

# INTRODUCTION TO 2026-2027 EDITION

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This 2026-2027 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. In the 2026-2027 Edition, new material was added and/or existing material updated on the following subjects, among others:

- In personam and in rem tax foreclosures
- Installment land sales contracts
- VA Home Loan Program Reform Act
- Reformation
- Equitable subrogation
- Notice of foreclosure
- Loss mitigation application
- Bid chilling
- Credit bids at foreclosure sale
- Tender of indebtedness
- Property owner or condominium association liens
- Surplus proceeds
- Avoidance of liens in bankruptcy
- Exemptions from creditors
- Claims against loan servicers

**This 2026-2027 Edition replaces the 2025-2026 Edition, which may now be recycled or discarded.**