

Danielle Scaparro's Mortgage Default & Foreclosure Crisis Resolved by Nonprofit Alliance of Consumer Advocates

VALLEY SPRING, CA, USA, July 10, 2023

/EINPresswire.com/ -- Danielle

Scaparro Plam, a distressed homeowner facing an imminent foreclosure sale, found hope and a lifeline through the [Nonprofit Alliance of Consumer Advocates](#) (N.A.C.A).

Thanks to their unwavering support, Danielle was able to halt the sale of her property and secure a completely free legal [loan modification](#), paving the way for a brighter future.



Foreclosure Defense

Danielle's financial burden had reached an overwhelming point, with her mortgage being 162 months behind and a delinquent amount totaling \$33,365.62. With an interest rate of 9.9% and a monthly payment of \$278.72, the situation seemed dire. Adding to her distress, the lender had set a sale date of November 1, 2022, leaving Danielle with a limited timeframe to find a solution.

Determined to retain her property and avoid foreclosure, Danielle initially submitted a loan modification application to her lender. Unfortunately, her hopes were dashed when the application was rejected in October 2022, citing her lack of eligibility. Faced with imminent auction of her home then a possible eviction and feeling desperate, she reached out to various organizations for assistance, but her pleas went unanswered.

In her search for urgent help, Danielle discovered the Nonprofit Alliance of Consumer Advocates, a highly regarded organization with an A+ rating from the Better Business Bureau (BBB) and a track record of success in helping homeowners facing mortgage challenges. The organization had received glowing five-star reviews from grateful clients, instilling confidence in Danielle's decision to seek their assistance.

Complicating matters, Danielle was unemployed due to the ongoing COVID-19 situation and was

also dealing with the aftermath of her separation from her husband, who had previously contributed to the mortgage payments. Despite these setbacks, she remained determined to find a solution and save her home.

The Nonprofit Alliance of Consumer Advocates swiftly assigned an experienced [Loss Mitigation](#) Volunteer Advocate to Danielle's case. This dedicated advocate meticulously gathered all the necessary documents and skillfully submitted the loan modification application to the lender on Danielle's behalf. Their expertise and knowledge of the loan modification process played a pivotal role in persuading the lender to approve the request and cancel the impending sale date.

With the successful intervention of the Nonprofit Alliance of Consumer Advocates, Danielle's delinquent amount was reduced to a zero balance. Additionally, her loan modification included a lower interest rate than she previously had and a more manageable monthly payment. This significant improvement not only saved Danielle's home but also provided her with a renewed sense of stability and hope for a brighter financial future.

She is now incredibly happy and relieved that she found the Nonprofit Alliance of Consumer Advocates, they truly came to rescue her when she was on the brink of losing her home.

The Nonprofit Alliance of Consumer Advocates continues to empower and assist homeowners like Danielle, bridging the gap between distressed individuals and sustainable solutions. Through their dedicated volunteers and invaluable expertise, they offer a lifeline to those struggling with mortgage challenges, providing a pathway to financial stability and homeownership preservation.

For more information about the Nonprofit Alliance of Consumer Advocates and their commitment to consumer advocacy, please visit their website at www.NACALaw.org or contact them directly at 855-622-2435

J. De La Vega
Nonprofit Alliance of Consumer Advocates
+1 855-622-2435

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