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How to Complete Your Georgia Security Deed

Deed to Secure Debt (O.C.G.A. § 44-14-60)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. In Georgia, real estate loans are secured by a **Deed to Secure Debt** (security deed), not a mortgage. Use this form for a private, family, or seller-financed loan.

1. **Prepared by and return to (top of Page 1)**
   Enter who prepared the document and where the Clerk should return it. Leave the space above the dotted line blank for the Clerk.
2. **Parties, loan, and property (Pages 1–2)**
   Name the grantor (borrower) and grantee (lender), and describe the note and property.
3. **Sign before an unofficial witness and a notary (Page 3)**
   Georgia requires the signature to be attested by an unofficial witness and a notary. We can provide the witness for an additional fee. Bring a current, government-issued photo ID.

After It's Signed

- Record the original with the Clerk of Superior Court of the county where the property is located.
- Georgia intangible recording tax is due when a security deed is recorded.
- Pair it with a signed Promissory Note. Consumer and residential loans have additional rules; talk to an attorney.

Need a Notary and Witnesses? We Come to You.

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Qualified witnesses available for an additional fee.

Georgia-Commissioned Notaries

SCAN TO BOOK

Questions about this document? Talk to an attorney. Gavrilov & Brooks Law Firm has attorneys licensed in multiple states. Phone and video consultations are available, wherever you are. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

THIS INSTRUMENT PREPARED BY:

AFTER RECORDING, RETURN TO:

SPACE ABOVE THIS LINE FOR THE CLERK OF SUPERIOR COURT

DEED TO SECURE DEBT

(Security Deed — O.C.G.A. § 44-14-60)

Tax parcel ID number

THIS DEED TO SECURE DEBT is made on

Date

GRANTOR (borrower): name(s) and address

GRANTEE (lender): name and address

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To secure the debt evidenced by the promissory note dated

Date of note	Principal amount ($)	Final payment due

Grantor **grants and conveys to Grantee, with power of sale,**
ALL THAT TRACT or parcel of land lying and being in

Land Lot / District (if applicable) County, Georgia

Legal description (attach Exhibit A if more space is needed)

Property address

1. Grantor will pay the debt and all taxes and assessments, keep the property insured for the benefit of Grantee, and keep it in good repair.
2. If Grantor defaults, Grantee may declare the whole debt due and sell the property at public sale under the power of sale, as provided by Georgia law.
3. When the debt is paid in full, Grantee shall cancel this security deed of record within the time Georgia law requires.

Grantor's initials: _____

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IN WITNESS WHEREOF, Grantor has signed and sealed this deed.

Signed, sealed, and delivered in the presence of:

X _____
Unofficial Witness

Printed name

X _____
Notary Public

Printed name

County

My commission expires

(Notary seal)

GRANTOR(S):

X _____
(SEAL)

Printed name

X _____
(SEAL)

Printed name

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