

FORECLOSURE TIMELINE

Day 1	Notice of Default recorded
Within 10 Business Days	Notice of Default mailed Notice of Default published when necessary
Within 1 Month	Notice of Default mailed
After 3 Months	Sale date set
25 Days before Sale Date	Notice of Sale to I.R.S. sent I.R.S. Publication 786 when necessary
20 Days before Sale Date	Notice of Sale publication began Notice of Sale posted Notice of Sale mailed
Within 10 Days from 1st Publication of Notice of Sale	Beneficiary Request for directions to property sent
14 Days before Sale Date	Notice of Sale recorded
7 Days before Sale Date	If Court Action, “7 Day” Rule may apply before sale can occur
5 Business Days before Sale Date	Expiration of Right to Re-instate the Loan