

California Homeowner Finds Hope After 11-Year Mortgage Crisis with Consumer Defense Law Group

After battling mortgage challenges for 11 years, a homeowner finally finds relief through the unwavering support from Nonprofit Alliance of Consumer Advocates

RACHO CUCAMONGA, CA, UNITED STATES, January 27, 2025 /EINPresswire.com/ -- Foreclosures remain a serious issue for California homeowners, but Imelda Love's story shows how nonprofit advocacy can make a life-changing difference. With help from the Nonprofit Alliance of Consumer Advocates and the Consumer Defense Law Group, her case highlights the power of timely action and support.

Imelda Love struggled with her mortgage for over 11 years, falling behind by 134 months and owing \$134,219.80. Her investor-owned loan, less likely to allow modifications than servicer-owned loans, made resolving her arrears especially challenging. After receiving a Notice of Trustee Sale in January 2024, setting an auction date for October 29, 2024, Imelda contacted Nonprofit Alliance of Consumer Advocates just days before losing her home.

Nonprofit Alliance of Consumer Advocates immediately submitted a foreclosure alternative package under the California Homeowner Bill of Rights to request a trustee sale postponement. However, the lender declined, a common outcome with investor-owned loans. This led Nonprofit Alliance of Consumer Advocates to refer Imelda to Consumer Defense Law Group, a firm specializing in courtroom foreclosure defense and wrongful foreclosure litigation.

On November 18, 2024, Consumer Defense Law Group filed a lawsuit (Case #CIVSB2413684) against the loan servicer and the beneficiary, the true owner of the loan as a co-defendant. This legal action compelled the investor to negotiate directly, bypassing the servicer that had repeatedly denied her assistance. As a result, Imelda secured a permanent [loan modification](#), ending her 11-year battle to save her home.

Foreclosures devastate families, causing financial loss and emotional strain. Homeowners like Imelda risk losing years of equity and long-term credit stability. Her case demonstrates how early intervention, legal advocacy, and nonprofit support can transform desperate situations into success stories.

Through its Faith-Based Financial Literacy initiatives, the Nonprofit Alliance of Consumer

Advocate helps preserve homeownership while creating affordable housing opportunities. Nonprofit Alliance of Consumer Advocates collaborates with rental investment and first-time home buyers to prevent foreclosures by enabling distressed owners to maximize their equity by selling their properties to pre-approved retail buyers when non-retention is opted by the distressed homeowner, offering financial relief to owners and opportunities to investors and first-time buyers.

Imelda's story is a call to action. Those interested in creating affordable housing through rental investment purchases can partner with Nonprofit Alliance of Consumer Advocates. By supporting this mission, you can directly help families avoid foreclosure and foster community stability.

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