

State Specific Consumer Mortgage Disclosures - Georgia

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PeirsonPatterson	PPDocs Number	Purchase				Refinance				Misc		State Law Citation	Notes
						1st Lien Purchase 1 - 4 Primary Residence	1st Lien Purchase 1 - 4 Second Home / Vacation	Subordinate Lien Purchase 1 - 4 Primary Residence	Subordinate Lien Purchase 1 - 4 Second Home / Vacation	1st Lien Refinance 1 - 4 Primary Residence	1st Lien Refinance 1 - 4 Second Home / Vacation	Subordinate Lien Refinance 1 - 4 Primary Residence	Subordinate Lien Refinance 1 - 4 Second Home / Vacation	HELOCs	Lot Loans/Bare Ground		
State																	
Acknowledgment of Fee Disclosure/Application Fee Disclosure (For lenders licensed under Article 13 of Chapter 1 of Title 7 of the Official Code of Georgia Annotated)	Y	N	N	Y	3128 or 1141	✓	✓	✓	✓	✓	✓	✓	✓	✓		Georgia Comp. R. & Regs. R. 80-11-1-.01	
Notice of Right to Select Attorney (For High-Cost determination, attorney fees excluded from Points and Fees if borrower has right to select attorney)	Y	N	N	Y	1191	✓		✓		✓		✓		✓		Georgia Code Ann. §7-6a-2(12)(G)(ii)	
Foreclosure Disclosure (For lenders licensed under Article 13 of Chapter 1 of Title 7 of the Official Code of Georgia Annotated)	Y	Y	Y	Y	3364 or 1141	✓	✓	✓	✓	✓	✓	✓	✓	✓		Georgia Comp. R. & Regs. R. 80-11-1-.01(9)	
Notice to Purchaser-Assignee (High-Cost home loan)	N	N	Y	Y	On Security Instruments	✓		✓		✓		✓		✓		Georgia Code Ann. §7-6a-5(15)	
Fair Market Value Affidavit (If property located in more than one county)	N	N	Y	Y	5474	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Georgia Code Section 48-6-69	
Waiver of Borrower's Rights Rider (Waives borrower's rights in non-judicial foreclosure)	N	N	Y	Y	8866	✓	✓	✓	✓	✓	✓	✓	✓	✓		Not referenced in Georgia Code, but widely allowed (If lender seeks agreement for non-judicial foreclosure)	

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Tangible Net Benefit Disclosure (To prove refinance to a High Cost Loan is benefit to borrower)	N	N	Y	Y	7804					✓		✓		✓		GA Code Ann. §7-6a-4(a)	