

## Consumer Defense Law Group Secures Successful 3rd Party Trustee Sale Reversal on a Investor Owned Loan after Auction

Faith, Advocacy, and Legal Expertise Unite to Reverse Foreclosure and Restore Homeownership Stability

LA QUINTA, CA, UNITED STATES, January 28, 2025 /EINPresswire.com/ -- In a groundbreaking win for homeowners facing foreclosure, the Consumer Defense Law Group, in partnership with the Nonprofit Alliance of Consumer Advocates, successfully reversed the wrongful trustee sale of 48291 Stillwater Dr., La Quinta, CA. This victory not only saved the homeowner, Kenneth Ealy, from losing his property but also showcased the power of collaboration among legal experts, real estate professionals, and faith-based organizations committed to homeownership preservation.

Kenneth Ealy, who originally purchased his home on June 16, 2016, faced a grueling battle to retain ownership. His conventional loan was sold to different investors in October 2011, setting the stage for years of financial instability. By 2014, Ealy brought the loan current after years of loss mitigation efforts but, like millions of Americans, fell victim to financial hardships brought on by the COVID-19 pandemic.

Despite his efforts to negotiate with his lender, who he later discovered wasn't the true owner of his mortgage loan but only a servicing agent, Ealy received a Notice of Trustee Sale on November 6, 2024. On December 11, 2024, while realizing it may be time to downsize into a less expensive home with more sustainable monthly payments, his home was auctioned off to a third-party highest bidder for a mere \$900 over the amount owed on the loan, leaving him with little recourse. Determined not to lose hope, Ealy turned to the Nonprofit Alliance of Consumer Advocates, a faith-based organization that champions homeownership preservation and affordable housing.

The nonprofit swiftly referred Ealy to the Consumer Defense Law Group, who immediately filed a Wrongful Foreclosure Lawsuit (Case #CVPS2408020). Not until after his lender and the owner of his loan as a co-defendant were served the expedited lawsuit a Notice of Rescission was recorded, returning the property to back into Ealy's name but still in the same unsustainable defaulted loan.

"This victory isn't just about reversing a foreclosure—it's about restoring hope and dignity to homeowners," said a spokesperson for the Nonprofit Alliance of Consumer Advocates.

"Kenneth's story is a testament to the transformative impact of legal advocacy and collaborative loss mitigation strategies."

Following the rescission resulting in another 3rd Party <u>Trustee Sale Reversal</u> for Consumer Defense Law Group, the nonprofit legal clinic's Real Estate alliance, HomeSaver Realty procured a qualified Buyer for Kenneths Property enabling him to sell his home on his terms, downsize, and secure a stable financial future.

The Nonprofit Alliance of Consumer Advocates works tirelessly to protect homeowners through strategies such as free legal loan modifications, note acquisitions, preapproved First Time Buyers, Private Investor and partnerships with expert legal teams like the Consumer Defense Law Group. Their mission is clear: to prevent foreclosures, promote affordable housing, and empower communities.

To learn more or refer to clients in need, visit <a href="www.TrusteeSaleReversals.Org">www.TrusteeSaleReversals.Org</a> or call 855NACA-HELP

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