

Consumer Defense Law Group Saves Homeowner from Trustee Sale After Loan Servicer Declined Assistance

WHITTIER, CA, UNITED STATES, February 14, 2025 /EINPresswire.com/ -- In another significant victory for homeowners facing Trustee Sale Auctions, Consumer Defense Law Group successfully prevented another trustee sale by circumventing a loans servicer for a distressed Homeowner.

Isaac Gonzalez, a Whittier, California homeowner, purchased his property for \$335,000 on October 13, 2004, securing a loan for the full amount. However, after financial hardships led to a Notice of Default on June 5, 2024, followed by a Notice of Trustee Sale scheduled for October 17, 2024, Gonzalez sought urgent assistance to save his home.

On October 5, 2024, he reached out to the Nonprofit Alliance of Consumer Advocates, a foreclosure-prevention nonprofit, for support. Despite their efforts, the loan servicer declined to review his file on October 10, 2024 citing Federal Law requirements to have a file submitted no less than 37 days prior to the Trustee Sale. As the foreclosure deadline loomed, Gonzalez was immediately referred to Consumer Defense Law Group, Owned by Attorney Tony Cara, to take decisive legal action.

In a strategic move, Consumer Defense Law Group filed a lawsuit in the Los Angeles Superior Court (Case #24VECV04907) against the investor of the loan as a Co-defendant hence circumventing the loans Servicing agent. This legal intervention halted the foreclosure process, compelling the investor to negotiate a resolution.

As a result, on November 8, 2024, the investor offered Gonzalez a <u>loan modification</u>, allowing him to retain ownership of his home. His first modified payment is due on December 1, 2024, marking a fresh start and financial stability after years of uncertainty.

"This case is a testament to the power of legal advocacy in protecting homeowners' rights," said Attorney Tony Cara. "By taking swift legal action, we were able to stop an impending foreclosure trustee sale and secure a solution that benefits both the homeowner and the owner of the loan"

For homeowners facing similar foreclosure threats, this case underscores the importance of seeking timely legal assistance. Consumer Defense Law Group remains committed to fighting for homeowners' rights and ensuring they have access to every available legal remedy.

For more information, contact the Nonprofit Alliance of Consumer Advocates at <u>www.NACALaw.org</u> or call 1(855) NACA-HELP

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