



# NON-JUDICIAL FORECLOSURE TIMELINE (CA)

Calendar	Action
Start (Day 1)	Notice of Default (NOD) recorded with county recorder.
Within 10 Business Days	Trustee mails NOD to borrower(s) and anyone who has recorded a Special Request for Notice.
Within 1 Month	Mail NOD to all parties who hold an interest in the Property.
After 3 Months	Set the date of trustee's sale.
25 Days Prior to the Sale Date	Send Notice of Trustee's Sale to IRS (if applicable)
20 Days Prior to the Sale Date	<ul style="list-style-type: none"> <li>• Publish the Notice of Trustee's Sale for three consecutive weeks in an adjudicated newspaper of general circulation in the city or judicial district where the property is located.</li> <li>• Post the Notice of Trustee's Sale on the property and a public place.</li> <li>• Mail the Notice of Trustee's Sale to all parties entitled to receiving a copy.</li> </ul>
14 Days prior to the Sale Date	Record the Notice of Trustee's Sale with the county recorder's office.
5 Business Days Prior to the Sale Date	Trutor's right to reinstate loans expires.
Date of Trustee's Sale	The property is sold to the highest bidder for cash or Reverts to the foreclosing beneficiary.

Please note: The timeline displayed here is typical in a California non-judicial foreclosure and is summarized here for illustration purpose only. Please refer to California Civil Code Section 2924 for full details.

## LENDER'S FORECLOSURE SERVICES

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