OUTLAW GEORGE & ASSOCIATES, LLC

The OGA Key Note

AN EVERY-OTHER-WEEK CLOSING BRIEF FROM OUTLAW GEORGE & ASSOCIATES, LLC

Issue #1
Week of November 2, 2026

WELCOME

Hello, and welcome to the first issue of *The OGA Key Note*!

Every other week we'll share a short, practical note on Georgia residential closings for agents, lenders, and anyone buying, selling or refinancing. Thank you for trusting us with your closings.

Warmly,
Alicia George, Managing Attorney

WHAT'S NEW IN GEORGIA

1. New HOA rules: attorney's fees now, registration in 2027 (SB 406)

Associations governed by Georgia's Property Owners' Association Act now must take three steps before they can collect or be awarded attorney's fees: send a written notice of the outstanding fines or delinquent fees by certified mail or statutory overnight delivery, give the owner 30 days from receipt to pay, and provide an itemized list of the attorney's fees claimed (there is an exception for emergencies involving public safety or preservation of property). This applies to actions filed on or after July 1, 2026. Starting January 1, 2027, owners' associations covered by the new law, including condominium associations, must register with the Georgia Secretary of State; an unregistered association generally can't collect fines or fees, file liens or start foreclosure.

> **What it means for your closing:** If an association's payoff or status letter includes attorney's fees, ask for the itemization, and starting in January, an association's registration status will matter.

2. 2026 GAR contract changes worth knowing

Under the 2026 GAR Purchase and Sale Agreement, the buyer and the seller can each unilaterally extend closing once, by 8 days, for specific reasons only (the buyer if the lender or closing attorney isn't ready through no fault of the buyer; the seller for a title problem or if the closing attorney isn't ready; the closing-attorney reason can be used only once per transaction). Notice can now be given until 11:59 p.m. on the closing date. If the earnest money holder accepts a check or ACH, it must be drawn on a U.S. financial institution. And under GAR's 2026 financing contingency exhibits, a loan denial letter must state the reason for the denial.

> **What it means for your closing:** Make sure denial letters give the reason, and tell us about any extension as soon as you know.

3. Still no remote online notarization in Georgia

Remote online notarization did not pass in the 2025–2026 session. The House substitute for SB 8, which would have allowed it, failed in the Senate 26–26 on April 2, 2026, and HB 289, a separate remote-notarization bill, cleared a House committee but never got a House floor vote. Georgia law still requires a deed to be signed by the maker, attested by an officer such as a notary, and attested by one other witness.

> **What it means for your closing:** Plan on signing in front of a notary and a witness. If a signer will be out of town, tell us early.

These are brief summaries, not legal advice. Please ask us how any change applies to your transaction.

WIRE FRAUD REMINDER: PAUSE, CALL, CONFIRM

The FBI's 2025 IC3 Annual Report counted **12,368 real estate fraud complaints and more than $275 million in reported losses**, up from about $173.6 million in 2024. In one 2025 case it describes, people closing on a home got an email **impersonating their real attorneys** and wired more than $449,000 to a fraudulent account. They were lucky: after the fraud was reported to the FBI's IC3, the receiving bank froze the account with the full amount still in it. Speed matters.

- Our wire instructions are **provided securely** by our firm.
- **Before sending any money, call us at a number you already know: 404-480-9186.** Never use a phone number, link or "updated" instructions from an email, text or voicemail.
- If anything feels off, stop and call us first. If you think you've been targeted, call your bank immediately and report it at ic3.gov.

Watch: American Land Title Association, *"Protect Your Money from Wire Fraud Schemes When Buying a Home"*: https://youtu.be/ek4TwC9owwY

MARKET SNAPSHOT

Freddie Mac's weekly survey shows that, as of **October 29, 2026**, the **30-year fixed-rate mortgage averaged 7.24%**, down from 7.32% the week before. The **15-year fixed averaged 6.60%**, down from 6.68%. Clients thinking about locking a rate should talk with their lender so the lock lines up with their closing date.

SEASONAL TIP: PLAN HOLIDAY & YEAR-END CLOSINGS NOW

- **Thanksgiving is Thursday, November 26,** and **Christmas Day is Friday, December 25.** Schedules tighten around these dates, so request late-November and late-December closing dates early.
- **Year-end closers, think about homestead.** Georgia's Department of Revenue says you generally qualify for the homestead exemption if you owned the home and lived there as your legal residence on **January 1**. You apply with your **county** tax officials, generally by **April 1**. Check your county's process early.

QUICK TIPS

For Agents

- **Send the whole contract package early:** the signed purchase agreement plus every amendment, addendum, exhibit and counteroffer.
- **Share HOA and payoff details up front:** the HOA or management company contact, plus the seller's mortgage lender(s), any HELOC and other known liens.
- **Help us fight fraud.** Remind clients that wire instructions come only from our firm and should be checked by calling 404-480-9186. And remember, in Georgia purchases the **buyer pays the transfer tax**.

For Lenders

- **Plan around the 3-business-day rule.** The borrower must receive the Closing Disclosure (CD) at least three business days before consummation.
- **Watch the November calendar.** For CD timing, Regulation Z counts every calendar day **except Sundays and federal legal holidays**, including **Veterans Day (Wed., Nov. 11)** and **Thanksgiving Day (Thu., Nov. 26)**.
- **Use our secure Qualia portal** for closing packages, final figures and sensitive information.

For Buyers, Sellers & Borrowers

- **Bring a valid government-issued photo ID** to your closing.
- **Closing funds come by wire only.** Cashier's checks are accepted **only up to $1,000**.
- **Use our secure Qualia portal** for documents and sensitive details. Please don't send them by regular email. Borrowers: review your Closing Disclosure as soon as it arrives and compare it with your Loan Estimate.

Let's Get Your Closing on the Calendar

To request a closing date, please use our **secure Qualia portal**; we don't offer online self-scheduling. Send documents and sensitive information only through the portal too. Questions? Call **404-480-9186** or email **closer@aogalaw.com**.

A note on representation: On financed purchases our firm represents the lender; on cash purchases, the buyer. We represent a seller only when that relationship is separately established and we are not the closing attorney of record.

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