

United States District Court
For the Northern District of California

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UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

EUEL ALLEN,)	
)	No. 09-2507 SC
Plaintiff,)	
v.)	
)	ORDER GRANTING IN
UNITED FINANCIAL MORTGAGE CORP.;)	PART AND DENYING IN
ALLIANCE BANCORP; MORTGAGE)	PART DEFENDANTS'
ELECTRONIC REGISTRATION SYSTEMS,)	<u>MOTIONS TO DISMISS</u>
INC., CALIFORNIA RECONVEYANCE CO.;)	
GMAC MORTGAGE; JP MORGAN CHASE BANK))	
and DOES 1-25, inclusive,)	
)	
Defendants.)	
_____)	

I. INTRODUCTION

Plaintiff Euel Allen ("Allen") brings this suit following the initiation of non-judicial foreclosure proceedings with respect to his home. See Notice of Removal, Ex. 1 ("Compl."). Now before the Court are two motions to dismiss. The first was filed by Defendant California Reconveyance Company ("CRC"). Docket No. 4 ("First Mot."). The second was filed by Defendants JP Morgan Chase Bank ("JP Morgan") and Mortgage Electronic Registration Systems, Inc. ("MERS," or collectively, "Defendants").¹ Docket No. 15 ("Second Mot."). Allen submitted an Opposition, Docket No. 17, and Defendants submitted a Reply, Docket No. 18. Other Defendants United Financial Mortgage Corp., Alliance Bancorp., and

¹ Both motions were prepared by the same attorneys, and make substantially identical arguments. The Court therefore focuses on the Second Motion, in which CRC has joined. See Second Mot. at 1.

1 GMAC Mortgage took no part in these motions. Having considered
2 all papers submitted by the parties, the Court GRANTS the First
3 Motion and GRANTS IN PART and DENIES IN PART the Second Motion.
4

5 **II. BACKGROUND**

6 Allen owned a house located in Oakland, California (the
7 "property"). Compl. ¶ 1. In mid-2006, Allen was contacted by
8 unspecified real estate salesmen, and invited to refinance his
9 mortgage. Id. ¶ 15. Allen did so, and received a loan for
10 approximately \$500,000 from lenders United Financial Mortgage
11 Corporation and Alliance Bancorp. Id. ¶ 4. This loan was divided
12 into two parts -- roughly \$56,000 and \$448,000 -- each of which
13 was secured by a separate deed of trust on the property. Id. ¶¶
14 4-6. MERS was the beneficiary under the deeds of trust. Id. ¶
15 11. Allen believes that Washington Mutual was responsible for
16 servicing the loans, and that JP Morgan is Washington Mutual's
17 successor in this role. Id. ¶ 13.

18 Allen alleges that Defendants made a number of false
19 representations during the process of negotiating these loans, and
20 failed to accurately describe the loan terms. Id. ¶ 10. He
21 alleges that the \$56,000 loan was offered as an "open ended loan
22 in the nature of a Home Equity Line of Credit," though it was not
23 treated this way. Id. ¶ 6. He claims that Defendants represented
24 to him that they intended to retain the loan. Id. ¶ 7.

25 At some point prior to January of 2009, Allen fell behind in
26 his payments, and the loan or loans went into default. See
27 Request for Judicial Notice ("RJN"), Docket No. 16, Ex. 4 ("Notice
28

1 of Default").² CRC was thereafter substituted as the trustee
2 under the deed of trust. RJN Ex. 6 ("Substitution of Trustee").
3 CRC recorded a Notice of Trustee Sale on May 13, 2009. Compl.
4 ¶ 12; Compl. Ex. B. Allen filed this suit in the Superior Court
5 for the County of Alameda on May 5, 2009. See Compl. Defendant
6 CRC thereafter removed the suit to this Court, as Allen's
7 Complaint raised various federal questions. See Notice of Removal
8 at 2.

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10 **III. LEGAL STANDARD**

11 A motion to dismiss under Federal Rule of Civil Procedure
12 12(b)(6) "tests the legal sufficiency of a claim." Navarro v.
13 Block, 250 F.3d 729, 732 (9th Cir. 2001). Dismissal can be based
14 on the lack of a cognizable legal theory or the absence of
15 sufficient facts alleged under a cognizable legal theory.
16 Balistreri v. Pacifica Police Dep't, 901 F.2d 696, 699 (9th Cir.
17 1990). Allegations of material fact are taken as true and
18 construed in the light most favorable to the nonmoving party.
19 Cahill v. Liberty Mutual Ins. Co., 80 F.3d 336, 337-38 (9th Cir.
20 1996). However, the court need not accept as true legal
21 conclusions couched as factual allegations. Ashcroft v. Iqbal,
22 129 S.Ct. 1937, 1949-50 (2009). "Threadbare recitals of the
23 elements of a cause of action, supported by mere conclusory
24 statements, do not suffice." Id. at 1949. With regard to well-
25 pleaded factual allegations, the court should assume their truth,

26
27 ² Allen has opposed Defendants' RJN. Docket No. 18 ("Opp'n to
28 RJN"). The Court addresses the RJN in Part IV.A, infra.

1 but a motion to dismiss should be granted if the plaintiff fails
2 to proffer "enough facts to state a claim for relief that is
3 plausible on its face." Bell Atl. Corp. v. Twombly, 550 U.S. 544,
4 547 (2007).

5
6 **IV. Discussion**

7 **A. Defendants' Request for Judicial Notice**

8 Defendants request notice of a number of instruments,
9 recorded in Alameda County, that affect the various parties'
10 interest in the property. See RJN Exs. 1-6. "[A] court may take
11 judicial notice of matters of public record without converting a
12 motion to dismiss into a motion for summary judgment, as long as
13 the facts noticed are not subject to reasonable dispute."
14 Intri-Plex Techs., Inc. v. Crest Group, Inc., 499 F.3d 1048, 1052
15 (9th Cir. 2007). These documents are public records, and properly
16 subject to judicial notice. See Hotel Employees & Rest. Employees
17 Local 2 v. Vista Inn Mgmt. Co., 393 F. Supp. 2d 972, 978 (N.D.
18 Cal. 2005). Allen offers only perfunctory challenges to these
19 documents. See Opp'n to RJN. The Court finds that none of these
20 challenges raise a "reasonable dispute" with respect to the
21 documents' authenticity. For example, Allen objects to notice of
22 the Deed of Trust, RJN Ex. 3, on the grounds that it is missing a
23 document stamp from the Alameda County Recorder and because it
24 does not attach the Balloon Riders referenced in the document.
25 Opp'n to RJN ¶¶ 3-4. However, the Balloon Riders are in fact
26 attached. See Deed of Trust at 40-47. Allen clearly received and
27 signed these documents, including the Riders, as they bear his

1 signature. Id. Finally, the documents show time stamps identical
2 to those reflected on the web page of the Clerk for the County of
3 Alameda. Judicial notice of these documents is proper.

4 Allen also objects to notice of a Purchase Assumption
5 Agreement ("PAA") between JP Morgan and the Federal Deposit
6 Insurance Corporation ("FDIC"), RJN Ex. 7, which purports to limit
7 the liability assumed by JP Morgan when it acquired certain rights
8 and obligations of Washington Mutual. Opp'n to RJN ¶ 5. Allen
9 correctly notes that several pages are missing -- indeed,
10 Defendants neglected to attach the most important pages of the
11 PAA; i.e., those that contain the clauses that purport to limit JP
12 Morgan's liability. Nevertheless, the Court grants Defendants'
13 RJN because the entire PAA is available online, from the FDIC's
14 web site, as reflected in the memorandum attached to the RJN. RJN
15 at 3; see also New Mexico ex rel. Richardson v. BLM, 565 F.3d 683,
16 702 n.22 (10th Cir. 2009) (taking judicial notice of data on web
17 sites of federal agencies).

18 **B. First Cause of Action for Violations of the Truth in**
19 **Lending Act ("TILA") and the Home Ownership and Equity**
Protection Act ("HOEPA")

20 TILA and HOEPA impose certain disclosure obligations upon
21 original lenders and their assignees. See 15 U.S.C. §§ 1640(a),
22 1641(a). Allen's first cause of action alleges violations of both
23 TILA and HOEPA "against all lenders." Compl. at 6. Although
24 Allen unambiguously alleges that United Financial Mortgage Corp.
25 and Alliance Bancorp (neither of which have joined in this motion)
26 served as lenders, he is "uncertain whether GMAC Mortgage [and] JP
27 Morgan Chase Bank . . . are assignees, transferees[,] servicers or

1 subservicers of these loans." Opp'n at 4-5. Allen claims that he
2 is not in a position to identify the lenders with certainty at
3 this time, and hopes to untangle these roles during the disclosure
4 process which will take place under Rule 26 of the Federal Rules
5 of Civil Procedure. Id. at 5. Given that the Court must read the
6 Complaint in the light most favorable to Allen, and because
7 neither MERS nor JP Morgan has raised the issue of whether TILA or
8 HOEPA may apply to them, the Court will not resolve this issue at
9 this time, and reads this as a good-faith allegation against both
10 of these parties.³

11 **1. Statute of Limitations**

12 TILA and HOEPA both allow for two types of remedies: damages
13 and rescission. 15 U.S.C. §§ 1635(f), 1640(a). Allen is seeking
14 both remedies. Compl. ¶¶ 24, 28. However, at this point in time
15 Allen may only seek the remedy of rescission. This is because, as
16 Defendants point out, any claim for damages under these statutes
17 is time-barred by a one-year statute of limitations, 15 U.S.C.
18 § 1640(e). Second Mot. at 4. The loan was entered into in
19 October of 2006, Compl. ¶ 4, and Allen did not file suit until May
20 of 2009, well after the statute of limitations had expired. Allen
21 claims that the statute of limitations can be equitably tolled,
22 but offers no factual account that might support tolling. Allen's
23 claim for damages is therefore barred. Allen's request for the
24 remedy of rescission, on the other hand, is governed by a separate

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26 ³ CRC claimed, in its motion, that it was not a defendant with
27 regard to this cause of action. See First Mot. at 3. Allen did
28 not object. Therefore, this Court will presume that Allen did not
intend to state a claim against CRC by this cause of action.

1 three-year statute of limitations. 15 U.S.C. § 1635(f). Allen's
2 claim for rescission is therefore not barred.

3 **2. Adequacy of Disclosures Under TILA and HOEPA**

4 Allen raises a number of specific allegations related to
5 information that was not included, or was incorrectly stated, in
6 the TILA disclosures provided by Defendants. For example, Allen
7 claims that he received two loans, or two parts of a loan, and
8 that the only TILA disclosure that he received "completely
9 ignored" the smaller portion. Compl. ¶ 9. Allen states that each
10 portion was executed under its own deed of trust. Compl. ¶ 4.
11 Defendants ignore this detail. Defendants submitted only one deed
12 of trust to this Court, for the larger loan, and now assert that
13 this document proves that they have lived up to their obligations
14 under TILA. See Second Mot. at 4. Defendant has not submitted
15 the second deed of trust for the Court's inspection.

16 If Allen were merely asserting that a single detail (such as
17 the interest rate) had never been disclosed to him, then reference
18 to the document that discloses the interest rate, with noticeable
19 proof that he had received it, might have sufficed.⁴ But Allen is
20 claiming that Defendants' disclosures were either inaccurate or
21 incomplete, and that they did not discuss or disclose a
22 significant portion of the loan. Compl. ¶ 9; see 12 C.F.R.
23 226.18(b) (TILA's implementing regulation, requiring disclosure of
24 loan amount). The document to which Defendants refer does nothing

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26 ⁴ Defendants would also be well-advised to identify the
27 specific disclosures, and the pages on which they were made, if
28 they seek to refute particular misstatements or disclosure failures
in the future.

1 to refute this claim. Based on this deed of trust alone, the
2 Court cannot conclude that Defendants complied with TILA as to all
3 of the loans that Allen cites in his Complaint. If it is the only
4 deed of trust, then the amount that it cites is different from the
5 amount cited in the Complaint. If there is a separate deed of
6 trust, then this Court has not seen it. In any event, the Court
7 finds that there are no grounds for dismissal.

8 **3. Applicability of HOEPA**

9 Defendants claim that HOEPA does not apply to Allen's loans,
10 because it exempts "residential mortgage transactions." Second
11 Mot. at 5. It is true that HOEPA does apply to a mortgage only if
12 it is "a consumer credit transaction that is secured by the
13 consumer's principal dwelling, other than a residential mortgage
14 transaction" 15 U.S.C. § 1602(aa)(1). However, a
15 "residential mortgage transaction" is defined as "a [mortgage]
16 transaction . . . to finance the acquisition or initial
17 construction of such dwelling." Id. § 1602(w). Allen has
18 asserted that the transaction in question was related to a
19 property that he already possessed. Compl. ¶ 15. In addition,
20 Allen pleads that the total points and fees charged were in excess
21 of 8% of the total loan, as required by the statute.⁵ Id. ¶ 18;

22
23 ⁵ A mortgage also falls under HOEPA if "the annual percentage
24 rate at consummation of the transaction will exceed by more than 10
25 percentage points the yield on Treasury securities having
26 comparable periods of maturity on the fifteenth day of the month
27 immediately preceding the month in which the application for the
28 extension of credit is received by the creditor." 15 U.S.C.
§ 1602(aa)(1)(A). Allen apparently attempts to invoke this
subsection in his Complaint, but fails to properly do so. He
alleges only "that the annual percentage rate . . . exceeded by
more then [sic] 8 points the yield on Treasury securities having

1 15 U.S.C. §§ 1602(aa)(1). The Court therefore rejects this as a
2 basis for dismissal of Allen's HOEPA claim.

3 The Court does not dismiss Allen's TILA and HOEPA cause of
4 action as to rescission. The Court DISMISSES this claim only as
5 to his request for damages. Should Allen amend his request for
6 damages, he must allege a sufficient basis for equitable tolling.

7 **C. Second Cause of Action for Fraud**

8 Allegations of fraud must meet the requirements of Rule 9(b)
9 of the Federal Rules of Civil Procedure. Allen "must state with
10 particularity the circumstances constituting fraud" Fed.
11 R. Civ. P. 9(b). More specifically, Allen must include "the who,
12 what, when, where, and how" of the fraud. Vess v. Ciba-Geigy
13 Corp. USA, 317 F.3d 1097, 1106 (9th Cir. 2003) (citations
14 omitted). "The plaintiff must set forth what is false or
15 misleading about a statement, and why it is false." Decker v.
16 Glenfed, Inc., 42 F.3d 1541, 1548 (9th Cir. 1994).

17 Allen does not allege that a particular individual, or even
18 the employee of a particular company, committed this fraud.
19 Instead, Allen alleges broadly that the fraud was committed by
20 "Defendants." Compl. ¶¶ 30-33. In his defense, Allen cites a
21 number of cases that suggest that it is not necessary to identify
22 the precise corporate officer or agent who made a false statement.
23 Opp'n at 9; Charpentier v. Los Angeles Rams Football Co., 75 Cal.

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25 comparable periods of maturity" Compl. ¶ 18. This failure
26 is immaterial, because he sufficiently pleads that "the total
27 points and fees payable by the consumer at or before closing will
28 exceed the greater of . . . 8 percent of the total loan amount"
under 15 U.S.C. § 1602(aa)(1)(B). Compl. ¶ 15.

1 App. 4th 301, 312 (Ct. App. 1999)(allowing fraud claim to go
2 forward against football franchise without stating which
3 representative, in particular, made statement). He also cites a
4 passage from Tarmann v. State Farm, which suggests that the
5 pleading standards for fraud may be relaxed where "the defendant
6 must necessarily possess full information concerning the facts of
7 the controversy, or where the facts lie more in the knowledge of
8 the opposite party." 2 Cal. App. 4th 153, 156 (Ct. App. 1991)
9 (citation omitted).

10 Defendants claim that Allen has not pled fraud with the
11 requisite specificity. This Court agrees. Not only has Allen
12 failed to identify a particular individual who made the specific
13 misrepresentations that he identifies -- he does not even specify
14 which of the Defendants employed the individual, therefore
15 undermining his suggestion that the Defendants who raise these
16 motions to dismiss will better know who made these
17 representations.⁶ This is particularly true since Allen does not
18 even allege with specificity what roles, if any, CRC, MERS, or
19 Washington Mutual played in the initial negotiation of the loan.⁷

21 ⁶ The most specific misrepresentations cited by Allen are the
22 terms included in a document entitled Addendum to Lenders
23 Instructions, apparently drafted by United Financial Mortgage Corp.
24 See Compl. Ex. A. This document does not suggest in any way that
25 CRC, MERS, JP Morgan, or Washington Mutual committed fraud.

26 ⁷ Because Allen only alleges that JP Morgan is liable as a
27 successor to Washington Mutual, Compl. ¶ 13, it would be Washington
28 Mutual's conduct that most directly impacts JP Morgan's liability.
JP Morgan claims that it cannot be held liable for any conduct of
Washington Mutual, because the PAA that it entered into with the
FDIC limits JP Morgan's liability. Second Mot. at 6. JP Morgan
has provided no legal or regulatory context for its claim of
immunity. More importantly, JP Morgan has not provided any

1 The second cause of action for fraud is therefore DISMISSED
2 WITHOUT PREJUDICE as to CRC, MERS, and JP Morgan.

3 **D. Third Cause of Action for Violation of the Real Estate**
4 **Settlement Procedures Act ("RESPA")**

5 Under RESPA, "[e]ach servicer of any federally related
6 mortgage loan shall notify the borrower in writing of any
7 assignment, sale, or transfer of the servicing of the loan to any
8 other person." 12 U.S.C. § 2605(b)(1). Allen claims that all
9 "[D]efendants failed to provide plaintiff a notice of assignment
10 of the servicing rights and of the ownership of the security
11 instruments" and that "said notices were not properly recorded as
12 required by RESPA and California law." Compl. ¶ 3.

13 Defendants contend that Allen failed to allege any pecuniary
14 loss attributable to the violation, and that this is fatal to
15 Allen's RESPA claim. Reply at 8. RESPA states that anyone who
16 violates RESPA shall be liable for damages to an individual who

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18 explanation of the role that it played with respect to Allen's
19 loans. Although the Court would welcome further briefing on this
20 issue in future motions, under the PAA, JP Morgan has apparently
21 "assume[d] all mortgaging servicing rights and obligations" of
22 Washington Mutual, but not "any liability associated with borrower
23 claims for payment of or liability to any borrower. . . ." PAA
24 §§ 2.1, 2.5; see also Punzalan v. Federal Deposit Insurance Co.,
25 No. 09-0087, 2009 U.S. Dist. LEXIS 57829, *3 (W.D. Tex. July 9,
26 2009) ("Chase Bank purchased Washington Mutual on the condition
27 that FDIC remain responsible for any 'Borrower Claims' . . . 'in
28 connection with Washington Mutual's lending or loan purchase
activities.' In exchange . . . Chase Bank promised to assume
responsibility for all other liabilities, specifically including
'all mortgage servicing rights and obligations of Washington
Mutual.'" (citations omitted)). Therefore, depending on how the
PAA is construed, JP Morgan's liability may turn on the specific
nature of JP Morgan's role. It would be premature to address this
issue at this stage, especially given Allen's claim that JP Morgan
may have operated as a loan servicer. Compl. ¶ 13.

1 brings an action under the section. See 12 U.S.C. § 2605(f).
2 Although this section does not explicitly set this out as a
3 pleading standard, a number of courts have read the statute as
4 requiring a showing of pecuniary damages in order to state a
5 claim. For example, in Hutchinson v. Del. Sav. Bank FSB, the
6 court stated that "alleging a breach of RESPA duties alone does
7 not state a claim under RESPA. Plaintiff must, at a minimum, also
8 allege that the breach resulted in actual damages." 410 F. Supp.
9 2d 374, 383 (D.N.J. 2006). This pleading requirement has the
10 effect of limiting the cause of action to circumstances in which
11 plaintiffs can show that a failure of notice has caused them
12 actual harm. See Singh v. Wash. Mut. Bank, No. 09-2771, 2009 U.S.
13 Dist. LEXIS 73315, *16 (N.D. Cal. Aug. 19, 2009) (dismissing RESPA
14 claim because, "[i]n particular, plaintiffs have failed to allege
15 any facts in support of their conclusory allegation that as a
16 result of defendants' failure to respond, defendants are liable
17 for actual damages, costs, and attorney fees" (quotation marks and
18 citation omitted)). "[C]ourts have interpreted this requirement
19 [to plead pecuniary loss] liberally." Yulaeva v. Greenpoint
20 Mortg. Funding, Inc., No. 09-1504, 2009 U.S. Dist. LEXIS 79094,
21 *44 (E.D. Cal. Sept. 9, 2009). For example, in Hutchinson,
22 Plaintiffs were able to plead such a loss by claiming that they
23 had suffered negative credit ratings as a result of violations of
24 RESPA. 410 F. Supp. 2d at 383.

25 Allen only offers the conclusory statement that "damages
26 consist of the loss of plaintiff's home together with his attorney
27 fees." Compl. ¶ 38. He has not actually attempted to show that

1 the alleged RESPA violations caused any kind of pecuniary loss
2 (indeed, his loss of property appears to have been caused by his
3 default). In addition, the Court notes that although Allen
4 appears to be anticipating relief besides damages (i.e., equitable
5 relief), see Compl. ¶ 38, he has not satisfied this Court that
6 RESPA allows any other kind of relief. Allen will have an
7 opportunity to show that he was actually damaged by the alleged
8 failure of notice, as this claim is DISMISSED WITHOUT PREJUDICE.

9 **E. Fourth Cause of Action for Violation of the Federal Fair**
10 **Debt Collection Practices Act ("FDCPA")**

11 Allen alleges that "all defendants" have violated the FDCPA,
12 15 U.S.C. 1692 et seq., by seeking more than the amount properly
13 due, and that, in particular, MERS and California Reconveyance Co.
14 violated the FDCPA by pursuing the balance of the loan without
15 lawful authority and without providing notice required by a
16 section of the California Civil Code. Compl. ¶ 40.

17 The parties focus primarily on whether a non-judicial
18 trustee's sale can ever be considered "debt collection" under the
19 FDCPA. See Opp'n at 16-18; Second Mot. at 9. The Court finds
20 that it need not reach this issue.⁸ Instead, the Court notes that
21 the FDCPA applies only to "debt collectors," which include "any
22 person . . . in any business the principal purpose of which is the
23 collection of any debts, or who regularly collects or attempts to
24 collect, directly or indirectly, debts owed or due or asserted to

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26 ⁸ The Court further notes that, because Allen's attorneys
27 erroneously omitted a page when they submitted his Opposition, this
28 issue may not have been fully or fairly briefed by both sides.

1 be owed or due another. . . ." 15 U.S.C. 1692a(6). However, the
2 term "debt collectors" explicitly excludes "any officer or
3 employee of a creditor while, in the name of the creditor,
4 collecting debts for such creditor." Thus, "[t]o state a claim
5 for violation of the FDCPA, a plaintiff must allege that the
6 defendant is a 'debt collector' collecting a 'debt.'" Ines v.
7 Countrywide Home Loans, No. 08-1267, 2008 U.S. Dist. LEXIS 88739,
8 *6 (S.D. Cal. Nov. 3, 2008) (citation omitted); see also Vaka v.
9 Argent Mortg. Co., No. 09-309, 2009 U.S. Dist. LEXIS 37549, *8
10 (N.D. Cal. Apr. 14, 2009) (dismissing FDCPA claims against
11 creditors). Although Allen brings this claim generally against
12 all defendants, it is clear that at least some of the defendants
13 must fall within the exclusion for creditors, and it is not even
14 clear whether any Defendant is a "debt collector" within the
15 meaning of the statute.

16 Before Allen may plead a violation of the FDCPA, he must, at
17 the bare minimum, allege some facts suggest that a Defendant falls
18 within the definition of "debt collector." Allen "do[es] not
19 allege that [any defendant] is a debt collector, however, nor
20 [does he] identify the provisions of the act that have purportedly
21 been violated." Izenberg v. ETS Servs., LLC, 589 F. Supp. 2d
22 1193, 1199 (C.D. Cal. 2008). Allen may attempt to remedy these
23 infirmities. The fourth cause of action for violation of the
24 FDCPA is DISMISSED WITHOUT PREJUDICE.

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V. CONCLUSION

For the reasons stated above, the Court GRANTS California Reconveyance Company's Motion to Dismiss, and GRANTS IN PART and DENIES IN PART the Motion to Dismiss filed by Mortgage Electronic Registration Systems and JP Morgan Chase Bank.

1. The first cause of action, for violations of the Truth in Lending Act and the Home Ownership and Equity Protection Act, is DISMISSED WITHOUT PREJUDICE as to all Defendants to the extent that it asserts a claim for damages, but remains to the extent that it seeks only rescission.
2. The second cause of action for fraud is DISMISSED WITHOUT PREJUDICE as to Defendants Mortgage Electronic Registration Systems, California Reconveyance Company, and JP Morgan Chase Bank only.
3. The third cause of action for violation of the Real Estate Settlement Procedures Act is DISMISSED WITHOUT PREJUDICE as to all Defendants.
4. The fourth cause of action for violation of the Federal Fair Debt Collection Practices Act is DISMISSED WITHOUT PREJUDICE as to all Defendants.
5. The Court does not reach Allen's fifth cause of action for constructive fraud, as no Defendant has moved to dismiss it.

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Allen has leave to amend his Complaint. Should Allen choose to amend any portion of his Complaint, he is instructed to clearly separate his claims, and to indicate the Defendants against whom each claim is asserted. In addition, in seeking to establish a violation of any statutory scheme, Allen must clearly indicate the specific requirements and subsections that he is alleging were violated.

IT IS SO ORDERED.

September 15, 2009


UNITED STATES DISTRICT JUDGE