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State Specific Consumer Mortgage Disclosures - Georgia

Disclosures	Initial Disclosures	Prior to Closing	At Closing	Disclosures provided by PPDocs, Inc.	PPDocs, Inc. 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 (Mortgage Lender or Mortgage Broker Only)	Y	N	N	Y	3128	✓	✓	✓	✓	✓	✓	✓	✓	✓		Georgia Comp. R. & Regs. R. 80-11-1-.01(2)(c)	
Foreclosure Disclosure (Mortgage Lender Only)	Y	Y	Y	Y	3364	✓	✓	✓	✓	✓	✓	✓	✓	✓		Georgia Comp. R. & Regs. R. 80-11-1-.01(9)	
Fair Market Value Affidavit (If property located in more than one county)	N	N	Y	N	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Georgia Code Section 48-6-69(a)	
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)	
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)	