

Here is a compilation of our previous responses in this chat:

1. Summary of the selected files as a table:

File Name	Matter	Prepared For	Key Timestamps
Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf	Kathy Hart v. JPMorgan Chase - POA acceptance, account freeze, and elder-financial-safety operations	Eric B. Jones (Agent under Texas SDPOA), Ms. Hart's counsel (Logan Hughes)	Aug 14, Aug 27, Sept 9-13, Sept 23, Sept 25, Sept 26

2. Primary matter discussed in

"Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf":

The primary matter discussed in the

"Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf" document is "Kathy Hart v. JPMorgan Chase - POA acceptance, account freeze, and elder-financial-safety operations."

3. Key events and dates related to the POA acceptance, account freeze, and elder-financial-safety operations in the Kathy Hart case:

- **August 14:** POA presented at Longview with Kathy present.
- **August 27:** Global Security freeze triggered (Chris Salinas).
- **September 9-13:** Branch-level refusal/obfuscation; El Monte (CA) confirms freeze; no policy shown.
- **September 23:** \$12,100 transfer from joint "safe" acct → Kathy's checking (...2745); screenshots captured.
- **September 25:**
 - 4:53 PM CT: Leatha voicemail.
 - 5:33 PM CT: Kathy reports "POA reinstated" but 'sign a paper'.
 - 6:01 PM PT: Eric emails Leatha demanding written POA acceptance, PDF of any required doc, enablement, and 9/23 authorization records.
- **September 26:**
 - 11:23 AM CT: Leatha voicemail.
 - ~2:30 PM PT: Live call with Leatha (bank representations recorded).
 - 4:50 PM PT: Eric sends follow-up email with five written requests; decides not to visit Temple City near close.

4. Principal in the case of Kathy Hart v. JPMorgan Chase, and her current status and location:

The principal in the case of Kathy Hart v. JPMorgan Chase is Kathy Hart, who is 77 years old and currently in skilled nursing/rehab in Tyler, TX.

5. Eric B. Jones in relation to Kathy Hart and his role:

Eric B. Jones is Kathy Hart's agent under a Texas Statutory Durable Power of Attorney (SDPOA). His role is to act as her agent in matters related to her finances and well-being.

6. Purpose of the "Ultimate Context-Bridge Memorandum" document:

The "Ultimate Context-Bridge Memorandum" document serves as an update regarding the matter of Kathy Hart v. JPMorgan Chase, specifically addressing POA acceptance, account freeze, and elder-financial-safety operations. It is prepared for Eric B. Jones (Agent under Texas SDPOA) and Ms. Hart's counsel (Logan Hughes).

7. Legal guidelines that Chase Bank must follow regarding POA acceptance as per the Texas Estates Code:

According to the "Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf" document, Chase Bank must follow these legal guidelines regarding POA acceptance as per the Texas Estates Code:

- **Texas Estates Code §§751.201-207:** A bank must accept a valid Power of Attorney (POA). It may not require a different form as a condition of acceptance. Any refusal must be timely, in writing, and cite §751.206 as per §751.207.

8. Key themes or issues surrounding the case of Kathy Hart v. JPMorgan Chase, based on the provided documents:

The key themes and issues surrounding the case of Kathy Hart v. JPMorgan Chase include:

- **POA Acceptance and Refusal:** JPMorgan Chase's refusal to accept Eric B. Jones's Statutory Durable Power of Attorney (SDPOA) for Kathy Hart, despite it being presented with Kathy present and filed with the Upshur County Courthouse. The bank's insistence on in-person contact with Ms. Hart, even with her medical immobility, and their inability to provide a written policy for this requirement are central issues.
- **Account Freeze:** The freezing of Kathy Hart's accounts by Chase Global Security, which impacted a joint account used for medical expenses.
- **Elder Financial Safety Concerns:** Suspected unauthorized transactions and potential elder abuse, as indicated by a \$12,100 transfer from a joint account to Kathy's checking, a prior \$5,000 transfer, and a \$10,000 check, along with multiple unauthorized credit card transactions.
- **Communication and Transparency Issues:** Discrepancies in the bank's claims regarding Kathy's authorization of transactions, lack of written confirmation for POA acceptance, and the absence of a PDF for required affidavits or signature cards.
- **Regulatory Complaints:** The filing of complaints with the Consumer Financial Protection Bureau (CFPB) and the Office of the Comptroller of the Currency (OCC) due to the bank's handling of the freeze and timeline inconsistencies.
- **Access to Funds and Account Management:** Difficulties Eric B. Jones faces in managing Kathy Hart's accounts, including online access limitations and the need to establish a shared account for care payments.
- **Prior Power of Attorney and Revocation:** Concerns about a previous power of attorney (Lesley) and the need for formal revocation processes, as well as the potential for the former agent to continue accessing or influencing Kathy's financial affairs.
- **Missing Documentation:** Gaps in the evidentiary package, such as the absence of the underlying signed POA document, incomplete details of Chase's refusal letter, and lack of transaction-specific evidence for fraud claims.

9. Specific allegations of systemic misconduct against JPMorgan Chase Bank, according to the document titled "Evidence of Systemic Misconduct by JPMorgan Chase Bank.pdf":

I cannot find a document titled "Evidence of Systemic Misconduct by JPMorgan Chase Bank.pdf" in the provided files. Therefore, I am unable to provide specific allegations of systemic misconduct against JPMorgan Chase Bank based on the information I have.

10. Key pieces of evidence or documentation that Eric B. Jones has provided to Chase Bank regarding the POA and fraud claims:

Eric B. Jones has provided the following key pieces of evidence or documentation to Chase Bank regarding the POA and fraud claims:

- **Texas Statutory Durable Power of Attorney (POA):** Executed by Kathleen A. Hart on August 4, 2025, naming Eric B. Jones as agent.
- **Agent Certification:** Dated August 4, 2025, confirming the POA is in full force, Ms. Hart is alive, Eric B. Jones is the named agent, and his authority includes banking transactions. It also requests remote (phone-based) verification due to Ms. Hart's medical immobility.
- **Fraud-Dispute Ledger (August 2025):** Prepared by Jones, noting numerous card transactions marked "Not mine / Unauthorized."
- **Call Notes:** Documenting a call with Chase Global Security's Chris Salinas on August 27, 2025, where Jones explained prior transactions (\$5,000 transfer and \$10,000 check) and Salinas insisted on speaking directly with Ms. Hart, stating accounts would remain frozen.
- **Meeting Notes:** From an in-branch meeting on September 13, 2025, at the El Monte, CA branch, where staff acknowledged the freeze affected a joint account for medical expenses and could not provide a written policy for Ms. Hart's in-person appearance.
- **Regulatory Complaints:** Filed with the Consumer Financial Protection Bureau (CFPB) Complaint ID 250911-24011055 on September 14, 2025, and supplemental complaint ID 250917-24148501 on September 17, 2025) and the Office of the Comptroller of the Currency (OCC case CS0397122). These complaints included the POA, certification, fraud-dispute ledger, call notes, and meeting notes.
- **Upshur County Courthouse Filing:** The POA was filed with the Upshur County Courthouse.

11. Specific allegations of systemic misconduct against JPMorgan Chase Bank, according to the document titled "Evidence of Systemic Misconduct by JPMorgan Chase Bank.pdf":

I cannot find a document titled "Evidence of Systemic Misconduct by JPMorgan Chase Bank.pdf" in the provided files. Therefore, I am unable to provide specific allegations of systemic misconduct against JPMorgan Chase Bank based on the information I have.

12. Key discrepancies or counterfactuals identified in the "Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf" document regarding the \$12,100 transfer:

The key discrepancy identified in the "Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf" document regarding the \$12,100 transfer is:

- Eric reports Kathy did not speak with Leatha on September 23; Kathy first contacted Eric on September 25 stating she had spoken with Leatha. This creates a material timeline dispute regarding the bank's claim of a September 23 authorization by Kathy.
- The bank discussed "possible" funds movement on September 25 after a transfer had already posted on September 23. This suggests a discrepancy in the bank's communication and the actual timing of the transfer.

13. Legal implications of Chase Bank's alleged actions regarding POA acceptance, considering the Texas Estates Code:

The legal implications of Chase Bank's alleged actions regarding Power of Attorney (POA) acceptance, considering the Texas Estates Code, are as follows:

- **Violation of Texas Estates Code §§751.201-207:** These sections mandate that a bank must accept a valid POA and cannot require a different form as a condition of acceptance. Any refusal must be timely, in writing, and cite §751.206. Chase Bank's alleged refusal to accept Eric B. Jones's POA, its insistence on an in-person appearance from Kathy Hart despite her medical immobility, and its inability to provide a written policy for this requirement could be seen as direct violations of these provisions.
- **Potential for Legal Action:** The bank's non-compliance with the Texas Estates Code could provide strong grounds for legal action, as indicated by the filing of complaints with the Consumer Financial Protection Bureau (CFPB) and the Office of the Comptroller of the Currency (OCC).
- **Requirement for Written Refusal:** If the bank refuses to accept the POA, it is legally required to provide a timely written refusal that cites the specific section of the Texas Estates Code (§751.206) that permits the refusal. The absence of such a written refusal or the provision of an inadequate one could further strengthen the case against the bank.
- **ADA/Reasonable Modification:** The document also mentions the Americans with Disabilities Act (ADA) and the concept of reasonable modification, suggesting that the bank should consider remote or e-signature options given Ms. Hart's immobility. A refusal to accommodate this without a policy basis in writing could also have legal implications.
- **Preservation of Evidence:** The document highlights the importance of preserving evidence related to the bank's actions and communications, especially regarding discrepancies in transaction authorizations, which could be crucial in any legal proceedings.

Sources:

- [Evidence of Systemic Misconduct by JPMorgan Chase Bank.pdf](#)
- [August 14_Onsite at Longview Chase Bank Branch with Kathy Hart, Jeffery Griffith, and Leatha Goldstein present.pdf](#)
- [Kathy_Hart_Ultimate_Context-Bridge_Memorandum_UPDATE_2025-09-26.pdf](#)
- [Litigation Readiness Assessment – Hart v. JP Morgan Chase .pdf](#)
- [August 25_Chase bank call with Jeffery Griffith.pdf](#)
- [SEPT 13 Chase Bank On-site meeting El Monte Branch.pdf](#)
- [AUG 27_Chase Bank Global Security Chris Salinas Call.pdf](#)
- [Chase Bank August 21 Part 1 with young kid.pdf](#)
- [AUG 30_Chase Bank Leatha Goldstein Call.pdf](#)
- [AUG 29_Voicemail for Valerie R Brooks of Chase Bank regarding POA Status.pdf](#)

- [Chase Bank August 21 Part II _ Account Management and Caretaking.pdf](#)