



Georgia State Disclosures

This matrix is distributed to provide general information about the subject matter covered and should not be utilized as a substitute for professional advice for your specific situation. If you require such advice, please consult with your own professional advisers. Please note that investors, lenders, and title companies may have different requirements than those set forth below. Please consult with the appropriate parties.

No	DESCRIPTION	DOCMAGIC PACKAGE TYPE	LENDER/BROKER	GOVERNING LAW	RULES	FORMAT NAME	SIGNATURE SELECTION
1	Acknowledgement and Waiver of Borrower Rights	Closing	Lender, Broker	Law v. U.S. Dept. of Agriculture, 366 F. Supp 1233 (N.D. Ga. 1973)	This form is not a required by statute or regulation, but is customary.	GAWBR.MSC	Individual, Officer, Title Only, Non-Title Spouse
2	Application Disclosure	Initial, Closing	Lender, Broker	GA ST § 7-1-1014; GA ADC 80-11-1-.01	Give prior to accepting any application fee, credit report fee, property appraisal fee or any other third- party fee, or within 3 business days after the application is received, whichever is earlier.	GAAD.MSC	Individual, Officer, Title Only, Co-Signer
3	Notice Pursuant To O.C.G.A. Section 7-1	Initial, Closing	Lender, Broker	GA ADC 80-11-1-.01(8); O.C.G.A. § 7-1-1014(3)	Disclosure shall be at least 10-pt, bold-faced type and shall be made at or before settlement.	OCGA.LSR	Individual, Officer
4	Property Owner's Affidavit	Closing	Lender	None	No Rules	POA.LSR	Individual, Officer
5	Right to Select an Attorney Disclosure	Initial, Closing	Lender	None	No Rules	GARTS.MSC	Individual, Officer