If the servicer refuses to provide information about your mortgage loan to you:

- Complain to the State or Federal regulator governing your loan
  (go to www.heraca.org for link to website on where to complain)

- Contact HERA at: 510-271-8443

- Call a HUD-certified counseling agency for help

For intakes and inquiries please call or email at:

Phone: (510) 271-8443
Fax: (510) 868-4521
Email: inquiries@heraca.org

Mailing Address:
HERA
P.O. Box 29435
Oakland, CA 94604-0091

Provided by: HERA
Protecting all people from discrimination and economic abuses, especially in the realm of housing
Your Right to Know

You are now entitled, by law, to know who owns your mortgage debt every time it gets transferred. You can enforce that right in court. (Helping Families Save Their Homes Act, 2009, S. 896, Sec. 404, amending Section 131 of the Truth in Lending Act (15 U.S.C. 1641)

Knowing who owns your mortgage debt allows you to hold the company servicing your loan accountable for its servicing decisions, including its decisions on requests for modification of your loan. The “servicer” is a collections company that works for the institution or other entity that owns your mortgage debt. The servicer sends you your monthly mortgage payment statement. It is likely that whoever made your mortgage loan to you originally sold that debt to other entities or investors who are continuing to trade or resell that debt periodically.

Each time your mortgage debt is transferred, the new owner (or assignee) of your mortgage debt must notify you of:

- the identity, address, telephone number of the new creditor
- the date of transfer
- how to reach an agent or party having authority to act on behalf of the new creditor
- the location of the place where transfer of ownership of the debt is recorded
- any other relevant information regarding the new creditor

That notification must be made:

- in writing
- within 30 days after the date of any transfer of debt