



# Consumer Defense Law Group Saves Oxnard Home Through Unique Investor-Owned Loan Strategy

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OXNARD, CA, UNITED STATES, July 31, 2025 /EINPresswire.com/ -- Consumer Defense Law Group is proud to announce a successful resolution in a foreclosure case, allowing a local homeowner and his family to remain in their beloved home in Oxnard, California. As Winston Churchill once said, "Never, never, never give up." This philosophy guided Consumer Defense Law Group in this case, and it's a message the law firm wants all homeowners facing similar challenges to remember.

Facing an imminent trustee sale, Adan Lopez reached out to Consumer Defense Law Group as a last resort. This wasn't a typical case involving only the servicer, Mr. Cooper; instead, it highlighted the complexities of an investor-owned loan. This distinction is crucial because Consumer Defense Law Group's unique strength lies in its ability to identify if a loan is investor-owned, allowing the firm to strategically sue not just the lender but also the investor. This comprehensive approach expands the scope of accountability and often provides a more robust path to resolution.

Mr. Lopez had filed for bankruptcy six times to delay the sale of his home. Despite these efforts, the threat of foreclosure loomed large, jeopardizing his family's stability and their connection to the community they cherished. Mr. Lopez originally contacted the Nonprofit Alliance of Consumer Advocates (Nonprofit Clinic) for free loss mitigation services. As part of their initial submission for assistance, the Nonprofit Clinic sent a Debt Validation Letter (DVL) and a Qualified Written Request (QWR) to the lender, effectively putting the beneficiary on notice. Federal law mandates that lenders respond properly within 30 days. When a lender denies an application, the Nonprofit Clinic typically advises on the appeals process available to clients.

These powerful tools, the QWR and DVL, are vital for homeowners facing foreclosure. A Qualified Written Request (QWR) compels a mortgage servicer to provide detailed information about a loan's servicing or to investigate specific errors, with a required response within 30 business days. Similarly, a Debt Validation Letter (DVL) demands a debt collector verify the legitimacy and details of a debt, and if sent within 30 days of initial contact, it legally pauses collection activities until verification is provided. The critical information gained from these requests, particularly regarding the true beneficiary of the loan, proves invaluable to Consumer Defense Law Group when filing subsequent lawsuits, allowing for precise targeting of both the servicer and the investor. These mechanisms are crucial for uncovering discrepancies and establishing non-

compliance by lenders or servicers, forming a strong basis for legal challenges.

In Mr. Lopez's specific situation, when it became apparent that his past hardship was cured and he could now sustain payments, Consumer Defense Law Group suspected dual tracking—a situation where a lender continues foreclosure while a [loan modification](#) is under review. The Nonprofit Clinic, recognizing the need for aggressive litigation, strategically referred him to Consumer Defense Law Group, led by Attorney Tony Cara, one of the nation's leading foreclosure attorneys.

Consumer Defense Law Group immediately filed a lawsuit in Ventura Superior Court, Case No. 2025CUORO3764, in January 2025, and sought a Temporary Restraining Order (TRO) to stop the trustee sale. This strategic move underscores Consumer Defense Law Group's commitment to exploring all possible avenues to avoid foreclosure, ensuring every legal protection is afforded to their clients. The lawsuit was filed not only against the servicer, but against both the servicer and the owner of the loan as co-defendants. Often, this is the first time the investor is made aware that the clients are actually able to sustain a simple loan modification, and they offer the client a modification as a settlement in lieu of continued litigation. This proactive strategy allows Consumer Defense Law Group to negotiate directly with the true owner of the loan, often before a trustee sale can occur, providing a critical advantage to homeowners.

The firm meticulously prepared its arguments, presenting a robust case that highlighted non-compliance with established procedures. The case was filed on January 30th, 2025, and a temporary restraining order was granted on February 20th, 2025. With an approximate loan balance of \$471,000 and a current home value of \$783,961, this successful outcome means Mr. Lopez and his family not only kept their home but also retained substantial equity, representing a significant financial benefit of \$312,961 in saved home value.

This case is a testament to Consumer Defense Law Group's unwavering commitment to defending homeowners' rights. The firm understands the immense emotional and financial toll foreclosure takes on families and is dedicated to providing aggressive and effective legal representation. Consumer Defense Law Group's approach to loan modification assistance goes beyond typical Request for Mortgage Assistance (RMA) applications; they delve deeper, especially with investor-owned loans, to ensure the investor truly understands the client's ability to sustain payments.

This pivotal case highlights the critical importance of proper legal assistance and aggressive advocacy in preventing a trustee sale. It powerfully demonstrates homeowners can fight back against foreclosure actions and regain their properties, even when most other companies only offer limited services like surplus fund retrieval. Consumer Defense Law Group continues to support those facing similar challenges, fighting for justice in potential wrongful foreclosure cases nationwide.

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