

# HOLD JPMORGAN CHASE ACCOUNTABLE

## STATEMENT BY JPMORGAN CHASE BORROWER

Jose Vega, JPMorgan Chase mortgage borrower, and leader of the Contra Costa Interfaith Supporting Community Organization (CCISCO):

Pittsburg, California homeowner Jose Vega traveled to New York today to participate in Chase's Shareholders' Meeting. Mr. Vega represents the thousands of California homeowners that share the terrible reality of losing their homes because of the bank's unwillingness to work with families to help them obtain loan modifications.

Since last year, Mr. Vega has had Chase advance foreclosure proceedings on his home four times, despite qualifying and applying for a loan modification under the federal Home Affordable Modification (HAMP) program. Although he made six timely payments on his trial modification, Mr. Vega was denied a permanent loan modification. Last month, while he was on the phone negotiating with a Chase representative, he received a visit from a realtor who informed him that his house had been foreclosed on, and that he had been assigned by Chase to sell it.

“After I contacted Senator Feinstein, who filed a complaint with the Office of the Comptroller of the Currency, an executive from Chase contacted me and said that she would help me. After sending all the requested documents, I contacted the representative again and while on the phone, a realtor came to my door and informed me that my house had been foreclosed. I put him on the phone and he told the bank’s executive, who had no idea about the foreclosure!”

“Chase has made this the most stressful, frustrating experience of my life, not only for me but for my wife and two children who cry for not knowing whether we will be able to stay in our home or not. We worked hard to achieve the American Dream, and now that dream is being taken away from us by the greed of these big banks.”