

# Consumer Defense Law Group Saves Van Nuys Home After Servicer's Refusal to Review Distraught Homeowner for Assistance

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VAN NUYS, CA, UNITED STATES, February 7, 2025 /EINPresswire.com/ -- The Nonprofit Alliance of Consumer Advocates, a faith-based loss mitigation clinic focused on homeownership preservation and affordable housing, has once again successfully helped a homeowner avoid foreclosure despite roadblocks set by loan servicers.

Alexis Gonzalez, a homeowner at 9800 Vesper Ave, Unit 133, Van Nuys, CA 91402, purchased her Condo on November 6, 2019, for \$286,000, borrowing \$202,800. After facing financial hardship, Gonzalez fell into default, leading to a Notice of Default (NOD) filed on April 29, 2024, followed by a Notice of Trustee Sale (NTS) scheduled for auction on October 15, 2024.

On September 15, 2024, Gonzalez reached out to the Nonprofit Alliance of Consumer Advocates for help. Due to the organization's high success rate in obtaining voluntary loan modifications on servicer-owned loans, they immediately submitted a Loss Mitigation Package to her Lender. However, despite California's Homeowner Bill of Rights statute, the loan servicer refused to review the file, citing federal regulations requiring submission at least 37 days before a foreclosure sale set by the loans Investor. Turned out this was an Investor Owned loan not a Servicer Owned Loan—37 days is typically impossible to meet in California, where trustee sales are often scheduled with only 21 days' notice.

Recognizing the urgency of the situation, the Nonprofit Alliance of Consumer Advocates quickly referred Gonzalez to Attorney Tony Cara's Consumer Defense Law Group on September 20, 2024. By October 3, 2024, Consumer Defense Law Group had filed a civil lawsuit (Case #24VECV04907) in Superior State Court, naming the Investor/Owner of the Loan as a Co-Defendant. This legal action successfully stayed the pending October 15th foreclosure, providing Gonzalez with a critical window to fight for home retention.

Following the lawsuit's filing and official service to the investor, the Investor's legal team, rather than proceed with litigation, offered Gonzalez a [Loan Modification](#) as part of a settlement agreement to avoid continued Litigation. On November 8, 2024, Gonzalez accepted the modification offer, securing a restructured, sustainable mortgage with the first payment due on December 1, 2024.

This case highlights a growing issue for distressed homeowners: loan servicers acting as

collection agents for investors often refuse to comply with state protections in favor of federal guidelines, putting homeowners at risk. The Nonprofit Alliance of Consumer Advocates' proven strategies, combined with legal intervention from Consumer Defense Law Group, demonstrate the power of direct engagement with loan investors in securing sustainable solutions.

Gonzalez expressed deep appreciation for the Nonprofit Alliance of Consumer Advocates and the Consumer Defense Law Group for their swift and effective intervention, ultimately allowing them to keep their home.

For more information about how the Nonprofit Alliance of Consumer Advocates can help struggling homeowners, visit [www.lenderlawsuit.org](http://www.lenderlawsuit.org) or call 1-(855) NACA-HELP

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