

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

TINA BELLINO, on behalf of herself and all others
similarly situated,

Plaintiff,

- against -

JPMORGAN CHASE BANK, N.A.,

Defendant.

No. 14-cv-3139 (NSR) (JCM)

DECLARATION OF
JONATHAN DRIVER

Jonathan B. Driver declares as follows:

1. I have been employed by JPMorgan Chase Bank, N.A. (“Chase”) as a Vice President for Loan Administration and Lien Management since 2012. As part of my professional duties, I am familiar with the processes used and the records maintained by Chase when a mortgagor pays off a Chase mortgage loan. This declaration is made based on my personal knowledge and my review of Chase business records.

2. I understand that Plaintiff Tina Bellino has alleged that she sold real property located in Tarrytown, New York on Friday, May 11, 2012, and that she used the proceeds from that sale to satisfy all principle, interest and other amounts due on a Chase mortgage loan.

3. Attached as Exhibit 1 is a true and correct copy of a cashier’s check dated “5/11/2012” that Chase received paying off Plaintiff’s mortgage loan.

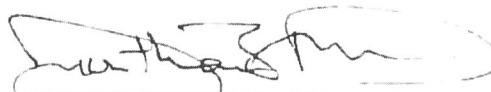
4. Attached as Exhibit 2 is a true and correct excerpt from Chase's iVault system showing Plaintiff's mortgage loan payment history for a portion of the calendar year ending "12/31/12." Exhibit 2 shows that the "PROC[ESS] DATE" for Plaintiff's loan payoff was "05-14," *i.e.*, Monday, May 14, 2012. It is Chase's regular business practice to process all payoffs on the date that the checks/wires are first received by Chase. Accordingly, Exhibit 2 shows that Chase received the cashier's check attached as Exhibit 1 on May 14, 2012.

5. Exhibit 2 shows that the "BATCH" code for Plaintiff's payoff was "8PP." A batch code of 8PP indicates that the cashier's check paying off Plaintiff's loan was first received by Chase (via mail or overnight courier service) at a facility located in Columbus, Ohio.

6. Exhibits 2 is a business record of Chase. It was prepared and maintained in the course of Chase's regularly conducted business activity. It was made at or near the time of the events it records and was made by a person with knowledge of those events.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed on September 17, 2015
in Monroe, Louisiana



Jonathan B. Driver

Exhibit 1

Exhibit 2

Exhibit 2

OnDemand - [721]															
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JPMORGAN CHASE BANK, N.A. 12/31/12															
MORTGAGE LOAN HISTORY YEAR TO DATE PAGE 6026															
LN# 1957664520															
DOE	PRDC	TR	SQ	AMOUNT	PRINCIPAL	PRINCIPAL	INTEREST	ESCROW	ESCROW	ADVANCE	STATUS	STATUS	UNREARNED	OTHER	CFD
DATE	DATE	TR	NO	RECEIVED	PAID	BALANCE	PAID	PAID	BALANCE	BALANCE	AMOUNT	BALANCE	INT-BAL.	AMOUNTS	DCT
EXCESS SERVICE FEE PAID: 18.88															
04-12	04-02	1	71	1	2615.52	316.95	245580.43	1024.57	1274.00	4138.40	.00	.00	.00	.00	1
FRV-FD FROM: 03-01-12 THRU: 04-02-12 L															
70.08 AA															
EXCESS SERVICE FEE PAID: 18.85															
04-12	04-09	3	13	1	CHECK #WIRE			2369.50-	1772.90						
PAYEE CD 311190010															
05-12	05-01	1	71	1	2615.52	318.27	245262.16	1023.25	1274.00	3046.90	.00	.00	.00	.00	1
FRV-FD FROM: 04-02-12 THRU: 05-01-12 L															
69.99 AA															
EXCESS SERVICE FEE PAID: 18.83															
06-12	05-14	1	73	1	50.50	.00	245262.16	.00	.00	3046.90	.00	.00	.00	50.50	41
BATCH SFF EDIT-SEQ 896185															
06-12	05-14	1	73	2	99999.99	.00	245262.16	.00	.00	3046.90	.00	.00	.00	.00	1
BATCH SFF EDIT-SEQ 896190															
99999.99 W															
05-14-12 L															
06-12	05-14	1	73	3	99999.99	.00	245262.16	.00	.00	3046.90	.00	.00	.00	.00	1
BATCH SFF EDIT-SEQ 896191															
99999.99 W															
05-14-12 L															
06-12	05-14	1	81	4	45799.75	245262.16	.00	436.77	3046.90-	.00	.00	.00	.00	.00	1
196832.28-W															
29.88 AA															
P AG															
EXCESS SERVICE FEE PAID: 8.04															
06-12	05-23	1	70	1	.00	.00	.00	.00	3147.70	3147.70	.00	.00	.00	.00	1
FRV-FD FROM: 05-01-12 THRU: 05-23-12 L															
BATCH PIF EDIT-SEQ 999999															
PAYEE CD															
00-00	05-23	3	07	2	CHECK #175698	MICR CHECK #0007175698		3147.70-	.00						
REQ-BY TOTALS 258,927.83															
Y/E 246,840.35															
5,566.18															
6,470.80															
.00															
431.23															
OTHER AMOUNT CODES:															
A=FSA-FEE/INT-PAID TO POOL E=INT-DUE-FD F=ACCURED-IOE/IORE U=REAPPLICATION-FEE Y=HUD-FUND															
B=ESC H=FEES-AMT L=FD-TRU-DT R=UE-INT-AMT V=ESCROW-ADVANCE Z=RESTRICTED-ESCROW															
C=235-FEE I=A-H-FD H=ADVANCE-EFF-DATE S=CR-LIFE-AMT W=SUSPENSE DI=DEFERRED-INT-BAL															
F=QISC J=LIFE-FD N=ADVANCE-MEMO-AMT T=ORIG-FEE-AMT X=REPLACEMENT-RESERVE															
K=SER-FEE-FD AD=DEFERRED-INT-FD AC=LIFE-DEF-INT-FD AD=CHECK-NO AB=DEFERRED-INT-LTD-FD AP=LIFE-DEFERRED-INT-LTD-FD															
AG=STB-CODE AJ=DEF-INT-ADJ-FLAG AK=ADV-AMT-RECD AL=TRAN-SOURCE AN=LOC-SPEC-INT-FD AM=NON-REC-CORP-ADV AP=DATE-STAMP AQ=TIME															
STAMP AR=NTOR-REC-CORP-ADV AS=PREV-POSTED AT=3RD-REC-CORP-ADV AY=ADJ YE 1098 IND AZ=CHOICES-FD															
FEE CODES: 1=LATE-CHARGE 2=BAD-CK-FEE 3=CRG-OWNER 4=ELOC-FEE															
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