



Consumer Defense Law Group Achieves Another SURPLUS TRUSTEE SALE REVERSAL for Phoenix Homeowners

PHOENIX, AZ, UNITED STATES, November 24, 2025 /EINPresswire.com/ -- After believing their family home of 24 years was gone forever, Kenneth and Debra Berault of 16819 N 45th Pl, Phoenix, AZ achieved a rare and dramatic victory: a full Surplus [Trustee Sale Reversal](#), restoring their homeownership less than three weeks after the property was auctioned to a third-party bidder.

The Beraults purchased their home on February 1, 2001 for \$163,000, carried a \$112,000 mortgage, refinanced in 2003 for \$128,000, and added a \$30,000 HELOC in 2006. Over time, the loan was transferred seven times, with the last assignment occurring on August 29, 2022 to U.S. Bank Trust Assets, serviced by Select Portfolio Servicing (SPS).

A final Notice of Trustee Sale was recorded on August 4, 2025, leading to the November 3, 2025 foreclosure auction, where the home sold to a third-party highest bidder for \$421,500.00, far above the \$123,075.00 opening bid. This created \$298,425.00 in Surplus Funds, making the Beraults prime targets for surplus-retrieval companies and foreclosure consultants who often charge a percentage for only fund recovery.

Believing surplus retrieval was their only remaining option, the Beraults contacted the Nonprofit Alliance of Consumer Advocates on November 6, 2025. Unlike for-profit firms that only focus on claiming overage funds, Nonprofit Alliance of Consumer Advocates mission centers on Homeownership Preservation and Affordable Housing, exploring every avenue to keep families in their homes — even after foreclosure.

Upon intake, Nonprofit Alliance of Consumer Advocates outlined multiple strategic pathways, including:

- Identifying legal or procedural defects that could justify a Surplus Trustee Sale Reversal
- Immediate referral to Consumer Defense Law Group for wrongful foreclosure evaluation
- Assessing whether a Buy Back Loan could allow family members to repurchase the home
- Using approved financing to relocate if reversal proved impossible

On the same day — November 6 — the Beraults retained Attorney Stephen Zachary, Arizona local counsel for Attorney Tony Cara, founder of Consumer Defense Law Group and widely recognized for successfully having the nation's highest number of recorded trustee sale

reversals.

Consumer Defense Law Group and Nonprofit Alliance of Consumer Advocates initiated rapid legal discoveries and trustee correspondence. By November 21, 2025, the foreclosure was confirmed to be fully rescinded, restoring the Beraults' property rights. On that same day, N.A.C.A submitted a free [loan modification](#) package to SPS and a Bridge Loan request designed to immediately cure the remaining default and ensure long-term home retention if the Loan Modification doesn't get approved. .

"This case highlights the significant difference between simply retrieving surplus funds and actually fighting to restore a family's home," said Attorney Tony Cara. "A Surplus Trustee Sale Reversal is rare, but with the right legal strategy and nonprofit advocacy, it is absolutely achievable — even after foreclosure."

The Berault case stands as a critical reminder: homeowners should not assume foreclosure is final. With early intervention and a team committed to preserving homeownership, even a completed trustee sale can sometimes be undone.

For more information, visit www.TrusteeSaleReversals.org or call (855) NACA-HELP.

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