

Trustee's Timeline

This timeline is intended only for the general interest of those processing foreclosure. Please consult your attorney for assistance in its use. References are to various sections of the California Civil Code.

Record Notice of Default

Day 1

Mail Notice of Default- Trustors & Requests For Notice – 2924b (b)(1) and 2924b(e)

Within 10 business days

Publish Notice of Default –when necessary -2924 (b)(d)

Within 10 business days

Mail Notice of Default to Jr. Lienholders- 2924b(c)(1)(2) and 2924b(e)

Within 1 month

Set Sale Date -2924 and 2924f(b)

After 3 months

Send Notice of Sale to IRS, as required in cc §2924b(c)(4) – IRS regs. (Re: IRS lien(s))

25 days before sale date

Publish Notice of Sale- 2924f(b)

20 days before sale date

Post Notice of Sale -2924f(b) on property and in public place

20 days before sale date

Mail Notice of Sale- 2924(b)(c)(3) 2924(e)- INCLUDES any State taxing agency, including office of the controller if Notice of lien for postponed property taxes has been recorded.

20 days before sale date

Request for directions to property sent to beneficiary- 2924f(b) (Vacant Property)

Within 10 days from 1st publication notice of sale

Record Notice of Sale-2924f(b) with APN No.

20 days before sale date

Trustee cannot sell for 7 days after expiration of court order, unless the order otherwise provides- 2924g(d) (TRO or BK)

10 days before sale date

Right to reinstate ends – 2924c(e)

5 business days before sale date

SOLD!! (2924g and 2924h)

Sale date

120 days IRS redemption period only if IRS lien recorded 30 days prior to sale

120 days