		: JUDICIAL DISTRICT COURT
VS		: PARISH OF, LOUISIANA
	&	: DOCKET NO.:

PETITION FOR DEFICIENCY JUDGMENT

The petition of _____, a banking corporation organized and existing under the laws of the State of Louisiana, having as its domicile the Parish of _____, State of Louisiana, respectfully represents:

1.

Defendants _____, ____ and _____, are justly and truly indebted unto your petitioner in the full sum of _____ AND ____/100 (\$_____) DOLLARS, together with legal interest from date of judicial demand until paid, and for _____ percent (____%) on the aggregate of said principal and interest as attorney's fees, and all costs of these proceedings, for the following reasons, to-wit:

2.

The defendants, _____, ____ and ____, on ____, 20_____, executed a promissory note in the full sum of _____ and ____/100 (\$_____) Dollars, bearing interest at the rate of ______ percent (_____%) per annum and made payable in ______ monthly installments of ______ and ____/100 (\$_____) Dollar each, and an irregular payment estimated at ______ and ____/100 (\$______) Dollars, the first payment being due on ______, 20_____, and each remaining installment due on the ______ day of each month thereafter, and one irregular payment estimated at ______ and ____/100 (\$______) Dollars due on the ______ day of З.

That the said Defendants, _____ and ____, executed a Consumer Security Agreement dated _____, 20_____, alleging that the Defendants were indebted unto future holder or holders in the full sum of _____ and ____/100 (\$_____) Dollars.

4.

In the aforesaid Consumer Security Agreement, the Defendants did affect and hypothecate in favor of petitioner and the future holder or holders, the following described property, to-wit:

_____, VIN _____.

5.

The defendants, _____ and _____, on _____, 20_____, executed a Landlord's Consent with _____, Landlord, alleging that Landlord waives and subordinates in favor of Lender any and all liens, privileges, claims, rights and/or other security interests that Landlord may now or in the future have on, in, or against the Collateral described in Paragraph 4 herein.

6.

The defendant, _____, on _____, 20_____, executed a Continuing Guaranty agreement as Guarantor, in consideration of the extension of credit by Creditor, guaranteeing payment in full of any indebtedness, direct or contingent, and any and all extensions thereof of Debtor to _____ up to the amount of \$_____.

7.

The Defendants have been credited for all payments on said promissory note dated _____, 20_____.

8.

Petitioner avers that the defendants became delinquent in the payment of said note. Petitioner foreclosed against the said property and the said defendants, in the proceedings numbered ______ of the docket of this Honorable Court, in the matter entitled "_____ vs. ____, ____, and _____", which proceedings are made a part of this petition as if copied in full herein.

9.

That pursuant to said foreclosure proceedings, a writ of seizure and sale issued herein and the Sheriff of _____ Parish seized the property, and in due course, same was advertised and exposed to public auction after due appraisement.

10.

That the said property was duly sold by the Sheriff on _____, 20_____, for the sum of _____ and ____/100 (\$_____) Dollars.

11.

Petitioner avers that at the time of the foreclosure proceedings, Defendants had defaulted by nonpayment of the _____, ____, installment which became due on said note, at which time there was due thereon the balance of ______ and ____/100 (\$_____) Dollars, plus accrued interest of ______ and ____/100 (\$_____) Dollars, plus late charges in the amount of ______ and _____/100 (\$______) Dollars, plus late charges in the amount of the amount of principal and interest due as attorney's fees, and all costs of these proceedings.

12.

Petitioner avers that the following costs were incurred in the foreclosure proceedings, for which the Defendants are liable:

Seizure	\$_	
Notices		
Appraiser's fee		
Appraiser's Fee		
Prep. & Advertisement		
Sheriff's Commission		
Clerk's costs		
Deed & Proces Verbal		
TOTAL COSTS OF SHERIFF'S SALE	\$	

That after deducting the gross amount received from the sale of said property from the total principal, attorney's fees and costs due, there remains a net unpaid balance due on said note of _____ and ___/100 (\$____) Dollars, plus ____% legal interest from date of judicial demand, as is calculated below: 11/94 Principal Balance \$_____ 25% Attorney Fees \$_____ Costs of Sheriff's Sale \$_____ 3/95 Less Gross Amount Received from Sheriff's Sale \$_____ DEFICIENCY BALANCE DUE \$_____

*(Plus _____% per annum legal interest from date)

14.

Petitioner refers to the said foreclosure proceedings herein for the purpose of making the entire suit a part of this petition, and more particularly, refers to the return of the Sheriff on the proces verbal, the promissory note, and the duplicate originals of said Consumer Security Agreement, Landlord's Consent, and Continuing Guaranty Agreement all filed herein, together with all other documents relied upon in these proceedings.

15.

Petitioner avers amicable demand without avail.

16.

The whereabouts of Defendant, _____, are unknown and it is, therefore, necessary that the court appoint an attorney at law to represent the said absentee Defendant herein.

WHEREFORE, Petitioner prays that an attorney at law be appointed to represent the said absentee Defendant, _____, and that he be served with a copy of this petition and duly cited to appear and answer same.

Petitioner further prays that the Defendants herein, _____, and _____, be duly cited to appear and answer this petition, and that they be served with a copy of same, and that after the legal delays and due proceedings had, there be Judgment herein in favor of your Petitioner, _____, and against the Defendants, _____, ____, ____, and _____, in the full sum of _____ AND ____/100 (\$_____) DOLLARS, together with legal interest from date of judicial demand, and for _____ percent (____%) on the aggregate of said principal and interest as attorney's fees, and all costs of these proceedings, and Petitioner further prays for all general and equitable relief, etc.



BY: _____

Please serve Defendants, _____ and _____ at:

_____, LA _____

STATE OF LOUISIANA

PARISH OF _____

AFFIDAVIT OF CORRECTNESS

BEFORE ME, the undersigned Notary Public, personally came and appeared _____, who, being by me first duly sworn, deposed and said:

- He is a loan officer of _____ and is duly qualified to make this affidavit; and
- 2. That he is familiar with the proceedings entitled "____, vs. ____, ____ and _____", Docket No. ____, ____ Parish, Louisiana; that he has read the Petition for Deficiency Judgment; and, that ____, ____ and _____ are indebted to _____ in the full sum of _____ AND ____/100 (\$____) DOLLARS, after deducting all costs of Sheriff's Sale, attorney's fees, and the gross amount received from the Sheriff's Sale.

SWORN TO AND SUBSCRIBED before me this _____ day of _____,

20_____.

NOTARY PUBLIC

COURT	:	TH JUDICIAL DISTRICT
VS	:	PARISH OF, LOUISIANA
′ &	:	DOCKET NO.:

Considering the foregoing:

_

IT IS ORDERED that _____, attorney at law, be appointed to represent the absentee defendant, _____.

THUS DONE AND SIGNED at _____, ____ Parish, Louisiana, this _____ day of _____, 20____.

DISTRICT JUDGE