



S.B.S. LIEN SERVICES
SIMPLY BETTER SERVICE

CALIFORNIA HOA TIMELINE

TIME FRAME	PAPERWORK
Preliminaries	Prepare Declaration of Default
Start	Prepare Pre-Lien/Demand letter
30 days after Pre-Lien Letter	<p>Prepare and record Notice of Delinquent Assessment and Claim of Lien (NODA)</p> <ul style="list-style-type: none"> Prior to recording the NODA, the Board of Directors of the Association must approve to lien said property by a majority vote in an open meeting.
30 days after recording the NODA*	<p>Prepare and record Notice of Default and Election to Sell (NOD). Order Trustee's Sale Guarantee (TSG).</p> <p>* Once the Decision to Foreclose has been personally served</p>
Prior to recording the NOD	<ul style="list-style-type: none"> The Board of Directors of the Association must approve to initiate foreclosure on a property by a majority vote in an executive meeting. The Board shall record the vote in the minutes of that meeting. Decision to Foreclose will be personally served upon the owner. (Only if property is owner occupied)
10 days after the recording of the NOD	10-Day Mailings
30 days after the recording of the NOD	30-Day Mailings
2 months after the recording of the NOD	Authorization to Publish Non-Military Affidavit
3 months after the recording of the NOD	Prepare Notice of Sale Order TSG Update
No later than 20 days prior to sale	<p>Publish, Post and Mail Notice of Sale Record Notice of Sale</p> <ul style="list-style-type: none"> Prior to recording the NOS, the delinquent assessments must be greater than \$1,800.00 or 12 months in arrears.
Sale Date	<p>Conduct Sale Prepare and record Certificate of Sale</p>
90 Days from Trustee's Sale	<p>Right of Redemption Period 90 days after the Trustee's sale per Civil Code 5715(b) Record Trustee's Deed Upon Sale</p>

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S.B.S. is a debt collector attempting to collect a debt and any information obtained will be used for that purpose