

You got a Notice of Default. Here's what happens next.

A plain-English guide for California homeowners. Free to keep, no strings attached.

First, the good news: you still own your home.

- A Notice of Default is not an eviction. It means your lender has started the foreclosure process.
- You can still catch up, work out a plan with your lender, or sell, until the day of the sale.
- You usually have a few months. Acting early keeps the most options open.

How the timeline works

STEP 1

Notice of Default

Your lender records a notice that you're behind. This usually comes after about four months of missed payments.

STEP 2

At least 3 months

By law, the lender must wait about three months before it can set a sale date. This is the best time to compare options.

STEP 3

Notice of Trustee Sale

A sale date is set with about three weeks' notice. You can generally still catch up until five business days before the sale.

Every case is a little different. Check the dates on your own notices, or ask a housing counselor.

3 things to do this week

- 1 Find your dates.** Look for the recording date on your Notice of Default, any sale date, and the trustee's name and "TS number."
- 2 Ask your lender for two numbers, in writing.** A reinstatement quote (the amount to catch up) and a payoff statement (the amount to pay off the loan if you sell).
- 3 Get free, unbiased advice.** A HUD-approved housing counselor costs nothing: call 1-800-569-4287 or visit hud.gov. For legal questions, talk to a California real estate attorney.

Protect yourself from foreclosure scams

- Never pay an upfront fee to "save" your home.
- Never sign your deed or title over to someone who promises to fix things.
- Don't stop talking to your lender because someone told you to.
- Read every contract before you sign. If you sell a home you live in while in foreclosure, you generally have the right to cancel within five business days.

Your options at a glance

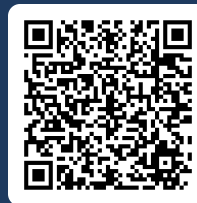
Option	Good if...	Keep in mind
KEEP YOUR HOME		
Catch up (reinstate)	You can pay what's past due, including fees.	Ask your lender for the exact amount and deadline in writing.
Modification, forbearance, or repayment plan	You can afford payments again, or your hardship is temporary.	The lender has to approve it. Apply early and keep copies of everything.
SELL YOUR HOME		
List it on the open market	You have time before a sale date and want the highest price.	Usually takes 30–45+ days, and the sale must close before the auction.
Renovate, then sell	Your home is dated and you have time. Revive fronts the cost, repaid when it sells.	Takes longer, and results vary. Get every term in writing.
Sell360 (two checks)	You need cash soon but want a share of the resale value.	Revive buys the home. The second check depends on the resale and isn't guaranteed.
Cash offer	Your sale date is close and speed matters most. Can close in about 5–14 days.	Usually below market value. Compare it with your other options first.
Loan assumption	You have a low-rate loan a buyer could take over.	Only some loans qualify, and the lender must approve the buyer.

Want to see your own numbers?

I'll put together a free equity report: what your home is worth as-is, what it could be worth after updates, and what you'd walk away with under each option. If keeping your home is the better move, I'll tell you that too.

Text: (949) 807-1165 | Call Shiv: (949) 565-2691

realestatewithshiv.com/socal-foreclosure-rescue



Whatever you decide, you don't have to figure this out alone. Free, no obligation, and no pressure.

— Shiv

How I'm paid: A standard commission out of escrow when a home sells. No upfront fees. I may also be paid by Revive or other capital partners as the agent on a transaction using their programs, and those companies may charge fees or earn a profit. You never have to use them.

Broker advisory: Shivam "Shiv" Patel, Broker Associate, DRE #02241956. Mint Real Estate, brokered by Real Brokerage, DRE #02022092, 4040 MacArthur Blvd, Newport Beach, CA 92660. Mint Real Estate is not a "foreclosure consultant" under California Civil Code § 2945 et seq. This guide is general information, not legal, tax, or financial advice.

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