

Consumer Defense Law Group Secures Another Landmark Surplus Trustee Sale Reversal for Oxnard Homeowner

OXNARD, CA, UNITED STATES, January 31, 2025 /EINPresswire.com/ -- In a groundbreaking legal victory for distressed homeowners, Oxnard resident Eileen Diaz successfully reversed the surplus trustee sale of her home after it was auctioned to a third-party highest bidder on December 19, 2024—a sale that had resulted in a surplus of \$291,000.

While many so-called "helpers" only offered to assist Diaz in retrieving the surplus funds, she turned to the Nonprofit Alliance of Consumer Advocates for real solutions. The nonprofit educated her on multiple legal avenues—including staying in her home as long as legally possible, leveraging her surplus funds to purchase another property, and, in a rare but strategic move, attempting to rescind the sale altogether.

Facing imminent eviction, Diaz was immediately referred to Consumer Defense Law Group, a leading wrongful foreclosure law firm with the highest number of documented trustee sale reversals in the country. Leveraging their expertise in foreclosure defense, they swiftly halted the eviction process and regained ownership of Diaz's home before she was forcibly removed.

The legal challenge, filed under Case #2025CUOR037163 in Ventura Superior Court, accused both the loan servicer and the investor-owner of wrongful foreclosure. This case underscores a growing trend of investor-owned loans being serviced through third parties, often leading to questionable foreclosure practices that can be legally contested.

With the successful surplus <u>trustee sale reversal</u>, Diaz now has a critical second chance: she can secure new financing to pay off the remaining mortgage balance, allowing her to stay in her home and rebuild financial stability or she can Sell the Property under her terms and capture much more of her equity with out having a completed foreclosure on her record.

Attorney Tony Cara, Managing Attorney and Owner of Consumer Defense Law Group, led the case. With extensive experience in foreclosure defense against investor-owned loans, Cara has helped countless homeowners not only stop foreclosures before they happen but also reclaim their properties even after auction.

"This case proves that homeowners still have rights—even after a trustee sale," said Cara. "Many people wrongly believe that once their home is sold at auction, there's nothing left to do. But

with the right legal strategy, wrongful foreclosures can be challenged and even reversed."

This legal victory serves as a powerful reminder to homeowners facing foreclosure: do not assume all hope is lost. Even in what seems like the final hour, strategic legal action can sometimes overturn sales, protect homeownership, and restore financial security.

For more information, visit <u>www.TrusteeSaleReversals.org</u> or call (855) NACA-HELP.

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