



FORECLOSURE TIME FRAME

The timeline displayed here is typical in a California non-judicial foreclosure. The foreclosure timeline does not begin until the lender feels they have exhausted all avenues for curing the payment delinquency. Normally, this happens after the borrower has missed 3 monthly mortgage payments. The borrower has probably been contacted by the lender several times prior to beginning the foreclosure process. The official foreclosure process then begins by the lender contacting a Trustee and instructing them to file a Notice of Default.

Calendar	Description with Civil Code Reference
Start (Day 1)	Notice of Default recorded with County Recorder - 2924
Within 10 Business Days	Trustee mails Notice of Default to borrower(s) with recording date - 2924(b)(1) and 2924(e)
Within 1 Month	Mail Notice of Default as per TSG instructions - 2924b(c)(1)(2) and 2924b(e)
After 3 Months	Set sale date, time and location unless bankruptcy has been filed, or event occurs that holds the timeline - 2924 and 2924f(b)
25 Days Prior to Sale Date	Send Notice of Sale to IRS (if applicable) IRS regulations
20 Days Prior to Sale Date	Public Notice of Sale - 2924f(b) Post Notice of Sale - 2924f(b) Mail Notice of Sale - 2924b(c)(3) Begin publishing Notice of Sale in an adjudicated newspaper. (Must run 3 consecutive weeks.) 2924b(e) - Includes any state taxing agency
Within 10 Days from first publication of Notice of Sale	Send beneficiary request for directions to the property - 2924(b)
14 Days Prior to Sale Date	Record the Notice of Sale with recorder's office - 2924f(b)
7 Days Prior to Sale Date	Trustee cannot sell for 7 days after expiration of court order - 2924g(d)
5 Business Days Prior to Sale Date	The borrower's right to reinstate expires - 2924c(e)



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