THE 110-DAY MAP · CALIFORNIA FORECLOSURE TIMELINE

You have more time — and more choices — than the callers say.

California law sets this calendar, not the people calling you. From a recorded Notice of Default to an auction is at least about 110 days. It is often longer. Your real dates come from your recorded notices.

1 **Before any notice**

You are behind, but nothing is public yet. You can catch up with your lender, refinance, or sell quietly on your own clock. *The widest door.*

2 **The Notice of Default is recorded**

The clock starts. By law, at least three months must pass before a sale can be set (Civil Code §2924). The notice is now public — that is why the pushy calls begin. *Catch up, sell, or refinance — with time on your side.*

3 **The three-month window**

You can usually catch up by paying what is past due, plus fees. You can still sell or refinance. The best stretch to sell on your terms. *Room to breathe.*

4 **The Notice of Trustee's Sale is posted**

A sale date now exists — posted at least 20 days before the auction (Civil Code §2924f). You can still sell, pay the loan off in full, or catch up. *A real date, but real options.*

5 **The final days**

Catching up ends five business days before the sale (Civil Code §2924c). You can still sell, or pay in full, right up to the sale itself. *The door is narrow. It is not shut.*

6 **After the sale — or you hold the asset**

If the property sells, the focus turns to a clean, orderly next step. Lenders and servicers: this is where REO and stabilization begin. *There is a clear next step.*

The sooner you act, the more choices stay open.

Gay-Lynn Chavez · 562-858-7065 · A free, private call. No pressure.

Want to keep the home? Your first calls: your lender, a HUD-approved housing counselor (hud.gov/findacounselor — many help for free), and a lawyer. We will tell you that too.

Check your own dates: williamscap.ai/tools/foreclosure-timeline · The whole guide: williamscap.ai/foreclosure-help

Gay-Lynn Chavez, CA DRE #01433767 (eXp Realty of California, Inc.); Louis Chavez, CA DRE #01949822, NC #363738 (eXp Commercial of California, Inc.) — Chavez Group / LC Commercial Invest Group. Francisco Williams, CA DRE #01979442, NMLS #1858674 — KW Commercial Beverly Hills / Williams Capital Advisors.