

CALIFORNIA · NON-JUDICIAL FORECLOSURE · 2026 EDITION

Working a pre-foreclosure lead

How to find, read, value and work Notice of Default and Notice of Trustee's Sale leads, from the first recorded notice to the courthouse steps.

 **NOD** —————  **NOTS** —————  **SALE**

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The foreclosure timeline

California foreclosures happen outside the courts. Three recorded documents set the window you get to work in.

NOTICE OF DEFAULT · DAY 0

The clock starts

Recorded after roughly 90 to 120 days of missed payments.

NOTICE OF SALE · +90 DAYS

The date is set

Cannot record until 3 months after the NOD. Sets the auction.

TRUSTEE SALE · +21 DAYS

The auction

Held at least 21 days after the NOTS. Highest cash bid wins.

Why non-judicial matters to you

Almost every California mortgage is a deed of trust with a power of sale. That lets the lender foreclose through a trustee instead of suing in court. The process moves fast, but it is rigid and it is public, so you can predict the next milestone and time your outreach to the day.

The deadline that actually matters

The borrower can reinstate, meaning catch up the missed payments plus fees, up until 5 business days before the sale. After that, only a full payoff stops the auction. Work backward from that 5-day mark rather than from the sale date.

KEY TAKEAWAY

Work the gap between the NOD and the NOTS. The owner still has time and options, and far fewer investors are calling.

Reading the NOD record

The Notice of Default is your first signal. Read it the way a title officer reads it.

RECORDED · LOS ANGELES CO.		2026-0481923
Notice of Default		
APN	5089-014-027	
TRUSTOR	M. & L. Reyes	
BENEFICIARY	Cascade Bank, N.A.	
ORIG. LOAN	\$318,000 · 2009	
AMOUNT IN DEFAULT	\$14,206	

A real NOD has these fields. The last two tell you the most.

The fields that matter

- › **APN.** The Assessor’s Parcel Number is how a NOD gets matched to the trustee sale that follows it months later. It is also what a title company needs to pull the liens the filing never mentions.
- › **Trustor.** The borrower, your actual lead. Compare the name to the owner of record before you knock.
- › **Original loan and date.** An old, low loan on a long-held home is a strong equity signal before you do any other math.
- › **Amount in default.** How far behind they are. A small default on a high-value home means the owner has equity and a reason to move.

Read the document, not just the row

Every filing is the recorded document from the county recorder. Read what the fact grid leaves out: the legal description, the trustee's address and the exact default language. What no recording can tell you is what happened after it. Owners cure, lenders refinance and sales get postponed, so confirm with the trustee before you spend money on a deal.

SPOT THE GEM

A low default amount plus an old, low original loan equals a high-equity lead. Flag those at the top of your list.

Reading the NOTS record

The Notice of Trustee’s Sale sets an auction date. Nothing else in your pipeline moves this fast.

RECORDED · LOS ANGELES CO.		2026-0719044
Notice of Trustee’s Sale		
SALE DATE	Aug 14, 2026 · 10:00a	
LOCATION	Pomona Courthouse	
OPENING BID	\$341,880	
TRUSTEE	Western Default Svc.	
TS NUMBER	CA-26-94411-AB	

Sale date and opening bid are the two numbers you act on.

The fields that matter

- › **Sale date.** Everything else you do is measured backward from it.
- › **Opening bid.** Roughly the total debt owed. Compare it to market value to see whether there is equity left.
- › **Trustee and TS number.** Call the trustee’s automated line with that number to confirm the sale is still on and check for postponements.

Postponements are the norm

Sales get pushed constantly: by the lender, by borrower request, by a loan-modification review, or by a bankruptcy filing. A sale can be postponed by announcement up to three times before a brand new notice is required. Never assume a sale happened or didn’t. Reverify with the trustee before every action.

URGENCY CHECK

A NOTS with real equity and a sale three weeks out goes to the top of the list. Make contact today.

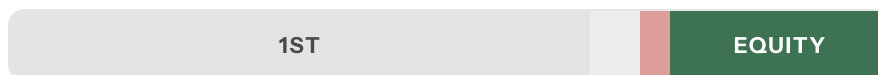
Equity analysis

Leads without equity waste your time. Run this math before you spend a day on one.

Market value – senior liens – junior liens – arrears & fees = **equity**

Worked example

Market value (comps)	\$620,000
1st loan balance	– \$410,000
2nd / HELOC	– \$35,000
Arrears + fees	– \$22,000
Estimated equity	\$153,000



Liens and priority

Liens pay off in the order they were recorded. The first deed of trust is senior. When a senior lien forecloses, it wipes out the junior liens behind it, but the senior debt survives. Always know which lien is the one foreclosing, because it changes the entire picture.

Don't get fooled

- › Triage on an automated estimate, then confirm with real comps before you make an offer. Distressed homes break automated models.
- › Pull a full title profile. The filing names the deed of trust being foreclosed and nothing else, so tax liens, HOA liens, judgments and IRS liens stay invisible until you look.
- › Condition matters. A high-equity home that needs \$80k of work is a very different deal.

KEY TAKEAWAY

A homeowner with \$150k on the line has a reason to pick up the phone. Sort your list by that number.

Skip tracing & outreach

You found a good lead. Now you have to reach someone who is embarrassed and dodging calls.

Call

Highest contact rate, hardest emotionally. Lead with help, never the sale.

Mail

Consistent and low pressure. Handwritten style outperforms glossy postcards.

Door knock

Highest conversion, lowest scale. Go respectful, midday or early evening.

Where your numbers come from

A skip trace returns the owner's mobiles, landlines and emails, with a second owner listed separately when the filing names one. A number that has been screened may carry a Do Not Call mark and a known TCPA litigator may be flagged, but those flags are a starting point, not a clearance. Screening before you dial is yours to do. Distressed-owner numbers also go stale, so expect some dead dials and work down the list rather than redialing the top one.

An opener that works

"Hi, I'm [name]. I work with homeowners in [city] who've received a notice of default. I'm not here to pressure you. I just want to walk you through your options before the sale date. Do you have two minutes?"

Compliance basics

- › Calls and texts to cell phones fall under the TCPA. Screen your numbers against the Do Not Call registry before you dial, and honor any opt-out from then on.
- › Mail is generally fine, but California regulates foreclosure solicitations. Keep it honest and non-deceptive.

- › Never imply you are from the government, the lender or a relief agency.

KEY TAKEAWAY

Spread a few respectful touches across call, mail and door over the whole window. That converts better than one hard call.

The homeowner's options

You earn trust by knowing their options better than they do. These are the ones still on the table before the auction.

Reinstate

Pay the arrears plus fees to bring the loan current. Allowed until five business days before the sale.

Loan modification or forbearance

Work with the servicer to restructure the loan. Slow, but it stops the sale if approved in time.

Sell before the auction

If there is equity, a traditional or fast sale pays off the loan and puts cash in their pocket. This is where you come in.

Short sale

If they owe more than the home is worth, the lender accepts less than the balance. Slower, needs lender approval.

Bankruptcy

A Chapter 13 filing halts the sale with an automatic stay and creates a repayment plan. A legal, last-resort lever.

Doing nothing means the home sells at auction. Any surplus above the debt can go to the owner, but only after the sale, and almost always less than a normal sale would have netted. Walk them through the list and let them pick.

KEY TAKEAWAY

Show them where you fit on that list: the option that protects their equity and hits their date.

Investor strategies

The same lead has several exits. Which one you take depends on the equity, the sale date and how much cash you have.

Pre-foreclosure purchase

Buy directly from the owner before the sale. Most control and best margins, but it triggers the equity-purchaser rules in Lesson 08.

Subject-to

Take title and leave the existing loan in place. Powerful with low-rate loans, but carries due-on-sale risk.

Wholesale / assignment

Lock the deal under contract and assign it to a cash buyer for a fee. Low capital, fast, lower upside.

Trustee-sale auction

Buy on the courthouse steps. All cash, no inspection, and you inherit any surviving senior liens.

REO

If it goes back to the bank, buy it later as a bank-owned listing. Cleaner, but the equity window is gone.

- › Match strategy to equity. Thin equity favors subject-to or a short sale. Fat equity favors a straight purchase.
- › Always carry a title contingency and confirm the exact payoff before you commit cash.

HEADS UP

Buying from an owner-occupant in foreclosure triggers California's Home Equity Sales Contract law. A written contract, plain language and a five-day right to cancel are mandatory. Covered next.

California legal & compliance

California protects foreclosure homeowners aggressively. These statutes decide what you can legally say, sign and charge for.

HBOR

Homeowner Bill of Rights

Bans dual tracking and requires a single point of contact for owner-occupied one-to-four-unit homes. It shapes what the homeowner expects from the servicer.

2923.5

Pre-NOD contact

The servicer must attempt to contact the borrower about alternatives at least 30 days before recording the NOD.

2924

Notice and timing rules

Governs the three-month and 21-day windows and how postponements must be handled.

1695

Home Equity Sales Contract Act

When you buy a home in foreclosure from its owner-occupant: a required written contract, specific notices and a five-day right to cancel.

2945

Foreclosure Consultant Act

If you offer to stop or postpone a foreclosure for compensation, you are heavily regulated. Know exactly where that line is.

Marketing rules

- › No deceptive mailers, no fake government look, no false urgency.
- › Honor Do Not Call and TCPA rules on every single call and text.

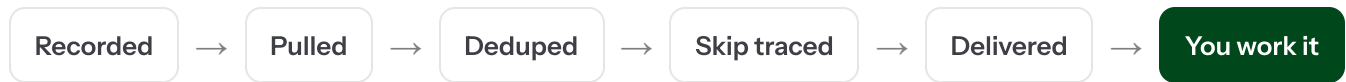
WHEN IN DOUBT

Route it through a licensed attorney or agent. The penalties here, including rescission and treble damages, are not worth a shortcut.

This playbook is educational, not legal advice. Verify current statutes before acting.

Lead management

The filings arrive every business day. Your system is what happens next: which lead you open first, and what you do when a clock moves.



Everything up to delivery should already have happened before you sit down. New filings land every business day, the morning after they record. They should arrive standardized and deduped on the parcel number, so the same home does not show up twice under two spellings of its address.

- › **Filter instead of scrolling.** Split the filing types. Narrow by city, ZIP, loan size and default amount, then sort to put the biggest defaults on top.
- › **Plan the week on a calendar.** Every upcoming trustee sale in the county, in date order, is where sale-date triage belongs.
- › **Save and watch.** Keep the leads worth a second look, and watch the clock on the ones you are working so you know when a NOD becomes a sale.
- › **Keep the conversation somewhere.** Log touches, outcomes and the next action in whatever CRM you already run.

THE DAILY HABIT

Open the calendar, then the morning's new filings. Sales inside two weeks with real equity get the call today.

You're ready to work the lead

You can now read a California pre-foreclosure filing, value the deal behind it, and work the owner from the first recorded notice to the courthouse steps.

QuickLeads delivers every Notice of Default and Notice of Trustee's Sale in your county the morning it records, skip traced, with the recorded document attached. Every county is 7 days free.

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