

Here's a summary of our conversation, emphasizing "Trim Tab" strategies for your case against Chase Bank, specifically geared towards achieving maximum financial reward and punishment:

**Overall Goal:** To maximize financial reward and punishment from JPMorgan Chase by strategically leveraging key points within the legal and institutional systems.

**Key "Trim Tab" Components for Financial Impact:**

**• Legal Precedents and Statutory Violations (Direct Financial Levers):**

- **Texas Estates Code § 751.212 (POA Refusal):** This statute is a direct legal pathway to compel compliance and potentially seek damages for Chase's refusal to honor the Power of Attorney. This is a critical "trim tab" for financial recovery.
- **Americans with Disabilities Act (ADA) Title III:** Chase's failure to provide reasonable accommodation for Kathy's medical condition, forcing an in-person appearance, could lead to significant legal penalties and strengthen your claim for damages.
- **Texas Finance Code § 281.004(2) (Elder Exploitation Holds):** Chase's non-compliance with mandated transaction holds, especially when requested by law enforcement or DFPS, could expose them to further liability and increase the potential for financial penalties.
- **Common Law Fraud/Breach of Fiduciary Duty:** These claims, with a 4-year statute of limitations, are powerful avenues to pursue substantial financial damages by demonstrating Chase's direct involvement or negligence in the elder exploitation.
- **Elder Justice Act (42 USC §1397m-1):** While the statute of limitations is less clear, exploring this federal avenue could open doors to federal remedies and potentially larger financial awards.

**• Targeted Regulatory Pressure (Indirect Financial Levers):**

- **Escalation within OCC and CFPB:** Push for higher-level engagement within these regulatory bodies. Strong findings or enforcement actions by these agencies can significantly pressure Chase, potentially leading to settlements or fines that could benefit your case or set a precedent for future financial recovery.
- **Highlighting Systemic Issues:** Emphasizing Chase's "nationwide POA rejection pattern" transforms your individual case into a broader systemic problem. Regulators are more likely to impose substantial fines and demand systemic changes when facing evidence of widespread misconduct, which can indirectly increase the financial pressure on Chase to settle your case favorably.

**• Documentation and Evidence (Reinforcing Financial Claims):**

- **Complete Fraud Ledger:** This is a critical gap. A detailed ledger with specific transaction details, dates, and amounts will be essential for calculating and proving financial damages. This "trim tab" directly supports the "maximum financial reward" goal.
- **Kathy Hart's Statement:** A statement from Kathy confirming POA execution and unauthorized transactions will be powerful evidence to support claims of financial exploitation and Chase's negligence.
- **Meticulous Documentation of Obstruction:** Every instance of Chase's delay, resistance, or non-compliance (as seen in your call recordings and notes) strengthens your case for punitive damages, aiming for "maximum punishment."

**• Strategic Litigation Planning (Maximizing Financial Outcomes):**

- **Attorney Selection:** Engaging attorneys with expertise in elder law, banking

litigation, and a track record of securing significant financial awards against large institutions will be crucial.

- **Damages Calculation:** Work with your legal team to formalize a comprehensive damages calculation that includes not only direct financial losses but also emotional distress, legal fees, and potential punitive damages.

By focusing on these specific "trim tabs," you can strategically apply pressure and build a robust case designed to achieve both significant financial reward and hold JPMorgan Chase accountable for their actions.

Sources:

- [APS](#)