

INTRODUCTION TO 2025-2026 EDITION

This 2025-2026 Edition of *Georgia Real Estate Finance and Foreclosure Law* is a complete guide to handling issues attendant to real estate secured lending and foreclosure in Georgia. This handy manual makes the Georgia and federal statutes and relevant case law regarding the enforcement of real estate liens quickly accessible. This year, new material has been added and/or existing material updated on the following subjects, among others:

- Surplus proceeds
- Disguised loan transactions
- Land installment contracts
- Long-term listing agreements
- Flex modification
- Intangible tax
- Voidable transactions
- Loss mitigation
- Wrongful foreclosure
- Bankruptcy
- Discharge injunction
- Anti-modification provision
- Consumer Finance Protection Bureau (CFPB)
- Single Family Mortgage Foreclosure Act
- Liens held by federal government or agency

This 2025-2026 Edition replaces the 2024-2025 Edition, which may now be recycled or discarded.