



Surplus Trustee Sale Reversed After Help from Nonprofit Alliance of Consumer Advocates and Consumer Defense Law Group

STOCKTON, CA, UNITED STATES, October 13, 2025 /EINPresswire.com/ -- Consumer Defense Law Group, in collaboration with the Nonprofit Alliance of Consumer Advocates, proudly announces yet another Surplus [Trustee Sale Reversal](#) victory, providing homeowner Kirk Wenzel and his family an affordable option to stay in their home.

Kirk Wenzel sought help from the Nonprofit Alliance of Consumer Advocates immediately after his home was sold at a trustee sale on July 9, 2025. His quick action was critical as any delays following surplus trustee sales greatly reduce one's options. The Nonprofit Alliance of Consumer Advocates recognized the complexity of the situation and outlined several possible options before referring the homeowner to Consumer Defense Law Group, including:

- Reversing the trustee sale by identifying possible Homeowner Bill of Rights (HBOR) and other lending violations.
- Delaying and possibly Preventing title from being officially transferred by invoking a recent consumer protection law that allows family members, tenants and others to step into the shoes of the 3rd party purchaser of the home.
- Buying back the home back from the winning bidder using homeowners' overage funds as a possible down payment.
- Negotiating a possible rent or lease back from the 3rd party Purchaser with a possible Buy Back Option.
- Safely relocating by purchasing a similar property using any excess sale proceeds.

After retaining Consumer Defense Law Group, the trustee sale was officially rescinded with email confirmation from the Trustee, demonstrating the importance of swift action.

Consumer Defense Law Group filed a wrongful foreclosure lawsuit in San Joaquin Superior Court (Case No. STK-CV-URP-As part of their aggressive litigation strategy, Consumer Defense Law Group also drafted a Temporary Restraining Order (TRO) intended to prevent the Trustee Deed Upon Sale from being recorded; also prepared was a lis pendens, which is a public notice of litigation involving a property that is intended to legally "cloud" a property's title, thus dissuading potential buyers. This legal strategy is intended to make it difficult to sell or refinance the subject property during the lawsuit and protects the homeowner's interest.

Due to Consumer Defense Law Group's flawless execution of their strategy on September 3rd 2025, Mr. Wenzel was offered an affordable [loan modification](#) of \$659.43 Principal and Interest Payments at 4% fixed for 30 years that will allow him to stay in his home. This would not have been possible, however, without leveraging the comprehensive legal methods regularly employed by Consumer Defense Law Group.

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