

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 (.)

200307-4818533

CLOSED

✔ Submitted

STATUS

Submitted to the CFPB on 3/7/2020

PRODUCT

Mortgage

ISSUE

Struggling to pay mortgage

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

Select Portfolio Servicing, Inc. is attempting to proceed with foreclosure actions even though multiple investigations are still underway by, 1) the SPS Ombudsman Department, 2) SPS Customer Advocate Department, Chase Executive Office Staff, and multiple State Consumer Protection Agencies. The SPS and JPMorgan Chase investigation include: (1) On February 28, 2020, SPS Ombudsman Office sent a letter to Susie M. Barnes informing her

that SPS had launch an investigation in to determine if information and supporting document sent my James H. Barnes on February 25, 2020 would cause SPS to change its decision regarding the pending foreclosure. SPS indicated that it would require up to thirty days to complete its investigation. This thirty-day period not end until two weeks past the time of scheduled foreclosure action. (2) The Chase Executive Office response to CFPB Complaint Number 180304-2915147, stated that Chase had not record of Susie M. Barnes requesting Mortgage Assistance during the period when JPMorgan Chase Bank was servicing her mortgage. Susie M. Barnes completed all mortgage assistance forms and faxed them to (800) 866-5682 to Chase Home Finance, LLC. (CHF) on both October 15, 2013 and again on October 24, 2013. CHF has been a wholly-owned subsidiary of JPMorgan Chase Bank since 2002. (3) On February 5, 2020, JPMorgan Chase Bank, N. A. (JPMCB) required six weeks to responded to CFPB Complaint Number 191215-4615144, and its only response was that JPMCB had already responded to the aforementioned complaint in six previous letters dated June 10, 2016, July 6, 2016, October 12, 2016, December 12, 2016 March 14, 2018, and July 10, 2019. This response included the following caveat: "We have not included copies of these letters, but they are available upon your request." James H. Barnes and Susie M. Barnes requested the copies of the six letters promised by JPMCB, on six different occasions via Email messages sent to the Chase Executive Office Staff and Sherry Gray and the Chase RMBS Trust Settlement Office. Requests for copies were made to Select Portfolio Servicing, Inc. the mortgage loan servicer for loan number 0016066243 and 0017944786. All Email messages sent to JPMCB were blocked but all other requests for these six letters were delivered successfully.

ATTACHMENTS

[Full Complaint 200303-4806504.pdf \(472.1 KB\)](#)

[Chase Executive Office Response to CFPB Complaint 180304-2915147 and 191215-4615144.pdf \(199.5 KB\)](#)

View full complaint 

Sent to company

STATUS

Sent to company on 3/7/2020

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 responded

STATUS

Company responded on 3/20/2020

RESPONSE TYPE

Closed with explanation

Company's Response

Allegations/Discrimination/Account Information/Origination/Settlement/Document Request - In the inquiries, you made several allegations regarding SPS purposely delaying responses, claimed discrimination and fraud, questioned the origination, and requested several documents regarding the account. SPS has received and responded to these same or similar disputes from you. We feel these issues raised have been addressed and resolved through our previous communications. On December 20, 2019, SPS responded to your concerns. A copy of that Response Letter is enclosed. You requested several documents from JP Morgan Chase Bank N A (prior servicer) ranging in dates between June 10, 2016 and July 10, 2019. We reviewed our documents and did not locate any letters received from the prior servicer for the dates noted in the inquiry, and we would refer you to the prior servicer to obtain these documents. Please be advised that SPS is required to provide all pertinent information in responses to the CFPB and other regulatory agencies with which you have filed inquiries, and this information is transmitted via secured communication and portals. We have reviewed your claims and find no merit to your allegations of violations of privacy. SPS is confident that the servicing of the account by SPS has been compliant with all applicable state and federal regulations. Foreclosure - In the inquiries, you requested that we postpone the foreclosure sale set for March 16, 2020. Please be advised the foreclosure sale date has been postponed to April 24, 2020. As of the date of this letter, the account is due for February 1, 2017.

ATTACHMENTS

[0016066243-AD999_0058209080.pdf](#) (5 MB)

Feedback requested

STATUS

Feedback requested on 3/20/2020

FEEDBACK DUE

5/19/2020

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.

[Privacy Act Statement](#)

[OMB #3170-0011](#)

[Note on user experience](#)

Have a question? ¿Preguntas?
(855) 411-2372



An official website of the United States Government