

## FORECLOSURE WORK SCHEDULE

TIME FRAME	PAPERWORK	FEE LEVELS	
<b>Preliminaries</b>	Collect Information Sheet Prepare Declaration of Default Prepare Substitution of Trustee Prepare Notice of Default (NOD)	<u>Note:</u> Trustee may charge a Cancellation Fee	
<b>Start</b>	Record Substitution of Trustee Record Notice of Default		
<b>10 Days</b>	10-day Required Mailings <b>(1)</b> (Notice of Default mailing)		
	Trustee Sale Guarantee (TSG)	Reinstatement	
<b>30 Days</b>	30-day Mailings <b>(1)</b> (Notice of Default mailing)	or	Fee During First Three Months <b>(3)</b> <b>(PHASE 1 Fee)</b>
<b>2 months</b>	-----	Payoff	
<b>9-11 weeks</b>	Authority to Publish (Any Advances)		
<b>3 months</b>	Order TSG Publication Datedown		
<b>3 months plus 1 day</b>	Prepare Notice of Sale (NOS)  No later than 20 days prior to sale: Record Notice of Sale Publish Post Mail <b>(1)</b>	Rescission	
		or	Fee After Notice of Sale Mailed <b>(3)</b> <b>(PHASE 2 Fee)</b>
<b>29 days prior to sale</b>	Mail Notice of Sale to IRS <b>(2)</b>		
<b>30-15 days prior to sale</b>	Send request to Client for: Instructions to Bid information Affidavit of Non-Military Service		
<b>Day before sale</b>	Compute Opening Bid Order TSG Sale Datedown		
<b>Day of Sale</b>	Conduct sale Prepare closing invoice for client Prepare Trustee's Deed to record		
<b>After receipt of payment</b>	Record Deed		Sale Fee <b>(3)</b> <b>(PHASE 3 Fee)</b>

- (1) All statutory mailings require declaration of mailing.
- (2) IRS must receive notice at least 25 days prior to sale of any IRS lien recorded 30 days or more prior to sale date.
- (3) See fee chart
- (4) If 3<sup>rd</sup> party offer is accepted during 10 day period prior to sale, Trustee is entitled to additional fee of \$50.00.

**Pacific Oak Foreclosure Services, Inc.**  
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