



IMPORTANT NOTICE ABOUT FILING MORTGAGE FRAUD OR INDUSTRY REPORTS

Thank you for bringing to the Department's attention your concerns about a mortgage broker or lender which this Department regulates. Please Read Below:

We want to ensure that your issue is directed to the right Division within our Department:

- **If you are a consumer making a complaint about potential fraud or another issue on your own home loan, you should not use these forms.** Instead, please refer to the Department's website concerning [Consumer Complaints and Inquiries](#).
- If you are an individual reporting suspected mortgage fraud on a primary Georgia residence **that is not your own home**, please use the **Form for Reporting Mortgage Fraud**, which follows.
- If you are a mortgage licensee (or current or former employee), bank or credit union, appraiser, real estate agent, etc., reporting a mortgage licensee for suspected mortgage fraud or for a violation of the Georgia Residential Mortgage Act, please use the **Form for Mortgage Industry Reporting**, which follows.
- If you are a mortgage licensee, you may use the **Form for Mortgage Industry Reporting** to meet the reporting requirements of the Official Code of Georgia Annotated § 7-1-1007(d).

*****The following forms are fillable forms. Type your responses directly into the form.***



Form for Mortgage Industry Reporting

Department of Banking and Finance

Thank You For Helping Us Protect Georgians!

This **FILLABLE form** is used by people in the mortgage industry or connected to the mortgage industry to report a mortgage licensee for suspected mortgage fraud and/or for a violation of the Georgia Residential Mortgage Act (GRMA). If the violation is in regard to a specific loan, the loan must be in regard to a Georgia property used as a primary residence.

Reason for Report (Check all that apply)

___ Reporting suspected mortgage fraud: list the name of the borrower(s), property address if known (and if primary property), date of occurrence, loan officer, and what type of fraud is believed to have occurred.

___ Reporting violation of GRMA: list the type of violation and the circumstances of the violation.

___ Reporting knowledge or discovery of a prohibited act or the discharge of any employee for dishonest or fraudulent act as required by O.C.G.A § 7-1-1007(d): provide a description of the prohibited act or state if the discharge of an employee was based on a violation of GRMA.

For the licensee you are reporting, please provide details of the suspected mortgage fraud or GRMA violation below, or attach a letter and any supporting documents as needed.

License # and name: _____
Address: _____
Comments:

Submission

While this report may be submitted anonymously, providing information will enable us to follow up if we have any questions.

Submission Information

Submitted By (Name): _____ Title _____
Company Name: _____ License # (If Applicable): _____
E-Mail: _____ Phone Number: _____
Your Connection with This Case:

*****Please attach additional pages as necessary and include any relevant documentation.***

**Mail to: Department of Banking and Finance
Attn: Mortgage Division
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565**



Department of Banking and Finance

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The Georgia Residential Mortgage Act (GRMA) specifically covers Georgia property used as a primary residence. In order to use this form to report mortgage fraud, the property in question MUST be located in Georgia AND used as a primary residence.

Specific Property - Suspected Fraud

Please fill out this form, being as specific as possible. List all parties involved (if known), including the seller(s), borrower(s), loan officer(s)/mortgage broker(s), real estate agent(s), appraiser(s), attorney(s), etc., and date(s) of occurrence. Print this form and submit with any supporting documents. A detailed letter may be included if this space does not allow enough room.

Mail to: Department of Banking and Finance
ATTN: Mortgage Division
2990 Brandywine Road, Suite 200
Atlanta, GA 30341-5565

Property Address, if known: _____

Is this primary residential (owner occupied) property? [] Yes [] No [] Unknown

Buyer of the property, if known: _____

Has the loan closed? [] Yes [] No [] Unknown

Please provide details below of why you suspect fraud:

Submission

While this report may be submitted anonymously, providing your name and a contact number will enable us to follow up if we have any questions.

Name: _____

Date: _____

Phone#: _____

E-mail: _____

Your connection with this case: _____

For Office Use Only

Date received: _____

Mortgage Fraud#: _____