Americas Consumer Advocacy Group

based on 8 reviews.

This company's business providing loan modifications.

Category: Loan Modifications
Address: *3419 East Chapman Avenue, #149 Orange, CA 92869 (888) 536-2771*
Web Site: http://www.americasconsumeradvocacy.com
Hours:
Additional Info: Additional Names, Additional Addresses

About Americas Consumer Advocacy Group
The business has not provided this information yet. If you are the business owner, sign up to manage your storefront.

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There are no questions about this business.

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Customer Reviews & Ratings

Rob T.
1 Review
0 Answers

They Saved My Home

I began applying in early 2009 I was paying interest only payment of $8130. I was told no by my agents, get lost, this was not possible because I was not delinquent on the mortgage. I fell behind and applied again, the paperwork was sent in over and over and over. It was lost. My lender quickly filed a notice of default, even though I was only 3 payments down. My house was then sent for sale, and I was told to take a very bad forbearance agreement. I put $30,000 down which all goes to interest. Then make 4 monthly payments of $8130. Then make 4 monthly payments of $13,720. Then make 10 monthly payments of $10,925. Remember of course, that this is all interest, none of this is going to principal. I followed this plan for the last year, and I have paid back almost $60,000 of the arrearages. I began working with someone on a Consumer Advocacy Group and complaints and letters went out on 12/19. I was immediately contacted by my lender and a modification offer followed on December 27th. Principal and interest payment $5972 Escrow $783 Total Modified Payment $6755 Old payment $8130 interest only Escrow $783 Comparable p&I payment $9618 Escrow $783 Savings of $3600 per month

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Posted on 12/7/2012

Was this review...? Useful (2) Funny (0) Flag this Review

Margaret L.
1 Review
0 Answers

The best move with Americas Consumer Advocacy Group I ever made!

I was going through a loan modification with Bank of America and was getting no where. I was looking for some help online and saw a website "Americas Consumer Advocacy Group" and gave them a call! I contacted a man by the name of Robert Prado. It changed my whole life! Robert absolutely knows his job! He got me my loan modification in just a few months. I got an affordable loan that fits in my budget! I have never been so happy in my life! Thanks Robert for all your leg work and punctuality!

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Posted on 11/25/2012

Was this review...? Useful (1) Funny (0) Flag this Review

Sarah M.
1 Review
0 Answers

Thank you ACA Group

I was an LMPP client on a fixed income in a negative amortization loan. I sent in my packet and was declined because the bank said I did not have a hardship, and I had adequate reserves to pay my mortgage. I had actually been forced to retire to become a full time caretaker for my husband and the bank was looking at income figures from 6 months ago and refusing to reconsider. An NOD was filed against me in December. The letters and complaints were mailed on January 5th—on January 21 I received my modification OLD Payment $2,315 plus escrow of $360 for total of $2,675 This was interest only payment Equivalent Principal and interest payment total is $2915 MODIFIED PAYMENT PITI $1837 Monthly savings $1078 This happened in 16 days.

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Posted on 10/20/2012

Was this review...? Useful (1) Funny (0) Flag this Review

BARBARA M.
1 Review
0 Answers

THEY ARE GREAT!

I NEEDED SUPPORT WITH THE HORRIBLE EXPERIENCE WITH CHASE BANK AND THEIR LIES. THIS COMPANY WAS VERY SUPPORTIVE BECAUSE THEY INITIATED LETTERS THAT I COULD USE TO MAIL TO THE APPROPRIATE GOVERNMENT BANK CONSUMER SERVICES. OF COURSE I DETAILED THE INFORMATION TO FIT MY SITUATION. I NOW HAVE A MODIFICATION. WHAT A RELIEF AND APPRECIATION FOR ROB AND HIS COMPANY TO ASSIST ME. MANY THANKS.

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Posted on 8/2/2012

Was this review...? Useful (5) Funny (0) Flag this Review

DIANNE A.
1 Review
0 Answers

HOME LOAN MODIFICATION

IF YOU ARE THINKING OF A HOME LOAN MODIFICATION USE AMERICAS CONSUMER ADVOCACY GROUP. MY PAYMENT WAS ALMOST CUT IN HALF!!! THE STAFF IS FRIENDLY,PROFESSIONAL AND EDUCATED ON THE MODIFICATION RULES,REGULATIONS AND PROGRAMS.

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Posted on 6/19/2012

Was this review...? Useful (3) Funny (0) Flag this Review

Monawar A.
1 Review
0 Answers

Saved my Home

I was going to loose my home, tried to workout with the bank but all failed. These guys helped me save my home.

Thanks Rob for all your help.

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Posted on 6/4/2012

Was this review...? Useful (2) Funny (0) Flag this Review

gabriel m.
1 Review
0 Answers

after 2 years i finally found help

I am a divorced male 49 years of age life was great up until my divorce and having surgery putting me on disability,I notified the bank that I was going to have surgery and will be off work for 6 months,well the bank said ok thanks for letting us know and try to make as much payment as you can,they asked that I informed them the day I went into surgery and the day I came out this I did as requested,I notified them that there would be no way I could pay the full mortgage and alimony and all other bills,they said they will work with me, well don't believe them all that was happening was getting further behind on my payments it got to a point where they would no longer take my money for mortgage payment and that I was in active foreclosure,to my surprise I said how can this happen I have been trying to get some type of government assistance for 2 years I was denied several times by the bank telling me I made to much money to qualify or I qualified then I didn't qualify,I even went to a NACA program and they didn't help either, it got to a point where the foreclosure proceedings kept coming and coming,notices tape to my front door tell me about foreclosure date and mailings about the same. My friend told me about someone that he knew that was in the same situation that I was in and gave me the number there are to many company's claiming to do what they say they can do but all they do is tie up matters take your money and say they cant help,I know of several people that this has happen to so I called this number talked to the person in charge and explained my situation to him and he asked my if I was behind on my mortgage and I said yes he notified me that his program was only geared for people current with their mortgage and refinance only, he said he had a friend that handles situations that I am in so since I know that this person helped my friends friend I felt this was a good referral,the company that he referred me to was the hope for homes consumer advocacy group, I called talked to Robert and Claudia which they have been very helpful they put together what ever they do had me follow up on my end what they requested sent out notices to the different agency's and the lender. Since the bank was no longer taking my money I wasn't going to give up my home and trusted hope for homes,remember it has taken me 2 years to even try to get somewhere on my own and went no where the bank kept telling me to hang in there but the whole time they were preceding with foreclosure. Well I did what consumer advocacy group asked of me and within 45 days I had the letters from the bank,senators,o s treasury dept, and even a harrp representative said that all these programs are free but why doesn't no one point you in the right direction, well amazing because the bank called me and said we have a complaint letter that I filed and that they were going to find out what happen and what they can do for me, well now after hope for homes properly did all the paper work they said the bank owed them my I qualify for the modification program and true to their word with in 1 week of the phone call from the bank they said I was approved. I know for a fact with out the help of hope for homes I would of lost my home I have sent out my second trial period payment one more to go. My original mortgage payment was 2675.45 after the review from the bank my payment is at this time now 1643.57 this has helped me a lot at least at this point I am not worried about losing my home thanks to hope for homes and Robert and Claudia thanks to your company for your help I could not of kept my home if it wasn't for all the work you 2 have put in, I highly recommend using consumer advocacy group they talked straight from the beginning and that are still in contact with me and following up on my behalf once again you can trust this group they are true to their work

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Posted on 2/29/2012

Was this review...? Useful (15) Funny (12) Flag this Review

S. T.
1 Review
0 Answers

My Story

I had been trying for 1 and 1/2 years with Ocwen and was $95,000 behind. They had offered me a forbearance agreement that RAISED my payment that's when I hired America's Consumer Advocacy Group.

America's Consumer Advocacy Group ran a REST Report and I got a PASS. Denny Lake developed the strategy and put together the letters and complaints and they were sent to me on November 15th, and I sent them out on November 17th. I received a call from the executive office within about 5 days and got a PERMANENT MODIFICATION on December 6th.

Principal reduction of $163,000
Rate of 3.4% fixed for 25 years
Payment with escrows $4100
Old payment with escrow $6400

A savings of $2300 a month plus $163,000 in principal reduction achieved in approximately 3 weeks. The lender pretty much went off of the REST Report in putting together the offer.

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Posted on 2/16/2012

Was this review...? Useful (10) Funny (26) Flag this Review

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