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“LET THEM EAT CAKE!”

HMDA-LAR DISCLOSURES OBTAINED FROM THE GOVERNMENT’S NATIONAL ARCHIVES SHOW THAT FROM 2004 TO 2008 CHASE BANK USA, N. A. UTILIZED PREDATORY LENDING, MORTGAGE LOAN FRAUD, RACIAL DISCRIMINATION, AND RACIAL PROFILING TACTICS TO ORIGINATE 171,201 SUBPRIME, NON-CONFORMING “TOXIC MORTGAGES, AND IMMEDIATELY SOLD THEM TO AFFILIATE JPMORGAN CHASE BANK, N. A., WHO, RE-SUBMITTED THEM TO HMDA AS CONFORMING MORTGAGES, AND THEN ALONG WITH J. P. MORGAN ACQUISITION CORPORATION AND DEUTSCHE BANK TRUST SA, SECURITIZED THEM INTO SUBPRIME RMBS CERTIFICATES WHICH DECEPTIVELY AND ILLEGALLY LISTED JPMCBNA AS ORIGINATOR AND SERVICER OF ALL MORTGAGE LOANS IN FIVE TAINTED RMBS TRUST CERTIFICATES.










IN OCTOBER 2013, CHASE BANK USA, N. A. AND JPMORGAN CHASE BANK, N. A., WITH THE COLLABORATION OF THEIR BUSINESS PARTNER SELECT PORTFOLIO SERVICING, INC., CONCOCTED AN ILLEGAL, ELEVENTH-HOUR OUTSOURCING MANEUVER TO CONCEAL THE EXISTANCE OF TENS OF THOUSANDS OF THE “TOXIC MORTGAGES” ORIGINATED AND SOLD TO JPMORGAN CHASE BANK, N. A. AS CONFORMING MORTGAGES, FROM DOJ FRAUD INVESTIGATORS DURING THE SETTLEMENT PHASE OF THE \$13-BILLION CHASE RMBS TRUST LAWSUIT. THIS OUTSOURCING MANEUVER CHEATED TENS OF THOUSANDS OF THE AFRICAN AMERICANS, HISPANICS, AND LATINOS DEFRAUDED DURING THE ORIGINATION OF THESE LOANS OF THEIR RIGHTFUL SHARES OF THE \$4-BILLION RESTITUTION AWARDED IN THE SETTLEMENT OF THIS LAWSUIT.

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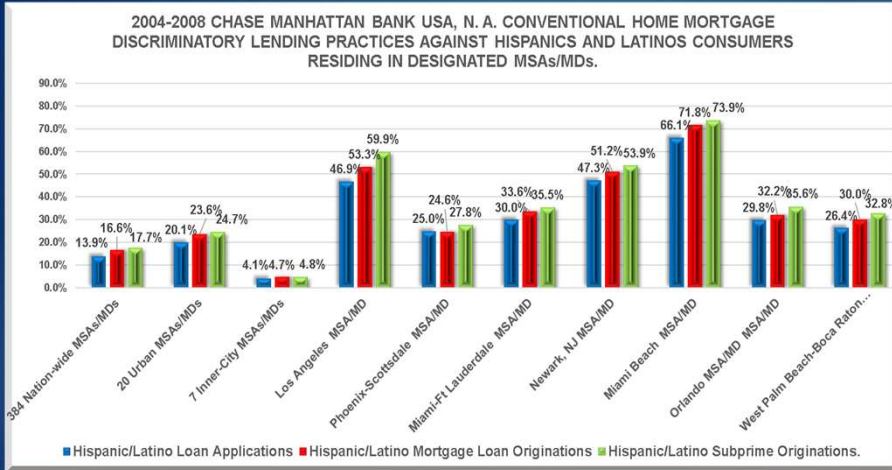
2004-2008 Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling Lending Practices of JPMorgan Chase Bank, N. A. and 2013 Chase/SPS Eleventh-Hour Maneuver during the Perpetration of Chase RMBS Securitization Scheme. Page 523 

SYSTEMIC DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES OF CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION, AND JPMORGAN CHASE BANK NATIONAL ASSOCIATION RACIAL DISPARATE LENDING PRACTICES AGAINST AFRICAN AMERICANS, HISPANICS, AND LATINOS.

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

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repository.

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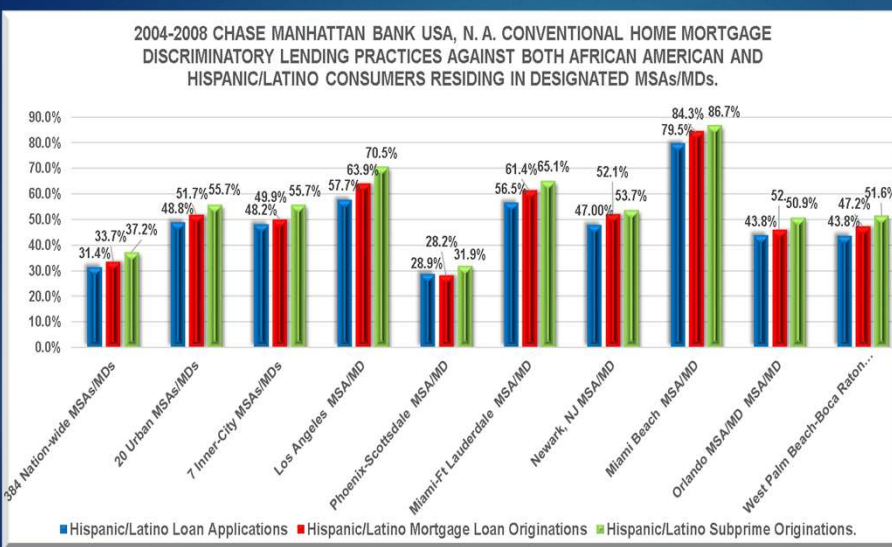


THE DISAPPEARANCE OF THE HISPANIC RACIAL CATEGORY FROM HMDA-LAR PUBLIC DISCLOSURES.
 The Racial Disparities in the 2004-2008 Chase Manhattan Bank USA, N. A. Home Mortgage Lending submissions were intentionally understated by from twelve to twenty percent because the Hispanic Racial Category was "inexplicable" removed as a HMDA Racial Category in 2003, and replaced by the smaller Racial Category of Native Hawaiian and Other Pacific Islander.

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repository.

The above chart is a clear illustration that the Chase Lending Specialists employed by Chase Manhattan Bank USA, N. A. and JPMorgan Chase Bank, N. A. did not restrict their Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling practices to just African Americans residing in the Seven Inner-City MSAs/MDs including Atlanta, Baltimore, Detroit, Memphis, Richmond, Virginia Beach; and last but not least, our Nation's Capital, Washington, DC. As the above chart shows, Hispanic and Latino citizens residing in Los Angeles, Miami Beach, and other MSAs/MDs were prime targets of these Chase mortgage brokers.

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(As Shown In The chart on the left side of this page, the loan applications, loan originations, and subprime originations in eight of the ten "designated" MSAs/MDs were for African Americans or Hispanics/Latinos; however, the real percentages for these minorities was likely much higher than shown because the Chase Lending Specialists creating these loans on behalf of these minorities frequently purposely listed African American and Hispanic/Latino applicants as Race-Not-Available rather than their actual race or ethnicity.)

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repository.

Additionally, the omnipresent "stair-step" percentages shown in the above chart for loan applications, mortgage loan origination, and subprime loan originations is significant because in normal home mortgage lending practices, these three home mortgage lending dimensions would decrease rather than increase.

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ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN 384 METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs).

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)



2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY.

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	3501	1.8%	250	5017	133	17	8918	1.8%	2485	1.7%	71.0%	1801	1.8%	51.4%	
African American	35145	18.2%	1538	55870	653	52	93258	19.0%	30552	20.6%	86.9%	23058	23.3%	65.6%	
White	124216	64.3%	11358	153105	2388	347	291414	59.2%	96441	65.1%	77.6%	62673	63.4%	50.5%	
Race Not Available (RNA)	30226	15.7%	2068	63525	2268	221	98308	20.0%	18653	12.6%	61.7%	11311	11.4%	37.4%	
Average (All Races)	193088	100.0%	15214	277517	5442	637	491898	100.0%	148131	100.0%	76.7%	98843	100.0%	51.2%	

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	3178	2.4%	191	4542	111	15	8037	2.5%	2288	2.2%	72.0%	1665	2.5%	52.4%	
African American	32924	25.3%	1208	51240	539	44	85955	26.5%	28874	28.0%	87.7%	21883	32.4%	66.5%	
White	90861	69.9%	7521	119496	1761	284	219913	67.8%	70066	67.9%	77.1%	42724	63.3%	47.0%	
Race Not Available (RNA)	2995	2.3%	196	6805	216	5	10217	3.2%	1893	1.8%	63.2%	1192	1.8%	39.8%	
Average (All Races)	129958	100.0%	9116	182073	2627	348	324122	100.0%	103121	100.0%	79.3%	67464	100.0%	51.9%	

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	133	0.4%	5	160	7	0	305	0.4%	99	0.4%	74.4%	75	0.4%	56.4%	
African American	663	2.1%	22	869	17	0	1571	2.3%	557	2.1%	84.0%	443	2.2%	66.8%	
White	28397	88.5%	848	26356	481	28	56110	82.2%	23812	90.7%	83.9%	18651	92.2%	65.7%	
Race Not Available (RNA)	2896	9.0%	196	7070	96	13	10271	15.0%	1778	6.8%	61.4%	1055	5.2%	36.4%	
Average (All Races)	32089	100.0%	1071	34455	601	41	68257	100.0%	26246	100.0%	81.8%	20224	100.0%	63.0%	

SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

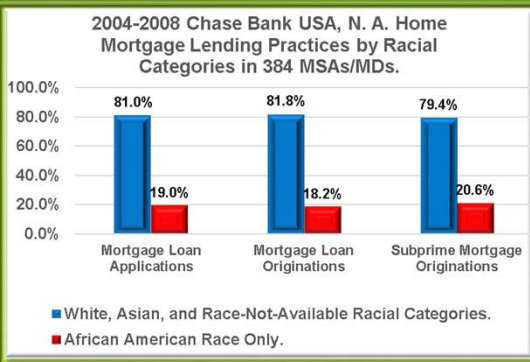
Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

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ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN 384 METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs).

(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 19.0%, 18.2%, AND 20.6% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 31.4%, 33.7%, AND 37.2%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN 20 URBAN METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs).

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)



**2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION.
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY**

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	1250	1.7%	54	1788	31	5	3128	1.9%	932	1.6%	74.6%	709	1.7%	56.7%	
African American	21527	29.8%	541	27711	330	22	50131	30.8%	18541	32.7%	86.1%	14641	34.6%	68.0%	
White	39191	54.3%	1350	36960	564	75	78140	48.0%	30817	54.3%	78.6%	22720	53.6%	58.0%	
Race Not Available (RNA)	10231	14.2%	520	19895	687	39	31372	19.3%	6443	11.4%	63.0%	4291	10.1%	41.9%	
Average (All Races)	72199	100.0%	2465	86354	1612	141	162771	100.0%	56733	100.0%	78.6%	42361	100.0%	58.7%	

Not Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	1138	2.5%	47	1609	22	4	2820	2.8%	862	2.4%	75.7%	657	2.5%	57.7%	
African American	20319	44.9%	486	25662	285	19	46771	46.6%	17613	48.3%	86.7%	13938	52.4%	68.6%	
White	22559	49.9%	894	23211	358	68	47090	46.9%	17234	47.3%	76.4%	11512	43.3%	51.0%	
Race Not Available (RNA)	1188	2.6%	62	2321	79	1	3651	3.6%	740	2.0%	62.3%	501	1.9%	42.2%	
Average (All Races)	45204	100.0%	1489	52803	744	92	100332	100.0%	36449	100.0%	80.6%	26608	100.0%	58.9%	

Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	57	0.3%	0	60	5	0	122	0.4%	45	0.3%	78.9%	38	0.3%	66.7%	
African American	422	2.5%	9	440	8	0	879	2.7%	349	2.5%	82.7%	296	2.6%	70.1%	
White	15553	81.3%	247	12392	183	4	28379	86.7%	13017	92.9%	83.7%	10891	93.9%	70.0%	
Race Not Available (RNA)	995	5.8%	56	2266	31	3	3351	10.2%	597	4.3%	60.0%	371	3.2%	37.3%	
Average (All Races)	17027	100.0%	312	15158	227	7	32731	100.0%	14008	100.0%	82.3%	11596	100.0%	68.1%	

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

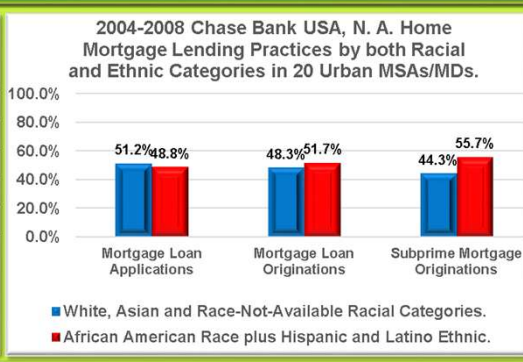
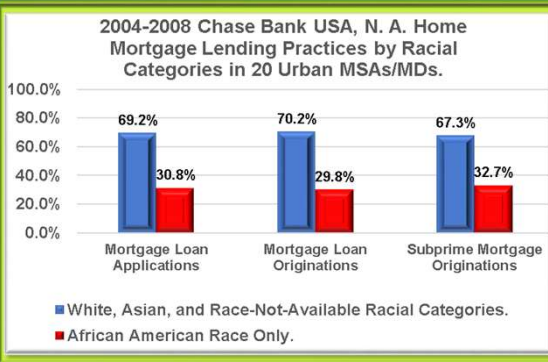
SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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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(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 30.8%, 29.8%, AND 32.7% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 48.8%, 51.7%, AND 55.7%.)



Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN 7 INNER-CITY METROPOLITAN STATISTICAL AREAS/METROPOLITAN DIVISIONS (MSAs/MDs).

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)

2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIE PLUS HISPANIC OR LATINO ETHNICITY

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	306	1.7%	17	492	9	2	826	1.9%	222	1.6%	72.5%	164	1.7%	53.6%	
African American	8455	47.8%	193	12191	152	14	21005	47.1%	7197	53.3%	85.1%	5717	57.8%	67.6%	
White	6213	35.1%	362	7388	112	26	14101	31.6%	4529	33.6%	72.9%	3017	30.5%	48.6%	
Race Not Available (RNA)	2703	15.3%	141	5611	206	14	8675	19.4%	1546	11.5%	57.2%	985	10.0%	36.4%	
Average (All Races)	17677	100.0%	713	25682	479	56	44607	100.0%	13494	100.0%	76.3%	9883	100.0%	55.9%	

Not Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	288	2.1%	16	447	5	1	757	2.2%	211	1.9%	73.3%	157	1.9%	54.5%	
African American	7994	57.3%	166	11395	134	12	19701	58.4%	6864	61.4%	85.9%	5479	65.8%	68.5%	
White	5299	38.0%	263	6407	99	23	12091	35.9%	3889	34.8%	73.4%	2538	30.5%	47.9%	
Race Not Available (RNA)	371	2.7%	20	746	30	1	1168	3.5%	218	1.9%	58.8%	148	1.8%	39.9%	
Average (All Races)	13952	100.0%	465	18955	268	37	33717	100.0%	11182	100.0%	80.1%	8322	100.0%	59.6%	

Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	6	0.7%	0	14	1	0	21	1.2%	5	0.8%	83.3%	4	0.8%	66.7%	
African American	122	14.8%	0	113	2	0	237	13.1%	100	15.4%	82.0%	81	15.7%	66.4%	
White	582	70.4%	11	606	7	1	1207	66.6%	484	74.7%	83.2%	394	76.4%	67.7%	
Race Not Available (RNA)	117	14.1%	3	226	2	0	348	19.2%	69	9.1%	50.4%	37	7.2%	31.6%	
Average (All Races)	827	100.0%	14	959	12	1	1813	100.0%	648	100.0%	78.4%	516	100.0%	62.4%	

SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

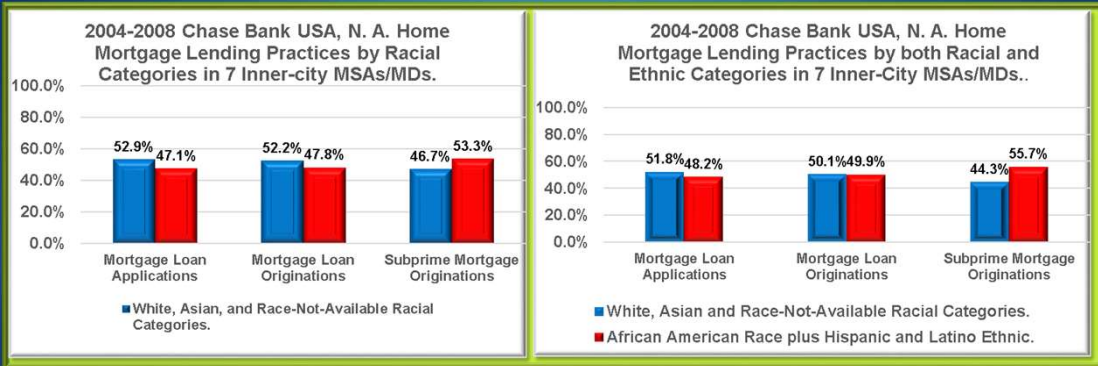
SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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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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(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 47.1%, 47.8%, AND 53.3% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 48.2%, 49.9%, AND 55.7%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN LOS ANGELES METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 31084.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)

2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION.
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	220	5.0%	17	296	6	1	540	5.0%	135	5.0%	61.4%	95	4.9%	43.2%	
African American	510	11.6%	20	759	9		1298	12.1%	307	11.4%	60.2%	231	12.0%	45.3%	
White	2985	68.0%	234	3047	59	7	6332	59.1%	1964	72.7%	65.8%	1412	73.5%	47.3%	
Race Not Available (RNA)	674	15.4%	97	1702	61	4	2538	23.7%	294	10.9%	43.6%	184	9.6%	27.3%	
Average (All Races)	4389	100.0%	368	5804	135	12	10708	100.0%	2700	100.0%	61.5%	1922	100.0%	43.8%	

Not Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	199	13.4%	11	267	5	1	483	14.9%	125	14.9%	62.8%	89	15.4%	44.7%	
African American	465	31.4%	16	670	6		1157	34.1%	286	34.1%	61.5%	214	37.0%	46.0%	
White	752	50.8%	104	939	19	5	1819	47.6%	399	47.6%	53.1%	260	44.9%	34.8%	
Race Not Available (RNA)	65	4.4%	7	165	4		241	3.3%	28	3.3%	43.1%	16	2.8%	24.6%	
Average (All Races)	1481	100.0%	138	2041	34	6	3700	100.0%	838	100.0%	56.6%	579	100.0%	39.1%	

Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	6	0.3%		15	1	0	22	0.4%	5	0.3%	83.3%	3	0.3%	50.0%	
African American	15	0.6%		23	0	0	38	0.8%	6	0.4%	40.0%	6	0.5%	40.0%	
White	2152	92.0%	96	2038	35	1	4322	86.1%	1536	94.9%	71.4%	1132	95.9%	52.6%	
Race Not Available (RNA)	165	7.1%	25	440	7	2	639	12.7%	71	4.4%	43.0%	39	3.3%	23.6%	
Average (All Races)	2338	100.0%	121	2516	43	3	5021	100.0%	1618	100.0%	69.2%	1180	100.0%	50.5%	

SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

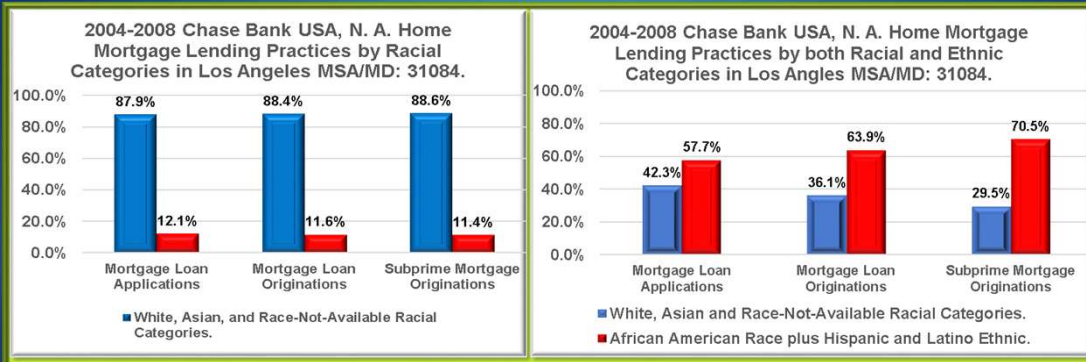
SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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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.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN LOS ANGELES METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD).

(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 12.1%, 11.6%, AND 11.4% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 57.7%, 63.9%, AND 70.5%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN PHOENIX - SCOTTSDALE METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 38060.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)

2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	94	2.2%	4	123	2	0	223	2.3%	68	2.2%	72.3%	50	2.6%	53.2%	
African American	176	4.1%	14	236	2	0	428	4.5%	146	4.6%	83.0%	104	5.4%	59.1%	
White	2986	69.4%	202	2916	83	14	6201	65.3%	2290	72.5%	76.7%	1409	73.5%	47.2%	
Race Not Available (RNA)	1047	24.3%	70	1451	66	5	2639	27.8%	654	20.7%	62.5%	354	18.5%	33.8%	
Average (All Races)	4303	100.0%	290	4726	153	19	9491	100.0%	3158	73.4%		1917	100.0%	44.8%	

Not Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	92	4.0%	4	112	2	0	210	4.3%	68	4.0%	73.9%	50	4.8%	54.3%	
African American	157	6.8%	12	202	2	0	373	7.6%	130	7.7%	82.8%	93	9.0%	59.2%	
White	2015	86.7%	136	1948	47	11	4157	84.8%	1465	86.4%	72.7%	876	84.7%	43.5%	
Race Not Available (RNA)	61	2.6%	4	94	4	0	163	3.3%	33	1.9%	54.1%	15	1.5%	24.6%	
Average (All Races)	2325	100.0%	156	2356	55	11	4903	100.0%	1696	100.0%	72.9%	1034	100.0%	44.5%	

Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	1	0.1%	0	7	0	0	8	0.3%	0	0.0%	0.0%	0	0.0%	0.0%	
African American	4	0.4%	0	7	0	0	11	0.5%	4	0.5%	100.0%	2	0.4%	50.0%	
White	889	84.0%	31	869	33	2	1824	77.0%	768	87.6%	86.4%	499	88.2%	56.1%	
Race Not Available (RNA)	164	15.5%	4	354	5	0	527	22.2%	105	12.0%	64.0%	65	11.5%	39.6%	
Average (All Races)	1058	100.0%	35	1237	38	2	2370	100.0%	877	100.0%	82.9%	566	100.0%	53.5%	

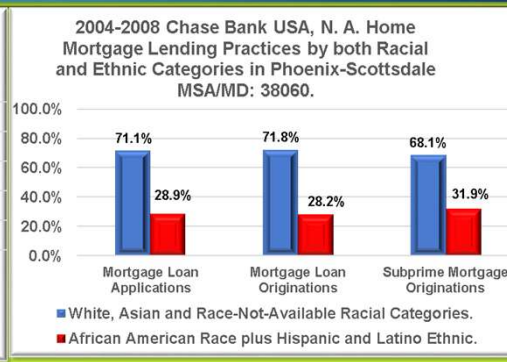
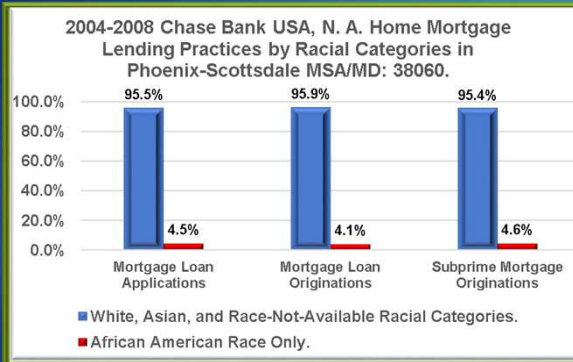
SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN PHOENIX-SCOTTSDALE METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD).

(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 4.5%, 4.1%, AND 4.6% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 28.9%, 28.2%, AND 31.9%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN MIAMI – FORT LAUDERDALE METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 22744.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)

2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY														
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant	
			2	3	4	5	Total			% All	% Race	Total	% All	% Race
Asian	96	1.7%	100	1			197	1.7%	70	1.6%	72.9%	60	1.6%	62.5%
African American	1644	29.3%	34	1529	19	1	3227	28.3%	1362	31.1%	82.8%	1118	30.5%	68.0%
White	3299	58.8%	81	2703	40	2	6105	53.5%	2577	58.8%	78.1%	2216	60.5%	67.2%
Race Not Available (RNA)	570	10.2%	34	1235	36	3	1878	16.5%	373	8.5%	65.4%	274	7.4%	47.5%
Average (All Races)	5609	100.0%	129	5567	96	6	11407	100.0%	4382	100.0%	78.1%	3665	100.0%	65.3%

Not Hispanic or Latino														
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant	
			2	3	4	5	Total			% All	% Race	Total	% All	% Race
Asian	89	2.8%	0	86	1	0	176	2.8%	64	2.6%	71.9%	55	2.7%	61.8%
African American	1560	48.7%	32	1410	16	1	3019	47.8%	1299	52.0%	83.3%	1070	52.4%	68.6%
White	1488	46.4%	42	1334	19	2	2885	45.7%	1094	43.8%	73.5%	895	43.8%	60.1%
Race Not Available (RNA)	67	2.1%	5	156	4	0	232	3.7%	39	1.6%	58.2%	23	1.1%	34.3%
Average (All Races)	3204	100.0%	79	2986	40	3	6312	100.0%	2496	100.0%	77.9%	2043	100.0%	63.8%

Hispanic or Latino														
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant	
			2	3	4	5	Total			% All	% Race	Total	% All	% Race
Asian	4	0.2%	0	8	0	0	12	0.4%	4	0.3%	100.0%	4	0.3%	100.0%
African American	58	3.1%	1	45	2	0	106	3.1%	48	3.1%	82.8%	37	2.7%	63.8%
White	1761	93.4%	14	1291	21	0	3087	90.2%	1460	93.9%	82.9%	1308	94.7%	74.3%
Race Not Available (RNA)	63	3.3%	1	154	1	0	219	6.4%	43	2.8%	68.3%	32	2.3%	50.8%
Average (All Races)	1886	100.0%	16	1498	24	0	3424	100.0%	1555	100.0%	82.4%	1381	100.0%	73.2%

SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

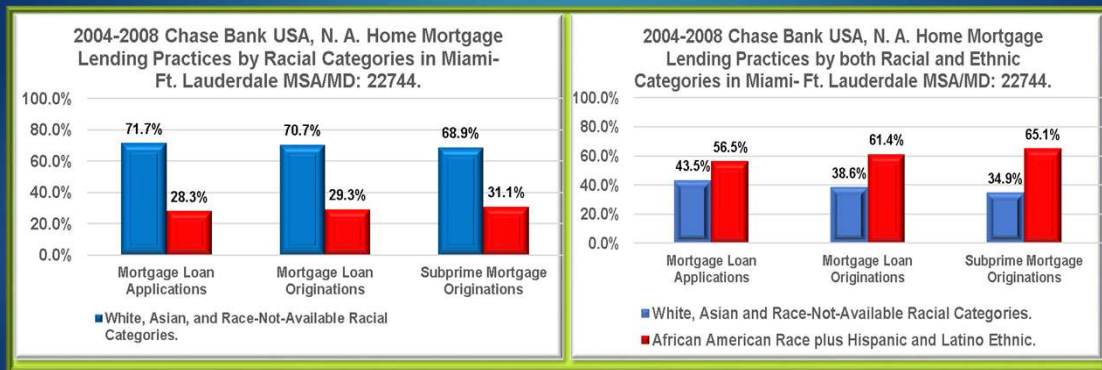
SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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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.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN MIAMI - FORT LAUDERDALE METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD).

(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 28.3%, 29.3%, AND 31.1% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 56.5%, 64.4%, AND 65.1%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN NEWARK, NJ METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 35084.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)



2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	47	1.6%	2	66	0	0	115	1.7%	37	1.5%	78.7%	27	1.4%	57.4%	
African American	870	29.2%	21	952	8	0	1951	28.1%	772	30.3%	88.7%	585	30.1%	67.2%	
White	1524	51.1%	28	1583	24	0	3189	48.0%	1310	51.4%	88.0%	1029	52.9%	87.5%	
Race Not Available (RNA)	541	18.1%	19	670	22	2	1454	22.1%	430	16.9%	79.5%	305	15.7%	56.4%	
Average (All Races)	2982	100.0%	70	3471	54	2	6579	100.0%	2549	100.0%	85.5%	1946	100.0%	65.3%	

Not Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	42	2.4%	2	56	0	0	100	2.6%	32	2.1%	76.2%	23	2.1%	54.8%	
African American	821	46.9%	19	871	7	0	1718	44.8%	733	49.9%	89.3%	560	50.6%	68.2%	
White	839	47.9%	23	973	14	0	1849	48.2%	694	46.3%	82.7%	494	44.6%	58.9%	
Race Not Available (RNA)	48	2.7%	1	118	1	0	167	4.4%	40	2.7%	83.3%	30	2.7%	62.5%	
Average (All Races)	1750	100.0%	44	2018	22	0	3834	100.0%	1499	100.0%	85.7%	1107	100.0%	63.3%	

Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	5	0.7%	0	3	0	0	8	0.6%	5	0.8%	100.0%	4	0.7%	80.0%	
African American	12	1.7%	1	17	0	0	30	2.1%	11	1.7%	91.7%	9	1.6%	75.0%	
White	636	90.1%	3	547	8	0	1194	85.5%	583	91.0%	91.7%	512	92.6%	80.5%	
Race Not Available (RNA)	53	7.5%	2	107	2	0	164	11.7%	42	6.6%	79.2%	28	5.1%	52.8%	
Average (All Races)	706	100.0%	6	674	10	0	1396	100.0%	641	100.0%	90.8%	553	100.0%	78.3%	

SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA).

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT'S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

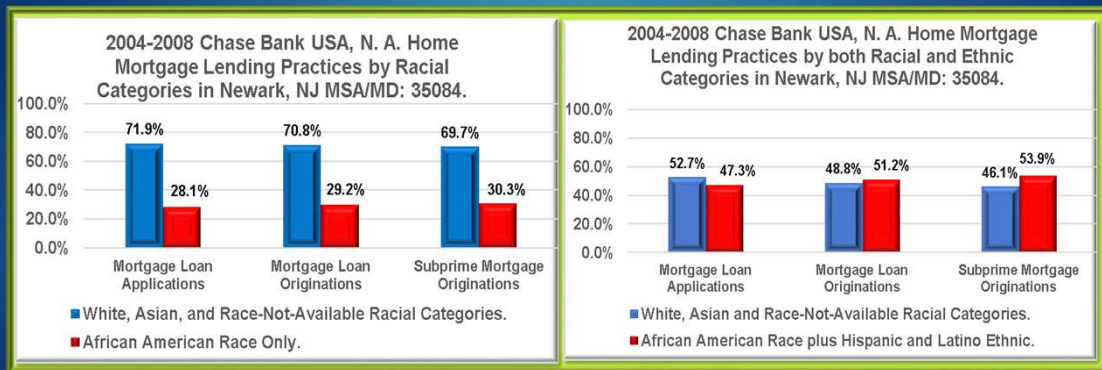
Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

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.



ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN NEWARK, NJ URBAN METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD).

(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 28.1%, 29.2%, AND 30.3% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 47.3%, 51.2%, AND 53.9%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT'S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN MIAMI BEACH METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 33124.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)

2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION.
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	67	0.7%	1	83	2	0	153	0.9%	50	0.7%	74.6%	42	0.7%	62.7%	
African American	1250	13.9%	39	1316	13	0	2618	15.1%	1051	14.3%	84.1%	864	13.5%	69.1%	
White	6949	77.0%	74	5170	56	2	12251	70.7%	5814	78.9%	83.7%	5134	80.5%	73.9%	
Race Not Available (RNA)	757	8.4%	29	1473	38	2	2299	13.3%	453	6.1%	59.8%	341	5.3%	45.0%	
Average (All Races)	9023	100.0%	143	8042	109	4	17321	100.0%	7368	100.0%	81.7%	6381	100.0%	70.7%	

Not Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	46	2.3%	1	69	2	0	118	2.9%	35	2.3%	76.1%	28	2.2%	60.9%	
African American	1125	57.4%	35	1148	10	0	2318	56.1%	944	60.7%	83.9%	770	60.1%	68.4%	
White	731	37.3%	19	746	9	1	1506	36.5%	554	35.6%	75.8%	464	36.2%	63.5%	
Race Not Available (RNA)	58	3.0%	2	122	5	0	187	4.5%	22	1.4%	37.9%	19	1.5%	32.8%	
Average (All Races)	1960	100.0%	57	2085	26	1	4129	100.0%	1555	100.0%	79.3%	1281	100.0%	65.4%	

Hispanic or Latino

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	18	0.3%	0	6	0	0	24	0.2%	14	0.3%	77.8%	13	0.3%	72.2%	
African American	104	1.6%	3	95	1	0	203	1.8%	90	1.7%	86.5%	82	1.7%	78.8%	
White	6203	95.8%	51	4371	47	1	10673	93.2%	5255	96.5%	84.7%	4668	96.9%	75.3%	
Race Not Available (RNA)	153	2.4%	7	388	4	0	552	4.8%	86	1.6%	56.2%	55	1.1%	35.9%	
Average (All Races)	6478	100.0%	61	4860	52	1	11452	100.0%	5445	100.0%	84.1%	4818	100.0%	74.4%	

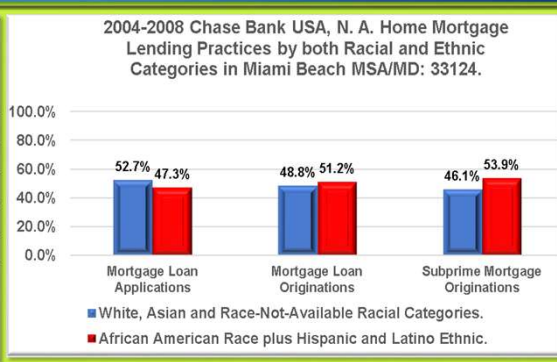
SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

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.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN MIAMI BEACH METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD).

(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 15.1%, 13.9%, AND 14.2% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 47.3%, 51.2%, AND 53.9%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN ORLANDA METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 33124.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)



**2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION.
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY**

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	Total			% All	% Race	Total	% All	% Race	
Asian	72	2.0%	2	117	2	0	193	2.5%	64	2.3%	88.9%	56	2.8%	77.8%	
African American	533	15.1%	11	628	7	0	1179	15.5%	460	16.5%	86.3%	328	16.3%	61.5%	
White	2351	66.8%	66	2155	23	2	4597	60.5%	1914	68.7%	81.4%	1414	70.3%	60.1%	
Race Not Available (RNA)	563	16.0%	31	1003	33	1	1631	21.5%	350	12.6%	62.2%	214	10.6%	38.0%	
Average (All Races)	3519	100.0%	110	3903	65	3	7600	100.0%	2768	100.0%	79.2%	2012	100.0%	57.2%	
Not Hispanic or Latino															
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
Asian	66	3.5%	2	104	1	0	173	4.4%	61	4.1%	92.4%	53	5.1%	80.3%	
African American	490	25.7%	10	557	6	0	1063	26.8%	427	28.6%	87.1%	304	29.3%	62.0%	
White	1284	67.4%	38	1211	7	1	2541	64.1%	970	65.0%	75.5%	660	63.6%	51.4%	
Race Not Available (RNA)	64	3.4%	5	116	5	0	190	4.8%	34	2.3%	53.1%	21	2.0%	32.8%	
Average (All Races)	1904	100.0%	55	1988	19	1	3967	100.0%	1492	100.0%	78.4%	1038	100.0%	54.5%	
Hispanic or Latino															
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
Asian	3	0.3%	0	4	0	0	7	0.3%	2	0.2%	66.7%	2	0.3%	66.7%	
African American	22	1.9%	0	24	0	0	46	2.0%	17	1.7%	77.3%	15	1.9%	68.2%	
White	1020	90.1%	21	877	15	1	1034	85.3%	815	82.2%	89.7%	737	93.9%	72.3%	
Race Not Available (RNA)	87	7.7%	6	186	2	0	281	12.4%	58	5.8%	66.7%	31	3.9%	35.6%	
Average (All Races)	1132	100.0%	27	1091	17	1	2268	100.0%	992	100.0%	87.6%	785	100.0%	69.3%	

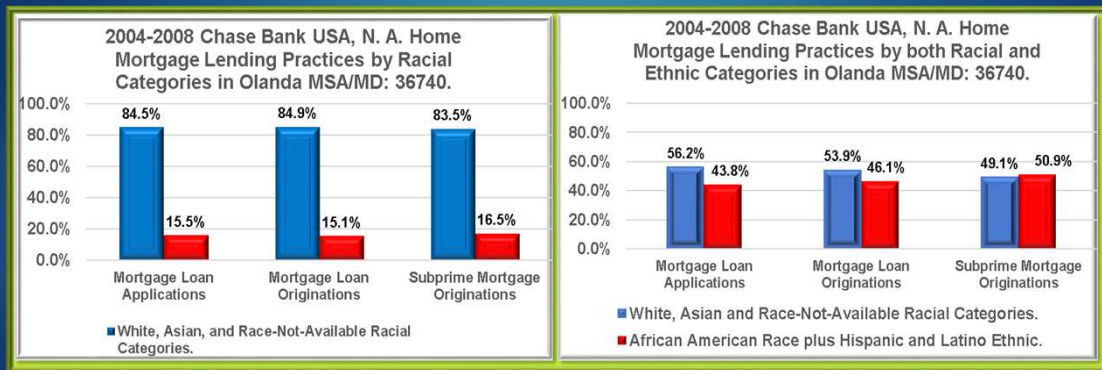
SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMININATION (NARA).

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

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.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN ORLANDA METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD).
(COMPARISON OF DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON AFRICAN AMERICAN ONLY RACIAL CATEGORIES OF 15.5%, 15.1%, AND 16.5% VERSUS DISCRIMINATORY HOME MORTGAGE LENDING PRACTICES BASED UPON BOTH AFRICAN AMERICAN RACIAL CATEGORY; AND, HISPANIC AND LATINO ETHNICITY OF 43.8%, 46.1%, AND 50.8%.)



SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

ANALYSIS OF 2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION RACIAL DISPARITY INDICATORS (RDIs) IN WEST PALM BEACH – BOCA RATON METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION (MSA/MD): 33124.

(Racial And Ethnicity Demographics Shown In Lar Action-Taken, Subprime, and No Co-Applicant Obtained from Government-Authenticated HMDA-LAR Public Raw Data Disclosures Stored in National Archives and Records Administration (NARA).)

2004-2008 CHASE BANK USA, NATIONAL ASSOCIATION.
2004-2008 HMDA-LAR PUBLIC DISCLOSURES - ALL RACIAL CATEGORIES PLUS HISPANIC OR LATINO ETHNICITY

Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
			2	3	4	5	6			Total	% All	% Race	Total	% All	% Race
Asian	34	1.3%	0	31	1	0	66	1.2%	26	1.3%	76.5%	22	1.4%	64.7%	
African American	482	18.6%	13	512	7	2	1016	19.0%	404	20.1%	83.8%	315	19.6%	65.4%	
White	1740	67.2%	30	1611	20	1	3302	61.7%	1352	67.3%	77.7%	1105	68.7%	63.5%	
Race Not Available (RNA)	335	12.9%	15	602	12	1	955	18.0%	227	11.3%	67.8%	167	10.4%	49.9%	
Average (All Races)	2591	100.0%	58	2656	40	4	5349	100.0%	2009	100.0%	77.5%	1609	100.0%	62.1%	
Not Hispanic or Latino															
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
Asian	30	2.0%	0	30	1	0	61	2.0%	24	2.1%	80.0%	20	2.3%	66.7%	
African American	447	30.2%	11	461	7	2	928	31.0%	379	33.7%	84.8%	293	34.1%	65.5%	
White	967	65.4%	23	697	12	1	1900	63.4%	701	62.3%	72.5%	527	61.4%	54.5%	
Race Not Available (RNA)	35	2.4%	3	70	1	0	109	3.6%	22	2.0%	62.9%	18	2.1%	51.4%	
Average (All Races)	1479	100.0%	37	1458	21	3	2998	100.0%	1126	100.0%	76.1%	858	100.0%	58.0%	
Hispanic or Latino															
Racial Category	#-Orig	% -Orig	LAR Action-Taken					Total	Percent	Subprime			No Co-Applicant		
Asian	4	0.3%	0	0	0	0	4	0.3%	2	0.3%	50.0%	2	0.3%	50.0%	
African American	19	100.0%	12	0	0	0	32	2.3%	16	2.4%	84.2%	15	2.5%	78.9%	
White	736	400.0%	550	8	8	0	1298	91.9%	626	95.4%	85.3%	567	95.5%	77.0%	
Race Not Available (RNA)	18	200.0%	59	0	0	0	79	5.6%	12	1.8%	66.7%	10	1.7%	55.6%	
Average (All Races)	777	700.0%	621	8	8	0	1413	100.0%	658	100.0%	84.7%	594	100.0%	76.4%	

SOURCES: 2004-2008 HMDA-LAR RAW DATA DISCLOSURES - NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA).

SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

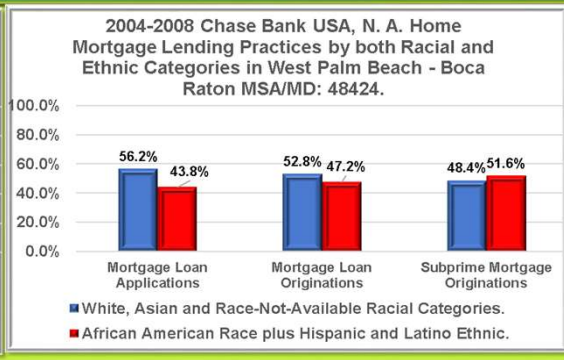
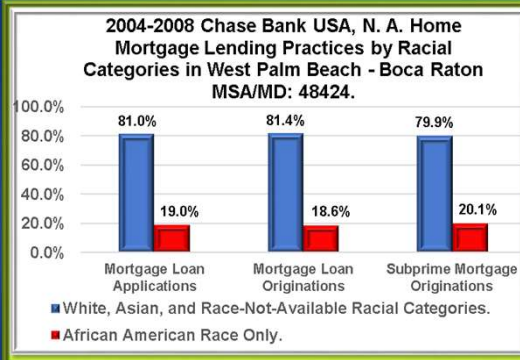
Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

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SOURCE: 2004-2008 HMDA-LAR PUBLIC RAW DATA DISCLOSURES – FEDERAL GOVERNMENT’S NATIONAL ARCHIVES AND RECORDS ADMINISTRATION (NARA) REPOSITORIES.

Source: Federal Government HMDA-LAR Public Disclosures National Archives and Records Administration (NARA) Repositories.

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