

**NOTICE: THIS DOCUMENT
CONTAINS SENSITIVE DATA**

JP-26-02341-11

NO. _____

JPMORGAN CHASE BANK, N.A.

§ IN THE JUSTICE COURT

vs.

§ PRECINCT 1, PLACE 1 OF

JOEL D GRANBERRY

§ DALLAS COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, JPMORGAN CHASE BANK, N.A. ("Plaintiff"), and files this, its Original Petition under Rule 502.2 and Rule 508.2 of the Texas Rules of Civil Procedure, complaining of JOEL D GRANBERRY, Defendant herein ("Defendant"), and for cause of action would respectfully show this Honorable Court the following:

PARTIES. Plaintiff is JPMORGAN CHASE BANK, N.A., a National Bank located at 201 N Walnut Street, Wilmington, DE 19801. JPMORGAN CHASE BANK, N.A. may be contacted by phone or fax via the undersigned counsel of record.

Defendant is JOEL D GRANBERRY, who may be served with process at **3810 CROZIER ST, DALLAS TX 75215-3706**, or any other valid address. The Defendant's telephone number is unknown to Plaintiff.

I. VENUE AND JURISDICTION

1. Venue is proper in this Court because Dallas County, Texas is where the Defendant resides.
2. The amount in controversy is within the jurisdictional limits of this Court.

II. FACTS

3. In the usual course of business, Defendant entered into an agreement for the credit account that forms the basis of this suit on or about March 1, 2022. At all times relevant hereto, Defendant was the primary cardholder under the account.

4. Defendant requested that the JPMorgan Chase Bank, N.A. credit card account currently bearing number XXXXXXXXXXXX6507 (the "Account") be opened, and the account was opened. The term "account number" means the full and complete account number assigned to the credit card account by the bank.
5. The Account is governed by the applicable Terms and Conditions ("Terms and Conditions"), as they may be amended from time to time. Defendant is responsible for repayment of extensions of credit, as set out by the Terms and Conditions.
6. The Account was used to make purchases of goods and/or services and/or to receive cash advances.
7. The Account represents a transaction or series of transactions, of which a systematic record has been kept.
8. In accordance with the Terms and Conditions, Defendant was properly billed for payment of the extensions of credit on the Account.
9. Defendant has failed to pay the amounts due and owing. The Account was charged-off by Plaintiff on or about August 31, 2025.
10. The amount being sought on the Account is \$14,198.82. A true and correct copy of the Account statement showing the balance sought is attached hereto and marked as Exhibit "1" and is incorporated herein by reference. (This is not a suit on a sworn account).
11. As a result of Defendant's failure to pay, Plaintiff found it necessary to employ an attorney to collect such amounts.
12. In compliance with the Soldiers and Sailors Relief Act, the Affidavit of Non-Military Service is attached as Exhibit "2".
13. All conditions precedent have been performed or have occurred.

III. CAUSE OF ACTION --
ACCOUNT STATED

14. Plaintiff alleges that it should recover from Defendant for an account stated. Defendant's series of transactions on the Account has resulted in the indebtedness of Defendant to Plaintiff. A written statement of the amount owed was transmitted to Defendant. Defendant has failed to pay.

IV. ATTORNEY'S FEES, COURT COST, & POST JUDGMENT INTEREST

15. JPMorgan Chase Bank, N.A. expressly disclaims any request for attorney's fees, court cost and/or post judgment interest whether or not JPMorgan Chase Bank, N.A. is entitled to such an award by law.

V. PRAYER

WHEREFORE, Plaintiff, JPMORGAN CHASE BANK, N.A., prays that --

- A. Defendant be cited to appear and answer herein;
- B. Plaintiff be granted judgment for the amount due;

- C. Plaintiff be granted such other and further relief, special or general, legal or equitable, to which Plaintiff may be justly entitled.

Respectfully Submitted,

MOSS LAW FIRM, P.C.

P.O. Box 3790, Lubbock, Texas 79464
(806) 796-7375
FAX (806) 771-0062
Email: e-Service@mosslawfirmpc.com

Alexander S. Chamales

SBN: 24146256

By: 

MICHAEL A. MOSS, ATTORNEY IN CHARGE per TRCP 8, SBN 24054360

AMBER O. TEAL, SBN 24092918
ATTORNEYS FOR PLAINTIFF

THE DEFENDANT IS PUT ON NOTICE THAT THE TEXAS RULES OF CIVIL PROCEDURE REQUIRE THAT A COPY OF ALL DOCUMENTS FILED WITH THE COURT BE SENT TO OPPOSING COUNSEL.

2/6/2026 10:50 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

JPC-26-02341-11

SAPPHIRE PREFERRED

September 2025						
S	M	T	W	T	F	S
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	8	9	10	11

New Balance
\$14,198.82
Minimum Payment Due
\$3,585.00
Payment Due Date
09/19/25

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00 and your APRs may be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 years	\$37,260

ULTIMATE REWARDS® SUMMARY

Previous points balance	0
+ 1 Point per \$1 earned on all purchases	0
+ 2x Points earned on travel	0

Total points available for redemption 0

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards® at www.UltimateRewards.com

With Sapphire Preferred, you'll earn 2x points on travel worldwide and a total of 5x points when you purchase travel through Chase Travel™. Earn 3x points on dining at restaurants, including eligible delivery services and takeout - around the corner or around the world. Plus, earn 3x points on select streaming services and online grocery purchases (excluding Target®, Walmart® and wholesale clubs).

If you would like information about credit counseling services, call 1-866-767-2685.

ACCOUNT SUMMARY

Account Number:	6507
Previous Balance	\$13,874.22
Payment, Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$324.60
New Balance	\$14,198.82
Opening/Closing Date	07/23/25 - 08/22/25
Credit Access Line	\$11,600
Available Credit	\$0
Cash Access Line	\$2,320
Available for Cash	\$0
Past Due Amount	\$3,119.00
Balance over the Credit Access Line	\$2,598.82

YOUR ACCOUNT MESSAGES

Starting October 26th, 2025, the Chase DiningSM storefront in Ultimate Rewards will be decommissioned and Chase cardmembers will no longer be able to redeem points towards pre-paid restaurant reservations. Chase cardmembers will still be able to redeem for cash back, travel and more through Ultimate Rewards.

You are over your credit line/credit access line by \$2,598.82. You can pay down your balance faster by including this amount with your payment.

SAPPHIRE PREFERRED

P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

The Past Due amount of \$3,119.00 is included in your Minimum Payment.

Payment Due Date: 09/19/25
New Balance: \$14,198.82
Minimum Payment Due: \$3,585.00

Account number: 6507

\$ _____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

JOEL D GRANDBERRY
3810 CROZIER ST
DALLAS TX 75215-3706

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

EXHIBIT

2/6/2026 10:50 AM

Dallas County

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By: Lenita Bailey

To contact us regarding your account:

In U.S. for Customer Service
 In U.S. 1-800-493-3319
 Spanish 1-800-493-3319
 Pay by phone 1-800-436-7958
 International 1-614-776-7050
 We accept operator relay calls

Send Inquiries to:
 P.O. Box 15298
 Wilmington, DE 19850-5298

Mail Payments to:
 P.O. Box 1423
 Charlotte, NC 28201-1423

Visit Our Website:
www.chase.com/cardhelp

Information About Your Account**Making Your Payments:**

The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers above. Payment through our website or customer service telephone numbers above will be processed within 24 hours of your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, while your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our payment address on this statement, we will credit your account on that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account on the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus:

We may report information about your Account to credit bureaus. Late payments, delinquent payments, other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15389, Wilmington, DE 19850-5389.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments:

Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve the right to accept or reject these checks. If it is determined that there is a valid dispute on a check, the check is received at any other address, we may accept the check and you still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice:

If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your Account. Your annual membership fee will be added to your purchase balance and will interest at the annual membership rate for non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest:

To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges in each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, My Chase Loan or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance or overdraft advance. In addition, there is a foreign transaction fee. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. For fee-based Chase Pay Over Time plans, there is a fixed monthly fee of up to 1.72% of the amount of each eligible purchase transaction amount you select to pay over time with no interest. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

1. The date of the transaction - for new purchases (including Chase Pay Over Time plans created at checkout with select merchants).

balance transfers, cash advances, or My Chase Loans;

2. the date the payee deposits the check - for new cash advance checks or balance transfer checks;

3. the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose, for less.

How To Avoid Paying Interest On Purchases:

Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date of the transaction (including balance transfers, cash advances, or overdraft advances). If an interest charge is added to your daily balance and your account is paid in full, because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

Credit Limit:

If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

In your letter, give us the following information:

- Account Information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases:

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use the right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

MA04012024

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

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Dallas County

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By: Lenita Bailey

Manage your account online at:
www.chase.com/cardhelpCustomer Service:
1-800-483-3019Mobile: Download the
Chase Mobile™ app today

YOUR ACCOUNT MESSAGES (CONTINUED)

Your account is closed and no longer available for use.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
INTEREST CHARGED		
08/22	PURCHASE INTEREST CHARGE	324.60
	TOTAL INTEREST FOR THIS PERIOD	\$324.60

2025 Totals Year-to-Date	
Total fees charged in 2025	\$324.00
Total interest charged in 2025	\$2,320.97

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	27.24%(v)(d)	\$14,030.68	\$324.60
CASH ADVANCES			
Cash Advances	29.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	27.24%(v)(d)	- 0 -	- 0 -
My Chase Loan	27.24%(v)(d)	- 0 -	- 0 -
			31 Days In Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

FILED
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2/6/2026 10:50 AM

Dallas County

Justice of the Peace Pct 1-1

By: Lenita Bailey

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NO. _____

JPMORGAN CHASE BANK, N.A.

§ IN THE JUSTICE COURT

vs.

§ PRECINCT 1, PLACE 1 OF

JOEL D GRANDBERRY

§ DALLAS COUNTY, TEXAS

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

BEFORE ME, the undersigned authority, on this day personally appeared the below-named affiant, who, being by me duly sworn on oath deposed and said that affiant has read the affidavit; and that every statement contained in this affidavit is within affiant's personal knowledge and is true and correct.

I am over the age of eighteen (18) years and am competent to make this affidavit. I am an Attorney for Plaintiff in the above-entitled and numbered matter. The Servicemembers Civil Relief Act (SCRA) website at <https://www.dmdc.osd.mil/appj/scra/scraHome.do> shows whether a person is in the military. A true and correct copy of the printout from this website regarding the Defendant is attached hereto and incorporated herein as if set forth at length. Said printout reflects the Defendant's current military status, if any.

MOSS LAW FIRM, P.C.

Alexander S. Chamales

SBN: 24146256

SUBSCRIBED AND SWORN TO before me on February 2, 2026.

Notary Public, State of Texas

**Exhibit 2**

2/6/2026 10:50 AM

Results as of: Feb-02-2026 07:24:05 AM EST
 Dallas County
 SCRA 5.27

Justice of the Peace Pct 1-1

By: Lenita Bailey

Department of Defense Manpower Data Center



Status Report

Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-[REDACTED]
 Birth Date: [REDACTED]-XX-[REDACTED]
 Last Name: GRANDBERRY
 First Name: JOEL
 Middle Name: D
 Status As Of: Feb-02-2026
 Certificate ID: 517H4R6K4K5729B

On Active Duty On Active Duty Status Date

Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects the individual's active duty status based on the Active Duty Status Date

Left Active Duty Within 367 Days of Active Duty Status Date

Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date

Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA

This response reflects whether the individual or his/her unit has received early notification to report for active duty

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

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The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq., as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 267 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.