

Movable FAQ Section

What are Movables?

Movables consist of property that can be moved, such as personal goods. Almost anything that is not Real Estate is considered a movable or chattel. Examples include, but are not limited to, the following: automobiles, airplanes, construction equipment, boats, furniture, jewelry, business inventories, art work and musical instruments.

Where is the auction held?

Movable Property sales are usually held in the Misdemeanor Courtroom of the St. Tammany Parish Justice Center located at 701 North Columbia St., Covington, La., on Wednesdays at 10:00 A.M. (If the Justice Center is closed for an extended period of time, the sale location may be moved to the St. Tammany Parish Fairgrounds located at 1515 N. Florida St., Covington, LA 70433.) Each property and its auction date are advertised in the St. Tammany Farmer, the official newspaper of record. Movable Property is advertised once; two weeks before its auction takes place. A list of Movable Property for auction is available on Wednesday morning of the sale, and also on this website.

What is the minimum opening bid?

There are two categories for the minimum opening bid:

1. When the sale is with appraisal the bid must open at two-thirds (2/3) of the appraised value.
2. When the sale is without appraisal the bid can open at costs, which is the amount it takes for the Sheriff to bring the property to sale.

The foreclosing creditor is responsible for the Sheriff's costs, unless the costs are included in the bid amount. Most of the costs accrued to date can be examined between 9:15 and 10:00 am the morning of the sale.

How is the appraised value established?

The foreclosing creditor and the defendant can provide an appraisal within three (3) days of the auction. If either the foreclosing creditor or the defendant chooses not to appoint an appraiser, the Sheriff will do so on their behalf. If the appraised value from the two appraisals are not within 90% of each other, the Sheriff provides a referee appraiser. The appraised value can be viewed on our website the day before the sale.

What are the typical costs of a sale?

The costs include, but are not limited to, the following: advertising, appraisal (if required), certificates, docket fee, locksmith, towing and storage. The Sheriff's commission is six percent (6%) of either the sales price or the amount collected by the creditor if the sale is stopped.

Can I operate the Movable before I bid?

No vehicle may be started prior to the auction. Each movable is sold "As Is Where Is" and all sales are final with no exchanges or refunds. At the discretion of the Keeper (towing company), prospective bidders may lift the hood and check the mileage at the storage location before the auction. The storage location of each movable is available on this website.

Must I pay for the entire amount of purchase at the auction?

Upon successfully bidding on a movable, the bidder must immediately provide the Sheriff with the name, address, and phone number of the bidder. The Sheriff's Office recommends paying the total amount of the sale either in cash, money order, or certified check immediately to avoid additional storage charges. The buyer is responsible for storage accrued after the day of the sale.

If the buyer chooses to pay with non-certified funds or cash, the Sheriff's Office will not release the vehicle for pick up until the check has cleared. In this event, the buyer is responsible for the additional storage fees, which typically accrue daily.

The Sheriff's Office will accept a personal check for 10% of the sale as long as the purchaser has proper identification and his/her check and bank is local. The final payment must be made with cash or certified funds. Again, the Sheriff's Office will not release the movable until all payments have cleared the bank and the buyer is responsible for the additional storage.

With some properties, the entire amount must be paid in cash and/or certified funds. In this event, it will be specified in the advertisement prior to the auction.

Real Estate FAQ Section

What is Real Estate?

Real Estate is land with its improvements and the right to own and use it.

Where is the Real Estate auction held?

Real Estate/Immovable Property sales are usually held in the Misdemeanor Courtroom of the St. Tammany Parish Justice Center located at 701 North Columbia St., Covington, La., on Wednesdays at 10:00 A.M. (If the Justice Center is closed for an extended period of time, the sale location may be moved to the St. Tammany Parish Fairgrounds located at 1515 N. Florida St., Covington, LA 70433.) Each property and its auction date are advertised in the St. Tammany Farmer, the official newspaper of record. Real Estate/Immovable Property is advertised twice; one month prior to the sale and one week prior to the sale. A list of Real Estate/Immovable Properties for auction is available on Wednesday morning of the sale, and also on this website as soon as they are scheduled.

How many days does it take before a foreclosed property goes to auction?

It takes a minimum of forty-five (45) days from receipt of the writ to advertisement for the auction. During this time the foreclosure may be stopped for reasons such as bankruptcy or payment of the balance owed. The status of all sales can be located on this website.

What are the usual costs of foreclosure?

Cost include, but are not limited to, the following: advertising, appraisals, mortgage certificates, ad valorem taxes owed to St. Tammany Parish within 3 years prior to the date of the sale, deed, filing fees and a three percent (3%) sales commission on the sale price. These costs and fees are typically paid by the Plaintiff. A successful bidder pays only the amount of his or her bid.

However, the STPSO cannot and does not collect and/or prorate property taxes due for the year in which the sale is held. The buyer will be responsible for payment of property taxes for the entire year. Additionally, if the property is sold subject to any liens and/or mortgages, that lien may follow the property and could become the buyer's responsibility. The IRS can rescind the sale up to 120 days after the sale date. The Department of Housing & Urban Development (HUD) can rescind the sale up to 1 year after the sale date. In this event, the IRS and/or HUD will refund the purchase price.

What is the minimum opening bid?

There are two categories for the minimum opening bid:

1. When the sale is with appraisal the bid must open at two-thirds (2/3) of the appraised value.
2. When the sale is without appraisal the bidding can start at costs.

The foreclosing creditor is responsible for the Sheriff's costs, unless included in the bid amount. Most of the costs accrued to date can be examined between 8:30 am and 9:45 am the morning of the sale.

Can I enter the property before I bid?

No, the Sheriff constructively seizes the property and purchasers do not have the right inspect real estate before the sale.

Does the Sheriff guarantee clear title to the property?

No, the Sheriff does not warrant title to the property, nor the accuracy of the mortgage certificate prepared by the Clerk of Court. All properties are sold subject to any security interest, mortgage, lien or privilege thereon superior to that of the seizing creditor. Further, all properties are sold "as is." The mortgage certificate may be examined the morning of the sale in the courtroom and it is available for download at any time on this website.

Additionally, if the property is sold subject to any liens and/or mortgages, that lien may follow the property and could become the buyer's responsibility. [The](#)

[Sheriff's Office will not research or obtain a payoff for any superior lien. It is the buyer's responsibility to research the lien and obtain legal counsel if needed.](#) The IRS, even if their lien is filed after the seizing creditor, can rescind the sale up to 120 days after the sale date. The Department of Housing & Urban Development (HUD) can rescind the sale up to 1 year after the sale date. In this event, the IRS or HUD will refund the purchase price.

Must I bring the entire cash amount to the auction?

The terms of the sale are listed in the advertisement for each property in the St. Tammany Farmer and on this website. In most cases, upon successfully bidding on the property, the successful bidder must immediately provide the Sheriff with the name, address, and phone number of the bidder, plus ten percent (10%) of the purchase price paid in cash or certified funds. The Sheriff's Office will accept a personal check for 10% of the sale as long as the purchaser has proper identification and his/her check and bank is local. The final payment must be made with cash or certified funds. With some properties, the entire amount must be paid in cash and/or certified funds. In this event, it will be specified in the advertisement prior to the auction.

When must I pay the balance due?

The balance must be paid within thirty (30) days after the sale unless the terms of the sale require the full purchase price at the time of the successful bid. Failure to meet this deadline may result in the property being reset for a second auction. Should the second auction result in a lower sales price, the first bidder may lose all or part of his deposit and may be sued to recover the difference between the two bids. The original buyer is prohibited from bidding at the second sale.

When will I receive the property deed?

The Sheriff's Office will prepare your deed and send it to the Clerk of Court for recording within fifteen (15) days after paying the balance of the purchase price. Payment of the balance by certified funds immediately following the sale results in delivery of the deed sooner.

Are the appraisals accurate?

The Sheriff's Office and its appraisers never have access to the property. They will drive by the property and view the exterior to the best of their ability. The appraisal will be based on physical appearance and comparable properties in the area. Properties are sold "As Is."

Do I need to register for the sale?

No registration is needed to attend or bid at the Civil Department's Sheriff's Sale. The STPSO requires a valid state-issued identification and your form of payment (see above.) All sales are final.

How do I bid?

The Sheriff's Sale is a public auction. You will need to state your bid in a clear and audible voice. You can bid in any increment but you must state your bid in the full dollar amount. If you sit in the back, please project your voice so that your bid can be heard. Once STPSO announces "sold" and the gavel hits the podium, the sale is final.

If the property is occupied, how do I evict the occupants after the sale?

A buyer cannot force the occupants to vacate a property without completing an eviction through the Justice of the Peace, a City Court, or the 22nd Judicial District Court. Your recorded Sheriff's Deed will be required to begin the eviction process with the 22nd JDC. The Clerk of Court and Sheriff's Office will require separate deposits. Once a Writ of Possession is received by the Sheriff's Office, we will serve a 5 day Eviction Notice to the occupants. The five day period begins the day after service and does not include weekends or legal holidays. On the 5th day it is the buyer's responsibility to notify the STPSO if the occupants have not vacated. The STPSO will schedule an eviction. A deputy will meet you at the property to keep the peace. You are responsible for having the locks changed and removing all property from the premises and placing all property on the parish servitude (the curb.)

What does it mean when a property is sold with appraisal?

Under the law, both the plaintiff (the creditor) and the defendant (the debtor) have the right to appoint an appraiser to value the property, if that right was not previously waived by the defendant. Each party who names an appraiser shall deliver the appraisal to the Sheriff's Office at least five days prior to the time of the sale, exclusive of holidays. If the parties do not appoint an appraiser, the Sheriff's Office will appoint an appraiser on the party's behalf. Appraisals are posted on the website as soon as they are received. If the appraised values are not within 90% of each other, the Sheriff will appoint a referee appraisal, and the minimum bid is calculated using this appraisal.