SLS 13RS-148 ORIGINAL

Regular Session, 2013

SENATE BILL NO. 27

BY SENATOR BROOME

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

SEIZURES/SALES. Provides for the Louisiana Home Protection Act. (8/1/13)

1 AN ACT

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To amend and reenact R.S. 13:3852 and Code of Civil Procedure Articles 2293(B)(1) and 2721(B), relative to seizure and sale of property; to provide relative to notice to judgment debtors in money judgments after seizure of property; to provide for the type of service and timing of notice of seizure of property; to provide for notice of a change in scheduled sale dates of seized property; to provide for the information to be included in notice of seizure of property and applicable sale dates; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 13:3852 is hereby amended and reenacted to read as follows:

11 §3852. Notices of seizure

A. The sheriff to whom the writ is directed shall make three notices setting forth the title of the action or proceeding, its docket number, the court which issued the writ, the amount of the judgment or claim specified in the writ, an exact copy of the description of the immovable property furnished him in accordance with R.S. 13:3851, and the fact that the sheriff is seizing the described property, in accordance with Code of Civil Procedure Article 2293, information as provided in Paragraph

SLS 13RS-148 **ORIGINAL** SB NO. 27

| 1 | B concerning the property owner's rights and the availability of housing |
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| 2 | counseling services, and, if applicable, the date of the first scheduled sale of the |
| 3 | property. If the immovable property to be seized is owned by more than one party, |
| 4 | the sheriff shall make an additional notice for each additional party. In the event of |
| 5 | a change to the scheduled sale date, the sheriff shall make a number of amended |
| 6 | notices equal to the number of original notices made within three days of the |
| 7 | change to the scheduled sale date. No other notice of seizure shall be required. |
| 8 | B. The following form may shall be used for these notices by the sheriff: |
| 9 | "Notice is hereby given that I am this day seizing, in accordance with the |
| 10 | provisions of R.S. 13:3851 through 13:3861, the following described immovable |
| 11 | property, to wit: as the property of |
| 12 | , under a writ of, issued on the day of |
| 13 | ,, by the District Court for the Parish of |
| 14 | , in the matter entitled |
| 15 | versus, No of its docket, to satisfy a claim of |
| 16 | \$, interest and costs, this day of, This matter |
| 17 | is scheduled for sheriff's sale onday of,, |
| 18 | atA.M./P.M. , or any day thereafter as scheduled by the sheriff. You may |
| 19 | have the legal right to bring your account in good standing by entering into a |
| 20 | loss mitigation agreement with your lender, or by paying all of your past due |
| 21 | payments plus permitted costs and expenses within the time permitted by law |
| 22 | for reinstatement of your account. Foreclosure prevention counseling services, |
| 23 | including loss mitigation, are provided free of charge. To find a local housing |
| 24 | counseling agency approved by the U.S. Department of Housing and Urban |
| 25 | Development, you may call the U.S. Department of Housing and Urban |
| 26 | Development or the Louisiana Housing Corporation. |
| 27 | |
| 28 | |
| 29 | Sheriff |

SLS 13RS-148
ORIGINAL
SB NO. 27

| 1 | Parish of |
|----|---|
| 2 | By:" |
| 3 | C. The sheriff shall not be required to serve any further notice of rescheduled |
| 4 | sale dates provided he has not returned the writ to the clerk of court. |
| 5 | Section 2. Code of Civil Procedure Articles 2293(B)(1) and 2721(B) are hereby |
| 6 | amended and reenacted to read as follows: |
| 7 | Art. 2293. Notice to judgment debtor; appointment of attorney |
| 8 | * * * |
| 9 | B. (1) After the seizure of property, and at least ninety days prior to the |
| 10 | scheduled sale date, the sheriff shall serve promptly upon the judgment debtor a |
| 11 | written notice of the seizure and a list of the property seized, in the manner provided |
| 12 | for service of citation. Such notice of seizure shall be accomplished by personal |
| 13 | service or domiciliary service. If service cannot be made on the judgment debtor |
| 14 | or his attorney of record, the court shall appoint an attorney upon whom service may |
| 15 | be made. The notice of seizure shall be substantially similar to in accordance with |
| 16 | the form provided in R.S. 13:3852, and, as provided in R.S. 13:3852(B), shall |
| 17 | include information concerning the property owner's rights and the availability |
| 18 | of housing counseling services, as well as the time, date, and place of the |
| 19 | sheriff's sale. In the event of a change to the scheduled sale date, the sheriff |
| 20 | shall serve upon the judgment debtor an amended written notice of the seizure |
| 21 | within five days of the schedule change. Such amended notice of seizure shall |
| 22 | be accomplished by personal service or domiciliary service. |
| 23 | * * * |
| 24 | Art. 2721. Seizure of property; notice |
| 25 | * * * |
| 26 | B. At least ninety days prior to the scheduled sale date, The the sheriff |
| 27 | shall serve upon the defendant a written notice of the seizure of the property. Such |
| 28 | notice of seizure shall be accomplished by personal service or domiciliary |
| 29 | service. The notice of seizure shall be in accordance with the form provided in |

SLS 13RS-148

ORIGINAL
SB NO. 27

R.S. 13:3852 and, as provided in R.S. 13:3852(B), shall include information concerning the property owner's rights and the availability of housing counseling services, as well as the time, date, and place of the sheriff's sale. In the event of a change to the scheduled sale date, the sheriff shall serve upon the judgment debtor an amended written notice of the seizure within five days of the schedule change.

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Section 3. The provisions of this Act shall be known and may be cited as the

Louisiana Home Protection Act.

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The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Julie J. Baxter.

DIGEST

<u>Present law</u> provides that, for notices of seizure, the sheriff to whom the writ is directed shall make three notices setting forth the title of the action, its docket number, the court which issued the writ, the amount of the judgment or claim specified in the writ, an exact copy of the description of the immovable property furnished him, the fact that the sheriff is seizing the property, and the date of the first scheduled sale of the property.

<u>Proposed law</u> provides that, in addition to those items, the sheriff's notice of seizure shall provide information concerning the property owner's rights and the availability of housing counseling services. Further provides that when a scheduled sale date changes, the sheriff shall make a number of amended notices equal to the number of original notices made within three days of the change to the scheduled sale date.

<u>Present law</u> provides that the sheriff may use the form set out in R.S. 13:3852 for a notice of seizure.

<u>Proposed law</u> provides that the sheriff shall use the form set out in R.S. 13:3852 for a notice of seizure.

<u>Present law</u> provides the form the sheriff may use for a notice of seizure.

<u>Proposed law</u> adds to the form the sheriff shall use for notice of seizure information that the defendant has the legal right to bring his account in good standing by entering into a loss mitigation agreement with his lender, or by paying all his past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of his account. Further includes in the notice of seizure form that foreclosure prevention counseling services, including loss mitigation, are provided free of charge. Further includes in the form for notice of seizure advice that the U.S. Department of Housing and Urban Development and the Louisiana Housing Corporation provide local housing counseling services.

<u>Present law</u> provides that after seizure of property, the sheriff shall serve promptly upon the judgment debtor a written notice of seizure and list of property seized, in the manner provided for service of citation. If service cannot be made on the judgment debtor or his attorney of record, the court shall appoint an attorney to serve. The notice of seizure shall be substantially similar to the form provided in R.S. 13:3852.

<u>Proposed law</u> provides that the sheriff's service shall be at least 90 days prior to the scheduled sale date, and shall be accomplished by personal or domiciliary service. Removes the option of appointing an attorney for service. <u>Proposed law</u> provides that the notice of seizure shall be in the form provided in R.S. 13:3852, and provides that the form shall include information concerning the property owner's rights and availability of housing counseling services, as well as time, date, and place of sheriff's sale. <u>Proposed law</u> provides that, in the event the date of sale changes, the sheriff shall serve upon the judgment debtor by personal or domiciliary service an amended written notice of the seizure within five days of the schedule change.

<u>Present law</u> provides that, in the execution of a writ of seizure and sale, the sheriff shall serve upon the defendant a written notice of the seizure of the property.

<u>Proposed law</u> provides that the sheriff shall serve such written notice upon the defendant by personal or domiciliary service at least 90 days prior to the scheduled sale date. <u>Proposed law</u> further provides that the notice of seizure shall be in accordance with the form provided in R.S. 13:3852, and provides that the form shall include information concerning the property owner's rights and the availability of housing counseling services, as well as the time, date, and place of the sheriff's sale. <u>Proposed law</u> further provides that when a scheduled sale date changes, the sheriff shall serve upon the judgment debtor an amended written notice of the seizure within five days of the schedule change.

Effective August 1, 2013.

(Amends R.S. 13:3852 and C.C.P. Arts. 2293(B)(1) and 2721(B))