

California Foreclosure Timeline

A simple guide for San Bernardino County homeowners trying to understand the Notice of Default, redemption period, Notice of Trustee Sale, and auction window.

The big picture

California foreclosure is usually a nonjudicial process. After missed payments and lender action, a Notice of Default may be recorded. A minimum 90-day redemption period follows before a Notice of Trustee Sale can be recorded. The auction date must generally be at least 21 days after that sale notice.

Why timing matters

Most options become easier when they are explored before a sale date is posted. Reinstatement, lender review, a traditional listing, or a private sale all depend on having enough time to complete the required steps.

Local note

In San Bernardino County, property condition, city, equity, occupancy, and relocation needs can change which option makes the most sense.

Quick checklist

- Record the Notice of Default date
- Confirm arrears or reinstatement amount
- Estimate property value and loan balance
- Decide whether your first goal is to keep, sell, or compare options
- Write down your personal decision date

Talk Through My Options

Private, local, no pressure. Call (909) 285-2260 or visit bravozulu-realestate.com.