



# FORECLOSURE TIME FRAME

## FOR CALIFORNIA (NON-JUDICIAL)

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	Action
Start (Day 1 - 3)	Notice of Default recorded with county recorder
Within 10 Business Days	Trustee mails Notice of Default to borrower(s) and anyone with a Special Request for Notice
Within 1 Month	Mail Notice of Default to all parties with an interest in title
After 3 Months	Set sale date
25 Days Prior to Sale Date	Send Notice of Sale to IRS (if applicable)
20 Days Prior to Sale Date	Publish Notice of Sale Post Notice of Sale Mail Notice of Sale Begin publishing Notice of Sale in a adjudicated newspaper (must run for 3 consecutive weeks)
14 Days Prior to Sale Date	Record the Notice of Sale with county recorder's office
7 Days Prior to Sale Date	Trustee cannot sell for 7 days after expiration of bankruptcy court order
5 Business Days Prior to Sale Date	The borrower's right to reinstate expires
Sale Date	The property is sold to highest bidder or reverts back to lender

Matters pertaining directly to foreclosure are set forth in California law. Information deemed reliable but not guaranteed and is subject to change. (07/06 LB)



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