal Forgiveness. The September 30, 2015 Consumer Relief report for the Chase RBMS Settlement included the following caveat:

"Chase reserves the right to conduct certain relief conducted in the first year, in the below-list areas and on loans held for investment or exposed to loans serviced by others."

When the above caveat is viewed in the context of the timing of the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver, it leads to the conclusion that the "serviced by other" phraseology was specifically used to exclude the tens of thousands of chase-originated "Toxic Mortgages" which were outsourced to SPS less than three weeks before the Chase RBMS Settlement Agreement was announced.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 7

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATION BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANEUVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC.

1. VIOLATION OF FRB REGULATION W - SECTION 23A AND 23B - CHASE MANHATTAN BANK USA, N.A. SOLD 171,201 LOW-QUALITY, "TOXIC MORTGAGES" TO AFFILIATE BANK: JPMORGAN CHASE BANK, N.A.
2. FALSE AND MISLEADING ADVERTISEMENT VIOLATIONS OF TELEPHONE CONSUMER PROTECTION ACT (TCPA) OF 1991 BY CHASE LENDING SPECIALISTS EMPLOYED BY CHASE MANHATTAN BANK USA, N.A.
3. THREE JPMORGAN CHASE AND COMPANY AFFILIATES OPERATED AN UNSAISONED SUPRIME HOME MORTGAGE ORIGINATION BOILER-ROOM AT CMMC BRANCH OFFICE IN FORT WASHINGTON, PA FROM 2004 TO 2008.
4. CHASE BANK OFFICER CERTIFIED ILLEGAL LAR SUBMISSIONS FROM BOTH CHASE MANHATTAN BANK USA, N.A. AND JPMORGAN CHASE BANK, N.A. TO PREVENT DETECTION OF CHASE TWO-TIER MORTGAGE ORIGINATION SCHEME.
5. CHASE VICE-PRESIDENT "CLEAN HANDS PERSON" DURING THE CHASE RBMS TRUST LAWSUIT INVESTIGATION BY: (A) "SERENDIPITOUSLY" OUTSOURCING THE NON-COMPLIANT, "TOXIC MORTGAGES" ORIGINATED BY CHASE LENDING SPECIALISTS EMPLOYED AT THE CHASE HOME LOAN DIRECT® MORTGAGE ORIGINATION BOILER-ROOM, AND (B) CONCEALING THE FACTS THAT IT KNOWINGLY PURCHASED "TOXIC", NON-CONFORMING HOME MORTGAGE LOANS FROM LEADING SUPRIME LENDERS WMC MORTGAGE CORPORATION AND COUNTRYWIDE FINANCIAL.
6. DENIAL OF CONSUMER RELIEF TO AFRICAN AMERICAN CONSUMERS IN HARDEST HIT INNER-CITY MSAs/MDS DAMAGED BY THE PREDATORY LENDING AND MORTGAGE LOAN FRAUD CRIMES OF JPMORGAN AFFILIATES.
7. CHASE LENDING SPECIALISTS TARGETED TENS OF THOUSANDS OF AFRICAN AMERICANS RESIDING IN SEVEN INNER-CITY MSAs/MDS FOR CHASE SYSTEMIC RACIAL DISCRIMINATORY PRACTICES.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 8

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATION BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANEUVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC.

I. VIOLATION OF FRB REGULATION W - SECTION 23A AND 23B - CHASE MANHATTAN BANK USA, N.A. SOLD 171,201 LOW-QUALITY, NON-CONFORMING, "TOXIC MORTGAGES" TO AFFILIATE BANK: JPMORGAN CHASE BANK, N.A.

Beginning on March 4, 2004, and continuing until May 23, 2008, JPMorgan Chase Bank, N.A. (JPMCBNA), Chase Manhattan Bank USA, N.A. and JPMCB wholly-owned subsidiaries: Chase Manhattan Mortgage Corporation (CMMC) and Chase Home Finance, LLC, used an illegal, two-tier mortgage origination scheme to conceal the origination of conventional non-conforming home mortgage loans from regulatory authorities. HMDA-LAR Public Disclosures show that 171,201 of these non-conforming loans were originated by Chase Lending Specialists employed by Chase Home Loan Direct®. This illegal multi-tier home mortgage origination scheme was in direct violation of Federal Reserve Regulation W - Section 23A and 23B, which restricts the sale of certain transactions between affiliates. Other leading National Banks attempted to buy a share of the subprime lending industry, such as Bank of America, National Association's 2008 attempt to acquire subprime market leader Countrywide, however, JPMCBNA already had a subprime lending subsidiary: CMMC, and a National Bank affiliate Chase Manhattan Bank USA, N.A., who was already a subprime market leader, as proven by the fact that it was one of only three National Banks listed on the HUD 1999-2005 Subprime LENDER LIST. It was a simple process for teams of quasi-independent mortgage brokers, known as Chase Lending Specialists, to originate 171,201 conventional subprime and Alt-A home mortgage loans, submit them to FFIEC and OCC using Chase Manhattan Bank USA, N.A.'s Respondent ID: 000002169-1. The LAR submission records show that these loans were immediately sold by Chase Manhattan Bank USA, N.A. to JPMCBNA, as conforming home mortgage loans; in essence, from the HMDA Disclosure process, the Chase two-tier origination scheme converted "Toxic Mortgages" of marginal value originated at one affiliate into "Conforming Mortgages" that could be securitized by a second affiliate into RBMS Trust Certificates containing thousands of other conforming mortgages. Additionally, because the title of the 171,201 home mortgage loans originated by Chase Manhattan Bank USA, N.A. and purchased by JPMCBNA was not eradicated when these loans were re-disclosed to HMDA using Respondent ID: 000000008-1. If the ownership of these quality of these low-quality, "Toxic Mortgages" had been reported correctly, it may have changed the Community Re-Investment Act (CRA) satisfactory rating of JPMCBNA. -Mer-

Regulation W was published in 2003, to consolidate rulemaking under Sections 23A and 23B of the Federal Reserve Act. Its main purposes were to protect banks from financial risk resulting from transactions with their affiliates and to limit the banks' ability to use the U.S. deposit insurance system to cover their losses from such transactions. In general, a member bank may not purchase a low-quality asset from an affiliate unless, pursuant to an independent credit evaluation, the member bank had committed itself to purchase the asset before the time the asset was acquired by the affiliate.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 9

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATOR BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANUEVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC. (Continued)

2. FALSE AND MISLEADING ADVERTISEMENT VIOLATIONS OF TELEPHONE CONSUMER PROTECTION ACT (TCPA) OF 1991 BY CHASE LENDING SPECIALISTS EMPLOYED BY CHASE MANHATTAN BANK USA, N.A.

Chase Lending Specialists employed by Chase Home Loan Direct® created deceptive, misleading "baiter role" mortgage lending advertisements that were broadcasted on a nation-wide via spam-mail, robofax, and robocalling conducted by notorious, FTC-censured spammer: fax.com. Illegal home mortgage applicant leads generated by these banned processes were purchased from fax.com by Chase Lending Specialists. FTC initially initiated enforcement actions against fax.com in 2002, and between 2002 and 2004, both FTC and the State of California levied fines against fax.com for TCPA and consumer fraud violations. All illegal TCPA referrals purchased by Chase Lending Specialists from fax.com should be declared void, and defrauded consumers trapped in this web of deceit should be offered relief/restoration or other compensation. When Chase Lending Specialists retained fax.com to broadcast the robo-fax, "bait and switch" advertisement shown here, this notorious spammer had already been fined and censured multiple times by the FTC, which subsequently forced this firm to shut-down on November 1, 2006.

fax Advertising False and Misleading Home Mortgages.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 10

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATOR BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANUEVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC. (Continued)

3. THREE JPMORGAN CHASE AND COMPANY AFFILIATES OPERATED AN UN-SANCTIONED SUBPRIME HOME MORTGAGE ORIGINATOR BOILER-ROOM AT CMMC BRANCH OFFICE IN FORT WASHINGTON, PA FROM 2004 TO 2008.

From 2004 to 2008, 171,201 conventional subprime and Alt-A home mortgage loans were originated at the Chase Home Loan Direct® Mortgage Origination Boiler-Room. The three operators of this nation-wide, direct-marketing center, located in a Chase Manhattan Mortgage Corporation (CMMC) branch office in Fort Washington, PA 19034, were Chase Manhattan Bank USA, N.A., JPMorgan Chase Bank, N.A., and Chase Manhattan Mortgage Corporation (CMMC). Documents obtained via the HUD Freedom of Information (FOIA) Office show that at no time during its four-plus years of operation was Chase Home Direct®, aka Chase Non-Prime Lending Center, certified as an FHA-Approved Lender or Servicer. The primary role of this direct marketing boiler-room was to create non-conforming home mortgage loans for one of its principal operators: Chase Manhattan Bank USA, N.A., who would then illegally-submit these "non-conforming conventional mortgage loans" to HMDA-LAR using Respondent ID: 0000023160-1. Chase Manhattan Bank USA, N.A. would then sell these non-conforming home mortgage loans to its affiliate, JPMorgan Chase Bank, N.A., who would immediately re-submit them as "purchased loans" to HMDA-LAR using Respondent ID: 0000000088-1. Although the process of re-submitting loan applications to HMDA in the same year in which they were created, using a different Respondent ID, is not prohibited by Regulation C, the fact that it was done to change these loans from non-conforming to conforming is, at a minimum, unethical.

The term "Loss (or Lack) of Institutional Control" was coined during the last decade by the NCAA to describe the failure of one of its institutions to maintain control of its athletic department; however, this term epitomizes the 2004 to 2008 Chase Home Loan Direct® subprime origination center (aka Chase Non-Prime Lending Center). Conversely, the term "The Inmates are Running the Asylum" could (and should) be used to describe the teams quasi-independent Chase Lending Specialists who were empowered to use "any means at their disposal" to originate non-conforming, subprime and Alt-A home mortgage loans. HMDA-LAR Public Raw Data Disclosures show that predatory lending and mortgage loan fraud schemes were frequently used to create the more than four-hundred-thousand conventional home mortgage loan applications created by Chase Lending Specialists during the four-plus years of operation of this center. The pivotal role played by mortgage loan brokers such as Chase Lending Specialists in the near-collapse of the home mortgage lending industry is chronicled in the 2009 Financial Crisis Inquiry Commission Report (FCIC) in which Jamie Dimon, CEO and Chairman of JPMorgan Chase and Company testified. One of the major conclusions of the FCIC was:

"We conclude there was a systemic breakdown in accountability and ethics."
 If it looks like a duck, walks like a duck, and quacks like a duck, it's probably a duck!

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SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATOR BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANUEVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC. (Continued)

4. CHASE BANK OFFICER CERTIFIED ILLEGAL LAR SUBMISSIONS FROM BOTH CHASE MANHATTAN BANK USA, N.A. AND JPMORGAN CHASE BANK, N.A. TO PREVENT DETECTION OF CHASE TWO-TIER MORTGAGE ORIGINATOR SCHEME.

Annual LARs submitted by Chase Manhattan Chase Bank USA, N.A. from 2005 to 2008 included submitting LARs with the wrong bank name, and thus detecting the illegal Chase Two-Tier Home Mortgage Origination Scheme. The Chase Bank Officer responsible for certifying LARs also "certified" that all application contained in submitted LARs were correct and error-free; when in fact, these LARs were error-riddled, and in many cases, the applications contained in these LARs contained 100% edit and validity failure errors and should have been rejected by both FFIEC and OCC. (LARs with a 10% or higher edit failure rate must be corrected and resubmitted by the Respondent Institution). Additionally, between 2004-2008, ALL HMDA-LAR Disclosures were submitted under the name Chase Manhattan Bank USA, N.A. and the 412,878 applications contained in these submissions were from 384 MSAs/MDs across forty-four states. The Respondent ID used in these submissions was 0000023160-1, which had been assigned to Chase Manhattan Bank USA, N.A. since 1999, and was only authorize to submit disclosures from the Wilmington-Newark, DE-MD MSA/MD-48864 assigned to Chase Manhattan Bank USA, N.A. 2004-2008. The results of this error are beyond comprehension because from 2004 to 2008 the HMDA Disclosure Raw Data shows that all 151,373 loans, with an approximate valuation of \$17.3-Billion, were originated by the 383 MSAs/MDs supported Chase Home Loan Direct®, but 2004-2008 HMDA Disclosures Reports show that all loans were originated in a single MSA/MD: 48864. OCC, the Supervisory Agency for all Chase affiliates, could (and should) have levied substantial monetary fines, and cease and desist orders against both National Banks for repeated violations of HMDA/Regulation C Disclosure Act.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RBMS Trust Certificate Lawsuit. Page 12

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATOR BOILER-ROOM, AND THE 2013 ILLEGAL OUTSOURCING MANUEVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVICING, INC. (Continued)

5. CHASE NURTURED HIS "CLEAN HANDS PERSONA" DURING THE CHASE RBMS TRUST LAWSUIT INVESTIGATION BY "SERENDIPITOUSLY" OUTSOURCING THE NON-COMPLIANT, "TOXIC MORTGAGES" ORIGINATED BY CHASE LENDING SPECIALISTS EMPLOYED AT THE CHASE HOME LOAN DIRECT® MORTGAGE ORIGINATOR BOILER-ROOM.

The 2013 Eleventh-Hour Outsourcing Maneuver by JPMorgan Chase Bank, N.A. and Select Portfolio Servicing, Inc. (SPS) not only concealed all traces of the 412,732 Conventional Home Mortgage Applications created by Chase Lending Specialists but also concealed the existence of 171,201 non-conforming "Toxic Mortgages" originated at Chase Home Loan Direct® boiler-room and sold to JPMorgan Chase Bank, N.A. (JPMC/BNA) between March 1, 2004, and May 2008. This illegal outsourcing maneuver deprived tens of thousands of the economically-distressed African American mortgagors of these outsourced "Toxic Mortgages" of the much-needed relief and/or restitution awarded in settlement of the Chase RBMS Trust Lawsuit. The November 19, 2013 Settlement Agreement of this landmark lawsuit, specifically name RBMS Certificate: JPMAC 2007-CB1 through JPMAC 2007-CH5 as being among the Trust Certificates included in the settlement, and on multiple occasions, both JPMC/BNA and SPS have identified these Trust Certificate as being among those outsourced to SPS on November 1, 2013; nineteen-days before the Chase RBMS Trust Lawsuit Settlement was announced. JPMC/BNA and Chase Manhattan Bank USA, N.A. used an illegal, two-tier, inverted-pyramid mortgage origination scheme that concealed the actual home mortgage originator 171,201 non-conforming, subprime, and Alt-A home mortgage loans from regulatory authorities.

DOJ for the crimes committed during the perpetration of the Chase RBMS Trust Certificate Scheme, no employees or executive of JPMorgan were charged with any crime, and JPMorgan was granted immunity from future claims. Furthermore, in an unprecedented move, DOJ named JPMorgan Chase and Company as the sole administrator (without federal government oversight) of the \$4-Billion Consumer Relief Provision of the S13-Billion Chase RBMS Trust Lawsuit Settlement. Clearly, these generous settlement terms would not have been offered to JPMorgan had the DOJ known about, a) the 171,201 non-conforming, "Toxic Mortgages" originated at Chase Home Loan Direct®, b) then disclosed to FFIEC and OCC using Respondent ID: 0000023160-1, c) immediately sold to JPMC/BNA during the same calendar year in which they were originated; and d) re-submitted to FFIEC and OCC as conforming home mortgage loans by JPMCB using Respondent ID: 0000000088-1. The net results of this two-tier origination are that it made JPMorgan appear to have "Clean Hands" as it relates to knowing defrauding purchasers of fraudulent RBMS Trust Certificates, which included these and other "Toxic Mortgages" purchased from subprime lenders WMC Mortgage Corporation and Countrywide Financial.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit. Page 13

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATION BOILER-ROOM, AND THE 2013 ILLEGAL, OUTSOURCING MANEUVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVING, INC. (Continued)

6. DENIAL OF CONSUMER RELIEF TO AFRICAN AMERICAN CONSUMERS IN HARDEST HIT INNER-CITY MSAs/MDs DAMAGED BY THE PREDATORY LENDING AND MORTGAGE LOAN FRAUD CRIMES OF JPMORGAN AFFILIATES.

This merger was the first in a chain of events that would culminate in outsourcing all Chase-Originated "Toxic Mortgages" to Select Portfolio Servicing, Inc. on November 1, 2013. Co-incidentally, this outsourcing of Chase-originated-mortgages thirty-five days before the DOJ Settlement of the Chase RMBS Lawsuit, "so-called Good-Bye Letters" sent to the consumers to which these mortgages were originated during the month of October 2013. One of the possible reasons that this outsourcing maneuver was initiated was the impending settlement of the landmark \$13-Billion Chase RMBS Trust Certificate Lawsuit by the DOJ against JPMorgan Chase and Company. One of the stipulations of the settlement of this lawsuit was that it would include a \$4-billion Consumer Relief provision that would be used to provide "relief" to consumers adversely affected by JPMorgan. The May 30, 2015, Consumer Relief Status Report from Joseph A. Smith, Jr., monitor of the Consumer Relief Provisions of the settlement, indicated that home Mortgages "held for investment" by JPMCB might have received "relief" from the \$4-Billion Consumer Relief Settlement, while none of the home mortgage loans outsourced to SPS during the Eleventh-Hour Outsourcing Maneuver received restitution. As this travesty injustice shows, the primary purpose of this outsourcing maneuver was to enable JPMCBNA to deny relief to mortgagors of Chase-Originated Home Mortgage Loans outsourced to SPS. In an ironic twist of fate, many of the African Americans residing in inner-city communities would ultimately lose their homes via foreclosures, short-sales, and abandonment.

"The Key Admonishment" to JPMorgan in settlement of the Chase RMBS Trust Certificate Lawsuit was: "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." and "requiring JPMorgan both to pay the largest FRRRA penalty in history and provide needed consumer relief to areas hardest hit by the financial crisis, we recify some of that harm today." It is reprehensible and unethical that, 1) there was no public accounting of how, and to whom, this \$4-Billion "restitution" was dispensed, and 2) No DOJ or GSA audit of the dispersal of \$4-Billion of American taxpayer funds. Clearly, the irrefutable harm done to African Americans residing in inner-city MSAs/MDs such as Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach, and Washington, DC qualifies these six cities as being among the "hardest hit" by the financial crisis. However, there is nothing in the final report of the so-called independent monitor of consumer redrestification that identifies the geographical area or the racial demographics of the 123,737 consumers who received restitution from this "Greatest Consumer Fund Settlement in American History."

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit. Page 14

SUMMARY OF CRIMINAL VIOLATIONS BY PRINCIPAL OPERATORS OF THE CHASE HOME LOAN DIRECT® HOME MORTGAGE ORIGINATION BOILER-ROOM, AND THE 2013 ILLEGAL, OUTSOURCING MANEUVER BY JPMORGAN CHASE BANK AND SELECT PORTFOLIO SERVING, INC. (Continued)

7. CHASE LENDING SPECIALISTS TARGETED TENS-OF-THOUSANDS OF AFRICAN AMERICANS RESIDING IN SEVEN INNER-CITY MSAs/MDs FOR CHASE SYSTEMIC RACIAL DISCRIMINATORY PRACTICES.

Teams of Chase Lending Specialists manning Chase Home Loan Direct® explicitly-selected-profiled economically-distressed-consumers residing in inner-city MSAs/MDs for its Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling practices. These quasi-independent mortgage brokers were awarded Yield Spread Premium (YSP) bonuses based upon the mortgage loan Interest Rate, Mortgage Discount Points, and ancillary fees that were assessed to borrowers; thus, their quasi-independent mortgage brokers were motivated to originate loans with the highest allowable interest rates and largest mortgage discount percentages; knowing that the mortgage applicants would never see these mortgage terms and conditions until the actual mortgage loan closing; and these economically-distressed applicants would be forced to accept these terms and conditions. Conventional home mortgage loans originated by Chase Lending Specialists with little, or no, the participation of mortgage loan applicants are easily identifiable because of the near-total absence of applicants in the negotiation of mortgage terms and conditions before submitting these applications to Chase underwriters. Chase Lending specialists have the best of both worlds: mortgage applicants that are in such dire financial condition that they will not refuse any mortgage loan term and conditions regardless of their predation, and a Chase Two-Tier mortgage origination scheme that originates "Toxic Mortgages" irrespective of the credit-worthiness of the applicants.

Ironically, Chase Lending Specialists received YSP bonuses proportionally to the subprime mortgage rate, mortgage discount points, and ancillary fees assessed to the conventional mortgage; thus, the higher these three items, the larger the YSP bonuses received after the mortgage closing. Appallingly, many of these defrauded applicants were African American consumers residing in these inner-city MSAs/MDs, and few, if any, had any experience in the conventional home purchasing market. HMDA-LAR Public disclosures from 2009 to 2017, show that after the real estate collapse of 2009, African Americans left the conventional home purchasing market, and many of the once flourishing inner-city neighborhoods never returned to their pre-2004 prominence.

2004-2008 HMDA-LAR Public Disclosures "Hardest-Hit" MSAs/MDs: 1200, 1250, 1900, 2000, 4000, 4700, and 4750 Mortgage Originations by Race.

2009-2017 HMDA-LAR Public Disclosures "Hardest-Hit" MSAs/MDs: 1200, 1250, 1900, 2000, 4000, 4700, and 4750 Mortgage Originations by Race.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit. Page 15

Tier TWO-TIER MORTGAGE ORIGINATION SCHEME.

TIER-ONE: From 2004 to 2008, Chase Lending Specialists employed at the clandestine Chase Home Loan Direct® Mortgage Origination Boiler-Room (aka, Chase Non-Prime Lending Center) created 491,898 mortgage loan applications for consumers residing in 384 MSAs.

- 79.3% of the home mortgage loan applications were from the home for Respondent ID: 48864 assigned to Chase Manhattan Bank USA, National Association. (This was the only MSAMD from which this bank was "CERTIFIED" to submit HMDA-LAR Disclosures.
- 412,872 loan applications were created for consumers residing 383 MSAs/MDs. 175,697 of these home mortgage loan applications were originated as non-conforming, subprime, and Alt-A home mortgage loans, and were then submitted to FFIEC by Chase Manhattan Bank USA, N.A., using Respondent ID: 0000023160. Simultaneously, while these 175,697 home mortgage loans were being submitted to HMDA, they were sold to JPMorgan Chase Bank, N.A. (JPMCB)
- JPMorgan Chase Bank, N.A.'s wholly-owned subsidiaries: Chase Manhattan Mortgage Corporation/Chase Home Finance, LLC, also submitted more than three-hundred-thousand non-conforming home mortgage applications to Chase Manhattan Bank USA, N.A.

TIER-TWO: The purpose of Tier-Two in the Chase Origination scheme was for JPMCB to purchase and re-submit, non-compliant home mortgage loans via the HMDA-LAR Public Disclosures, thereby cleansing them of all non-conforming characteristics; and thus, converting them to GSE-compliant conforming mortgage loans. HMDA-LAR disclosures show that from 2004 to 2008, JPMCB purchased 175,697 non-conforming home mortgage loans purchased from Chase Manhattan Bank USA, N.A.; and immediately, resubmitted them to FFIEC as conforming home mortgage loans using HMDA Respondent ID: 0000000008-1. These non-conforming mortgage loans, along with 1,272,262 mortgage loans originated by JPMCB, constitute the 1,452,959 conforming mortgage loans originated and purchased by JPMCB from 2004-2007.

JPMCB purchased non-conforming home mortgage loans from other affiliates, and subprime market-leaders WMC Mortgage Corporation and Countrywide Financial.

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2004-2008 Chase Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices and the 2013 Chase/SPS Eleventh-Hour Outsourcing Maneuver during the Discovery Phase of Chase RMBS Trust Certificate Lawsuit. Page 16

ROLE OF CHASE HOME LOAN DIRECT® BOILER-ROOM'S TWO-TIER ORIGINATION SCHEME IN CHASE RMBS TRUST LAWSUIT.

Chase Lending Specialists manning Chase Home Loan Direct® specifically targeted Economically-Distressed homeowners, in the hardest-hit inner MSAs/MDs, many of which were of African American descent.

Chase Lending Specialists purchased illegal mortgage applicant leads from FTC-judicial spammer: fax.com. (fax.com was forced out of business by FTC in 2006).

Operators of Chase Home Loan Direct® provided Chase Lending Specialists with rejected and/or denied home mortgage applicants that were previously submitted to FFIEC by other JPMorgan Chase and Company affiliates.

HMDA Disclosures obtained from the National Archives show that between 2004 and 2008, the clandestine Chase Home Loan Direct® Mortgage Origination Boiler-Room originated 191,088 non-conforming, conventional mortgage loans, and 175,697 of these originated loans were sold to JPMorgan Chase Bank, National Association.

Chase Home Loan Direct® was not an FHA-licensed lender; and all loan applications were submitted to FFIEC using Respondent ID: 0000023160-1, violated the regulation CTRMDA. The JPMCB Bank Officer who signed annual LAR certificates may have committed multiple federal perjury crimes by "CERTIFYING" the correctness and authenticity of 2004-2008 LAR Transmittal Sheets (TS).

The 175,697 home mortgage loans originated by Chase Home Loan Direct® were scrubbed of all non-conforming attributes, and sold to JPMorgan Chase Bank, N.A.

Tier-Two of the Chase "Two-Tier" Origination Scheme worked because of an apparent law which allows loans originated by an HMDA respondent to be sold to an affiliate HMDA respondent during the same year in which they are originated.

JPMorgan Chase Bank, N.A. purchased non-conforming home mortgage loans from known subprime home mortgage lenders such as WMC Mortgage Corp., Countrywide Mortgage, and Greentown Mortgage.

JPMCB along with affiliate JPMorgan Acquisition Corporation (JPMAC) certified originated and purchased "Toxic Mortgages" loans into Chase RMBS certificates.

JPMCB sold more than 500k conforming non-conforming mortgage loans that were re-sold (or securitized and sold) to GSEs, banks, S&Ls, CUs, Inc., Cos, and Others.

Sources: SEC Prospectuses, Government Databases, FOIA Documents, and other Public Domain Information Sources used to create this Investigative Web-Site.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Manuever during the Perpetration of Chase RMBS Securitization Scheme. Page 390

ANALYSIS OF RACIAL DISPARITY INDICATORS® (RDI) OF THE HOME MORTGAGE LENDING PRACTICES OF ONE OR MORE HMDA-LAR RESPONDENT INSTITUTIONS WITHIN A CENSUS TRACT, METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD), OR NATIONAL HMDA AGGREGATE REPORTS.

Source: Federal Government HMDA LAR Public Disclosures
National Automated Clearing House Association (NACHA) Disclosures

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Manuever during the Perpetration of Chase RMBS Securitization Scheme. Page 391

Nation HMDA-LAR Public Aggregate Reports: Conventional Home Mortgage Applications versus Conventional Home Mortgage Originations by versus Populations by Race

CONVENTIONAL HOME MORTGAGE LOAN APPLICATIONS BY RACE
(2004-2007 National HMDA-LAR Aggregate Reports - 191,633,898 Conventional Mortgage Applications were created, and 51,730,789 Home Mortgages Originated by all HMDA Respondent Institutions.)

CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS BY RACE
(2004-2007 National HMDA-LAR Aggregate Reports - 191,633,898 Conventional Mortgage Applications were created, and 51,730,789 Home Mortgages Originated by all HMDA Respondent Institutions.)

2004-2007 US CENSUS POPULATION BY RACE: African American 12.6%, White 72.4%, Other 10.2%, Asian 4.8%

Source: Federal Government HMDA LAR Public Disclosures
National Automated Clearing House Association (NACHA) Disclosures

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Manuever during the Perpetration of Chase RMBS Securitization Scheme. Page 392

RACIAL DISPARITY INDICATOR (RDI) BENCHMARK/POINT-OF-REFERENCE
(2004-2007 National HMDA-LAR Aggregate Reports show that 191,633,898 Conventional Mortgage Applications were created, and 51,730,789 Home Mortgages Originated by HMDA Respondent Institutions.)

Note: The level of participation by mortgage loan applicants during the "negotiation of terms and conditions of home mortgage loan application" is one of the most important elements of the conventional home mortgage origination process. The options, which include: a.) Approved but not accepted, b.) Application withdrawn by applicant, and c.) File closed for incompleteness, are used by applicants to express their approval (or lack thereof) of the terms and conditions of a proposed home mortgage loan before the completed loan application is submitted to lender's underwriting department. (National HMDA Aggregate Reports show that between 22.2% and 36.7% of conventional loan applications were rejected by applicant's using these Free-Will Options.)

Source: Federal Government HMDA LAR Public Disclosures
National Automated Clearing House Association (NACHA) Disclosures

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Manuever during the Perpetration of Chase RMBS Securitization Scheme. Page 393

RACIAL DISPARITY INDICATOR® (RDI) DATABASE MODEL

Racial/Economic Disparity Indicator (RDI)	Originations	Application Approved but not Accepted	Application Denied by Financial Applicant	Application Withdrawn by Applicant	File Closed for Incompleteness	Loan Purchased by Financial Institution	Total Applications by Race	MSA/MD Population by Race	Loan Sold to Affiliate Institution
Racial Category	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent
African American									
Asian									
White									
Race Not Available (RNA)									
Average	Source: 2004-2007 HMDA LAR Public Raw Data Disclosures - Rationale Analysis and reports Administration (RA&I)								
Subprime Originations	Edit and Verify Errors	Applicant's Free-Will Rejections (Not Faxed/Withdrawn/Abandoned/Rejected/ Home Mortgage Disclosures)	Underwriting Decisions	Loan Valuations (\$00)	Average Applicant Income (\$00)	Number Applications with Co-Applicant	Percent Applications with Co-Applicant	Application Originations	Application Originations
Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent	Number/Percent
©2010 FFIEC Census Population and Demographics.									

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 394

MORTGAGE LENDER RACIAL DISPARITY INDICATOR® (RDI) ANALYTICS - HMDA-LAR PUBLIC RAW DATA DISCLOSURES (AGGREGATION: NATIONAL, STATE OR MSA/MD)

<input type="checkbox"/> Loan originated	<input type="checkbox"/> Total Loan Applications
<input type="checkbox"/> Application approved but not accepted (RDI Free-Will Options)	<input type="checkbox"/> MSA/MD Population
<input type="checkbox"/> Application denied by financial institution	<input type="checkbox"/> Subprime Loan Originations
<input type="checkbox"/> Application withdrawn by applicant (RDI Free-Will Options)	<input type="checkbox"/> Edit and Validity Failures
<input type="checkbox"/> File closed for incompletes (RDI Free-Will Options)	<input type="checkbox"/> Applicant's Free-Will Rejections
<input type="checkbox"/> Loan purchased by financial institution	<input type="checkbox"/> Loans Approved by Institution
<input type="checkbox"/> Mortgage loan application totals	<input type="checkbox"/> Loans Denied by Institution
<input type="checkbox"/> US Census Population by Race (aggregate, state or MSA/MD)	<input type="checkbox"/> Percentage of Applications w/No Co-Applicant
<input type="checkbox"/> Loan sold to affiliate institution	<input type="checkbox"/> Percentage of Originations w/No Co-Borrower
<input type="checkbox"/> Percentage of subprime loans	<input type="checkbox"/> Average Amount of Loan Application
<input type="checkbox"/> Edit and validity failure errors	<input type="checkbox"/> Average Amount of Loan Origination
<input type="checkbox"/> Aggregate of applicant's Free-Will Dimensions	<input type="checkbox"/> Percentage of Applications w/No Co-Borrower
<input type="checkbox"/> Percentage of approved loans	<input type="checkbox"/> Percentage of Loan Originations w/No Co-Applicant
<input type="checkbox"/> Percentage of denied loan	
<input type="checkbox"/> Average loan amount (\$000)	
<input type="checkbox"/> Average applicant income (\$000)	
<input type="checkbox"/> Percentage applications w/No co-applicants	
<input type="checkbox"/> Percentage originations w/No co-borrowers	

RACIAL DISPARITY INDICATOR® (RDI) ANALYTICS FOR CHASE HOME LOAN DIRECT® MORTGAGE LOAN ORIGINATION CENTER.

RDI Free-Will Options: "applicant's rejection of terms and conditions of home mortgage loan" before the completed loan application is submitted to the lender's underwriting department. (Interim/Exemplary/Exceptional HMDA aggregate Reports show that 24.0% of Asians, 23.4% of African Americans, 22.2% of Whites, and 36.7% of RNAs rejected terms and conditions of conventional loan applications, via three RDI Free-Will Options; conversely, HMDA-LAR Raw Data Disclosures for Chase Manhattan Bank USA, N.A., Respondent ID: 0000023160 shows that 4.1% of Asians, 3.1% of African Americans, 4.0% of Whites, and 4.7% of RNAs reject terms and conditions of conventional loan applications.)

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JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 395

CHASE RACIAL DISPARITY INDICATOR® (RDI) FINDINGS OF PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES AGAINST AFRICAN AMERICANS AND OTHER ECONOMICALLY-DISTRESSED CONSUMERS BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION FROM 2004 TO 2007.

THE RACIAL DISPARITY INDICATOR® (RDI) DATABASE, CREATED EXPRESSLY FOR THIS ANALYSIS, IS BASED UPON HMDA-LAR PUBLIC RAW DATA ARCHIVES OBTAINED FROM THE GOVERNMENT'S NATIONAL ARCHIVES AND IS THE LYNCHPIN OF THIS INVESTIGATIVE ANALYSIS. IT PROVES CONCLUSIVELY THAT JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (JPMCB) AND ITS SUBPRIME LENDING AFFILIATES: CHASE MANHATTAN BANK USA, N.A. AND CHASE MANHATTAN MORTGAGE CORPORATION (CMHC) AKA CHASE HOME FINANCE, LLC, FROM 2004 TO 2008 THE CHASE CONSUMER MORTGAGE LENDING PRACTICES WERE BASED UPON SYSTEMIC PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING. IN PARTICULAR, THE NINE RDI ANALYTICAL-DIMENSIONS CODIFIED IN THIS INVESTIGATIVE REPORT ELIMINATES ALL CONJECTURES AND/OR SUPPOSITIONS THAT THE CHASE CONVENTIONAL LENDING PRACTICES DELINEATED IN THIS REPORT WERE COMMON INDUSTRY PRACTICES ADHERED TO BY OTHER NATIONAL BANKS AND MAJOR CONVENTIONAL MORTGAGE LENDERS.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 396

RACIAL DISPARITY INDICATOR® FINDINGS OF CHASE TWO-TIER CONVENTIONAL HOME MORTGAGE ORIGINATION SCHEME

Starting in 2004 and continuing until 2007, Chase Manhattan Bank USA, N.A. and JPMorgan Chase Bank, N.A. (JPMCB), along with JPMCB subsidiary Chase Manhattan Mortgage Corporation (CMHC) devised an elaborate, two-tier conventional home mortgage origination scheme that primarily-targeted economically-disadvantaged consumers residing in urban/inner-city MSA/MDs with large African American populations. It is unclear whether African Americans were singled-out by the Chase Lending Specialists orchestrating this scheme, or that it was just coincidental that African Americans were the most economically-distressed; and therefore, were the most gullible for these type half-and-switch, "three-card-monte type" scams. Tragically, it is clear that some unscrupulous-consumers to whom these loans were originated were well aware of the scam and were complicit in it to get a fast buck; however, the vast majority of the financially-distressed consumers to which these "Toxic Mortgages" were originated were elderly, retired consumers who placed their unwavering trust in the Chase name and reputation, and in quasi-independent Chase Lending Specialists who had long loyalty to the JPMorgan Chase and Company "brand".

From 2004 to 2017, more than four hundred-and-twenty-thousands home mortgage loan applications were created by Chase Lending Specialists, resulting 171,201 conventional subprime and AHA home mortgage loans being "originated" on behalf of Chase Manhattan Bank USA, N.A. As required by Regulation C all completed loan applications and originated home mortgage loans were promptly submitted in LARs to FFIEC via Respondent ID: 0000023160-L.

Simultaneously, 146,956 conventional subprime home mortgage loans in the same calendar years in which they were originated: a. - 10,889 in 2004, b. - 32,311 in 2005, c. - 51,097 in 2006; and d. - 53,956 in 2007 were sold to Chase Manhattan Bank USA, N.A. affiliate JPMorgan Chase Bank, National Association (JPMCB).

The 146,956 subprime home mortgage loans plus 24,245 AHA home mortgage loans purchased by JPMCB from Chase Manhattan Bank USA, N.A. were lawfully-disclosed as purchase home mortgage loans in LARs submitted to FFIEC using Respondent ID: 0000000008-1. (Per Regulation C, loans from non-conforming loans; and thus, the certifying JPMCB Bank Officer submitting these 171,201 purchased loans via Respondent ID: 0000000008-1 legally-omit these fields from the LARs submitted on behalf of JPMCB.)

In addition to the 171,201 non-conforming home mortgage loans purchased from Chase Manhattan Bank USA, N.A., JPMCB also originated 1,117,051 conforming and non-conforming home mortgage loans from the same 384 MSA/MDs from which these purchased loans were originated.

All HMDA-LAR Public Disclosures must be accompanied by a Transmittal Sheet (TS) signed and certified by an "Officer of the Respondent Institution(s)." Because multiple Respondent Institutions (0000023160-L and 0000000008-1) were involved this allegation, it is unknown if more than one Chase Officer certified Transmittal 2004-2007 Sheets from both Chase Manhattan Bank USA, N.A. and JPMorgan Chase Bank, N.A.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 397

THE CHASE TWO-TIER HOME MORTGAGE ORIGINATION SCHEME REQUIRED THE ACTIVE PARTICIPATION AND COLLABORATION OF A DIRECT-MARKETING SUBPRIME ORIGINATION BOILER-ROOM AND TWO HMDA-LAR RESPONDENT INSTITUTIONS.

THE CHASE TWO-TIER HOME MORTGAGE ORIGINATION SCHEME REQUIRED COLLABORATION OF A DIRECT-MARKETING HOME MORTGAGE ORIGINATION CENTER AND HMDA-LAR RESPONDENT INSTITUTIONS. THIS ILLIT SCHEME OPERATED UNCHALLENGED BY FEDERAL AUTHORITIES EVEN THOUGH IT WAS IN DIRECT VIOLATION OF FEDERAL RESERVE ACTS: SECTIONS 23A AND 23B. THE FOLLOWING THREE CHASE AFFILIATES WERE:

- CHASE HOME LOAN DIRECT® - A FORT WASHINGTON, PENNSYLVANIA DIRECT MARKETING HOME MORTGAGE ORIGINATION CENTER (AKA CHASE-DIRECT NON-PRIME LENDING CENTER),
- CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION (PARENT LISTED AS JPMCB IN HMDA DATABASE), AND;
- JPMORGAN CHASE BANK, NATIONAL ASSOCIATION.

CHASE HOME LOAN DIRECT®, THE UNDERPINNING OF THIS ILLIT SCHEME, WAS CREATED IN EARLY 2004 AND OPERATED CONTINUOUSLY UNTIL MAY 22, 2008, WHEN IT WAS ABRUPTLY SHUT-DOWN. THIS CENTER WAS LOCATED IN A CHASE MANHATTAN MORTGAGE CORPORATION (CMHC) BRANCH OFFICE IN FORT WASHINGTON, PA.

THE ROLE OF THIS CLANDESTINE CONVENTIONAL MORTGAGE ORIGINATION CENTER WAS TO:

- 1) FACILITATE THE CREATION OF CONVENTIONAL HOME MORTGAGE APPLICATIONS FOR AFRICAN AMERICANS AND OTHER ECONOMICALLY-DISTRESSED CONSUMERS AND ORIGINATE CONVENTIONAL NON-CONFORMING SUBPRIME AND ALTA HOME MORTGAGE LOANS.
- 2) SUBMIT THESE NON-CONFORMING HOME MORTGAGE LOANS TO FFIEC VIA CHASE MANHATTAN BANK USA, N.A. USING HMDA RESPONDENT ID: 0000023160-L, AND;
- 3) CHASE MANHATTAN BANK USA, N.A. WOULD THEN IMMEDIATELY SELL THESE ORIGINATED NON-CONFORMING HOME LOANS TO JPMORGAN CHASE BANK, N.A. (JPMCB).
- 4) AFTER PURCHASING THESE LOANS FROM CHASE MANHATTAN BANK USA, N.A., JPMCB WOULD THEN RE-SUBMIT THEM TO HMDA AS CONFORMING HOME MORTGAGE LOANS USING HMDA RESPONDENT ID: 0000000008-1; AND THEREAFTER, THESE LOANS WOULD IDENTIFY JPMCB AS BOTH THEIR ORIGINATOR AND SERVICER ON RMBS TRUST CERTIFICATES FILED WITH THE STOCK AND EXCHANGE COMMISSION (SEC).

*** Federal Reserve Act - Section 23a and 23b restrictions regarding the transfer of low-quality assets to affiliates.**

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 398

HMDA-LAR PUBLIC DISCLOSURES SHOW THAT FROM 2004 TO 2008 THE CHASE TWO-TIER CONVENTIONAL ORIGINATION SCHEME WAS "THE AFRICAN AMERICAN NIGHTMERE".

THE RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS DOCUMENTED IN THIS SECTION DELINEATES THE PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND THE RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES CONNIVED AND ORCHESTRATED BY CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION. HMDA-LAR PUBLIC RAW DATA DISCLOSURES SHOW THAT BLATANT, GHETTO-TYPE LENDING PRACTICES BY THESE CHASE AFFILIATES OCCURRED FROM 2004 TO 2007 AND RESULTING IN 429,834 CONVENTIONAL LOAN APPLICATIONS BEING CREATED BY CHASE LENDING SPECIALIST EMPLOYED AT THE CHASE HOME LOAN DIRECT® MORTGAGE LOAN ORIGINATION BOILER-ROOM. THE APPROXIMATE VALUATION OF THE 171,201 SUBPRIME AND ALT-A HOME LOANS ORIGINATED AT THIS NEFARIOUS BOILER-ROOM WAS MORE THAN \$29-BILLION. SADLY, MANY, IF NOT MOST OF THE ECONOMICALLY-DISTRESSED AFRICAN AMERICAN CONSUMERS TARGETED BY THE OPERATORS OF THIS BOILER-ROOM LOST THEIR HOME VIA FORECLOSURES AND FORCED SHORT-SALES; AND OTHERS LOCATED IN INNER-CITY MSAs/MDs, SIMPLY ABANDONED THEIR HOMES BECAUSE THEY WERE UNABLE TO REFINANCE THEIR PROPERTY BECAUSE OF MONTHLY LOAN PAYMENTS RESULTING FROM SUBPRIME INTEREST RATES.

Source: Federal Government HMDA-LAR Public Disclosures, National Association and Federal Administration's HMDA Reporting

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 399

2010 US CENSUS DATA - DEMOGRAPHICS, HOUSING, AND INCOME
Poverty Levels of Top-20 Urban MSAs/MDs vs. Population by Race.
(w/Highlighted Callouts African American Population Percentages.)

Population by Racial Category within Top-20 Urban MSAs/MDs: Asian = 4.5%, African American = 21.3%, White = 65.4% and Other = 8.9%.

Source: Federal Government HMDA-LAR Public Disclosures, National Association and Federal Administration's HMDA Reporting

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 400

2004-2008 CHASE HOME LOAN DIRECT® MORTGAGE LENDING PRACTICES.
Poverty Levels of 7-Targeted MSAs/MDs vs. Mortgage Loan Originations by Race.
(w/Highlighted Callouts Showing Origination Percentages.)

Population by Racial Category within 7-Targeted MSAs/MDs: Asian = 2.6%, African American = 33.4%, White = 60.3% and Other = 3.8%.

Source: Federal Government HMDA-LAR Public Disclosures, National Association and Federal Administration's HMDA Reporting

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 401

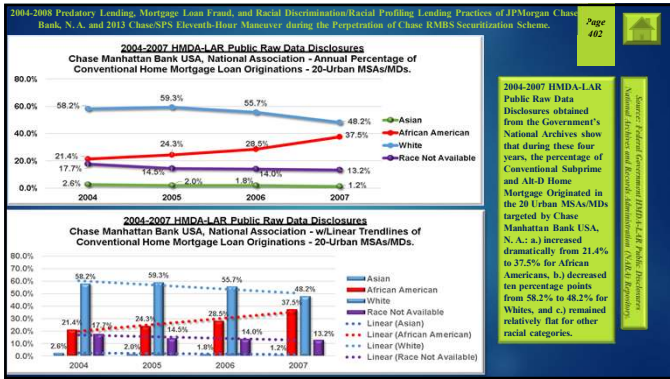
2004-2007 HMDA-LAR Public Raw Data Disclosures
Chase Manhattan Bank USA, National Association - Annual Percentage of Conventional Home Mortgage Loan Originations - 384-MSAs/MDs.

2004-2007 HMDA-LAR Public Raw Data Disclosures
Chase Manhattan Bank USA, National Association - w/Linear Trendlines of Conventional Home Mortgage Loan Originations - 384 MSAs/MDs.

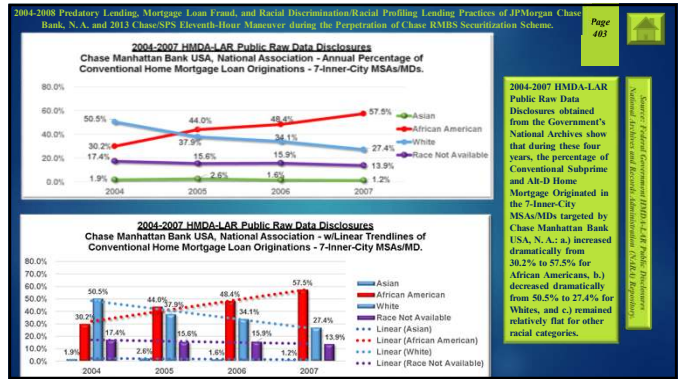
2004-2007 HMDA-LAR Public Raw Data Disclosures obtained from the Government's National Archives show that during these four years, the percentage of Conventional Subprime and Alt-D Home Mortgage Originated in the 384 MSAs/MDs serviced by Chase Manhattan Bank USA, N.A. a.) more than doubled from 10.2% to 23.5% for African Americans, b.) decreased dramatically from 70.8% to 59.8% for Whites, and c.) remained relatively flat for other racial categories.

Source: Federal Government HMDA-LAR Public Disclosures, National Association and Federal Administration's HMDA Reporting

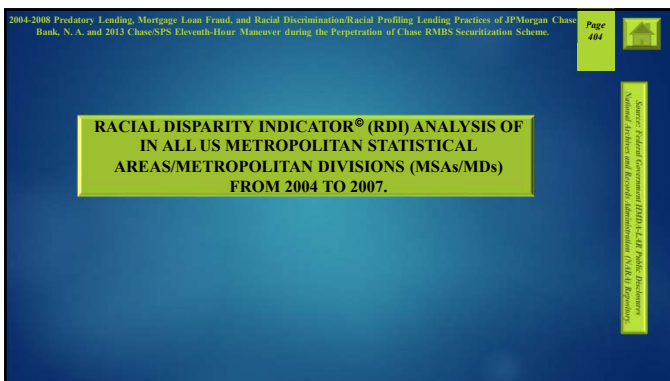
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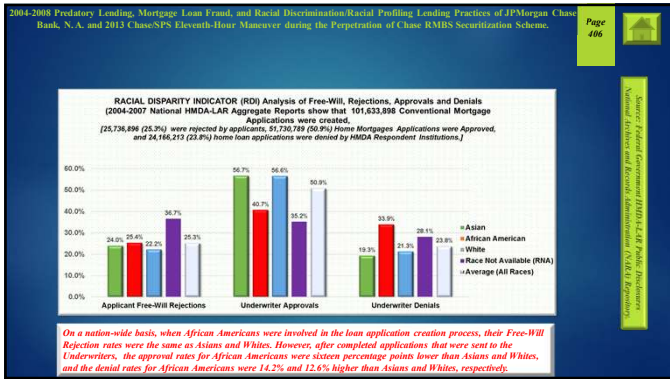
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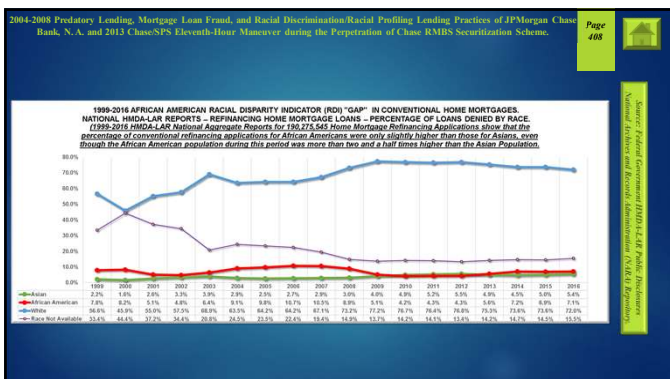


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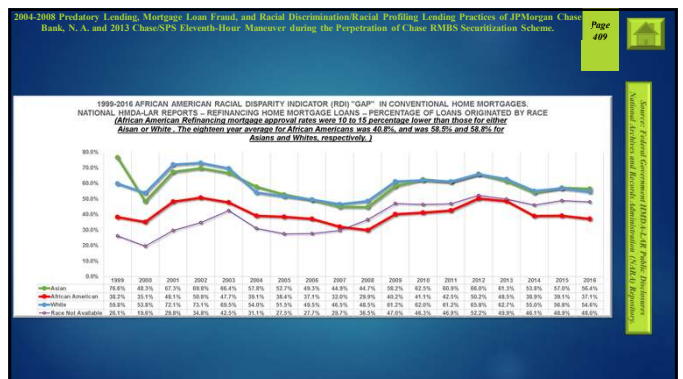
2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 407

THE RACIAL DISPARITY INDICATOR® (RDI) GAP™.
 1999-2016 NATIONAL HMDA-LAR DISCLOSURE REPORTS SHOW THAT THE RDI "GAP" BETWEEN THE CONVENTIONAL MORTGAGE TERMS AND CONDITIONS OFFERED TO AFRICAN AMERICAN CONSUMERS WERE NOTICEABLY DIFFERENT THAN THOSE OFFERS TO OTHER RACIAL CATEGORIES. THESE HMDA-LAR DISCLOSURES SHOW THAT THIS PERCEPTIBLE "GAP" WAS A REFLECTION OF THE SYSTEMIC RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF MORTGAGE LENDERS TOWARD AFRICAN AMERICAN CONSUMER, AND DURING THIS ENTIRE SEVENTEEN-YEAR PERIOD, MORTGAGE LOAN APPROVAL AND DENIAL RATES FOR AFRICAN AMERICANS WERE LESS FAVORABLE THAN THOSE FOR EITHER WHITES OR ASIAN.

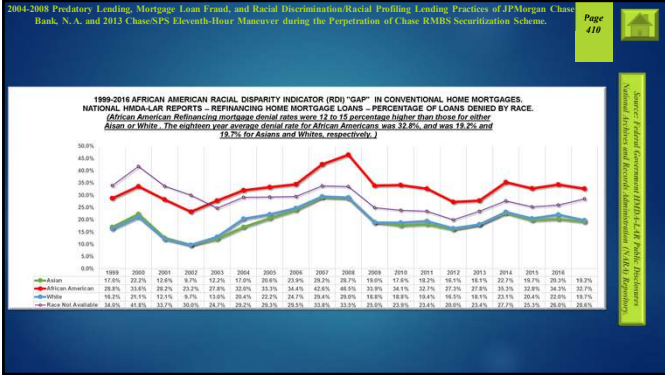
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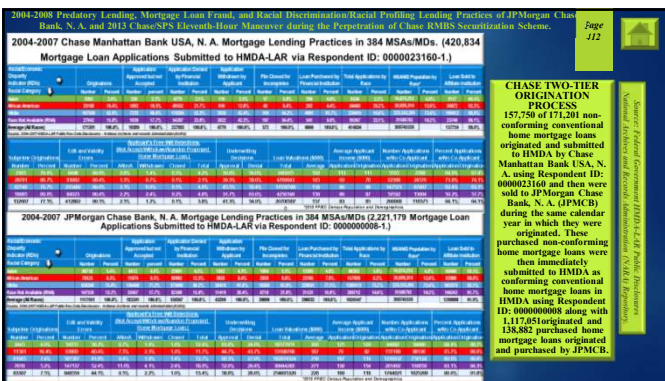
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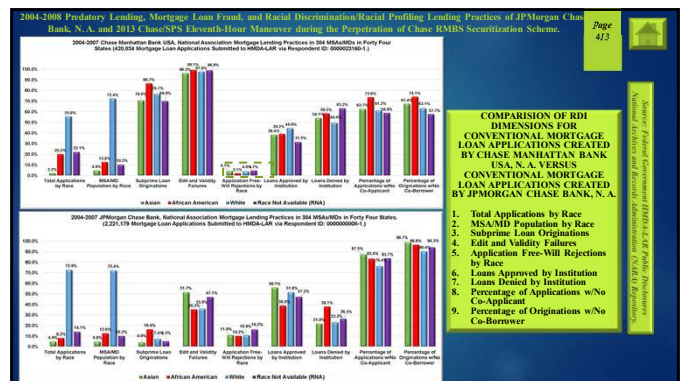
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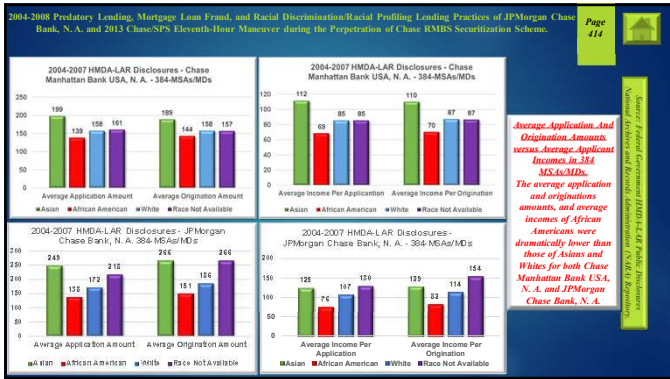
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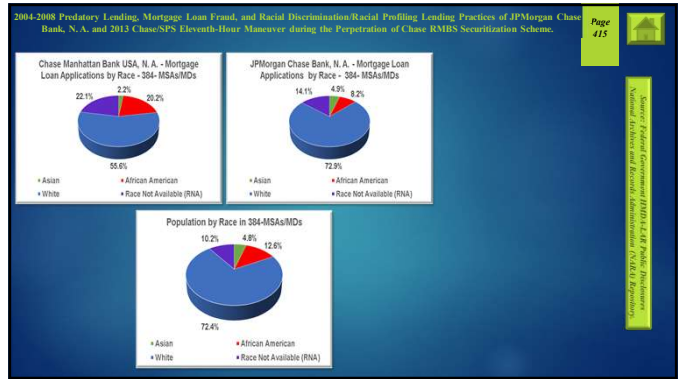
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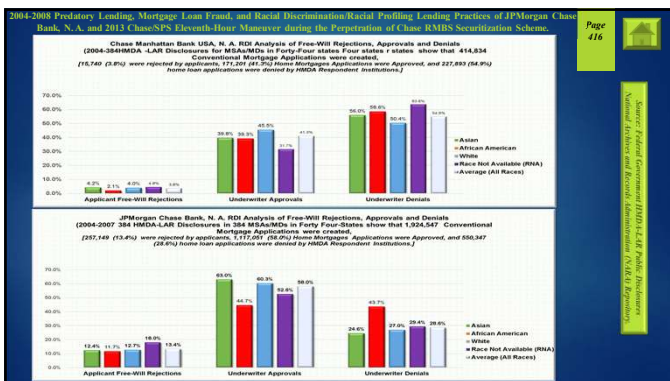
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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 417

RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK, NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE SAME TWENTY (20) URBAN METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs) FROM 2004 TO 2007.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 418

MSA/MD Numbers	MSA/MD NAMES	African American Population (%)
12060	Atlanta, GA	32
12880	Baltimore, MD	28.7
16974	Chicago, IL	17
17420	Cleveland, OH	21.1
19804	Detroit, MI	22.8
22744	Miami-Fort Lauderdale, FL	21
21004	Los Angeles-Long Beach, CA	7.1
33020	Memphis, TN	46.7
33124	Miami-Beach, FL	14
33340	Minneapolis, MN	16.9
35084	Newark, NJ	62.4
36300	New Orleans-Metairie-Kenner, LA	34
36740	Orlando, FL	16.2
37964	Philadelphia, PA	20.9
40960	Richmond, VA	28.8
41160	St. Louis, MO	18.4
48300	Tampa-St. Petersburg, FL	11.8
47260	Virginia Beach-Norfolk, VA	31.3
47034	Washington, DC	24.9
48424	West Palm Beach-Boca Raton, FL	3.1

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 419

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in 20 Urban MSA/MDs. (162,769 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1.)

CHASE TWO-TIER ORIGINATION PROCESS
Chase Manhattan Bank 72,197 non-conforming conventional home mortgage loans in the Top-20 Urban MSA/MDs and submitted them to HMDA using Respondent ID: 0000023160-1, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMC) during the same calendar year. JPMC immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming conventional home mortgage loans from the Top-20 Urban MSA/MDs to HMDA using Respondent ID: 000000008-1 along with 285,016 loans it originated.

2004-2007 JPMorgan Chase Bank, N.A. Mortgage Lending Practices in Top-20 Urban MSA/MDs. (427,737 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000000008-1.)

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 420

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in 20 Urban MSA/MDs. (162,769 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1.)

2004-2007 JPMorgan Chase Bank, N.A. Mortgage Lending Practices in Top-20 Urban MSA/MDs. (427,737 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000000008-1.)

COMPARISON OF RDI DIMENSIONS FOR CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY CHASE MANHATTAN BANK USA, N.A. VERSUS CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY JPMORGAN CHASE BANK, N.A.

- Total Applications by Race
- MSA/MD Populations by Race
- Subprime Loan Originations
- Edit and Validity Failures
- Application Free-Will Rejections by Race
- Loans Approved by Institution
- Loans Denied by Institution
- Percentage of Applications w/No Co-Applicant
- Percentage of Originations w/No Co-Borrower

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 421

2004-2007 HMDA-LAR Disclosures - Chase Manhattan Bank USA, N.A. - Top-20 Urban - MSA/MDs

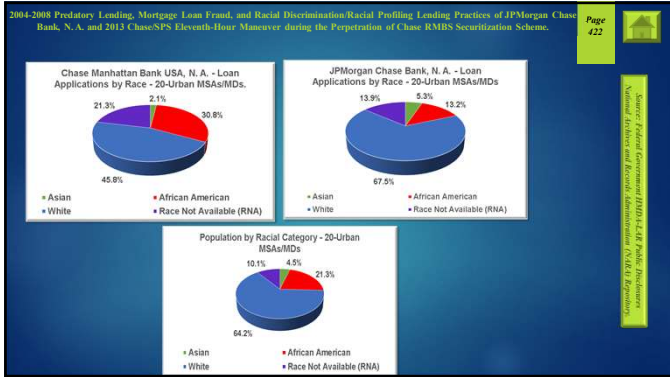
2004-2007 HMDA-LAR Disclosures - JPMorgan Chase Bank, N.A. - 20-Urban MSA/MDs

Average Application Amount, Average Origination Amount, Average Income Per Application, Average Income Per Origination

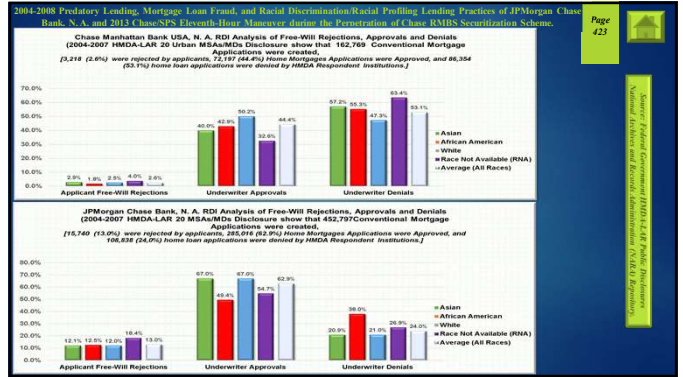
Average Application and Origination Amounts increase average applicant incomes in Twenty Urban MSA/MDs. The average application and originations amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N.A. and JPMorgan Chase Bank, N.A.

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 424

RACIAL DISPARITY INDICATOR (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE SAME SEVEN (7) INNER-CITY METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs) FROM 2004 TO 2007.

Inner-City MSAs/MDs include Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach and Washington, DC.)

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 425

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in 7-Inner-City MSAs/MDs. (44,607 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000023160-1.)

MSA/MD	White	Asian	African American	Race Not Available (RNA)	Average (All Races)
Atlanta	45.9%	21.3%	2.1%	30.8%	21.3%
Baltimore	45.9%	21.3%	2.1%	30.8%	21.3%
Detroit	45.9%	21.3%	2.1%	30.8%	21.3%
Memphis	45.9%	21.3%	2.1%	30.8%	21.3%
Richmond	45.9%	21.3%	2.1%	30.8%	21.3%
Virginia Beach	45.9%	21.3%	2.1%	30.8%	21.3%
Washington, DC	45.9%	21.3%	2.1%	30.8%	21.3%

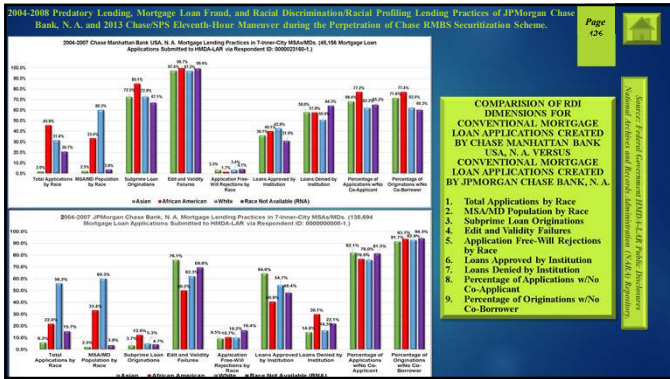
2004-2007 JPMorgan Chase Bank, N.A. Mortgage Lending Practices in 7-Inner-City MSAs/MDs. (112,257 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000000008-1.)

MSA/MD	White	Asian	African American	Race Not Available (RNA)	Average (All Races)
Atlanta	67.5%	13.9%	5.3%	13.2%	13.2%
Baltimore	67.5%	13.9%	5.3%	13.2%	13.2%
Detroit	67.5%	13.9%	5.3%	13.2%	13.2%
Memphis	67.5%	13.9%	5.3%	13.2%	13.2%
Richmond	67.5%	13.9%	5.3%	13.2%	13.2%
Virginia Beach	67.5%	13.9%	5.3%	13.2%	13.2%
Washington, DC	67.5%	13.9%	5.3%	13.2%	13.2%

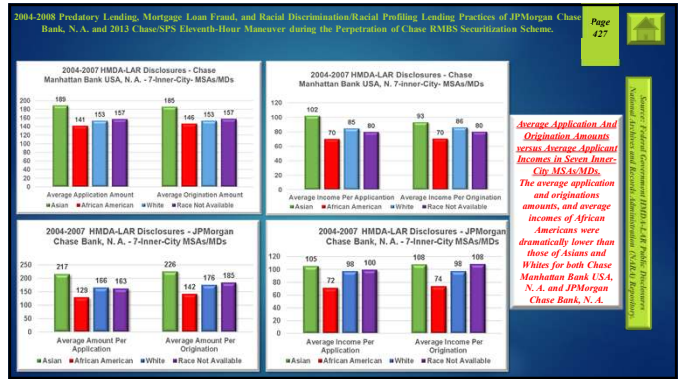
CHASE TWO-TIER ORIGINATOR PROCESS
Chase Manhattan Bank USA, N.A. originated 17,677 non-conforming conventional home mortgage loans in the 7-Inner-City MSAs/MDs and submitted them to HMDA using Respondent ID: 0000023160-1, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMC B) during the same calendar year. JPMC B immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming conventional home mortgage loans from the 7-Inner-City MSAs/MDs in HMDA using Respondent ID: 000000008-1 along with 69,541 loans it originated.

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 ChaseSPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

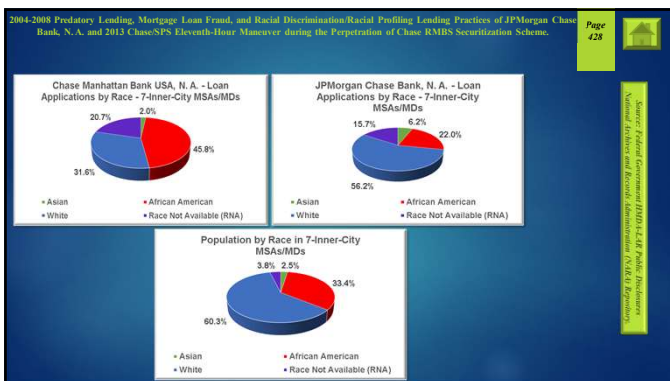
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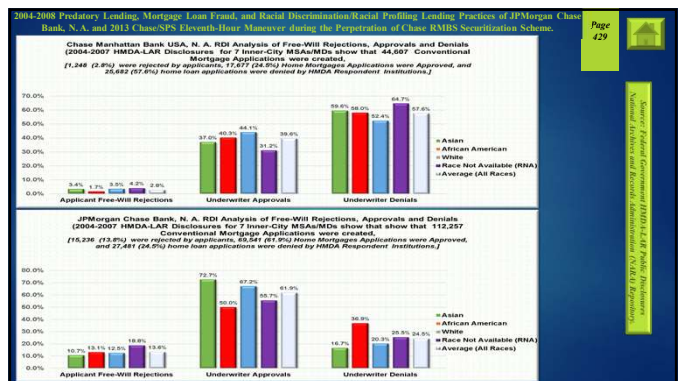
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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 430

RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE PHOENIX-SCOTTSDALE METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSAs/MDs) NUMBER: 38060 FROM 2004 TO 2007.

Source: Federal Government HUD 2-AR Public Disclosure, National Automated Clearing House Association (NACHA) Expressions

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 431

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Phoenix-Scottsdale MSA/MD: 38060. (9,610 Mortgage Applications Submitted to HMDA-LAR via Respondent ID: 000023160-1.)

Demographic	Total	Approved	Rejected	Co-Applicant	Denial Reason
Asian	100	100	0	0	0
African American	100	100	0	0	0
White	100	100	0	0	0
Race Not Available	100	100	0	0	0

2004-2007 JPMorgan Chase Bank, N.A. Mortgage Lending Practices in Phoenix-Scottsdale MSA/MD: 38060. (66,617 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000000006-1.)

Demographic	Total	Approved	Rejected	Co-Applicant	Denial Reason
Asian	100	100	0	0	0
African American	100	100	0	0	0
White	100	100	0	0	0
Race Not Available	100	100	0	0	0

CHASE TWO-TIER ORIGINATION PROCESS
Chase Manhattan Bank USA, N.A. originated 4,303 non-conforming conventional home mortgage loans in the Phoenix MSA/MD: 38060 and submitted them to HMDA using Respondent ID: 000023160-1, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMCB) during the same calendar year. JPMCB immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming conventional home mortgage loans from the Phoenix MSA/MD: 38060 in HMDA using Respondent ID: 000000006-1 along with 35,313 loans it originated.

Source: Federal Government HUD 2-AR Public Disclosure, National Automated Clearing House Association (NACHA) Expressions

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 432

COMPARISON OF RDI DIMENSIONS FOR CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY CHASE MANHATTAN BANK USA, N.A. VERSUS CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY JPMORGAN CHASE BANK, N.A.

- Total Applications by Race
- MSA/MD Population by Race
- Subprime Loan Originations
- Loan and Validity Failures
- Application Free-Will Rejections by Race
- Loans Approved by Institution
- Loans Denied by Institution
- Percentage of Applications w/No Co-Applicant
- Percentage of Originations w/No Co-Borrower

Source: Federal Government HUD 2-AR Public Disclosure, National Automated Clearing House Association (NACHA) Expressions

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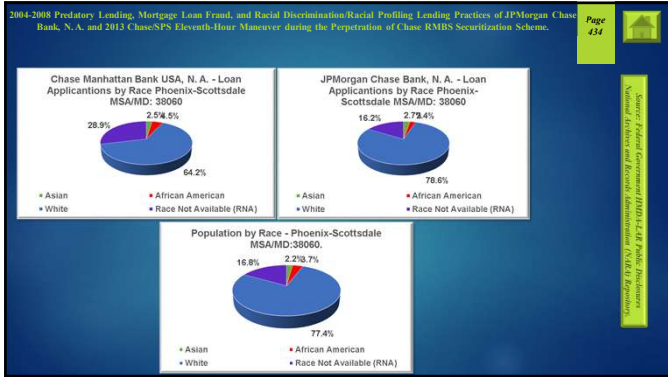
2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 433

Average Application and Origination Amounts across Average Applicant Incomes in Phoenix-Scottsdale MSA/MD. The average application and origination amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N.A. and JPMorgan Chase Bank, N.A.

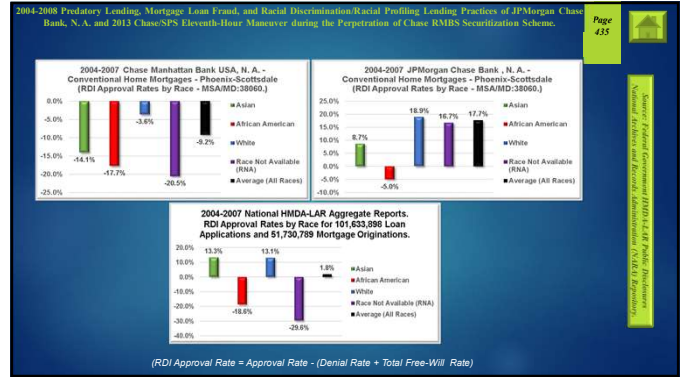
Organization	Average Application Amount	Average Origination Amount	Average Income Per Application	Average Income Per Origination
Chase Manhattan Bank USA, N.A. (MSA/MD: 38060)	197	176	73	70
JPMorgan Chase Bank, N.A. (MSA/MD: 38060)	158	167	89	83

Source: Federal Government HUD 2-AR Public Disclosure, National Automated Clearing House Association (NACHA) Expressions

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 436

RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE DETROIT METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSAs/MDs) NUMBER: 19804 FROM 2004 TO 2007.

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 437

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Detroit MSA/MD: 19804. (9,140 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1)

Application Type	Originator	Applicant	Application Status	Application Date	Application Type	Application Status	Application Date	Application Type	Application Status	Application Date	Application Type	Application Status	Application Date	Application Type	Application Status	Application Date	Application Type	Application Status	Application Date	Application Type	Application Status	Application Date		
1	Chase Manhattan Bank USA, N.A.	White	Approved	2004-01-01	1	Chase Manhattan Bank USA, N.A.	White	Approved	2004-01-01	1	Chase Manhattan Bank USA, N.A.	White	Approved	2004-01-01	1	Chase Manhattan Bank USA, N.A.	White	Approved	2004-01-01	1	Chase Manhattan Bank USA, N.A.	White	Approved	2004-01-01

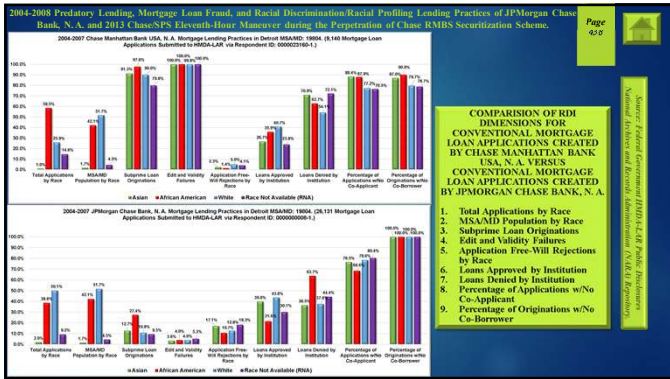
2004-2007 JPMorgan Chase Bank, N.A. Mortgage Lending Practices in Detroit MSA/MD: 19804. (26,131 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000000808-1)

Application Type	Originator	Applicant	Application Status	Application Date	Application Type	Originator	Applicant	Application Status	Application Date	Application Type	Originator	Applicant	Application Status	Application Date	Application Type	Originator	Applicant	Application Status	Application Date	Application Type	Originator	Applicant	Application Status	Application Date
1	JPMorgan Chase Bank, N.A.	White	Approved	2004-01-01	1	JPMorgan Chase Bank, N.A.	White	Approved	2004-01-01	1	JPMorgan Chase Bank, N.A.	White	Approved	2004-01-01	1	JPMorgan Chase Bank, N.A.	White	Approved	2004-01-01	1	JPMorgan Chase Bank, N.A.	White	Approved	2004-01-01

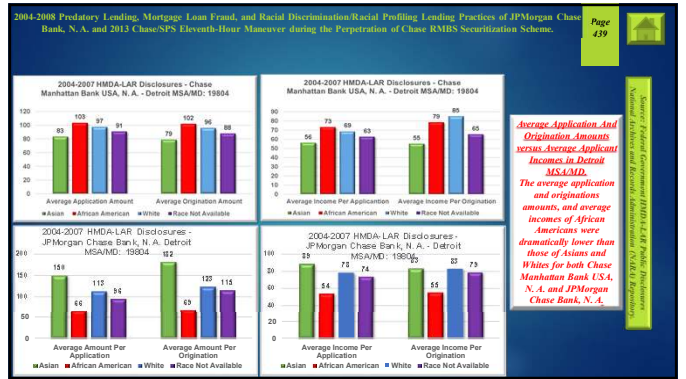
CHASE TWO-TIER ORIGINATION PROCESS
Chase Manhattan Bank USA, N.A. originated 3,248 non-conforming conventional home mortgage loans in the Detroit MSA/MD: 19804 and submitted them to HMDA using Respondent ID: 0000023160-1, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMC B) during the same calendar year. JPMC B immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming conventional home mortgage loans from the Detroit MSA/MD: 19804 in HMDA using Respondent ID: 0000000808-1 along with 8,827 loans it originated.

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

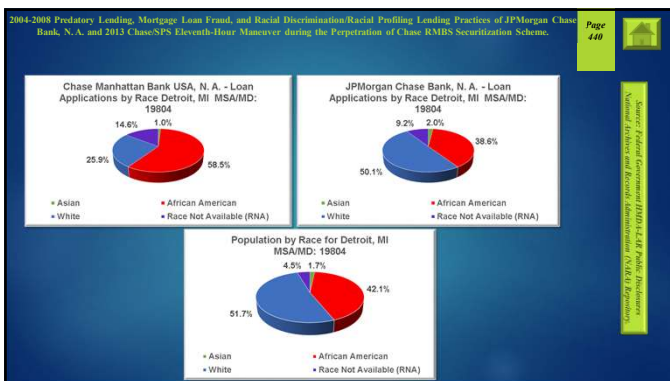
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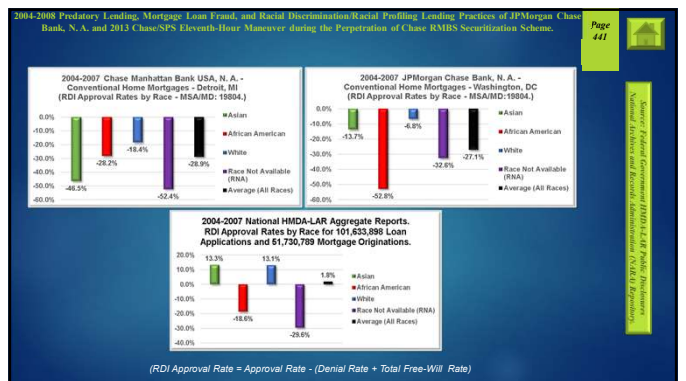
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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE WASHINGTON, DC METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSAs/MDs) NUMBER: 47894 FROM 2004 TO 2007.

Source: Federal Government HUD 2, LAR Public Disclosure, National Automated Clearing House Association (NACHA) Information

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Washington, DC MSAMD: 47894. (10,896 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1)

CHASE TWO-TIER ORIGINATION PROCESS
Chase Manhattan Bank USA, N.A. originated 5,093 non-conforming conventional home mortgage loans in the Washington, DC MSAMD: 47894 and submitted them to HMDA using Respondent ID: 0000023160-1, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMCB) during the same calendar year. JPMCB immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming home mortgage loans from the Washington, DC MSAMD: 47894 in HMDA using Respondent ID: 0000000008-1 along with 19609 loans it originated.

Source: Federal Government HUD 2, LAR Public Disclosure, National Automated Clearing House Association (NACHA) Information

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Washington, DC MSAMD: 47894. (10,896 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1)

COMPARISON OF RDI DIMENSIONS FOR CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY CHASE MANHATTAN BANK USA, N.A. VERSUS CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY JPMORGAN CHASE BANK, N.A.

- Total Applications by Race
- MSAMD Population by Race
- Subprime Loan Originations
- Edit and Validity Failures
- Application Free-Will Rejections by Race
- Loans Approved by Institution
- Loans Denied by Institution
- Percentage of Applications w/No Co-Applicant
- Percentage of Originations w/No Co-borrower

Source: Federal Government HUD 2, LAR Public Disclosure, National Automated Clearing House Association (NACHA) Information

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2007 HMDA-LAR Disclosures - Chase Manhattan Bank USA, N.A. - Washington, DC MSAMD: 47894

2004-2007 HMDA-LAR Disclosures - Chase Manhattan Bank USA, N.A. - Washington, DC MSAMD: 47894

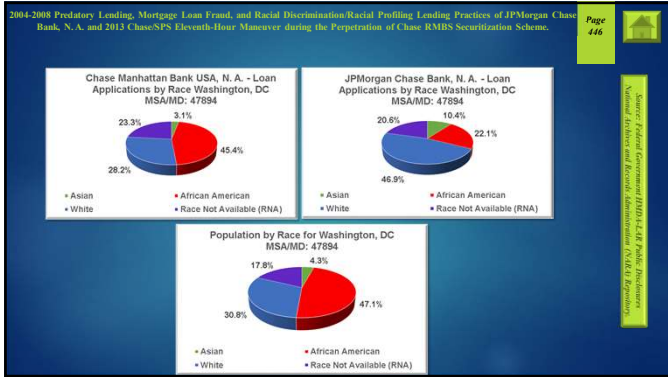
2004-2007 HMDA-LAR Disclosures - JPMorgan Chase Bank, N.A. - Washington, DC - MSAMD: 47894

2004-2007 HMDA-LAR Disclosures - JPMorgan Chase Bank, N.A. - Washington, DC MSAMD: 47894

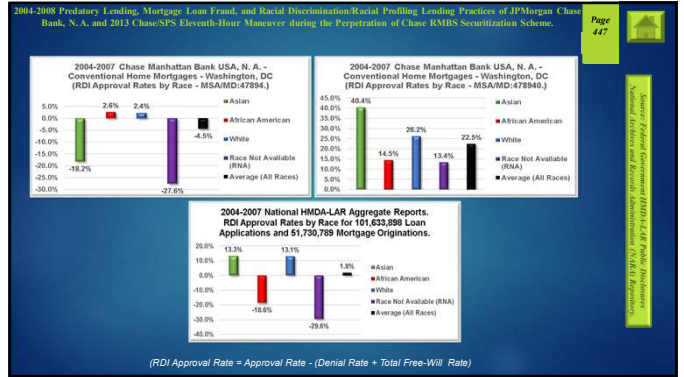
Average Application And Origination Amounts versus Average Applicant Incomes in Washington, DC MSAMD. The average application and origination amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N.A. and JPMorgan Chase Bank, N.A.

Source: Federal Government HUD 2, LAR Public Disclosure, National Automated Clearing House Association (NACHA) Information

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 448

RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE COLUMBUS, OH METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSAs/MDs) NUMBER: 18140 FROM 2004 TO 2007.

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 449

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Columbus, OH MSA/MD: 18140. (3,187 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000023160-

Race	Count	Rate	Denial Rate	Free-Will Rate	RDI
Asian	10	1.3%	0.0%	0.0%	1.3%
African American	10	1.3%	0.0%	0.0%	1.3%
White	10	1.3%	0.0%	0.0%	1.3%
Race Not Available (RNA)	10	1.3%	0.0%	0.0%	1.3%
Average (All Races)	10	1.3%	0.0%	0.0%	1.3%

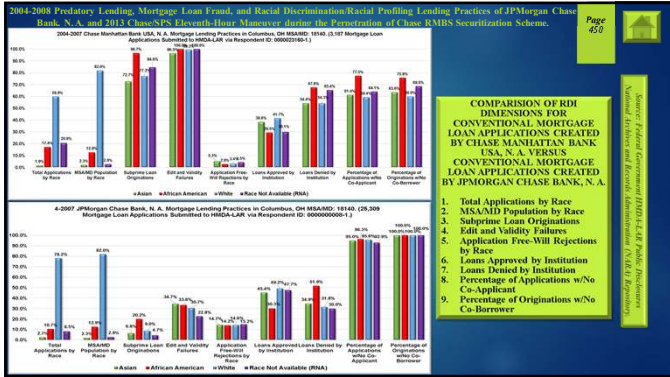
2004-2007 JPMorgan Chase Bank, N.A. Mortgage Lending Practices in Columbus, OH MSA/MD: 18140. (25,309 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 000000008-

Race	Count	Rate	Denial Rate	Free-Will Rate	RDI
Asian	10	1.3%	0.0%	0.0%	1.3%
African American	10	1.3%	0.0%	0.0%	1.3%
White	10	1.3%	0.0%	0.0%	1.3%
Race Not Available (RNA)	10	1.3%	0.0%	0.0%	1.3%
Average (All Races)	10	1.3%	0.0%	0.0%	1.3%

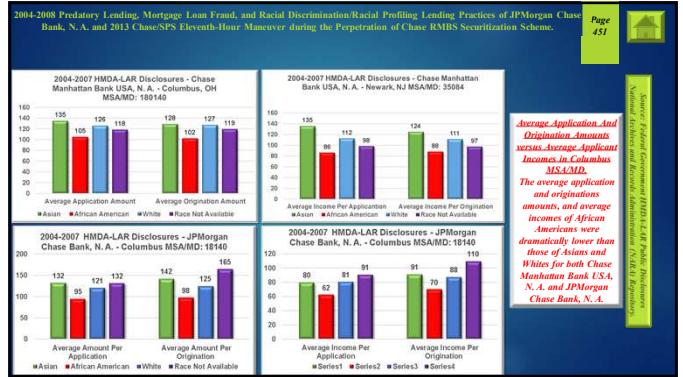
CHASE TWO-TIER ORIENTATION PROCESS
Chase Manhattan Bank USA, N.A. originated 1,192 non-conforming conventional home mortgage loans in the Phoenix MSA/MD: 18140 and submitted them to HMDA using Respondent ID: 0000023160-1, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMC B) during the same calendar year. JPMC B immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming conventional home mortgage loans from the Phoenix MSA/MD: 18140 in HMDA using Respondent ID: 000000008-1 along with 11,885 loans it originated.

Source: Federal Government HUD 2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme.

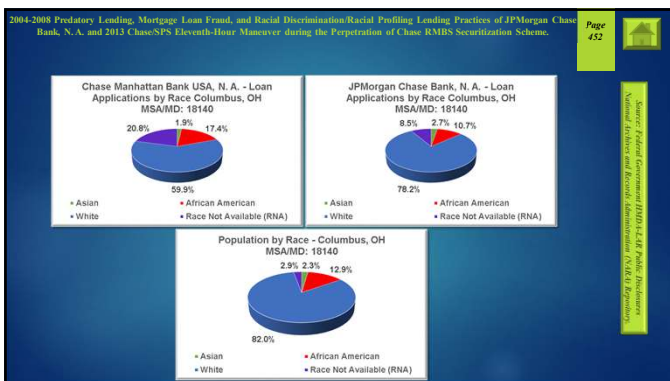
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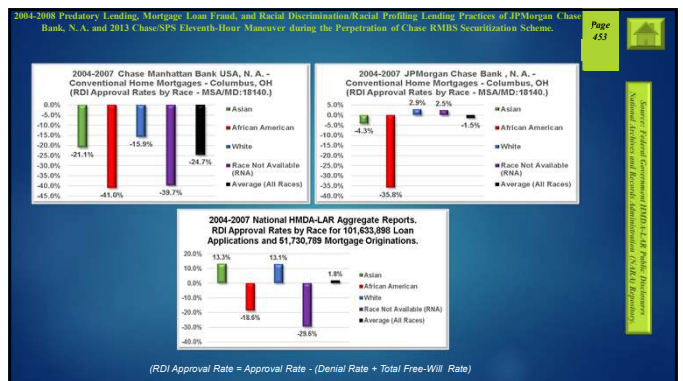
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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 454

RACIAL DISPARITY INDICATOR® (RDI) ANALYSIS OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION CONVENTIONAL HOME MORTGAGE LENDING PRACTICES IN THE NEWARK, NJ METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSAs/MDs) NUMBER: 35084 FROM 2004 TO 2007.

Source: Federal Government HUD-2-LAR Public Disclosure National Automated Clearing House (NACHA) System

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 455

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Newark, NJ MSA/MD: 35084 (R 606 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160).

CHASE TWO-TIER ORIGINATION PROCESS
Chase Manhattan Bank USA, N.A. originated 2,982 non-conforming conventional home mortgage loans in the Newark, NJ MSA/MD: 35084 and submitted them to HMDA using Respondent ID: 0000023160, and it then sold these loans to JPMorgan Chase Bank, N.A. (JPMCB) during the same calendar year. JPMCB immediately submitted these purchased non-conforming home mortgage loans to HMDA as conforming conventional home mortgage loans from the Newark, NJ MSA/MD: 35084 in HMDA using Respondent ID: 0000000008-1 along with 7,716 loans it originated.

Source: Federal Government HUD-2-LAR Public Disclosure National Automated Clearing House (NACHA) System

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 456

2004-2007 Chase Manhattan Bank USA, N.A. Mortgage Lending Practices in Newark, NJ MSA/MD: 35084 (R 606 Mortgage Loan Applications Submitted to HMDA-LAR via Respondent ID: 0000023160-1).

COMPARISON OF RDI DIMENSIONS FOR CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY CHASE MANHATTAN BANK USA, N.A. VERSUS CONVENTIONAL MORTGAGE LOAN APPLICATIONS CREATED BY JPMORGAN CHASE BANK, N.A.

- Total Applications by Race
- MSA/MD Population by Race
- Subprime Loan Originations
- EAR and Validity Failures
- Application Free-Will Rejections by Race
- Loans Approved by Institution
- Loans Denied by Institution
- Percentage of Applications w/No Co-Applicant
- Percentage of Originations w/No Co-Borrower

Source: Federal Government HUD-2-LAR Public Disclosure National Automated Clearing House (NACHA) System

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 457

2004-2007 HMDA-LAR Disclosures - Chase Manhattan Bank USA, N.A. - Newark, NJ MSA/MD: 35084

2004-2007 HMDA-LAR Disclosures - JPMorgan Chase Bank, N.A. - Newark MSA/MD: 35084

Average Application and Origination Amounts versus Average Applicant Incomes in Newark, NJ MSA/MD.
The average application and origination amounts, and average incomes of African Americans were dramatically lower than those of Asians and Whites for both Chase Manhattan Bank USA, N.A. and JPMorgan Chase Bank, N.A.

Source: Federal Government HUD-2-LAR Public Disclosure National Automated Clearing House (NACHA) System

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2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N.A. and 2013 Chase/SPS Eleven-Hour Misdeed during the Perpetration of Chase RMBS Securitization Scheme. Page 162

MSA	Year	Category	Applications	Approved	Denied	Rate	APR	Points	Cost
2006 National HMDA Aggregate Public Disclosures	2006	White	1,234,567	100,000	113,467	5.5%	6.5%	0.5	\$100
		African American	123,456	10,000	113,456	8.5%	9.5%	1.5	\$200
2006 HMDA Public Disclosures for 324 MSA/MDs - Chase Manhattan Bank USA, N.A. Mortgage Corporation	2006	White	1,234,567	100,000	113,467	5.5%	6.5%	0.5	\$100
		African American	123,456	10,000	113,456	8.5%	9.5%	1.5	\$200
2006 HMDA Public Disclosures for 20 Urban MSA/MDs - Chase Manhattan Bank USA, N.A. Mortgage Corporation	2006	White	1,234,567	100,000	113,467	5.5%	6.5%	0.5	\$100
		African American	123,456	10,000	113,456	8.5%	9.5%	1.5	\$200
2006 HMDA Public Disclosures for 7 Inner-City MSA/MDs - Chase Manhattan Bank USA, N.A. Mortgage Corporation	2006	White	1,234,567	100,000	113,467	5.5%	6.5%	0.5	\$100
		African American	123,456	10,000	113,456	8.5%	9.5%	1.5	\$200
2006 HMDA Public Disclosures for Detroit MSA/MD - Chase Manhattan Bank USA, N.A. Mortgage Corporation	2006	White	1,234,567	100,000	113,467	5.5%	6.5%	0.5	\$100
		African American	123,456	10,000	113,456	8.5%	9.5%	1.5	\$200
2006 HMDA Public Disclosures for Washington, DC MSA/MD - Chase Manhattan Bank USA, N.A. Mortgage Corporation	2006	White	1,234,567	100,000	113,467	5.5%	6.5%	0.5	\$100
		African American	123,456	10,000	113,456	8.5%	9.5%	1.5	\$200

2006 National HMDA-LAR Aggregate versus Chase Manhattan Bank USA, N.A. Home Mortgage Lending Practices in Selected MSAs/MDs.

Key Disclosure Comparative Analysis Fields: Percentage of African American Loan Applications in all Action-Taken Applications in all Action-Taken Fields; and Percentages of all races in following categories: "Approved but not accepted", "Filed closed because of incompleteness", and "Loans Originated at Subprime Rates".

Toxicity of Conventional Loans Originated by Chase Manhattan Bank USA, N.A.

were virtually-identical to those originated by BAC Mortgage Corporation, however, JPMorgan Chase and Company concealed the existence of the "Toxic Mortgages" originated by its subsidiary.

Source: Federal Department of Housing and Urban Development (HUD) LAR Public Disclosures National Automated Mortgage Lending (NML) System