

# Zombie Loan Busters: Nonprofit Alliance of Consumer Advocates Rescues Homeowner from Foreclosure Nightmare

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*A Tale of Redemption: How Urvin Garcia Escaped the Jaws of Foreclosure with the Help of Nonprofit Alliance of Consumer Advocates and Consumer Defense Law Group*

LOS ANGELES, CA, UNITED STATES, March 6, 2024 /EINPresswire.com/ -- Urvin Garcia faced the daunting prospect of losing his home to foreclosure, burdened by a "Zombie Loan" with a staggering balance and interest of \$279,198.81, accompanied by a hefty monthly payment of \$1545. Faced with imminent foreclosure, Urvin was on the verge of selling his house after several unsuccessful attempts to secure assistance from various sources.

In a desperate search for a lifeline, Urvin discovered the Nonprofit Alliance of Consumer Advocates, an organization renowned for its commitment to helping individuals navigate mortgage challenges. Drawn by the organization's stellar 5-star reviews and an A+ BBB rating, Urvin reached out to the Nonprofit Alliance of Consumer Advocates for help.

Undeterred by the imminent sale date in December 2023 and previous denial of a [loan modification](#) from his lender that seemed to be determined to foreclose, Urvin's fortunes began to change when one of the Nonprofit Alliance of Consumer Advocates' experienced advocates stepped in. This dedicated advocate meticulously gathered all the necessary documents and promptly submitted a comprehensive [loss mitigation](#) package to the same lender while demanding an immediate cease and desist on the entire foreclosure process including the scheduled Trustee Sale.

As a result of these efforts, the foreclosure date was successfully postponed providing Urvin with a crucial window of opportunity to explore other more aggressive alternatives to avoid foreclosure in the event his lender did not waiver from foreclosure. While his Lender began the mandated review of the Nonprofit's Loss Mitigation Package as required by both State and Federal Law, Urvin was presented with every alternative strategy available to him in the event his lender's final decision was another denial. Urvin was informed, educated and was referred to a Licensed Real Estate Professional, a Licensed Mortgage Professional and a Licensed Bankruptcy and Wrongful Foreclosure Litigation Law Firm for additional options. "Better to be overly prepared and not need it than to be underprepared and wished you had been" was what Urvin was told by the Nonprofit Senior Advocate assigned to Urvin's File.

This philosophy turned out to be a fortunate Nonprofit Clinic practice for Urvin. The initial Loss Mitigation submission and subsequent appeal were eventually both denied by his lender, but Urvin already had additional options underway. In Urvin's case he chose a Mortgage solution first, then a legal solution, and as a last resort to avoid losing his home to foreclosure he would elect a Real Estate Solution to at least salvage and protect his Equity if keeping his Home was not possible. His file was referred to all three, a Mortgage Direct Lender, a Real Estate Firm and a Law Firm while the lender was reviewing the Loss Mitigation File. In Urvin's case the Mortgage resolution was quickly ruled out leaving only the Legal alternative and if that didn't work, then as a last resort the Real Estate alternative. This is when Urvin elected to engage with the recommended Foreclosure Defense Law Firm Consumer Defense Law Group, PC.

Consumer Defense Law Group, PC promptly initiated legal action against the lender foreclosing on what is now commonly being called a 'Zombie' 2nd Trust Deed. In a remarkable outcome from Consumer Defense Law Group PC's legal efforts, the Zombie 2nd Lender proposed an alternative to continued Litigation that included the approval of \$176,828.56 in interest forgiveness and an additional \$22,370.25 in principal reduction all in lieu of continued legal action. The \$279,198.81 Notice of Trustee Sale was reduced down to \$80,000.00. Even more of a blessing, Urvin was informed by the Nonprofit Alliance of Consumer Advocates processor that the same lender that was previously ready to foreclose on him would also offer a loan modification on the remaining \$80,000.00 that was sustainable to Urvin.

Expressing his gratitude, Urvin Garcia attested to the outstanding service provided by both the Nonprofit Alliance of Consumer Advocates and Consumer Defense Law Group, PC. Their collaborative efforts not only halted the foreclosure but also secured substantial debt forgiveness, allowing Urvin to regain control of his financial future.

The Nonprofit Alliance of Consumer Advocates and Consumer Defense Law Group exemplify a commitment to empowering homeowners facing foreclosure, advocating tirelessly on their behalf, and achieving tangible, life-changing results.

For further details please look up case #: 2:24-CV-00480-SB-SSC

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