



Louisiana

Foreclosure Posting Requirements

All foreclosures are Judicial. In Louisiana, there are two types of Judicial Foreclosure Process: Executory and Ordinary. The Ordinary Process is a traditional litigation, but is less often used than the Executory Process. To commence an Executory Process foreclosure, the mortgagee files a Petition for Writ of Seizure and Sale with the Court, attaching the mortgage documents. After a review, the Court will issue a Writ of Seizure and Sale, which the Sherriff will serve upon the defendants. After service of the Writ, the Sherriff must wait three (3) days prior to publishing notice for the sale. Prior to the sale, the borrower may challenge the writ in Court. Notice is by publication commencing at least thirty (30) days prior to the sale.

Foreclosure Auction Locations

Most states direct the specific location where a sheriff, trustee or creditor may conduct a foreclosure sale. Often the direction is as vague as 'any public place within the county in which the property is located.' Other times, the statute requires that a foreclosure sale only be held at the site of the property to be foreclosed. Foreclosure sales can be conducted at public auction held at the front door of a courthouse of the superior court in the judicial district where the property is located, unless the deed of trust specifically provides that the sale shall be held in a different place.

Foreclosure Timeline:

Timeline Step	Days for Step	Total Days
Filing of Petition for Writ of Seizure and Sale	1	1
Court issue Writ	10	11
Sherriff serves Writ	3	14
Publication	31	45
Sale	1	46

(Timeline is for non-judicial foreclosures. Intervals are optimal and assumes no delays.)