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PUBLIC TRUSTEE FORECLOSURE TIMELINE

INCLUDING CLIENT NOTIFICATIONS



1712 Topaz Drive, Loveland, CO 80537 P. 970-667-7000 WWW.LCREALESTATEGROUP.COM

TYPICALLY, 30 DAYS PAST DUE

1st notice sent by servicer

TYPICALLY, NO LATER THAN 45 DAYS PAST DUE

Servicer provides single point of contact

TYPICALLY, 60 DAYS PAST DUE

2nd notice sent and called by lender

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TYPICALLY, 90 DAYS PAST DUE

Notice of Right to Cure sent w/CO Foreclosure Hotline Number and loss mitigation contact

TYPICALLY, NO LATER THAN 120 DAYS PAST DUE

Notice of Election and Demand sent by lender to Public Trustee

TYPICALLY, NO LATER THAN 130 DAYS PAST DUE

Public Trustee reviews and records NED within 10 days of receipt

TYPICALLY, 150 DAYS PAST DUE / 20 DAYS AFTER NED RECORDED

Public Trustee reviews and records NED within 10 days of receipt 0

AFTER NED RECORDED, RULE 120 CASE FILED. ORDER DATED MIN. 16 DAYS PRIOR TO SALE.

Notice of case sent to borrower

TYPICALLY, 45-60 DAYS BEFORE SALE

2nd notice of sale and right to cure from Public Trustee and newspaper publication of sale ends

NO LATER THAN 15 DAYS BEFORE SALE

If chosen, Notice of Intent to Cure filed. Amount must be paid no later than noon the day before the sale.

TYPICALLY, NO EARLIER THAN 230 DAYS PAST DUE

Sale (110 to 125) days after recording of NED, Agricultural (215-230 days), Abandoned (45-65 days)