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FOR IMMEDIATE RELEASE

CHANGES TO REAL ESTATE E-FILING LAW - EFFECTIVE JANUARY 1, 2025

CHATHAM, GA – The adoption of House Bill 1292 [O.C.G.A. §44-2-2 and §44-2-39] by the Georgia General Assembly during the 2024 legislative session has modified Georgia law in the following manner:

- All self-filers **MUST** eFile real estate documents.
- All individuals eFiling **MUST** have their identity verified through the Clerks' Authority eFile portal, <https://efile.gsccca.org>. There are no exceptions.
- Only the following groups may file via paper. However, individuals filing via paper will be required to show proof that they fall within one of the exceptions.
 - Federally insured banks or credit unions,
 - Georgia-licensed attorneys,
 - Mortgage lenders, (Georgia licensed or exempt)
 - Mortgage servicers, (as such term is defined in 12 C.F.R. Section 1024.2)
 - Georgia-licensed surveyors,
 - Georgia-licensed title insurance companies,
 - Georgia-licensed real estate brokers or salespersons,
 - Any public official performing their official duties.

***PLEASE NOTE: However, if a filer from one of the eight groups listed above *chooses* to eFile, they **MUST** have their identity verified, just as self-filers.**

- Whether eFiling or filing via paper, without proper ID verification, an individual's documents will be returned.
- Identity verification of individuals electronically filing is performed by the Clerks' Authority as required by law.
- The Clerks' Authority's eFiling portal, <https://efile.gsccca.org>, is the **ONLY** portal through which real estate documents can be eFiled.
- All real estate documents, including liens and plats, that are eFiled will require ID verification effective January 1, 2025. UCC documents, except those filed on the real estate records, will not require ID verification when eFiled.
- Every person eFiling a real estate document must have successfully completed ID verification, which includes photographic verification. The GSCCCA system maintains the account holder status after verification.
- Individuals who are eFiling, and have not already created a filer account, are encouraged to register prior to eFiling. Individuals who have a pre-existing filer account are encouraged to log-in and upload ID verification to eFiling.
- To register and upload ID verification, please visit <https://efile.gsccca.org/Home.aspx>.