

# California Foreclosure Time-Line

The following time-line is applicable for California Non-Judicial Foreclosures under Deed of Trust. Foreclosures begin with the Trustor (borrower) not making the monthly payment to the Beneficiary (Lender). The first missed payment is technical default, but in practical terms, most Beneficiaries do not begin the process until the third payment is missed. If the Beneficiary cannot resolve the defaulted payment amount with the Trustor through Forbearance or other Loss Mitigation measures, the Beneficiary will instruct the Trustee to begin Foreclosure proceedings.

Day 1	Record Notice of Default
Within 10 Days	Notice of Default Mailed to trustors and Special Requests for Notice
Within 1 Month	Notice of Default mailed to parties pursuant to California Civil Code 2924(c)
After 3 Months	End of 3 month redemption period. Trustee's sale date can be set.
25 Days Prior to Sale Date	Notice to the IRS must be given if required
At Least 20 Days Prior to Sale Date	Publish Notice of Sale, Post Notice of Sale, Mail Notice of Sale
Within 10 Days From First Publication of Notice of Sale	Send beneficiary request for property directions.
14 Days Prior to Sale	Record Notice of Trustee's Sale
5 Business Days Before Sale Date	Right to reinstate expires
Sale Date	Property Sold to highest bidder



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