

Bakersfield Resident Saves Her Home from Foreclosure thru Consumer Defense Law Group.

Nonprofit Alliance of Consumer Advocates and Consumer Defense Law Group help Nancy Rodriguez overcome foreclosure after a 4-year battle.

BAKERSFIELD, CA, UNITED STATES, January 27, 2025 /EINPresswire.com/ -- Foreclosure continues to be a significant issue for California homeowners, but Nancy Rodriguez's story highlights how nonprofit support and legal assistance can make a difference. With help from the Nonprofit Alliance of Consumer Advocates and the Consumer Defense Law Group, Nancy preserved her home after a challenging four-year battle that nearly ended in auction. Her case underscores the power of advocacy in preventing foreclosure.

Nancy's difficulties began in 2020 when the COVID-19 pandemic caused a sudden loss of income. Over the next four years, she fell behind on her mortgage by 48 months, accruing \$63,365.01 in arrears. In 2023, she received a Notice of Default on September 19, followed by a Notice of Sale on January 3, 2024, which set the stage for her home to be auctioned. Seeking help, Nancy turned to the Nonprofit Alliance of Consumer Advocates.

The Nonprofit Alliance of Consumer Advocates quickly acted, submitting a foreclosure alternative package under the California Homeowner Bill of Rights that by law is supposed to postpone the trustee sale. Her lender denied the request, as often occurs with investor-owned loans that follow Federal rules instead of State law. Refusing to give up, the organization referred Nancy to the Consumer Defense Law Group, a well renowned Wrongful Foreclosure Defense Law firm for more aggressive legal protection.

Specializing in Wrongful Foreclosure Litigation, the Consumer Defense Law Group filed a lawsuit (CASE# BCV-24-101554) against Nancy's loan servicer and the loan's beneficiary as a co-defendant on October 17, 2024. The legal action compelled the investor to negotiate directly with Nancy, bypassing the uncooperative servicer. This effort led to a permanent [loan modification](#), enabling Nancy to keep her home and resolve her arrears.

Foreclosures cause emotional and financial upheaval for families and communities. Nancy's four-year ordeal highlights the critical role of organizations like the Nonprofit Alliance of Consumer Advocates and Consumer Defense Law Group in stabilizing lives. Their efforts, including financial education programs, help families make informed decisions and avoid

foreclosure.

Nancy's case demonstrates the value of community support and legal advocacy in overcoming foreclosure. Her success story underscores the importance of partnerships between nonprofits and legal professionals in preserving homeownership. Combatting foreclosure requires collective action from individuals and organizations committed to helping families in crisis.

If you or someone you know faces foreclosure, the Nonprofit Alliance of Consumer Advocates can help. By donating, volunteering, or spreading awareness, you can support families like Nancy's. The organization believes everyone deserves the opportunity to own and preserve their home.

For more information, visit www.NACA.org or call 1-855-NAHA-HELP (1-855-624-2435). Together, we can make a difference—one home at a time.

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