

DIVISIONS FOR MORTGAGE PURPOSES ONLY

Generally, a mortgage loan uses property as collateral to guarantee repayment of the loan. The borrower gives the lender a lien against the property, and the lender can foreclose on the property if the borrower does not repay the loan per the agreed terms. If the land owner does not want to place the lien on the entire portion of property, he may choose to survey out a smaller portion of property to offer as collateral for the loan, but if there is a foreclosure on one lot, we want to be assured that the other lot is a compliant recorded lot. Therefore, this type of division must be approved through the Planning Department and must follow the guidelines below.

REQUIREMENTS:

1. No more than two lots can be created.
2. Lots must have **21,780** square feet and a minimum **125'** frontage for individual sewage and minimum 80' frontage and minimum **80'** depth with the total square footage being no less than **9600** square feet for Community sewage. (Frontage shall be on existing parish road or **35'** right of way.)
3. If both lots do not have **125'** frontage on existing parish road, a minimum **35'** right-of-way for (road, drainage, utilities and sewage) must be provided. (Exception: Lots that obtain access at the dead end of a road or right-of-way shall have no minimum frontage required.) Property can be divided to the center of the road, but the right-of-way must be kept free of construction or fence. Any right-of-way that does not meet parish specifications will not be accepted into the Parish Maintenance System.
4. Legal recorded Proof of Ownership will be required. (Mortgage/Cash Deed, Donation, etc.)
5. **Plats must include:**
 - a) Owners Name (First and Last) and "For Mortgage Purpose Only"
 - b) Location
 - c) Total acres
 - d) Total lots
 - e) Signature lines for Parish Planner
 - f) Flood Zones and Panel Information
 - g) 35' Right of Way labeled for: Access, Drainage, Utilities and Sewage and a statement stating "This right-of-way does not meet parish specifications for road construction and will not be accepted into the Parish Maintenance System until it is brought to Parish standards."

INSTRUCTIONS:

1. Divide property as per requirements (Licensed Surveyor/Engineer)
2. Bring 1 copy of plat to *LDH-Louisiana Department of Health* at 15485 Club Deluxe Road-Hammond to verify that the sewer discharge will comply with State Sanitary Code. (3-5 day time frame)
3. When Sewer Discharge Verification is received, bring the following to the Planning Department for final approval:
 - a) 4 original plats/surveys
 - b) Completed application
 - c) Sewer Discharge Verification letter from *LDH-Louisiana Department of Health*
 - d) Proof of ownership or deed for the original parcel before being divided
4. The Planning Department may be able to review and approve while you wait, if not, you will be notified when approved.
5. Once approved, a plat shall be filed the Clerk of Court at either location: **Hammond**-318A NW Railroad Avenue or **Amite**-206 N. Myrtle Street.
6. Return the Recording page to the Planning Department in person, fax, by mail, or email. When received, we will forward approval to *LDH-Louisiana Department of Health* so that permits can be issued.

FEE: N/C

DIVISION FOR MORTGAGE PURPOSE ONLY APPLICATION

NAME: _____

LOCATION: _____

CITY: _____

OWNER'S ADDRESS: _____

OWNER'S PHONE NUMBER: _____ CELL: _____

NAME OF SURVEYOR/ENGINEER: _____

CONTACT FOR SURVEYOR/ENGINEER: PHONE: _____ FAX: _____

TOTAL ACREAGE OF SITE: _____

NUMBER OF LOTS: 2 _____

Office Use:

SEC: _____ T-____ -S R-____ -E

DATE SUBMITTED: _____

DATE FILED: _____