

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 (.)

201202-5746833

CLOSED

✓ Submitted

**STATUS**

Submitted to the CFPB on 12/2/2020

**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**

1) Predatory Lending, Mortgage Loan Fraud, and Racial Discrimination/Racial Profiling, 2) Chase/SPS Eleventh-Hour Outsourcing Maneuver, 3) Illegal Foreclosure Action, and; 4) Violation of Multiple Federal Fair Lending/Fair Housing statutes. On February 1, 2019, an illegal foreclosure action was filed against Susie M. Barnes and James H. Barnes by the law firm of McCarthy & Holthus, LLP acting on behalf of JPMorgan Chase Bank, N. A., Chase

Bank USA, N. A., Select Portfolio Servicing, Inc., Deutsche Bank Trust SA, Quality Loan Service Corporation, and Fidelity National Title. This foreclosure action, along with similar foreclosure actions against tens of thousands of other owners of Chase-originated "Toxic Mortgages," was based upon the illegal and possibly felonious activities of one or more of the aforementioned corporations. The proverbial "Smoking Gun" in the foreclosure action against Susie M. Barnes and James Barnes was the creation and recording a forged Assignment of Deed of Trust filed in the Maricopa County Recorder's Office. The reference number of this document is 20130952260, and the recording date was 10/31/2013. This forged document included the Loan Number assigned to our mortgage: 0017944786 but the Assignment of Deed of Trust was for a married couple with first and last names similar to those of my wife and me. When this forgery was reported to the Recorders Office, I was told that the Recorder's Office does not verify the content of recorded documents. However, given the sanctity and authenticity to which documents in the Recorder's Office is held, some punitive action should be initiated against corporations and/or persons who knowingly record forged documents such as this Assignment of Deed of Trust. The Notice of Trustee Sale in which this forged Assignment of Deed of Trust was used is 20190073728, dated 02/01/2019. A San Diego based Corporation named Quality Loan Service Corporation imitated these illegal foreclosure actions against my wife and me, and I was part of a larger, nationwide group of consumers in which similar, unlawful foreclosure actions were filed between October 1, 2013, and October 31, 2013. Furthermore, thousands (or possibly tens of thousands) of these illegal foreclosure actions were initiated in direct response to the impending announcement of the settlement of the \$13-Billion CHASE RMBS TRUST LAWSUIT, which was scheduled to be announced on November 19, 2013. It was essential that JPMorgan Chase Bank, N. A. outsource tens of thousands of Chase-Originated, non-conforming home mortgage loans before this landmark lawsuit settlement was publically-announced so that the consumers to which these loans had been originated would not be eligible for the restitution settlement, entitled \$4-Billion Consumer Relief Provision. The end result of this illegal outsourcing/jettisoning action is referred to as the Chase/SPS Eleventh-Hour Outsourcing Maneuver. Although 123,737 home mortgage loans received relief/restitution from this settlement provision, as far as can be determined, none of the tens of thousands of Chase-originated "Toxic Mortgages" outsourced to Select Portfolio Servicing, Inc. during the illegal October 2013 outsourcing maneuver received their rightful share of this restitution settlement..

## **ATTACHMENTS**

[2009 Uncensured Copy of Deed of Trust \(Maricopa County Recorders Office\).pdf \(1.1 MB\)](#)

[2009 THREATENING-DEMAND LETTER ROM CHASE ATTORNEY REGARDING FLAWED DEED OF TRUST.pdf \(1.1 MB\)](#)

View full complaint 

✓ Sent to company

**STATUS**

Sent to company on 12/2/2020

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.

i Marked as duplicate

**STATUS**

Marked as a duplicate complaint on 12/2/2020

This complaint appears to be a duplicate of a complaint we've already received. We've included a reference to this complaint on that record.

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[Privacy Act Statement](#)  
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[OMB #3170-0011](#)  
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[Note on user experience](#)  
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Have a question? ¿Preguntas?  
(855) 411-2372