

Due to the nationwide impacts of the coronavirus (COVID-19), it may take us longer than usual to answer your call.

We are still processing complaints and you can check the status of an existing complaint online.



◀ All complaints (.)

190613-4144708

CLOSED

✔ Submitted

**STATUS**

Submitted to the CFPB on 6/12/2019

**PRODUCT**

Credit reporting, credit repair services, or other personal consumer reports

**ISSUE**

Incorrect information on your report

**We received your complaint. Thank you.**

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

**YOUR COMPLAINT**

One of the actions of the 2011 Dodd-Frank legislation was the transfer of HMDA and CRA reporting for JPMorgan Chase Bank, National Association (JPMCB) to CFPB. However, I can find on CRA Reports for JPMCB or Chase Bank USA, N. A. since the JPMCB Large Bank Report of December 31, 2013. (By the way, this report was done by OCC and used Respondent ID: 0000000008-1, however this was not the respondent ID for this bank at this

time, it was 0000852218-9.) Even more troubling is the fact that I can find no CRA reports from any JPMorgan Chase and Company affiliate, subsidiary, or bank since the fraudulent 2013 CRA Report. The Community Re-Investment Act (CRA) was created by Congress to ensure that large multi-national banks such as JPMCB are serving the needs of economically-disadvantaged inner-city areas and MSAs. It is clear that CFPB is not going to fulfill it's fiduciary responsibilities to ensure that both HMDA and CRA reports are available to consumers, but WHAT Else Is New? Attached is more detail information regarding this complaint. Thanks for your help. James H. Barnes

#### **ATTACHMENTS**

[Erroneous and Potentially-Fraudulent CRA Ratings and No CRA Reports Since 2013.pdf](#)  
(160.1 KB)

[View full complaint](#) 

#### Sent to company

##### **STATUS**

Sent to company on 6/12/2019

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

#### Company still working

##### **STATUS**

Company response is in progress as of 6/25/2019

**The company has responded that it is still working on your issue**

In some cases, companies need more time to respond. You should receive a final response within 60 days from the date we sent your complaint to the company.

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## COMPANY'S INTERIM RESPONSE

We called you on June 14, 2019, to discuss the situation. We left a voice message with our name and contact information for a return call. We are currently researching the issue. Although we began researching your concerns right away, we need more time to complete it. Please expect a letter from us when we have an answer. Thank you for your patience.

### Company responded

#### STATUS

Company responded on 7/10/2019

#### RESPONSE TYPE

Closed with explanation

### Company's Response

We have reviewed your claims of discrimination and predatory lending multiple times and sent you several responses on June 10, 2016, July 6, 2016, October 12, 2016, December 12, 2016, March 14, 2018, and March 21, 2019, that tell you our findings and stance on this issue. Again, we regret you feel our actions were discriminatory; however, we found no merit to your claims of discrimination or predatory lending allegations. We understand your inquiries are of great importance and you wish a particular outcome. We consider our position to be reasonable, accurate and final. The Office of the Comptroller of the Currency (OCC) determines when a bank is reviewed for a Community Reinvestment Act (CRA) performance review. The last CRA performance review by the OCC was published December 2013. Therefore, you will not find updated or more current information published. Also, as previously stated, we stand behind our Home Mortgage Disclosure Act reporting. Continued correspondence of this nature will not result in a different response from us. The servicing of your loan transferred to Select Portfolio Servicing, Inc., on November 1, 2013. If you have questions about your loan, please call Select Portfolio Servicing, Inc., at 1-800-258-8602.

#### ATTACHMENTS

[Barnes 4786 FinalLetter071019.pdf \(56.3 KB\)](#)

### Feedback requested

#### STATUS

Feedback requested on 7/10/2019

## FEEDBACK DUE

9/8/2019

### Provide feedback about the company's response

We welcome your feedback on how the company responded to your complaint. You will have 60 days from when the company responded to share your feedback. The CFPB will share your feedback responses with the company and use the information to help the CFPB's work with consumer complaints.

### ✘ Closed

The CFPB has closed your complaint.



## ADDITIONAL TOOLS AND RESOURCES

[Credit reports and scores \(https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores\)](https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores)

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[Privacy Act Statement](#)  
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[OMB #3170-0011](#)  
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Have a question? ¿Preguntas?

(855) 411-2372



An official website of the United States Government