



Nonprofit Legal Clinic Helps Struggling Homeowner Reduce Principal Balance by More Than 50% After Being Rejected for a Simple Loan Modification

Nonprofit Alliance of Consumer Advocates, a Division of Serve All Help All, Inc (SAHA) Gets Meaningful Results Without Litigation or Bankruptcy Thanks to Cooperation of Skilled Legal and Mortgage Professionals

COSTA MESA, CA - Feb 22, 2013 - Francisca A. Barrientos of Lake Forest, CA had been struggling through a hardship doing everything possible to still make her monthly mortgage payment. She didn't want to purposely default on her mortgage in order to qualify for assistance from her lender, but she felt like that might be her only option. Francisca was losing hope that her situation would improve.

Fortunately Francisca didn't give up hope entirely. Instead, she discovered a nonprofit legal clinic called Nonprofit Alliance of Consumer Advocates, a division of federally registered 501 (C)3 Tax Exempt 'Serve All Help All' (SAHA) and with the skilled help of SAHA homeowner advocate, Alfredo Carrillo, she successfully lowered the principal balance of her mortgage more than 50%, from \$313,775 down to \$154,884!

Not only that, her monthly payment was nearly cut in half, from \$1680.92 to \$865.94!

As a bonus, her payment was converted from interest-only to fixed principal and interest, giving her peace of mind knowing that her payment would not change. Her loan was also decreased from standard 480 month term to 328 months.

SAHA is a unique alliance of Attorneys, Mortgage Professionals, Loss Mitigation Specialists, Real Estate experts and Private Investment Fund representatives working together to help homeowners keep their homeownership rights (www.NacaLaw.org) one way or another.

Like many homeowners who are now struggling to keep their homes, Francisca had spent many thousands of dollars on different industry professionals offering to assist her in dealing with her lender. Unfortunately, as with many homeowners, they all proved unsuccessful.

According to Francisca, she was told she only had a few options before the last of her reserves would run out. She could purposely default on her home loan since she would eventually run out of funds anyway. Maybe then her lender would help her. If not, she could spend the last of her savings to file for bankruptcy or hire an expensive law firm to sue her lender.

According to Francisca, SAHA homeowner advocate Alfredo recommended not to purposely default on her loan, not to file for bankruptcy, and not to sue her lender (www.LenderLitigation.org). Francisca once again has stability as well as hope for a better future.