

How many mortgage payments can I miss before foreclosure starts in California?

A Bravo Zulu Foreclosure Guide

Missed a Mortgage payment? What now?

If you've missed a mortgage payment in California, you may be wondering how much time you have before foreclosure starts. The short answer is: it does not happen after one missed payment, but it can move faster than many homeowners expect if no action is taken.

Past Due Breakdown	What to do at this stage	Industry Insight
<p>At around 30 days late, your loan is generally considered delinquent.</p> <p>You may experience:</p> <ul style="list-style-type: none"> • Late fees • Calls or letters from your loan servicer • Early impact to your credit score <p>California law requires lenders to attempt contact before starting foreclosure and to discuss foreclosure-prevention options.</p>	<ul style="list-style-type: none"> • Contact your loan servicer immediately • Ask about hardship options • Do not ignore mailed notices 	<p>At this stage, you still have the most flexibility to avoid foreclosure.</p>
<p>By 60 days late, the situation becomes more serious.</p> <p>You may see:</p> <ul style="list-style-type: none"> • Increased collection efforts • Continued credit damage <ul style="list-style-type: none"> • Review for loan modification or other loss mitigation options <p>Federal servicing rules require lenders to make early intervention efforts, which are designed to</p>	<ul style="list-style-type: none"> • Ask about a repayment plan • Explore loan modification or forbearance • Take action before the balance becomes harder to catch up 	<p>This is where many homeowners start feeling pressure—but you still have time to stop foreclosure.</p>

<p>help homeowners avoid foreclosure.</p>		
<p>In California, the foreclosure process typically cannot begin until a loan is more than 120 days delinquent.</p> <p>Once that threshold is reached, the lender may record a Notice of Default</p> <p>This officially starts the pre-foreclosure process in California.</p> <p>After that:</p> <ul style="list-style-type: none"> • You typically have about 90 days to cure the default • If unresolved, the next step is a sale notice and eventual auction 	<p>This is the point where acting quickly matters most.</p> <p>Homeowners may still be able to:</p> <ul style="list-style-type: none"> • Catch up on missed payments • Work out a solution with the lender • Sell the home before foreclosure 	<p>Waiting at this stage can significantly limit your options. The earlier you act, the more options you have.</p>

What are my Solutions

1. Catch up on missed payments
2. Request a loan modification
3. Explore forbearance options
4. Sell the home before foreclosure
5. Do nothing (and risk losing the home)

6. **Reminder**: California homeowners are protected by notice and cure periods, but those protections do not stop the process if no action is taken! You are not alone or out of options.

We are here for you!

If you're behind on your mortgage and not sure what to do next, you're not alone. There are still ways to move forward depending on your situation.

If you want to understand your options or see what your home could sell for, you can reach out anytime—no pressure, just information.

The real question is not just how many payments you miss — it is how quickly you act once you fall behind. At Bravo Zulu our mission is to help YOU.....**call us today.**