

## Free Foreclosure Listings and Trends

State, County, City or Zip

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## California Foreclosures

Review the latest California foreclosure trends, use our directory of California counties to see local foreclosure trends or search foreclosure listings for any City or ZIP code in the state. Our California housing and demographics data will help you understand the California real estate market. For more information on specific foreclosure properties, we recommend working with a local Realtor® that uses ForeclosureRadar.com, or subscribing to ForeclosureRadar.com, the professional's foreclosure service.

### Top Foreclosure Counties in California

[Los Angeles County](#)

[\(/california/los-angeles-county-foreclosures\)](#)

[Orange County](#)

[\(/california/orange-county-foreclosures\)](#)

[San Diego County](#)

[\(/california/san-diego-county-foreclosures\)](#)

[Santa Clara County](#)

[\(/california/santa-clara-county-foreclosures\)](#)

[San Bernardino County](#)

[\(/california/san-bernardino-county-foreclosures\)](#)

[Riverside County](#)

[\(/california/riverside-county-foreclosures\)](#)

[Alameda County](#)

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[Sacramento County](#)

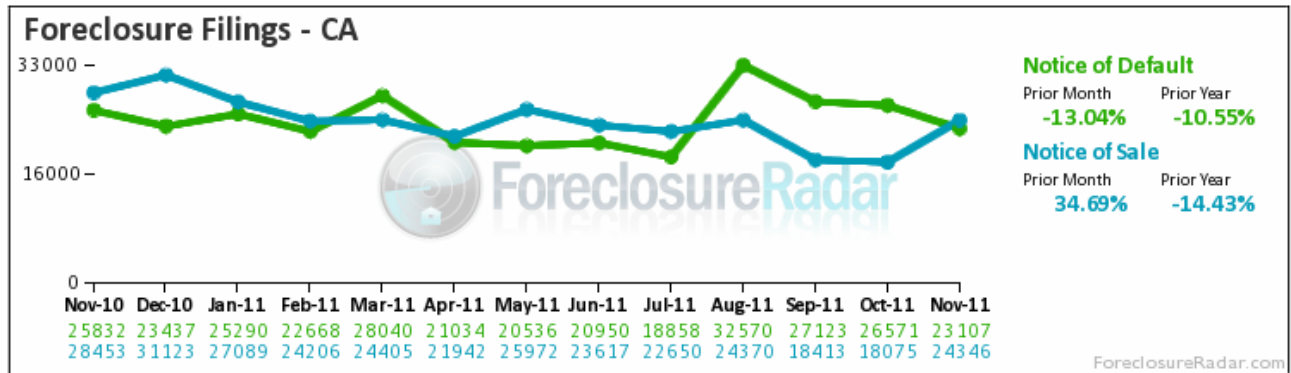
[\(/california/sacramento-county-foreclosures\)](#)

[Contra Costa County](#)

[\(/california/contra-costa-county-foreclosures\)](#)

» [More Counties \(?more\\_counties\)](#)

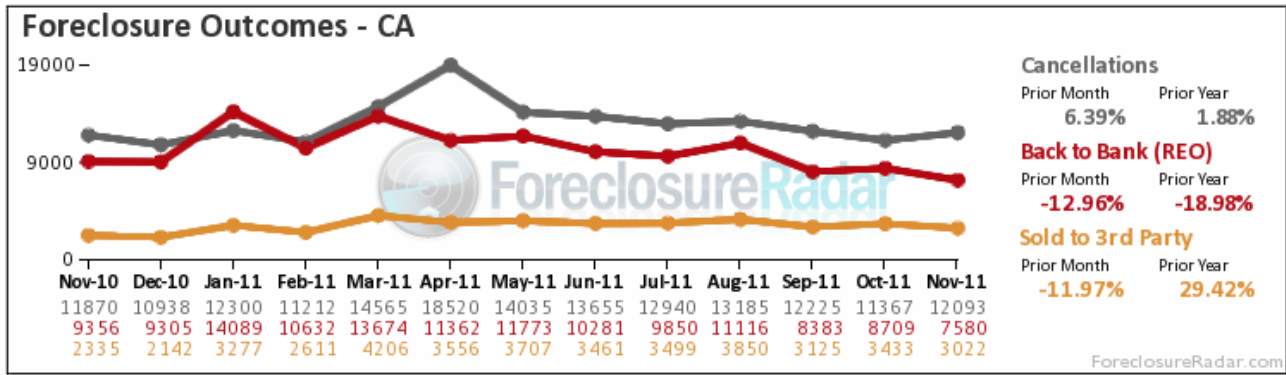
### California Foreclosure Trends



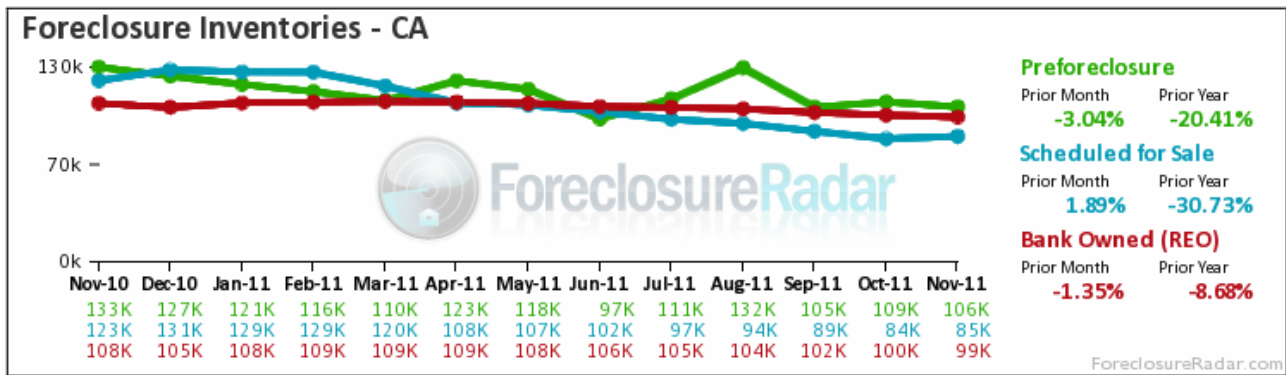
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Foreclosure Filings—Notice of Default filings are the first step in the foreclosure process. Notice of Trustee Sale filings set the date and time of an auction, and serve as the homeowner's final notice before sale.

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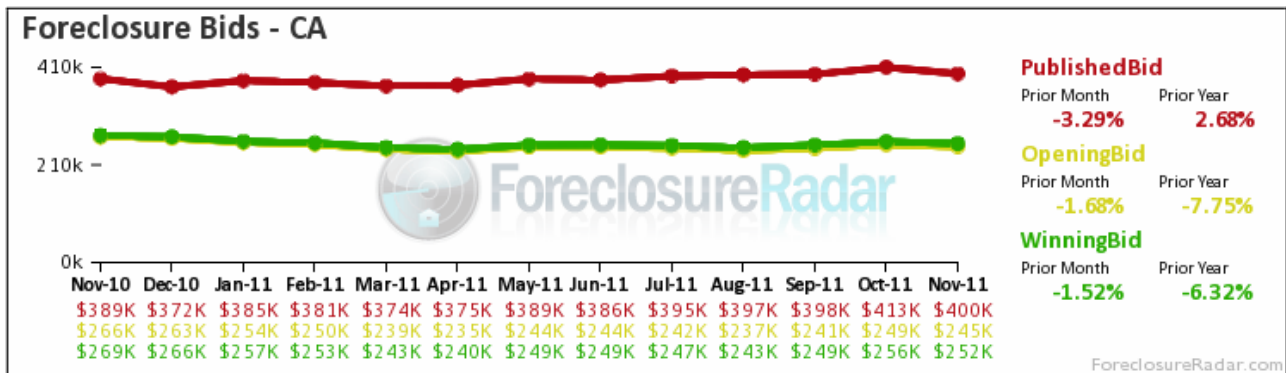


Foreclosure Outcomes—After the filing of a Notice of Trustee Sale, there are only three possible outcomes. First, the sale can be Cancelled for reasons that include a successful loan modification or short sale, a filing error, or a legal requirement to re-file the notice after extended postponements. Alternatively, if the property is taken to sale, the bank will place the opening bid. If a 3rd party, typically an investor, bids more than the bank's opening bid, the property will be Sold to 3rd Party; if not, it will go Back to the Bank and become part of that bank's REO inventory.



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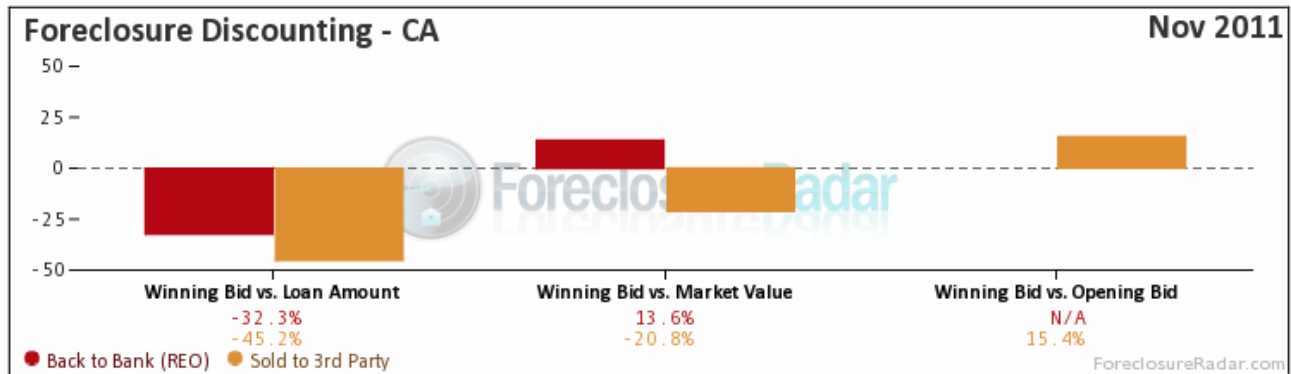
Foreclosure Inventories—Preforeclosure inventory is an estimate of the number of properties that have had a Notice of Default filed against the property, but have not yet been Scheduled for Sale. The Scheduled for Sale inventory indicates those properties that have had a Notice of Trustee Sale filed, but have not yet been sold or had the sale cancelled. The Bank Owned (REO) inventory indicates the number of properties that have been sold Back to the Bank at the trustee sale, and which the bank has not yet resold to another party.



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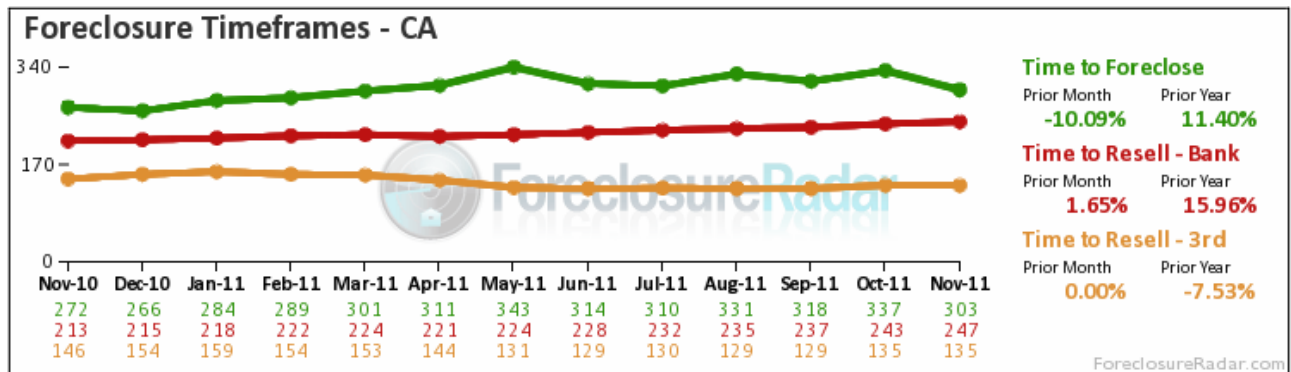
Foreclosure Bids—The Published Bid is the amount listed in the Notice of Trustee Sale and is typically the balance due at the original date of sale. The Opening Bid is the bank's starting bid at auction, and is often discounted from the

Published Bid. The Winning Bid is the highest bid received at auction and reflects the amount at which the bank or 3rd party purchased the foreclosure.



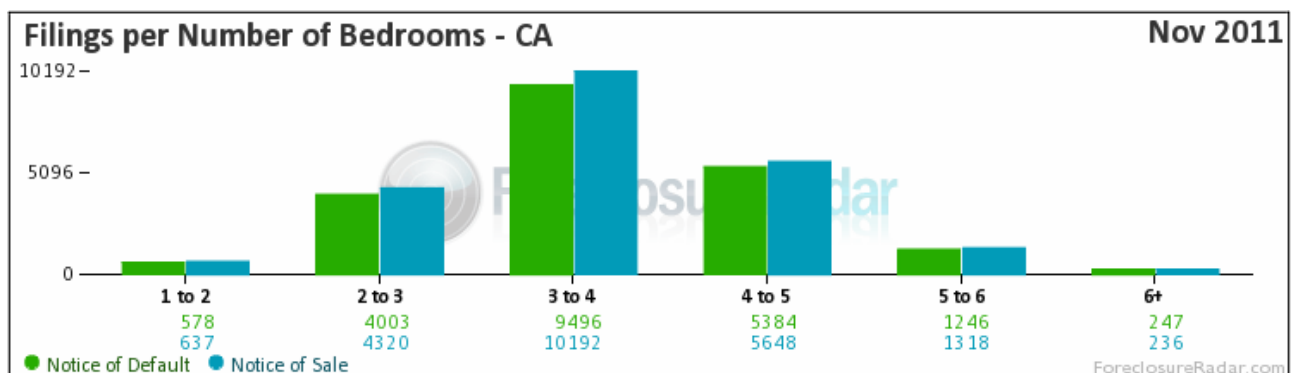
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Foreclosure Discounting—This chart compares the winning Bid Amount of properties sold at trustee sale to both the outstanding Loan Amount, and the current Market Value. Banks place an Opening Bid for each property and if a 3rd Party does not make a higher bid, the property will be sold Back to Bank (REO) for the Opening Bid amount. Properties Sold to 3rd Parties will typically have Winning Bids with deeper discounts to both Loan Amount and Market Value as only low Opening Bids will attract investor interest.



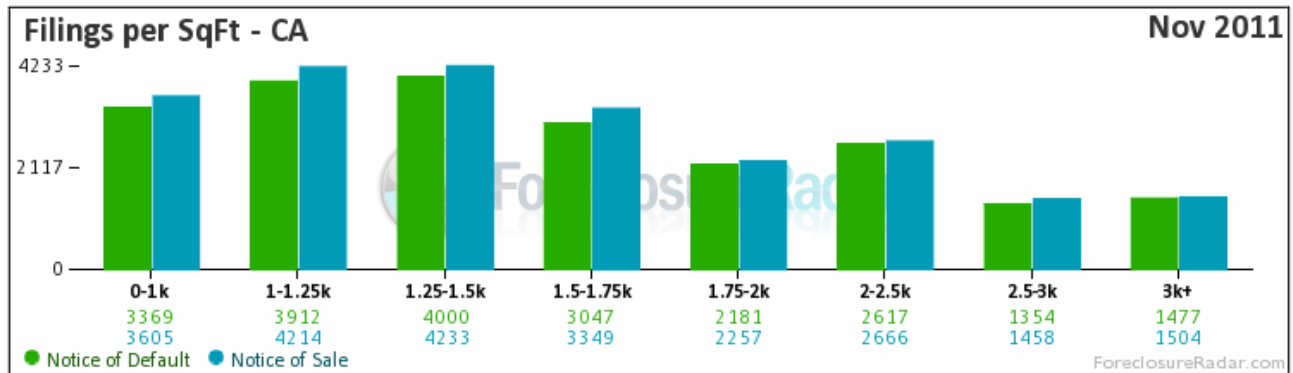
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Time to Foreclose—The average number of days between the filing of the Notice of Default and the final sale at auction for foreclosure sales that occurred during the specified month. Time to Resell—The average number of days between the final sale at auction and when the property was resold by the bank or 3rd party.



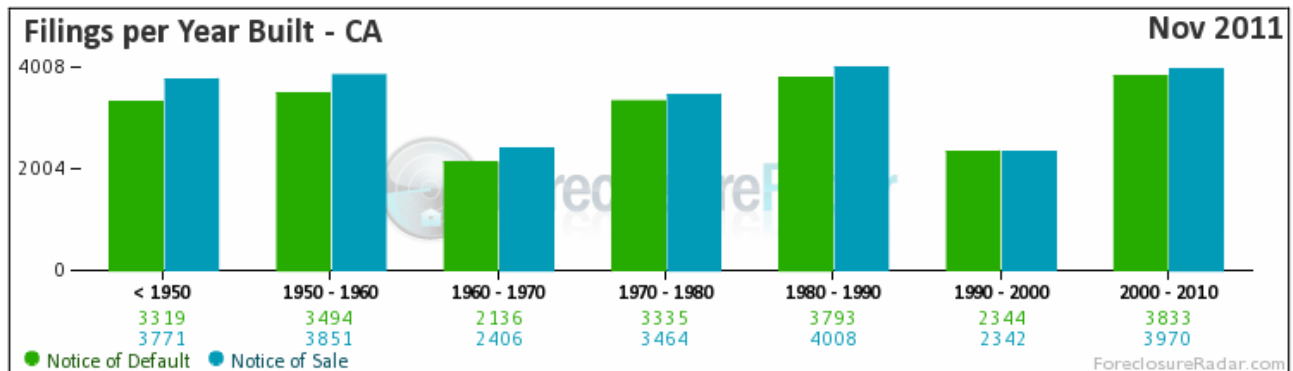
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Filings By Number of Bedrooms—The number of foreclosures that have received either a Notice of Default or Notice of Sale, shown in columns arranged by the property's number of bedrooms.



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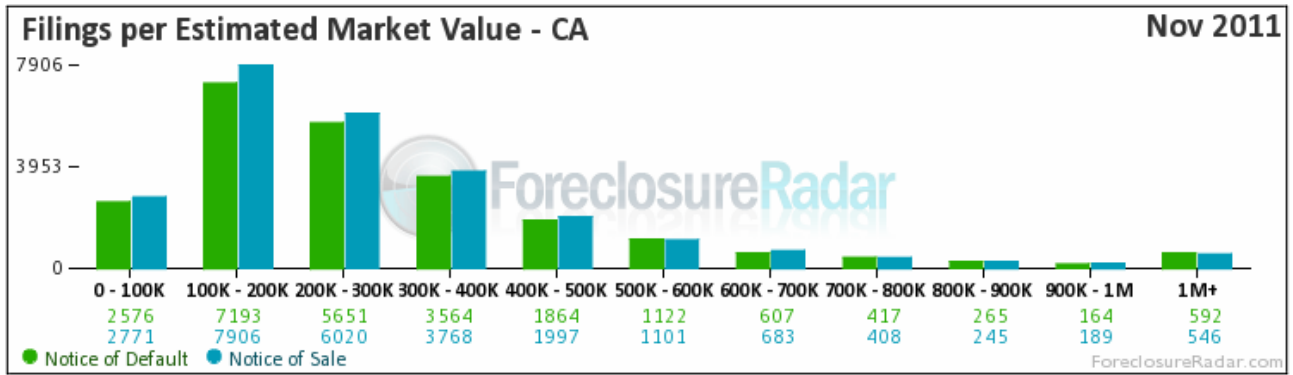
Filings By Square Foot—The number of foreclosures that have received either a Notice of Default or Notice of Sale, shown in columns arranged by the size range of the property in square feet.



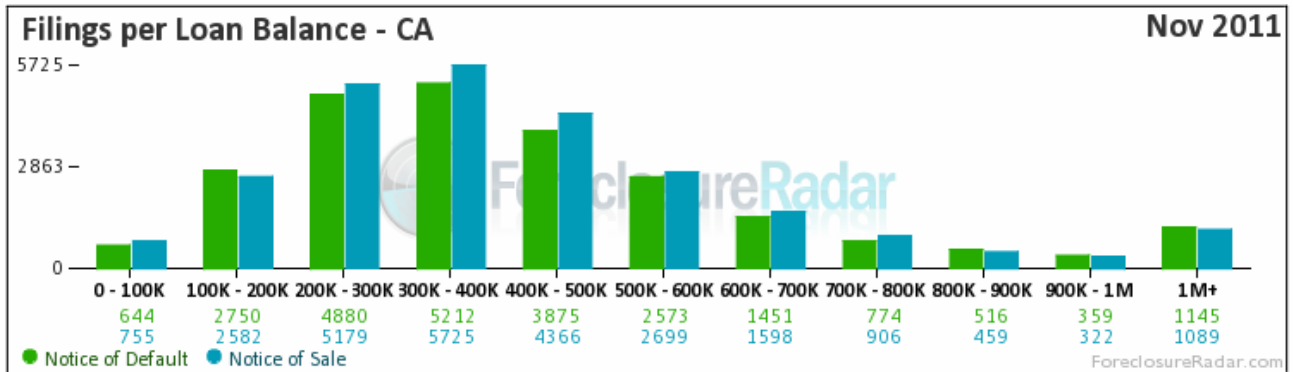
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Filings By Year Built—The number of foreclosures that have received either a Notice of Default or Notice of Sale, shown in columns arranged by when the property was built.

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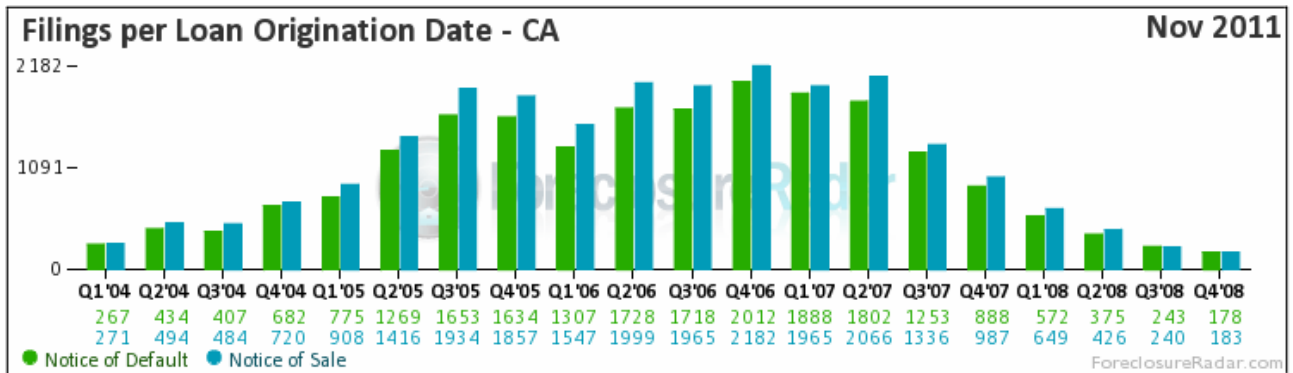


Filings By Est. Market Value—The number of foreclosures that have received either a Notice of Default or Notice of Sale, shown in columns arranged by the estimated market value of the property in foreclosure.



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Filings By Loan Balance—The number of foreclosures that have received either a Notice of Default or Notice of Sale, shown in columns arranged by the balance of the loan in foreclosure.



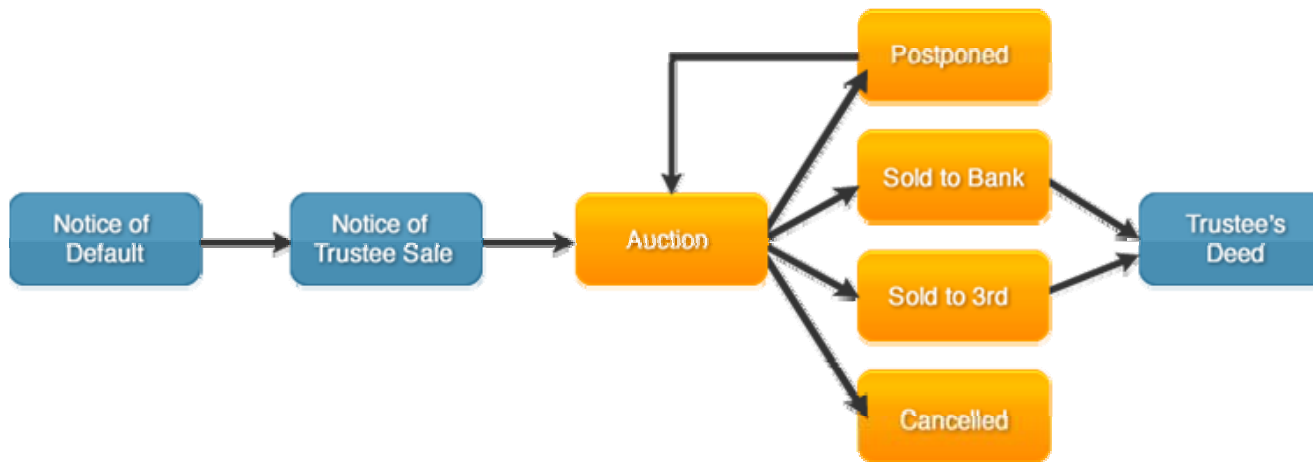
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Filings By Loan Origination Date—The number of foreclosures that have received either a Notice of Default or Notice of Sale, shown in columns arranged by the quarter and year in which the loan was originally made.

## California Foreclosure Process (/ca-foreclosure-process)

Start of foreclosure process. Initial notice recorded after borrower fails to meet the terms of their loan.

[CC 2924c.\(a\)\(1\) \(/ca-foreclosure-law/ca-foreclosure-law-civil-code-2924#2924c.a.1\)](#)



Sets auction date. Can be recorded 3 months after Notice of Default

[CC 2924 c. \(b\)\(1\) \(/ca-foreclosure-law/ca-foreclosure-law-civil-code-2924#2924c.b.1\)](#)

Initial auction date can be just 20 days after Notice of Trustees Sale is recorded.

[CC 2924 f. \(b\)\(1\) \(/ca-foreclosure-law/ca-foreclosure-law-civil-code-2924#2924f.b.1\)](#)

Auctions can postpone for up to one year.

[CC 2924 g. \(c\)\(1\) \(/ca-foreclosure-law/ca-foreclosure-law-civil-code-2924#2924g.c.1\)](#)

[More information on Postponement Reasons \(ca-foreclosure-postponements\)](#)

Transfers property to winning bidder. By default this will be the lender if no bid higher than the lender's opening bid is received.

[CC 2924 h. \(c\) \(/ca-foreclosure-law/ca-foreclosure-law-civil-code-2924#2924h.c\)](#)