

2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF CHASE HOME LOAN DIRECT®, AND 2013 CHASE/SPS ELEVENTH-HOUR MANEUVER DURING THE PERPETRATION OF CHASE RMBS SECURITIZATION SCHEME.

Page 333

**ROLE OF CHASE LENDING SPECIALISTS: "THE INMATES WERE RUNNING THE ASYLUM!"**  
 Between January 2004 and May 2008, quasi-independent Chase Lending Specialist was empowered "created" conventional loan applications without the input and/or participation of the mortgage loan applicants for whom the mortgage loan applications were being created. HMDA-LAR Public Raw Data Disclosures obtained from the Government's National Archives, and Records Administration (NARA) Repositories show that twenty urban MSAs/MDs were prime direct-marketing targets of the marketing of these "insane mortgage brokers", and as the succeeding slides show, they explicitly targeted African American consumers residing in seven inner-city MSAs/MDs, including Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach, and Washington, DC.

**Top-20 and 7-Targeted MSAs/MDs**

MSA/MD Number	MSA/MD NAMES	African American Population (%)
12060	Atlanta, GA	32
12062	Baltimore, MD	28.7
16974	Chicago, IL	17
17460	Cleveland, OH	21.1
11034	Detroit, MI	22.1
22744	Miami-Fort Lauderdale, FL	21
31084	Los Angeles-Long Beach, CA	7.1
32320	Memphis, TN	26.7
33124	Miami Beach, FL	14
32340	Milwaukee, WI	16.8
36084	Newark, NJ	62.4
36360	New Orleans-Metairie-Kenner, LA	24
36740	Orlando, FL	16.2
37864	Philadelphia, PA	20.9
40020	Richmond, VA	28.7
41180	St. Louis, MO	16.4
46300	Tampa-St Petersburg, FL	11.8
47280	Virginia Beach-Norfolk, VA	21.2
47934	Washington, DC	26.8
48424	West Palm Beach-Boca Raton, FL	9.1

Source: Federal Government HMDA-LAR Public Disclosures as Required by the Government's National Archives, and Records Administration (NARA) Repositories.

333

2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF CHASE HOME LOAN DIRECT®, AND 2013 CHASE/SPS ELEVENTH-HOUR MANEUVER TO CONCEAL TOXIC MORTGAGES.

Page 334

Between 2004 and 2008 Chase Lending Specialists employed by Chase Home Loan Direct® Targeted Seven Inner-City MSAs/MDs with Large African American Populations, Seventy-Eight Percent All Home Mortgage Loans Originated at this Mortgage Lending "Boiler-Room" were at subprime interest rates.

**US Census Demographic for Seven MSAs/MDs Targeted by Chase Lending Specialists Employed by Chase Home Loan Direct.**

MSA/MD Number	12060	12060	19804	32820	40060	47260	47864	Total
MSA/MD Name	Atlanta, GA	Baltimore, MD	Chicago, IL	Memphis, TN	Richmond, VA	Virginia Beach-Norfolk, VA	Washington, DC	
# of Census Tracts	499	425	420	298	291	36	168	3026
Population	4486747	2553984	2081162	1066355	1320814	1627508	572699	13647679
Minority Pop	1714610	860143	1032178	104548	465518	628664	412881	5630142
Minority Pop Percent (%)	43.0	36.4	53.5	10.3	36.1	42.0	74.5	48.1
Poverty Income Percent (%)	11.9	12.0	18.1	19.4	11.1	12.7	21.3	15.2
Asian Pop	136778	68873	35441	15010	21961	43777	15189	336729
Asian Pop (%)	3.1%	2.7%	1.7%	1.5%	1.7%	2.7%	2.7%	2.5%
African-American Pop	1246176	699662	808952	460738	307027	518864	342313	4222869
African-American Pop (%)	28.3%	27.4%	42.2%	46.4%	30.1%	30.8%	60.0%	37.9%
White Pop	2822139	1718015	1066607	600748	866270	1020880	176101	8171463
White Pop (%)	64.1%	67.3%	51.7%	49.8%	66.6%	62.7%	30.8%	60.7%
Female Pop	2231529	1124163	1072239	534119	676256	626144	320883	6961654
Female Pop (%)	50.8%	51.3%	52.0%	52.1%	51.4%	50.8%	52.9%	51.4%

Source: FRED Census, Demographic Data, Housing Data and Income Data.

Source: Federal Government HMDA-LAR Public Disclosures as Required by the Government's National Archives, and Records Administration (NARA) Repositories.

334

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Page 335

**NUMBER OF CONVENTIONAL HOME MORTGAGE LOAN APPLICATIONS BY RACIAL CATEGORY RECEIVED FROM SEVEN INNER-CITY MSAs/MDs EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES.**

2004-2016 HMDA-LAR of Disclosures Conventional Loan Applications from Chase Home Loan Direct® and JPMorgan Chase Bank, N.A. - 7 Inner-City MSAs/MDs: 12060, 12500, 18004, 32820, 40060, 47260 and 47864.

Year	Black	African American	White	Race Not Available
2004	423	5300	4880	2913
2005	2091	13637	12014	10995
2006	2684	14624	10276	8938
2007	2680	20689	10079	10306
2008	17147	29625	19279	4271
2009	3386	27488	19279	4621
2010	2298	27488	19279	4621
2011	2298	27488	19279	4621
2012	2298	27488	19279	4621
2013	2298	27488	19279	4621
2014	2298	27488	19279	4621
2015	2298	27488	19279	4621
2016	2298	27488	19279	4621

Source: Federal Government HMDA-LAR Public Disclosures as Required by the Government's National Archives, and Records Administration (NARA) Repositories.

335

2004-2008 PREDATORY LENDING, MORTGAGE LOAN FRAUD, AND RACIAL DISCRIMINATION/RACIAL PROFILING PRACTICES OF CHASE HOME LOAN DIRECT®, AND 2013 CHASE/SPS ELEVENTH-HOUR MANEUVER TO CONCEAL TOXIC MORTGAGES.

Page 336

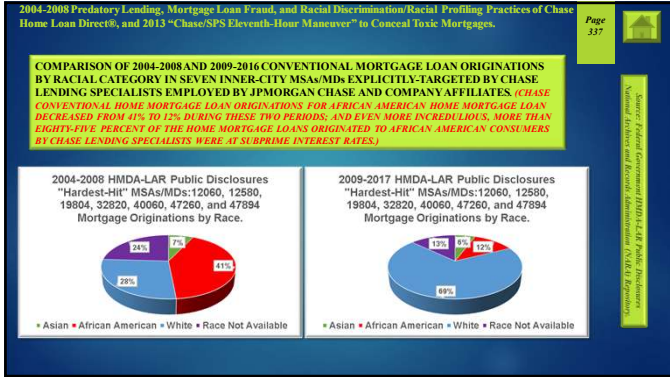
**PERCENTAGE OF HOME LOANS BY RACE ORIGINATED IN SEVEN INNER-CITY MSAs/MDs EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES.**

2004-2016 HMDA-LAR Disclosures Conventional Originations from Chase Home Loan Direct® and JPMorgan Chase Bank, N.A. - 7-TARGETED MSAs/MDs: 12060, 12500, 18004, 32820, 40060, 47260 and 47864.

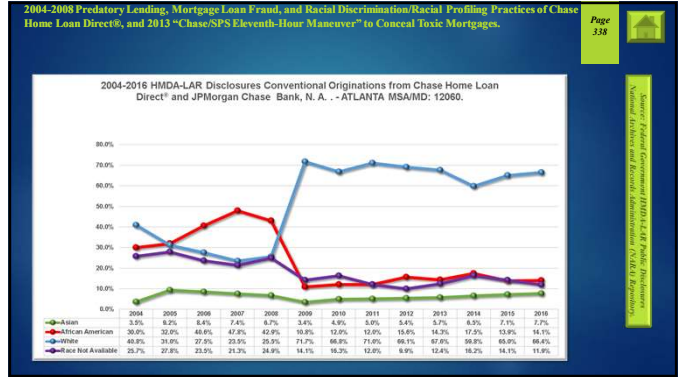
Year	Asian	African American	White	Race Not Available
2004	2.6%	36.2%	38.1%	22.1%
2005	3.6%	40.7%	28.9%	24.8%
2006	6.1%	48.0%	24.1%	20.9%
2007	3.8%	43.4%	24.8%	25.1%
2008	3.4%	6.9%	12.3%	12.3%
2009	4.2%	8.6%	15.8%	15.8%
2010	4.4%	12.9%	12.3%	12.3%
2011	4.7%	12.1%	12.3%	12.3%
2012	5.1%	14.8%	12.3%	12.3%
2013	5.2%	13.7%	12.3%	12.3%
2014	5.8%	14.8%	12.3%	12.3%
2015	5.8%	13.7%	12.3%	12.3%
2016	5.4%	10.2%	12.3%	12.3%

Source: Federal Government HMDA-LAR Public Disclosures as Required by the Government's National Archives, and Records Administration (NARA) Repositories.

336



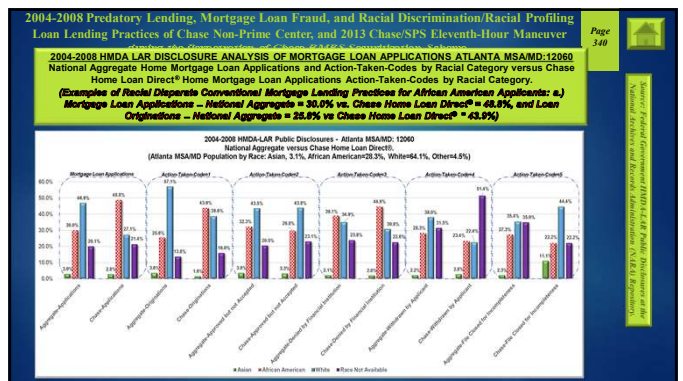
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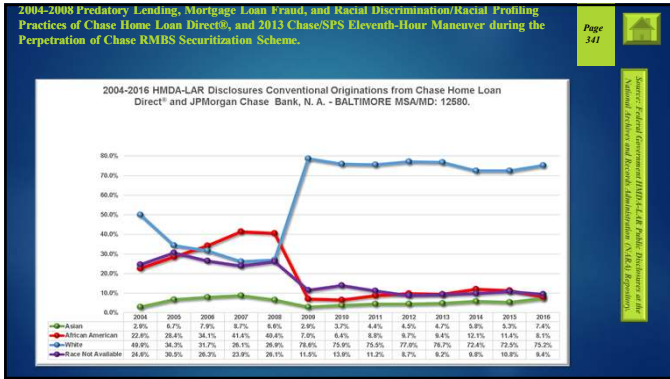
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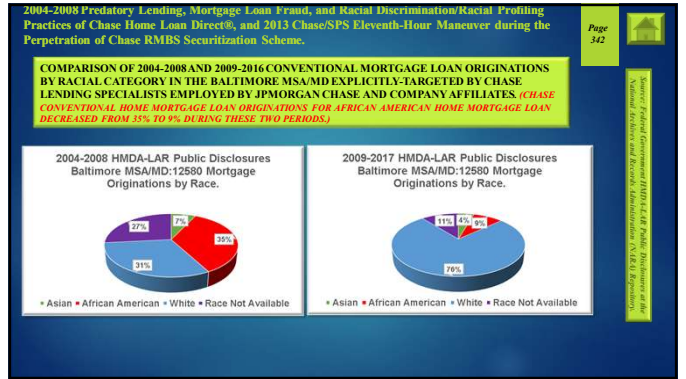
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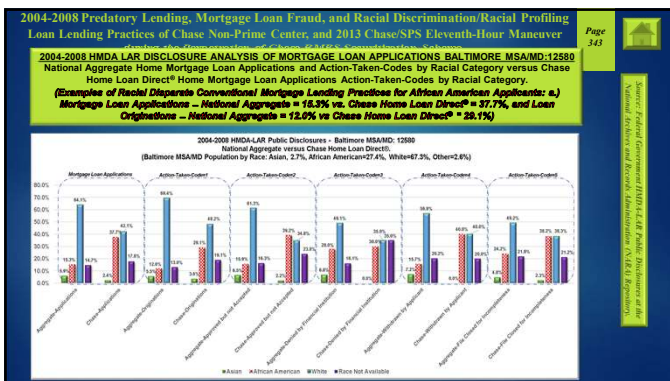
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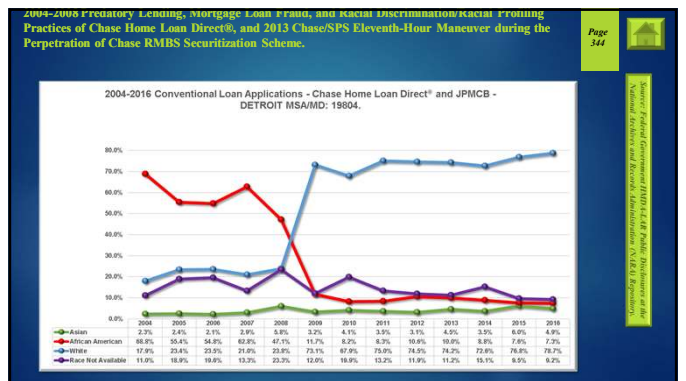
341



342



343



344

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Home Loan Direct®, and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 345

**COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE DETROIT MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOAN DECREASED FROM 5% TO 0.4% DURING THESE TWO PERIODS.)**

2004-2008 HMDA-LAR Public Disclosures Detroit MSA/MD:19804 Mortgage Originations by Race.

• Asian • African American • White • Race Not Available

2009-2017 HMDA-LAR Public Disclosures Detroit MSA/MD:19804 Mortgage Originations by Race.

• Asian • African American • White • Race Not Available

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

345

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Home Loan Direct®, and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 346

**2004-2008 HMDA LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS DETROIT MSA/MD:19804**  
 National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category.  
 (Examples of Racially Disparate Conventional Mortgage Lending Practices for African American Applicants: a.)  
**Mortgage Loan Applications – National Aggregate = 22.1% vs. Chase Home Loan Direct® = 68.6%, and Loan Originations – National Aggregate = 22.1% vs. Chase Home Loan Direct® = 68.1%**

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

346

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Home Loan Direct®, and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 347

**2004-2016 HMDA-LAR Disclosures Conventional Originations from Chase Home Loan Direct® and JPMorgan Chase Bank, N. A. - MEMPHIS MSA/MD: 32820.**

Year	Asian	African American	White	Race Not Available
2004	1.7%	48.3%	31.2%	20.8%
2005	2.9%	48.2%	29.5%	22.3%
2006	1.7%	44.7%	28.5%	25.5%
2007	1.7%	63.3%	18.6%	18.4%
2008	1.8%	58.1%	21.6%	21.3%
2009	2.3%	16.1%	74.6%	11.0%
2010	3.0%	7.7%	77.0%	12.8%
2011	2.0%	16.1%	75.8%	12.1%
2012	2.0%	14.8%	77.8%	7.8%
2013	2.7%	12.5%	71.7%	7.0%
2014	3.5%	15.9%	67.2%	8.9%
2015	4.5%	21.9%	67.2%	6.7%
2016	3.1%	19.3%	67.2%	7.9%

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

347

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Home Loan Direct®, and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 348

**COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE MEMPHIS MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN AMERICAN HOME MORTGAGE LOAN DECREASED FROM 3% TO 1% DURING THESE TWO PERIODS.)**

2004-2008 HMDA-LAR Public Disclosures Memphis MSA/MD:32820 Mortgage Originations by Race.

• Asian • African American • White • Race Not Available

2009-2017 HMDA-LAR Public Disclosures Memphis MSA/MD:32820 Mortgage Originations by Race.

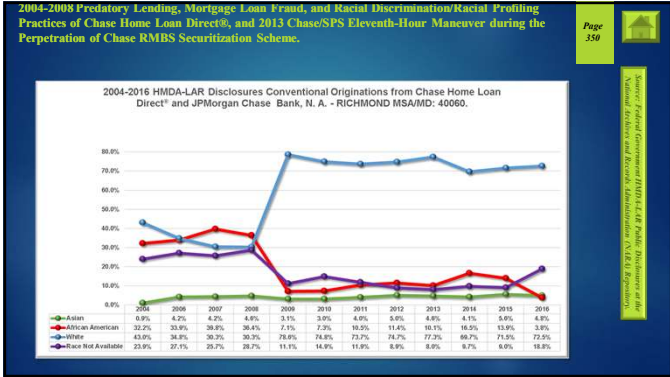
• Asian • African American • White • Race Not Available

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

348



349



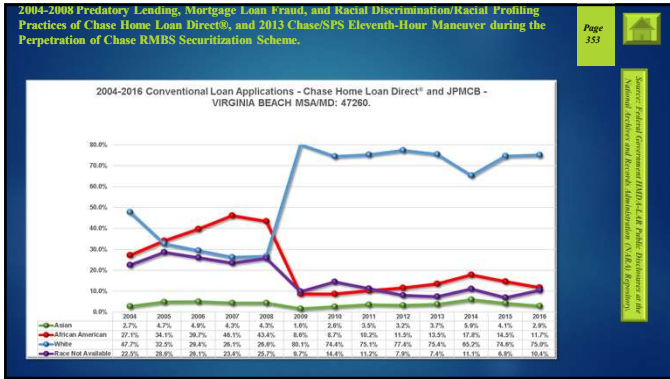
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351



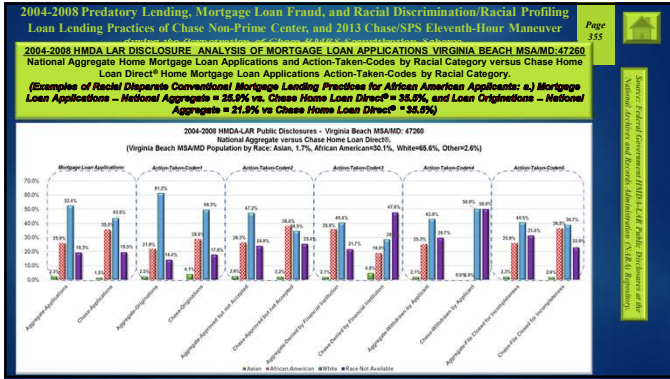
352



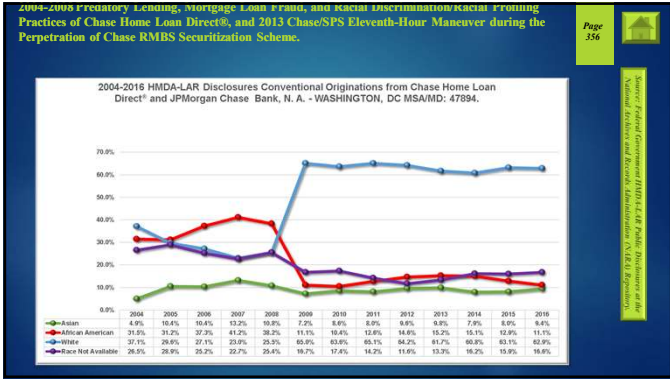
353



354



355



356

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Practices of Chase Home Loan Direct®, and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 357

**COMPARISON OF 2004-2008 AND 2009-2016 CONVENTIONAL MORTGAGE LOAN ORIGINATIONS BY RACIAL CATEGORY IN THE WASHINGTON, DC MSA/MD EXPLICITLY-TARGETED BY CHASE LENDING SPECIALISTS EMPLOYED BY JPMORGAN CHASE AND COMPANY AFFILIATES. (CHASE CONVENTIONAL HOME MORTGAGE LOAN ORIGINATIONS FOR AFRICAN-AMERICAN IN HOME MORTGAGE LOAN DECREASED FROM 36% TO 13% DURING THESE TWO PERIODS.)**

2004-2008 HMDA-LAR Public Disclosures  
Washington, DC MSA/MD: 47894  
Mortgage Originations by Race.

• Asian • African American • White • Race Not Available

2009-2017 HMDA-LAR Public Disclosures  
Washington, DC MSA/MD: 47894  
Mortgage Originations by Race.

• Asian • African American • White • Race Not Available

Source: Federal Government HUD, LAR Public Disclosures in the National Automated Clearing House Administration's (NACHA) Information System

357

2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Loan Lending Practices of Chase Non-Prime Center, and 2013 Chase/SPS Eleventh-Hour Maneuver Page 358

**2004-2008 HMDA LAR DISCLOSURE ANALYSIS OF MORTGAGE LOAN APPLICATIONS WASHINGTON, DC MSA/MD:47894**  
National Aggregate Home Mortgage Loan Applications and Action-Taken-Codes by Racial Category versus Chase Home Loan Direct® Home Mortgage Loan Applications Action-Taken-Codes by Racial Category.  
*(Example of Racial Disparate Conventional Mortgage Lending Practices for African American Applicants: a.) Mortgage Loan Applications – National Aggregate = 28.2% vs. Chase Home Loan Direct® = 48.8%, and Loan Originations – National Aggregate = 21.6% vs. Chase Home Loan Direct® = 82.9%)*

2004-2008 HMDA-LAR Public Disclosures - Washington, DC 47894  
National Aggregate versus Chase Home Loan Direct®  
(Washington DC Population by Race: Asian, 2.7%, African American:6.0%, White=30.8%, Other=4.5%)

Racial Category	National Aggregate (Applications)	Chase Home Loan Direct® (Applications)	National Aggregate (Originations)	Chase Home Loan Direct® (Originations)
Asian	1.8%	4.2%	1.8%	4.2%
African American	28.2%	48.8%	21.6%	82.9%
White	30.8%	30.8%	30.8%	30.8%
Race Not Available	4.5%	4.5%	4.5%	4.5%

Source: Federal Government HUD, LAR Public Disclosures in the National Automated Clearing House Administration's (NACHA) Information System

358