

Homeowners have long been able to request from the servicer the identity of the owner of the loan, 15 U.S.C. § 1641(f) (2006), and in July of 2009 Congress mandated that homeowners be told when the ownership of the loan changed. Helping Families Save Their Homes Act of 2009, Pub. L. No. 111-22, § 404, 123 Stat. 1632 (codified at 15 U.S.C. § 1641(g))