

HB 1292 Changes REAL ESTATE – EFFECTIVE 1/1/2025

HB 1292 modifies Georgia law and requires:

- 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.
 - These groups may file via paper:
 - 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.**
- Identity verification of individuals electronically filing is performed by the Clerks' Authority
 - 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.
 - As adopted by the Board of Directors of the Clerks' Authority, *Real Estate Recording Rules for the State of Georgia* (effective January 1, 2025) can be found here: https://www.gsccca.org/docs/efiling-documents/gsccca_georgia_real_estate_erecording_rules_new.pdf

The new requirements become effective January 1, 2025.