

# Successful Trustee Sale Reversal: Consumer Defense Law Group Gets a Loan Modification for Michael Macia

REDDING, CA, UNITED STATES, December 18, 2024 /EINPresswire.com/ -- The Nonprofit Alliance of Consumer Advocates, the Financial Literacy Division of Serve All Help All, a 501(c)(3) nonprofit organization established in 2007, proudly announces another successful trustee sale reversal. Partnering with the Consumer Defense Law Group (CDLG), client Michael Macia has not only had his home returned to him but has also secured a sustainable [loan modification](#), offering a new lease on his financial future.

Michael Macia purchased his home at 2880 N Bonnyview Rd, Redding, CA, on December 22, 2021. Like many homeowners, unforeseen financial challenges led to the filing of a Notice of Default on August 23, 2023, followed by a Notice of Trustee Sale on December 21, 2023. By January 29, 2024, the day of the public auction, Michael's home had been sold, leaving him devastated and uncertain about his next steps.

Michael reached out to our organization on the same day he learned of the sale. Recognizing the urgency of his case, we immediately referred him to the Consumer Defense Law Group. By January 30, 2024, CDLG was engaged to take swift legal action. A civil case was filed in February 2024, in the Superior Court of the County of Shasta (Case #204366). Thanks to their tenacity and expertise, a settlement was reached on November 14, 2024, allowing Michael to reclaim his home and secure a sustainable loan modification.

Our faith-based nonprofit advocates tirelessly for homeowners, addressing the unique challenges posed by different mortgage structures. Home mortgage loans fall into two categories:

1. **Servicer-Owned Loans:** The entity receiving the borrower's payments is the actual loan owner, making direct negotiation possible. This structure enables a success rate of over 95% for our eligible clients seeking loan modifications.
2. **Investor-Owned Loans:** The loan is owned by an investor, with a servicer acting as a "gatekeeper". In these cases, the servicer lacks the authority to make any exceptions, leading to a much lower success rate for loan modifications (under 20%). Clients often face repeated denials because the actual decision-maker—the investor—remains inaccessible.

When homeowners with investor-owned loans face eminent foreclosure despite having

sustainable financial positions, we sometimes recommend alternative strategies. These may include bankruptcy or civil litigation, which allow attorneys to bypass servicers and negotiate directly with the investor's legal representatives thru a court order when the Beneficiary or owner of the loan is named as a co-defendant. This approach proved essential in Michael's case. Using this 'legal' loss mitigation strategy, we've documented a 9 out of 10 success in our clients Attorney's that we refer in reaching foreclosure avoidance alternatives.

Michael's story underscores the importance of understanding why some loan modifications are denied. If you've been repeatedly denied despite meeting sustainability criteria, it may be because the servicer managing your loan lacks the authority to approve the necessary exceptions. In such cases, seeking experienced legal counsel thru the Nonprofit Clinic for foreclosure defense could be the key to saving your home.

At the Nonprofit Alliance of Consumer Advocates, we are committed to preserving homeownership and promoting financial literacy thru affordable Housing. By collaborating with experts like the Consumer Defense Law Group, Private Investors, Real Estate Brokers and Direct Lenders , we empower homeowners to navigate complex foreclosure scenarios and purchasing affordable properties with confidence and hope.

For more information about how we can assist you, contact us today. Let Michael's success story inspire you to take the first step toward saving your home.

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