ATTORNEY ADVERTISING · GENERAL INFORMATION FOR MORTGAGE LENDING PROFESSIONALS

OUTLAW GEORGE
& ASSOCIATES, LLC

FOR MORTGAGE LENDERS · 2026 EDITION

The Lender's Guide to Georgia Closings

Security deeds, taxes, funding and title, in one place

How Georgia's attorney-closing rules, intangible recording tax and Good Funds law affect your loans, plus a funding and wire-fraud protocol, TRID coordination notes and a file-opening checklist. From a Georgia residential real estate closing law firm.



Outlaw George & Associates, LLC
ATTORNEYS AT LAW · ATLANTA, GEORGIA

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CONTENTS

Inside this guide

01	Why Lenders Work With Us Attorney-controlled closings, in plain facts	3
02	Georgia Is an Attorney-Closing State No witness-only closings; funds through the trust account	4
03	The Georgia Security Deed Deed to Secure Debt versus a deed of trust	5
04	Intangible Recording Tax Rate, cap, the 62-month rule, 90-day recording, exemptions	6
05	Transfer Tax, the PT-61 & the CD Where Georgia's taxes land on your disclosures	7
06	Good Funds & Funding O.C.G.A. § 44-14-13, our wire-only policy and wire timing	8
07	Wire-Fraud Protocol How we verify funding and payoff instructions	9
08	Title Commitments, Policies & CPLs Typically 48–72 hours; Chicago Title and Investors Title	10
09	TRID Collaboration CD balancing, the three-business-day rule, changed circumstances	11
10	Closing Options for Your Borrowers Office, IWG, mobile and mail-away signings	12
11	Post-Closing Recording, trailing documents, final policies and payoffs	13
12	Transaction Types Purchases, refinances, builder closings and 1031 exchanges	14
13	Lender Checklist: Open a File A copyable onboarding and file-opening tool	15
	Contact Us & Important Information	16

HOW TO USE IT

Share it with your loan officers, processors and closers, and keep the checklist on page 15 with your Georgia files.

GEORGIA LAW NOTE

The statute, regulation or opinion behind a requirement, so your compliance team can read it directly.

LENDER TIP

General, practical suggestions from our closing team. They are ideas, not promises of any result.

PROTECT THE FUNDS

Wire-fraud safeguards worth repeating on every file.

COPY & SHARE

You may copy page 15 unaltered for your team. It carries our contact details and disclaimer.

Current as of October 2026. General information, not legal advice. Our fees appear in the published fee schedule at aogalaw.com.

A closing partner for your Georgia loans



Alicia George
Managing Attorney
Outlaw George & Associates, LLC

"I began my career as a closing paralegal and have spent fifteen years in the real estate industry. I know a lender needs its closing instructions followed, figures that balance and documents that record. This guide explains how we work toward that on each file."

Alicia George

What we offer lenders, stated plainly. No rankings, no superlatives, just how we work.

Attorney involvement, file opening through closing
A Georgia attorney oversees the title examination, the closing, the disbursement of funds from our attorney trust account and the recording.

Title turnaround, typically 48–72 hours
Measured from our receipt of the order. We flag requirements early so there is time to clear them before your closing date.

Accessible and responsive
Office hours are Monday through Friday, 9:00 AM to 5:00 PM, at 404-480-9186. You may reach us outside those hours, and after-hours and weekend signings are available by appointment, considered case by case.

The secure Qualia portal
Scheduling and sensitive documents move through our secure Qualia client portal, not email.

Published fees for your disclosures
Our current fee schedule is published at aogalaw.com. Send a CD or fee request and we return our figures for your Loan Estimate and Closing Disclosure.

Telephone verification
We verify funding and payoff instructions by telephone. We never send or change wiring instructions by email.

SEND IT EARLY
Your CD or fee request, CPL request and loan details as soon as the file is assigned.

NAME YOUR DEADLINES
Funding cutoffs, rate-lock expirations and investor recording requirements.

KEEP IT SECURE
Wiring details and account numbers through Qualia only, then verified by phone.

WHOM WE REPRESENT
On financed purchases, we represent the lender. On cash purchases, we represent the buyer. Borrowers can always hire their own attorney for advice about their rights.

What attorney control means for your loan

In Georgia, closing a real estate transaction is the practice of law. A licensed Georgia attorney must be responsible for the closing, and closing funds move through the attorney's trust account.

SUPREME COURT OF GEORGIA, 2003

"It is the unauthorized practice of law for someone other than a duly-licensed Georgia attorney to close a real estate transaction..."

In re UPL Advisory Opinion 2003-2, 277 Ga. 472 (2003). The opinion also covers preparing or facilitating the execution of deeds.

STATE BAR FORMAL ADVISORY OPINION 13-1

Approved by the Supreme Court of Georgia in 2014. A lawyer may not act only as a witness to the signing; the lawyer must be in control of the closing. Funds a lawyer receives at a closing must be deposited into, and disbursed from, the lawyer's trust account, not handed to a title or settlement company for disbursement.

In re Formal Advisory Opinion No. 13-1, 295 Ga. 749 (2014); Ga. Rules of Prof. Conduct, Rule 1.15(II).

In practice, on your files

QUESTION	HOW IT WORKS IN A GEORGIA CLOSING WITH OUR FIRM
Who closes the loan?	A Georgia attorney with our firm is responsible for the closing from start to finish.
Witness-only signing?	Not permitted. The attorney reviews the documents, addresses errors and resolves title requirements before the signing.
Where do the funds go?	Your loan funds and the borrower's funds are deposited into our attorney trust account and disbursed from it once they are collected funds.
Signings away from our office	Mobile, IWG and mail-away signings remain under our attorney's supervision and instructions. See page 12.
Who prepares the deed?	In a purchase, the deed of conveyance is prepared by or under the supervision of a Georgia attorney.

LENDER TIP

Address your closing instructions and closing package to our office as the closing attorney, and route signing-location requests through us so that every signing stays inside the attorney-controlled process.

POWERS OF ATTORNEY & ENTITIES

We accept only property-specific powers of attorney, and we call the principal before closing. For LLC borrowers or sellers, we check good standing about 30 days before closing.

Deed to Secure Debt, not a deed of trust

Georgia lenders take a **security deed** (Deed to Secure Debt). It is a two-party instrument that conveys title to the lender as security, and there is no trustee. Most lenders use the Georgia-specific version of their standard security instrument.

FEATURE	GEORGIA SECURITY DEED	DEED OF TRUST (USED IN MANY OTHER STATES)
Parties	Borrower (grantor) and lender or its nominee (grantee)	Borrower, lender and a trustee
Effect on title	Passes title to the grantee until the debt is paid; the borrower keeps the right to have the property reconveyed on payment. By statute it is an absolute conveyance and not a mortgage.	Varies by state; title or a lien is generally held through the trustee
Enforcement	Power of sale contained in the instrument; a nonjudicial sale must be advertised and conducted like a sheriff's sale, with written notice to the debtor	Trustee's sale under that state's statutes
Recording	With the clerk of superior court in the county where the land lies, after the intangible recording tax is paid	Under that state's recording law
After payoff	The holder must furnish a cancellation to the clerk within 60 days of full payment	Reconveyance or release under that state's law

Before you send the closing package

- ☐ The Georgia security deed form, with all riders listed and attached
- ☐ Grantee or nominee named as your investor and program require
- ☐ Principal amount and maturity date stated on the face of the instrument (the tax officer works from the face)
- ☐ Legal description matching the vesting deed and title commitment
- ☐ Borrower names matching title and identification
- ☐ Your recording and return-to instructions

GEORGIA LAW NOTES

Security deed as conveyance of title: O.C.G.A. § 44-14-60. Sales under a power of sale: O.C.G.A. § 44-14-162; notice to the debtor: § 44-14-162.2. Recording and tax: O.C.G.A. § 48-6-61. Cancellation: O.C.G.A. § 44-14-3.

LENDER TIP

If your system defaults to a deed of trust or mortgage template for out-of-state loans, check that Georgia files generate the security deed form and Georgia riders before documents are drawn.

This page summarizes how Georgia instruments generally work. Foreclosure and default questions should go to your own counsel.

Georgia's tax on the security deed

Georgia imposes an intangible recording tax on each security instrument that secures a long-term note on Georgia real estate. It is collected by the county before the security deed is recorded.

THE RATE

$1.50 for each $500 (or fraction) of the face amount of the note, capped at $25,000 per note

About $3 per $1,000 borrowed. *O.C.G.A. § 48-6-61.*

The lender owes it

The tax is collected from the holder. The holder may pass it to the borrower, and the amount passed on is not treated as a finance charge.

Record within 90 days

The holder must record the security deed within 90 days from its date, presenting it to the county's collecting officer first.

"Long-term" means over 62 months

Since July 1, 2025, a note is long-term if any part of the principal falls due more than 62 months from the date of the note or security instrument (previously three years).

Credit union exemption

No tax is due where a federal credit union or a Georgia-chartered credit union is the grantee. Other exemptions apply.

ILLUSTRATIVE TAX BY LOAN AMOUNT

LOAN AMOUNT	INTANGIBLE TAX
$150,000	$450.00
$250,000	$750.00
$360,000	$1,080.00
$500,000	$1,500.00
$750,000	$2,250.00
$1,000,000	$3,000.00

Computed from the statutory rate. Examples only; the collecting officer determines the tax from the face of the instrument.

GEORGIA LAW NOTES

O.C.G.A. §§ 48-6-60(3) (as amended by HB 586, 2025), 48-6-61, 48-6-65; Ga. Comp. R. & Regs. 560-11-8-.03, -.13, -.14; GA Dept. of Revenue Bulletin on HB 586 (2025).

Other rules worth knowing

- **Refinance by the original lender:** no tax is collected on the part of a new instrument that refinances unpaid principal of a prior instrument on which the tax was paid (or that was exempt), if the instrument states that amount or the holder gives an affidavit. New money is taxed.
- **Face amount above principal:** the holder may present a sworn statement itemizing the principal, and the tax is figured on the principal.
- **Lines of credit:** tax on a long-term secured line is figured on the total line stated on the instrument, subject to the $25,000 cap.
- **Late or unpaid tax:** the Department of Revenue describes a 50% penalty plus interest of 1% per month.

LENDER TIP

Tell us at file opening if the grantee is a credit union or a refinance is with the original lender, so that the security deed language, any affidavit and the CD reflect it.

Where Georgia's taxes land on your disclosures

REAL ESTATE TRANSFER TAX

$1.00 for the first $1,000 of consideration, plus $0.10 for each additional $100 (or fraction)

About $1 per $1,000 of the price, paid before the deed is recorded. By statute the seller is liable; the purchase contract allocates who pays. The current Georgia REALTORS® purchase and sale agreement assigns it to the buyer unless the parties agree otherwise, so the payer depends on the contract.

O.C.G.A. § 48-6-1; GA Dept. of Revenue; GAR Form F201 (2026), ¶ B.3.c.

THE PT-61

Georgia's real estate transfer tax declaration

The clerk will not record a deed without a properly completed PT-61. In a purchase, we prepare and file it with the deed. A refinance has no deed of conveyance, so there is normally no transfer tax and no PT-61; the intangible tax still applies to the new security deed.

Ga. Comp. R. & Regs. 560-11-2-.17.

On the Loan Estimate and Closing Disclosure

ITEM	CLOSING DISCLOSURE, SECTION E	NOTES FOR GEORGIA FILES
Recording fees	One total line, with the fees for the deed and for the security instrument shown separately	Charged by the county clerk; our published fee schedule lists the current recording charges
Transfer tax	Itemized on its own line, naming the government entity that assesses it	Show it in the column for the party the purchase contract assigns it to
Intangible recording tax	Commonly itemized as a separate tax line, naming the assessing entity	Borrower-paid when the lender passes it through; confirm your disclosure policy
On the Loan Estimate	Recording fees and other taxes are totaled on one line, and transfer taxes paid by the consumer on a second line	

WORKED EXAMPLE

$400,000 purchase with a $360,000 loan:

Transfer tax	$400.00
Intangible recording tax (720 × $1.50)	$1,080.00

Illustration only; actual figures depend on the contract, loan and county.

LENDER TIP

Send your CD or fee request early. We return our fees from the published fee schedule at aogalaw.com, along with the government charges for the file, so your disclosures start from real figures.

CD and LE placement: 12 C.F.R. §§ 1026.37(g)(1), 1026.38(g)(1).

Good Funds law, and our stricter policy

O.C.G.A. § 44-14-13 applies to purchase-money and refinance loans secured by Georgia residential property of one to four units. It sets rules for both the settlement agent and the lender.

What the statute requires

- **Settlement agent:** may disburse only collected funds, meaning funds deposited, finally settled and credited to the escrow account, except for listed instruments.
- **Listed exceptions** include a lender-issued cashier's check from a federally insured institution that is immediately available; Georgia attorney or broker escrow checks (with reasonable grounds to expect collection); government checks; and checks totaling no more than $5,000 per loan closing.
- **Lender:** must deliver loan funds at or before the loan closing as collected funds or a permitted instrument.
- **Rescission loans:** for a refinance or other loan with a federal right of rescission, the lender must deliver loan funds before disbursement and no later than **11:00 AM Eastern** on the next business day after the rescission period expires.
- **Liability:** a violating party owes actual damages and reasonable attorney's fees, plus the greater of $1,000 or double the first 60 days' interest on the loan.

OUR OFFICE POLICY

Stricter than the law: closing funds by wire only.

We accept closing funds by wire transfer only. Cashier's checks are accepted for amounts up to $1,000. Please plan your funding, and your borrowers' cash to close, accordingly.

Wire timing

- [ ] Tell us your funding cutoff and any funding conditions at file opening
- [ ] Send the loan amount and net funding figure that match the final CD
- [ ] Release the funding wire early enough on closing day for it to be credited to our trust account
- [ ] Refinances: time funding for the rescission deadline above
- [ ] Borrowers: remind them to wire cash to close ahead of the signing, after verifying our instructions by phone

Sign
Borrowers sign; the attorney reviews the executed documents.

Rescission
Refinances only: the federal rescission period runs.

Collected funds
Your wire and the borrower's funds credit to our trust account.

Disburse
We disburse from the trust account, including payoffs.

Record
Deed and security deed are submitted for recording.

LAW NOTES

O.C.G.A. § 44-14-13(a)–(e). Federal right of rescission: 12 C.F.R. § 1026.23. Purchase-money loans do not carry the rescission right.

How we protect your loan funds

Criminals target closings with forged emails, look-alike domains and fake payoff letters. Lenders are targets too: a redirected funding wire or a fraudulent payoff can cost everyone. Our protocol is simple, and it applies on every file.

OUR VERIFICATION PROTOCOL

We never send or change wiring instructions by email.

Our wire instructions are provided through the secure Qualia portal once the file is open. Before funding, call **404-480-9186**, a number you already have, to confirm the instructions and amount.

Our steps on every file

1. **Portal, not email.** Wiring details and account numbers are exchanged only through Qualia.
2. **We call you.** We verify your funding instructions by telephone at a number we have independently confirmed. Expect a call from our office.
3. **Payoffs verified by phone.** We confirm payoff figures and payoff wiring instructions by telephone with the payoff lender or servicer before we send funds.
4. **Proceeds verified by phone.** Sellers and borrowers receiving funds confirm their instructions by telephone too.
5. **Any change stops the wire** until it is verified by phone.

If you suspect a fraudulent wire

1. Contact your bank immediately and ask about recalling the wire.
2. Call our office at 404-480-9186.
3. Report it to the FBI at **ic3.gov**.

Red flags for lending teams

- "Updated" wire instructions for our office or a payoff lender
- A payoff letter that arrives from an unfamiliar address or lists a new bank
- Email domains that are one character off
- Urgency, secrecy or a request to skip the phone call
- A callback number that appears only in the message

SAMPLE LINE FOR YOUR CLOSING INSTRUCTIONS

Settlement agent must verify all wiring instructions, including payoffs, by telephone using an independently confirmed number. Lender will not change funding instructions by email.

LENDER TIP

Add a wire-fraud warning to your borrower welcome email and CD cover message, and remind borrowers that our wire instructions never change by email.

General information only, not legal advice. See page 16.

Title work, typically in 48–72 hours

After we receive the order, our title turnaround is **typically 48–72 hours**. Complex chains of title, estates or court records can take longer. We issue title insurance through **Chicago Title Insurance Company** and **Investors Title Insurance Company**.

1
Commitment

We examine the records and send the commitment, with the requirements to close and the exceptions to coverage, including open security deeds, liens, judgments and taxes.

2
Cure & close

We work through the requirements: payoffs, releases, estate or entity documents and corrective instruments, then close under your instructions.

3
Final policy

After recording and once the requirements are satisfied, the final loan policy issues with the endorsements your instructions call for, as available from the underwriter.

Closing protection letters

A closing protection letter (CPL) is issued by the title underwriter to the lender. It generally addresses certain losses caused by the closing attorney's failure to follow your written closing instructions, or by fraud or dishonesty in handling closing funds, subject to the letter's own terms and exclusions.

- Request it with your file-opening package and name the exact insured lender, including "its successors and/or assigns" language if required.
- The CPL fee applies only when there is a lender: financed purchases and refinances. Cash purchases carry no CPL fee.
- Fee amounts appear in our published fee schedule at aogalaw.com.

Send with the title order

- [ ] Insured lender name and loss payee clause
- [ ] Loan amount and loan type
- [ ] Required endorsements and any survey or coverage requirements
- [ ] Vesting and borrower names, including any entity or trust
- [ ] Subordinate financing or HELOC to remain, if any

PREMIUMS

Premiums follow each underwriter's filed Georgia rates. Both underwriters publish online rate calculators, linked from aogalaw.com, or we prepare the figures for your disclosures.

LENDER TIP

Requirements that involve outside parties, such as a prior lender's unreleased security deed or an estate, take the longest. Ask us about any item on the commitment that may affect your closing date.

Balancing the CD together

The creditor is responsible for the Loan Estimate and Closing Disclosure, even when a settlement agent helps prepare or deliver them. Early, written coordination between your team and ours keeps figures aligned and the closing date intact.

1

Fee request

You send a CD or fee request; we return our fees from the published schedule, the title charges and the government taxes and recording fees for the file.

LENDER → US
At file opening

2

Changed circumstances

If something changes (price, loan amount, a new payoff, a closing-date move), we tell you in writing promptly. A revised Loan Estimate must be issued within three business days of the information and received no later than four business days before consummation, and cannot be issued once the CD is provided.

BOTH
As changes arise

3

Closing Disclosure

The borrower must receive the CD at least **three business days** before consummation. If it is not delivered in person, it is considered received three business days after delivery or mailing.

LENDER
Plan from the closing date back

4

Balancing & corrections

We balance our settlement figures against your CD line by line. Most corrections are provided at or before consummation; a new three-day wait applies if the APR becomes inaccurate, the loan product changes or a prepayment penalty is added.

BOTH
Before signing

5

After consummation

Corrected disclosures follow within 30 days for post-closing events that change amounts paid, and within 60 days for non-numeric clerical errors or tolerance refunds.

LENDER
Post-closing

OUR BALANCING CHECKLIST

- [ ] Loan amount, rate, product and closing date
- [ ] Payoffs, per diem and recording of cancellations
- [ ] Section E taxes and recording fees
- [ ] Title premiums, CPL and endorsements
- [ ] Seller credits, lender credits and prorations
- [ ] Net funding figure and cash to close

LENDER TIP

Send preliminary CDs to us before they go to the borrower when your timeline allows. A shared review a day earlier is far easier than a corrected CD the day before closing.

FEDERAL LAW NOTE

12 C.F.R. § 1026.19(e)(3)(iv), (e)(4), (f)(1)(ii)–(v) and (f)(2).

Signing options that work for borrowers

Every option below is conducted under the supervision of a Georgia attorney with the same document review, funding and recording steps. Availability of any option depends on your loan program and closing instructions.

Our Galleria office

Traditional closings at 400 Galleria Parkway, Suite 1500, Atlanta.

Any IWG location

Any location in the IWG family of companies, such as Regus, Spaces and HQ business centers.

Mobile closing

At the borrower's home or another location convenient to them.

Mail-away closing

For borrowers who are far away: we coordinate the signing with an attorney we select near the borrower, under our written instructions, and our attorney reviews the returned originals.

Scheduling

- Once the file is open, borrowers are invited to our secure **Qualia portal**, where the closing is scheduled and sensitive documents are exchanged.
- **After-hours and weekend signings** are available by appointment and considered case by case.
- Tell us early about any signer who is traveling, deployed or out of state, or who needs an accommodation.

What borrowers bring

- Two forms of government- or bank-issued identification, at least one with a photograph
- Confirmation that cash to close was wired after verifying our instructions by phone
- Any items your conditions require, such as proof of homeowner's insurance

FOR MAIL-AWAY FILES, TELL US

- [ ] Whether your investor permits a mail-away signing
- [ ] Wet-ink, notarization and witness requirements
- [ ] The overnight return address for the originals
- [ ] Any deadline for receipt of originals before funding

LENDER TIP

If a borrower may need a power of attorney, raise it early. We accept only property-specific powers of attorney, they usually need your approval, and we call the principal before closing.

Recording, trailing documents and payoffs

After funding, we submit the documents for recording, track the trailing documents and follow the payoffs through to cancellation.

ITEM	WHAT HAPPENS	WHAT YOU CAN EXPECT FROM US
Recording	The deed (with its PT-61) and the security deed are recorded with the clerk of superior court after the transfer and intangible taxes are paid. Georgia law requires the holder to record the security deed within 90 days of its date.	Submitted for recording after disbursement
Recorded security deed	Returned with the recording information after the clerk processes it.	Sent to the recipient your instructions name
Final loan policy	Issues after recording and satisfaction of the commitment requirements.	Delivered as your instructions direct
Trailing documents	Collateral and post-closing items under your instructions.	We track them; tell us your shipping requirements

Payoffs on purchases and refinances

- We order a payoff for every security deed to be paid, including HELOCs and second loans.
- **We verify each payoff by telephone** with the lender or servicer before sending funds.
- For a revolving line, the borrower's written request to close the account is part of the payoff package, because a revolving loan is paid in full only when the account is terminated.
- The payoff lender may direct the clerk to send the original cancellation to the attorney who remitted the payoff.

GEORGIA LAW NOTE: CANCELLATION DUTIES

When a secured debt is paid in full, the holder must, within **60 days**, furnish a legally sufficient cancellation or satisfaction to the clerk and mail the grantor the required notice. A holder that fails to do so may owe $500 in liquidated damages plus losses and attorney's fees after a written demand. If a holder still does not cancel after a further written notice, Georgia provides an attorney-affidavit cancellation procedure. O.C.G.A. § 44-14-3(b)–(c.1).

LENDER TIP

When you are the payoff lender on someone else's refinance, route the cancellation through your release team promptly; the 60-day clock runs from full payment.

The residential files we close

Our practice is concentrated on Georgia residential real estate. We do not handle commercial transactions.

Purchases

Financed and cash residential purchases. On financed purchases we represent the lender and close under your instructions, coordinating with both agents, the seller's payoff lenders and any HOA.

Refinances

Refinance closings for homeowners and their lenders, including payoffs of prior security deeds, the rescission period where it applies, and funding timed to the Good Funds deadline.

Builder closings

New-construction closings for builder partners. Closing dates normally follow completion and local occupancy approval, so we keep you posted as the builder's schedule moves.

1031 exchanges

Residential investment property exchanges coordinated with the client's qualified intermediary, who holds the exchange funds. A personal residence does not qualify. We do not give tax advice.

Flag these at file opening

Entity borrower or seller	Formation and authority documents; we check LLC good standing about 30 days before closing
Power of attorney	Property-specific only; we call the principal before closing
Trust or estate	Trust or court documents showing who may sign
Construction or builder file	Expected completion date and any builder deadlines
1031 exchange	Intermediary name and contact
Subordinate financing	Second lien, down payment assistance or HELOC terms

1031 timing at a glance

45 days	to identify replacement property after transferring the relinquished property
180 days	to receive the replacement property, or by the tax return due date (with extensions) if earlier

26 U.S.C. § 1031(a). The exchanger's tax advisor and intermediary own the exchange analysis.

LENDER TIP

On an exchange purchase, ask early whether exchange funds will arrive from the intermediary by wire on closing day, and build that into your funding plan.

LENDER CHECKLIST · COPY FOR YOUR TEAM

Open a Georgia file with us

LOAN / FILE NUMBER

Open	Title	Figures	CD	Sign & fund	Record
Send the items below to closer@aogalaw.com.	Commitment typically 48–72 hours after the order.	Our fees and Georgia taxes for your CD.	Borrower receives it at least 3 business days before closing.	Wire to our trust account; refinances after rescission.	Security deed recorded; trailing documents and final policy follow.

Send what you have to **closer@aogalaw.com** and tell us what is outstanding. We can open the file and begin title work as soon as we receive the basics. Do not include wiring details or account numbers in email.

TO OPEN THE FILE

- ☐ Closing Disclosure (CD) or fee request, so we can provide our fees for your disclosures
- ☐ Closing protection letter (CPL) request, if required for the loan
- ☐ Borrower names, loan amount and loan type
- ☐ Lender contacts: loan officer, processor and closer, and who receives the closing package
- ☐ Closing date and any lender deadlines for funding or recording

LENDER ONBOARDING

- ☐ Your approval or onboarding forms for our firm, if your process requires them
- ☐ Insured lender name, loss payee clause and required endorsements
- ☐ Standing closing instructions and investor requirements
- ☐ Your policy on mail-away signings and powers of attorney
- ☐ Your phone-verification contact for funding

BEFORE CLOSING

- ☐ Final CD balanced with our figures
- ☐ Closing package and instructions delivered
- ☐ Flags: entity, POA, trust, estate, 1031, builder
- ☐ Credit union grantee or original-lender refinance noted for the intangible tax
- ☐ Funding wire timed to your cutoff, and for refinances to the rescission deadline

KEY DATES FOR THIS FILE

CD sent	CD received (3 business days)	Closing date
Rescission ends (refinance)	Funding deadline	Record by (90 days from deed)

PROTECT THE FUNDS

No wiring details or account numbers by email: use our secure Qualia portal. We verify funding and payoff instructions by telephone, and our wire instructions never change by email. To verify, call 404-480-9186.

Closing attorney: Outlaw George & Associates, LLC · 400 Galleria Parkway, Suite 1500, Atlanta, GA 30339 · 404-480-9186 · closer@aogalaw.com · aogalaw.com · Fee schedule published at aogalaw.com · Mon–Fri, 9:00 AM–5:00 PM

Attorney Advertising. General information only, not legal advice; your loan documents, closing instructions and applicable law control. Reading this does not create an attorney-client relationship. © 2026 Outlaw George & Associates, LLC. Responsible attorney: Alicia George, 400 Galleria Parkway, Suite 1500, Atlanta, GA 30339. Figures current as of October 2026.

START YOUR NEXT GEORGIA FILE

We're ready when your loan is.

Email your CD or fee request, CPL request, borrower and loan details and lender contacts to **closer@aogalaw.com**. We will open the file and confirm receipt.

OUTLAW GEORGE & ASSOCIATES, LLC

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EMAIL	closer@aogalaw.com
WEB	aogalaw.com
HOURS	Monday–Friday, 9:00 AM–5:00 PM

FEES FOR YOUR DISCLOSURES

Published fee schedule at aogalaw.com

Or send a CD or fee request to closer@aogalaw.com.

FUNDING & WIRE VERIFICATION

Wiring details through our secure Qualia portal only. Call 404-480-9186 to verify before funding; we never change wire instructions by email.

OUTLAW GEORGE & ASSOCIATES, LLC

Georgia real estate closings, conducted with precision and care.

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