

Nonprofit Alliance of Consumer Advocates Helps Ronald S. Gilbert Stop Foreclosure and Secure Lower Mortgage Payments

SURPRISE, AZ, UNITED STATES, October 17, 2025 /EINPresswire.com/ -- After falling more than two years behind on his mortgage due to serious health issues and the financial impact of COVID-19, Ronald S. Gilbert found himself on the verge of losing his home. With a scheduled foreclosure sale looming and a delinquent balance of \$32,577.51, Ronald had nearly given up hope—until he found help from the Nonprofit Alliance of Consumer Advocates (NACA).

Ronald had been struggling to keep up with his \$1,804.02 monthly mortgage payment at an interest rate of 2.75%, but ongoing health challenges and pandemic-related setbacks made recovery nearly impossible. As his lender prepared to sell his home at auction, Ronald seriously considered selling the property just to stop the bleeding.

Then came a turning point.

A simple Google search led him to the Nonprofit Alliance of Consumer Advocates, a 501(c)(3) nonprofit legal clinic with 5-star reviews and an A+ rating from the Better Business Bureau. Encouraged by what he saw, Ronald reached out for help—and the team at NACA immediately stepped in.

- A skilled volunteer advocate collected all the necessary documentation
- Submitted a complete loss mitigation package to his lender
- Persistently negotiated to cancel the foreclosure

After 4 months of consistent follow-up, NACA succeeded in stopping the foreclosure and securing a [loan modification](#) at zero out-of-pocket cost to Ronald.

□ The Outcome:

- Foreclosure canceled
- Delinquent balance reduced to \$0
- New monthly payment: \$1,483.34 (down from \$1,804.02)
- Same low interest rate: 2.750%
- Ronald kept his home

"I was days away from selling my house just to avoid foreclosure," said Ronald. "But the Nonprofit Alliance of Consumer Advocates stood by me every step of the way. They gave me hope—and helped me stay in my home."

Ronald's story is just one of many that demonstrate NACA's commitment to helping homeowners in distress. Through legal advocacy, compassionate support, and zero-out-of-pocket solutions, the Nonprofit Alliance of Consumer Advocates continues to make a life-changing difference.

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