

# Another Surplus Trustee Sale Reversal: N.A.C.A. & Consumer Defense Law Group Restore Title for Los Angeles Duplex Owner

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LOS ANGELES, CA, UNITED STATES, February 13, 2026 /EINPresswire.com/ -- In a rare legal outcome that many homeowners are told is impossible, the Nonprofit Alliance of Consumer Advocates (N.A.C.A.), a nonprofit clinic dedicated to Homeownership Preservation and Affordable Housing, announced another confirmed Surplus [Trustee Sale Reversal](#) after referring a Los Angeles duplex owner to Consumer Defense Law Group (CDLG).

The homeowner, Ricky Ellis, owned a duplex located at 13502 S San Pedro St, Los Angeles, CA 90061, purchased on November 15, 2002 for \$132,000.00. After his first recorded default on May 18, 2009, Ellis endured years of foreclosure pressure. A new Notice of Trustee Sale was recorded on October 16, 2025, and the duplex was sold at auction on December 1, 2025, generating over \$50,000.00 in surplus funds.

Following the sale, Ellis—like thousands of foreclosed homeowners—was quickly targeted by companies offering to retrieve surplus funds for a fee. But while most firms focused only on collecting the overage, N.A.C.A. offered something far more powerful: a strategy to fight for the home itself.

N.A.C.A. immediately referred Ellis to Consumer Defense Law Group, a nationally recognized wrongful foreclosure litigation firm known for aggressive legal action and trustee sale reversal outcomes. On December 11, 2025, CDLG filed a wrongful foreclosure lawsuit, Case #25CMCV02012, challenging the trustee sale.

At the same time, N.A.C.A. implemented a second layer of protection by preparing a buy-back contingency plan, including mortgage approval and the ability to coordinate private investor intervention to repurchase the property from the trustee or third-party highest bidder if legal reversal failed.

On January 5, 2026, it was confirmed that the third-party trustee sale was officially rescinded, and title reverted back into Ricky Ellis' name, restoring his ownership rights.

“People assume foreclosure ends the moment the auction happens, but that’s not always true,” said Attorney Tony Cara, founder of Consumer Defense Law Group. “When legal violations exist and action is taken immediately, a trustee sale can sometimes be reversed. This case is proof that speed and litigation strategy can restore ownership.”

“This is what separates our nonprofit from the surplus fund industry,” said N.A.C.A. leadership. “We don’t just recover money. We fight to preserve homeownership. And if the legal path falls short, we still provide layered protection through real estate solutions, mortgage banking strategies, and private investor buy-back options so families aren’t left with nowhere to go.”

For more information, visit [www.TrusteeSaleReversals.org](http://www.TrusteeSaleReversals.org) or call (855) NACA-HELP.

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