



## **SIXTH JUDICIAL DISTRICT FORECLOSURE AUCTION PLAN**

In order to implement safe and practical procedures which limit the risk of viral exposure and transmission while maintaining or increasing public access and participation in foreclosure auctions, the following procedures shall, to the extent possible, be implemented within the Sixth Judicial District.

1. A Plaintiff or Referee seeking to schedule a foreclosure auction shall submit a request for a date and time to the Supreme Court Clerk of the appropriate County. The Clerk shall respond within three (3) business days and assign a date, time and specific physical location for the conduct of the auction.
2. No foreclosure auction may be scheduled, advertised or conducted without the express prior approval of the Supreme Court Clerk.
3. The date, time and location shall be chosen by the Clerk so as to minimize interaction between auction participants and those having other business near the sale location such as other court proceedings or government business on the premises.
4. No foreclosure auction shall be scheduled in the same location within one hour of another foreclosure auction.
5. To the extent practical, auctions will occur within the Court facility, in rooms large enough to maintain appropriate social distancing of participants and away from locations in which others may gather or wait for other court matters.
6. To the extent possible, court security will be provided with notice of the date, time and location of foreclosure auctions to allow them to ensure decorum, masking, social distancing and to direct attendees to the proper location.
7. Court Orders and all published notices will direct proper use of masks, social distancing and will clearly identify the date, time and location of the auction.
8. Referees appointed to conduct the sale shall be authorized to direct compliance with these requirements as a condition of participation in the auction.
9. To the extent possible, appropriate signage will be posted in all auction locations and may include this foreclosure auction plan.

10. The Terms of Sale should be posted before the auction begins. The Referee shall afford prospective bidders time to review the Terms of Sale.
11. At his or her discretion, the Referee may choose not to accept cash.
12. A successful bidder should have in his/her possession at the time of the bid the full 10% of the sum bid, in cash (if accepted at the referee's discretion) or certified or bank check to be made payable to the Referee.
13. All persons wishing to bid on properties will provide proof of identification.
14. Bidders will be required to stand and state their names at the time the bid is made.
15. No sale will be deemed final until the full 10% deposit has been paid to the Referee and the Terms of Sale has been signed; this must be done immediately following the auction.
16. If a successful bidder fails to immediately pay the deposit and sign the Terms of Sale, the property will be promptly re-auctioned.
17. Bidders are cautioned that the failure to furnish the 10% deposit or sign the Terms of Sale after winning an auction may result in the loss of future bidding privileges. The Court reserves the right to impose penalties for inappropriate behavior or other misconduct as it sees fit
18. The amount of the successful bid (the purchase price) and the name and address of the successful bidder, will be recorded.
19. The following specific safety procedures will be followed;
  - Social distancing (minimum of 6 feet) should be maintained from others whether the auction is conducted within or outside the court complex.
  - Personal Protective Equipment (PPE) including face masks, disposable plexiglass face shields and other similar protective face covering will be utilized.
  - Routine cleaning of surfaces, door handles and similar locations before and after auctions as needed, using appropriate cleaning and disinfection methods.
  - Frequent and thorough hand washing is encouraged, as is routine use of hand sanitizers or alcohol disinfectant wipes.
  - Floor markings showing where members of the public should sit or stand at least 6ft. apart.
  - Signage or notice that people need to observe social distancing rules and that the markings on the floor, seats, etc. are placed to show where they should be standing, sitting, etc. in order to do so.

- Employee stationed at a desk or podium, etc. at the entry point (protected w/mask, gloves, perhaps face shield, depending on the circumstances) w/a thermal scan thermometer to take the temperature of public entering as well as ensure they are wearing a face covering - if no face covering or temp over 100.0, the person is prohibited from entering.
- Signage to this effect somewhere before they get to the desk/podium, i.e. you are required to have face covering/mask and temperature below 100.0 to enter.
- Hand sanitizer at each workstation for employees and dispensers for the public to use in public areas.