

## Morrison Kotiar Escapes Foreclosure with the Support of Nonprofit Alliance of Consumer Advocates

Nonprofit Alliance of Consumer Advocates Turns the Tide: Morrison Kotiar's Journey from Foreclosure Threat to Homeownership Victory

ONTARIO, CA, UNITED STATES, May 3, 2024 /EINPresswire.com/ -- In a remarkable turn of events, Morrison Kotiar, a homeowner facing the imminent threat of foreclosure, found a lifeline through the Nonprofit Alliance of Consumer Advocates. With unparalleled dedication and expertise, Nonprofit Alliance of Consumer Advocates stepped in to rescue Kotiar from the brink of losing his home.

Kotiar's situation was dire, with 42 months of mortgage delinquency, totaling \$78,442.41 and a monthly payment of \$1,780.86 at a 2% interest rate. Frustrated by unsuccessful attempts to secure assistance, Kotiar was on the verge of selling his house when he discovered Nonprofit Alliance of Consumer Advocates through a Google search. The organization's stellar 5-star reviews and A+ rating with the Better Business Bureau convinced him that he had found the right partner.

Facing an impending foreclosure with a sale date set for 5/18/23, Kotiar sought help from Nonprofit Alliance of Consumer Advocates. Their dedicated team, including experienced volunteer advocates, swiftly gathered all necessary documents and submitted a comprehensive <u>loss mitigation</u> package to the lender. Their demand to cancel the foreclosure, coupled with effective communication with the lender, ultimately succeeded in halting the foreclosure process.

Over the course of six months of diligent efforts, Nonprofit Alliance of Consumer Advocates navigated the complexities of the mortgage landscape, securing a zero-out-of-pocket cost <u>loan modification</u> for Kotiar. This achievement not only saved his home but also alleviated the financial burden that had accumulated over the months.

Jorge Kotiar expressed his gratitude, stating, "I was on the brink of selling my house to settle the debt when I found Nonprofit Alliance of Consumer Advocates. Their team's dedication and expertise not only helped me cancel the foreclosure but also secured a loan modification that allowed me to keep my home. I am extremely satisfied with the service I received."

It is worth noting that Kotiar had previously attempted to work directly with the lender for a loan modification, only to face denial. Nonprofit Alliance of Consumer Advocates's intervention proved pivotal, demonstrating the organization's commitment to empowering homeowners facing foreclosure.

The Nonprofit Alliance of Consumer Advocates continues to stand as a beacon of hope for individuals facing housing crises, offering support, guidance, and solutions to navigate the complex landscape of mortgage challenges.

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