

|                          |
|--------------------------|
| <b>TABLE OF CONTENTS</b> |
|--------------------------|

| <u>PAGE</u>                                      | <u>SECTION</u>     | <u>TOPIC</u>  |
|--|--------------------|---|
| <b>GEORGIA RESIDENTIAL MORTGAGE ACT - PAGE 1</b> |                    |   |
| 2  | Section 7-1-1000   | Definitions   |
| 9  | Section 7-1-1001   | Exemptions  |
| 16   | Section 7-1-1001.1 | Requirement for Mortgage Loan Originator License;<br>Application to Sellers of Mobile Homes                                 |
| 18   | Section 7-1-1002   | Operating Without a License   |
| 22   | Section 7-1-1003   | Application for Licenses  |
| 23   | Section 7-1-1003.1 | Physical Place of Business  |
| 26   | Section 7-1-1003.2 | Financial Requirements for Licensing and Registration   |
| 26   | Section 7-1-1003.3 | Application for Registration  |
| 29   | Section 7-1-1003.4 | Repealed  |
| 30   | Section 7-1-1003.5 | Administration of Automated Licensing System  |
| 33   | Section 7-1-1003.6 | Privileged or Confidential Nature of Information  |
| 35   | Section 7-1-1003.7 | Approval of Mortgage Industry Related Courses   |
| 37   | Section 7-1-1004   | Investigation of Applicant and Officers; Education<br>Experience, Other Requirements  |
| 49   | Section 7-1-1004.1 | Reports of Condition  |
| 49   | Section 7-1-1004.2 | Licensee Challenges   |
| 49   | Section 7-1-1004.3 | Unique Identifier Required  |
| 51   | Section 7-1-1005   | Annual License Renewal  |
| 53   | Section 7-1-1006   | License: Contents of, Posting, Transferring; New Name;<br>Address Change; New Additional Office; Branch Manager<br>Approval |
| 56   | Section 7-1-1007   | Notice of Certain Actions   |
| 58   | Section 7-1-1008   | Change of Control   |
| 61   | Section 7-1-1009   | Books, Accounts, and Records  |
| 68   | Section 7-1-1010   | Annual Financial Statements   |
| 70   | Section 7-1-1011   | \$10.00 Per Loan Fee  |
| 70   | Section 7-1-1012   | Rules and Regulations   |
| 72   | Section 7-1-1013   | Prohibition of Certain Acts   |
| 76   | Section 7-1-1014   | Disclosure Requirements   |
| 79   | Section 7-1-1015   | Rules Relative to Escrow Accounts   |
| 81   | Section 7-1-1016   | Advertising   |
| 83   | Section 7-1-1017   | Suspension or Revocation  |
| 88   | Section 7-1-1018   | Cease & Desist Orders   |
| 91   | Section 7-1-1019   | Criminal Penalties  |
| 91   | Section 7-1-1020   | Construction  |
| 91   | Section 7-1-1021   | Lock-In & Commitment Agreements   |

| <u>PAGE</u>                                | <u>SECTION</u> | <u>TOPIC</u>   |
|--|----------------|--|
| <b>MORTGAGE DIVISION RULES (Cont'd)</b>    |                |  |
| 190  | 80-11-5-.05    | Administrative Fines Against Mortgage Loan Originators   |
| 194  | 80-11-5-.06    | Administrative Actions; Nationwide Mortgage Licensing System and Registry Information Challenges |
| 197  | 80-11-5-.07    | Information on the Nationwide Mortgage Licensing System and Registry                             |
| 198  | 80-11-5-.08    | Bona Fide Nonprofit Corporations   |
| <b>GEORGIA FAIR LENDING ACT - Page 201</b> |                |  |
| 201  | 7-6A-1.        | Short Title  |
| 202  | 7-6A-2.        | Definitions  |
| 215  | 7-6A-3.        | Limitations and Prohibited Practices   |
| 218  | 7-6A-4.        | "Flipping" a Home Loan; Costs and Fees   |
| 220  | 7-6A-5.        | High Cost Home Loans - Limitations and Prohibited Practices                                      |
| 227  | 7-6A-6.        | Claims and Defenses  |
| 229  | 7-6A-7.        | Violation of Chapter   |
| 234  | 7-6A-8.        | Enforcement  |
| 236  | 7-6A-9.        | Terms of Insurer Providing Insurance Through Financed Premiums                                   |
| 238  | 7-6A-10.       | Severability of Chapter  |
| 238  | 7-6A-11.       | Municipality or County Not Able to Regulate Terms of Home Loans                                  |
| 240  | 7-6A-12.       | Application: Preemption by Federal Law   |
| 240  | 7-6A-13.       | Promulgation of Rules and Regulations  |
| 242  |                | Georgia Attorney Preference Checklist  |
| 243  |                | Tangible Net Benefit Worksheet   |
| 245  |                | High Cost Home Loan Worksheet  |

| <u>PAGE</u>                              | <u>SECTION</u> | <u>TOPIC</u>   |
|--|----------------|--|
| <b>MORTGAGE DIVISION RULES - Page 94</b> |                |  |
| 94                                       | 80-5-1-.01     | General. Amended   |
| 96                                       | 80-5-1-.02     | License, Registration and Supervision Fees   |
| 103                                      | 80-5-1-.03     | Examination, Supervision, Registration, Application & Other Fees                             |
| 109                                      | 80-5-1-.04     | Georgia \$10.00 Per Loan Fee   |
| 111                                      | 80-5-1-.05     | Other Charges and Fees   |
| 113                                      | 80-5-1-.06     | Fees for Credit Unions   |
| 115                                      | 80-5-1-.07     | License Renewal Periods  |
| 117                                      | 80-11-1-.01    | Disclosure Requirements  |
| 122                                      | 80-11-1-.02    | Advertising Requirements   |
| 125                                      | 80-11-1-.03    | Place of Business Requirements   |
| 129                                      | 80-11-1-.04    | Branch Managers  |
| 131                                      | 80-11-1-.05    | Employee Background Checks   |
| 134                                      | 80-11-2-.01    | Location Requirement and Minimum Retention Period  |
| 137                                      | 80-11-2-.02    | Minimum Requirements for Books and Records   |
| 140                                      | 80-11-2-.03    | Mortgage Loan Transaction Journal  |
| 142                                      | 80-11-2-.04    | Mortgage Loan Files  |
| 142                                      | 80-11-2-.05    | Repealed. Reserved   |
| 147                                      | 80-11-3-.01    | Administrative Fines and Penalties   |
| 153                                      | 80-11-4-.01    | Initial Experience and Education Requirements  |
| 159                                      | 80-11-4-.02    | Approved Schools   |
| 161                                      | 80-11-4-.03    | Licensing Requirements; Registrants; Exemptions; Term for Bond                               |
| 163                                      | 80-11-4-.04    | Temporary License Repealed and Reserved  |
| 164                                      | 80-11-4-.05    | Knowing Purchase, Sale, or Transfer of Loan Applications from Unlicensed Entity              |
| 164                                      | 80-11-4-.06    | Wholly Owned Subsidiaries of Lenders; Notification Statement                                 |
| 166                                      | 80-11-4-.07    | Loan Processors as Brokers   |
| 170                                      | 80-11-4-.08    | Restrictions on Employment and Licensing   |
| 173                                      | 80-11-4-.09    | Challenges to Information Entered Into the Nationwide Mortgage Licensing System and Registry |
| 175                                      | 80-11-4-.10    | Verification of Lawful Presence Citizenship Affidavit  |
| 177                                      | 80-11-4-.11    | Information on the Nationwide Multi-State Licensing System and Registry                      |
| 176                                      | 80-11-4-.09    | Challenges to Information Entered into the Nationwide Mortgage Licensing System and Registry |
| 178                                      | 80-11-5-.01    | Mortgage Loan Originator Licensure Requirements  |
| 182                                      | 80-11-5-.02    | Books and Records Requirements; Examinations   |
| 184                                      | 80-11-5-.03    | Licensed Location  |
| 186                                      | 80-11-5-.04    | Renewals   |