

California Foreclosure Timeline

First Steps Checklist for San Bernardino County

Use this to organize the dates, numbers, and decisions that matter before the timeline gets tighter.

STEP 1

NOD

Notice of Default is recorded after missed payments and lender action.

STEP 2

90 days

Minimum redemption period before a sale notice can move forward.

STEP 3

21 days

Minimum time from Notice of Trustee Sale to auction date.

Start here this week

First, identify the deadline, the amount needed to reinstate, and whether keeping, selling, or comparing options is the goal.

San Bernardino County note

In Fontana, Ontario, Upland, Rialto, Victorville, Redlands, and San Bernardino, the right move can depend on equity, repairs, relocation timing, and whether a traditional sale can close before auction.

Quick checklist

Date the Notice of Default was recorded: _____

Estimated arrears or reinstatement amount: _____

Current loan balance: _____

Estimated property value: _____

Known auction date, if any: _____

Repairs or condition issues that may affect a sale: _____

How to think about your options

If the goal is to keep the home

Ask the lender or servicer about reinstatement, repayment, forbearance, or loan modification options. Keep written records.

If the goal is to sell before auction

Compare timeline, certainty, repairs, closing costs, and privacy. A private cash sale may help when speed matters.

If the sale date is already posted

The timeline is tighter. Confirm the auction date, request payoff figures, and get professional guidance quickly.

If you are unsure

A calm, confidential conversation can help you map the options before pressure forces the decision.

Talk Through My Options

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