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Dear Reader:

Thank you for visiting my page.

Chase is trying not to honor its agreement with the Federal Government. They also have committed fraud in my account with them.

In February 2015, they reported my unpaid balance as \$24,055.28. Recently, they said it was \$29,000. My original loan was \$15,750 (Exhibit 01). The way it got to \$24,055.28 was the fault of Chase and its subsidiary, EMC. They foreclosed on my house while I was making payments and they were accepting the payments (Exhibit 02). Next, while I was out of town, they came into my house and changed the locks.

I responded to their suit, pointing out that I had the affirmative defense of making my payments and they were collecting the payments and cashing the checks, sent from my bank (Exhibit 03). They offered me a modification and I was advised to take it, so I took it (Exhibit 04). I was not aware that the modification included paying for them to come into my home and change the locks (Exhibit 05). However, the agreement simply refers to \$8,813.33. As I now understand it was to exclude foreclosure fees (Exhibit 06). However, their documentation clearly states it was foreclosure fees and fraudulent inspection fees (Exhibit 05). They charged me \$2,158.15 to inspect and appraise my property while I was making payments and for a foreclosure that was dismissed (Exhibits 07 and 08). However, the dismissal clearly states that each party was to pay their own costs. I thought the matter was settled.

In settling the suit, Chase's subsidiary agreed that they should pay their own fees, and for this reason, I thought the modification was null and void. However, they went to court to enforce it and won. These were the kinds of practices I believe the agreement with the attorneys general attempted to address.

Chase makes much of modification agreement by me in November 2007 (Exhibit 09). That agreement required me to pay a certain amount to EMC, Chase's subsidiary on a certain day. I explained to the debt collector that I could pay the amount two days later. He told me that would be fine. I made the payments, as we agreed, but I had to send two moneygrams, because my bank would only allow me to withdraw a certain amount in each transaction. EMC held the money for several weeks and then sent it back (Exhibits 10-13)

The agreement was offered by “John Pierpont”, a pseudonym. As I understand it, it is illegal for a debt collector to use a pseudonym in this manner, according to the FDCPA. The problems with this are that, as I understand it, the FDCPA requires debt collectors to tell the truth. If it was not okay for me to send the money in two moneygrams and two days after the agreed day, he shouldn't have said it was alright.

Lastly, if Chase has declared my loan in default and foreclosed, can they charge interest on a defaulted loan. This is what they are trying to do. In their agreement with the attorneys general, Chase agreed stop such practices and to reinstate loans such as mine, as well as repairing our credit and paying us \$15,000.

Again, thank you for your time.

William Powell