

California Foreclosure Time-line

The following time-line is applicable for California non-judicial foreclosures under Deeds of Trust. Foreclosures begin with the Trustor (Borrower) not making the monthly payment to the Beneficiary (Lender). The first missed payment is a default, but in practical terms, most Beneficiaries do not begin the foreclosure 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.

