

Ga. Code Ann., § 7-3-14
Formerly cited as GA ST § 7-3-17

§ 7-3-14. Refunds upon prepayment of loans

Notwithstanding the provisions of any contract to the contrary, a borrower may at any time prepay all or any part of the unpaid balance to become payable under any installment loan. If the borrower prepays the loan in full before maturity, the licensee shall refund to the borrower a portion of the prepaid interest, calculated in complete even months (odd days omitted), as follows: the amount of the refund shall represent at least as great a proportion of the total interest as the sum of the periodical time balance after the date of prepayment bears to the sum of all periodical time balances under the schedule of payments in the original contract. Where the amount of the refund due to anticipation of payment is less than \$1.00, no refund need be made. If the borrower has been required to purchase insurance coverage other than insurance coverage in a blanket policy when the borrower has paid no acquisition cost, the borrower shall have the option to continue such insurance in force for the balance of the policy period, with all rights transferred to the borrower or his or her assigns, in which event no refund of insurance premiums shall be made.

Credits

Laws 1955, p. 431, § 17; [Laws 2020, Act 409, § 2, eff. June 30, 2020](#).

Formerly [Code 1981, § 7-3-17](#).

2020 Georgia Laws Act 521 (S.B. 429)

GEORGIA 2020 SESSION LAWS

2020 REGULAR SESSION

Additions are indicated by **Text**; deletions by
Text .

Vetoed are indicated by ~~Text~~ ;
stricken material by ~~Text~~ .

Act 521

S.B. No. 429

AN ACT To amend the Official Code of Georgia Annotated, so as to revise, modernize, correct errors or omissions in, and reenact the statutory portion of said Code, as amended, in furtherance of the work of the Code Revision Commission; to repeal portions of said Code, or Acts in amendment thereof, which have become obsolete, have been declared to be unconstitutional, or have been preempted or superseded by subsequent laws; to codify principles of law derived from decisions of the state Supreme Court; to provide for other matters relating to revision, reenactment, and publication of said Code; to provide for effect in event of conflicts; to provide an effective date; to repeal conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

Reserved.

SECTION 2.

Title 2 of the Official Code of Georgia Annotated, relating to agriculture, is amended in:

<< GA ST § 2-2-10 >>

<< GA ST § 2-6-23 >>

(1) Code Section 2-2-10, relating to the imposition of penalty authorized in lieu of other action by the Commissioner of Agriculture and funding to general treasury, in subsection (b), by replacing “the “Georgia Food Act,” Article 2 of Chapter 2 of Title 26,” with “Article 2 of Chapter 2 of Title 26, the “Georgia Food Act,””.

(2) Code Section 2-6-23, relating to the establishment, composition, terms of office, ex officio advisers, seal, and rules and regulations of the State Soil and Water Conservation Commission, in paragraph (c)(12), by replacing “state program manager of agricultural education” with “director of the Career, Technical, and Agricultural Education Division of the Department of Education”.

SECTION 3.

Reserved.

SECTION 4.

Reserved.

SECTION 5.

Reserved.

SECTION 6.

Reserved.

SECTION 7.

Title 7 of the Official Code of Georgia Annotated, relating to banking and finance, is amended in:

<< GA ST § 7-1-37 >>

<< GA ST § 7-1-110 >>

<< GA ST § 7-1-114 >>

<< GA ST § 7-1-115 >>

<< GA ST § 7-1-220 >>

<< GA ST § 7-1-234 >>

<< GA ST § 7-1-244 >>

<< GA ST § 7-1-286 >>

<< GA ST § 7-1-288 >>

<< GA ST § 7-1-291 >>

<< GA ST § 7-1-394 >>

<< GA ST § 7-1-396 >>

<< GA ST § 7-1-628.7 >>

<< GA ST § 7-1-655 >>

<< GA ST § 7-1-682 >>

<< GA ST § 7-1-684 >>

<< GA ST § 7-1-703 >>

<< GA ST § 7-1-1004 >>

<< GA ST § 7-1-680 >>

<< GA ST § 7-1-683 >>

<< GA ST § 7-1-683.3 >>

<< GA ST § 7-1-684.1 >>

<< GA ST § 7-1-689 >>

<< GA ST § 7-1-700 >>

<< GA ST § 7-1-702 >>

<< GA ST § 7-1-702.2 >>

<< GA ST § 7-1-703.1 >>

<< GA ST § 7-1-706 >>

<< GA ST § 7-1-1000 >>

<< GA ST § 7-1-1001 >>

<< GA ST § 7-1-1002 >>

<< GA ST § 7-1-1003.5 >>

<< GA ST § 7-1-1003.6 >>

<< GA ST § 7-1-1004 >>

<< GA ST § 7-1-1004.1 >>

<< GA ST § 7-1-1004.2 >>

<< GA ST § 7-1-1009 >>

<< GA ST § 7-1-1011 >>

<< GA ST § 7-1-1013 >>

<< GA ST § 7-1-1016 >>

<< GA ST § 7-2-7 >>

<< GA ST § 7-3-14 >>

<< GA ST § 7-4-5 >>

<< GA ST § 7-5-3 >>

<< GA ST § 7-5-5 >>

<< GA ST § 7-5-6 >>

<< GA ST § 7-6A-12 >>

<< GA ST § 7-9-4 >>

(1) Code Section 7-1-37, relating to restrictions on commissioner, deputy commissioners, and examiners, in subsection (c), by replacing “provided the obligee” with “provided that the obligee”.

(2) Code Section 7-1-110, relating to permissive closing days and deferral of business conducted on Saturday, by replacing “provided such deferral” with “provided that such deferral”.

(3) Code Section 7-1-114, relating to voluntary dissolution after commencement of business, in subsection (b), by replacing “provided, in the case” with “provided that, in the case”.

(4) Code Section 7-1-115, relating to winding up voluntary dissolution proceedings, in paragraph (d)(2), by replacing “the owner including” with “the owner, including”.

(5) Code Section 7-1-220, relating to definitions and applicability of receivership procedures involving trust or pooled assets, in paragraph (a)(2), by replacing “or “pooled assets” as defined” with “or pooled assets, as defined”.

(6) Code Section 7-1-234, relating to grounds for disapproving proposal, in paragraphs (6) and (7), by replacing “individual that is” with “individual who is” each time the phrase appears.

(7) Code Section 7-1-244, relating to deposit insurance requirements and public notices when deposits not properly insured, in subsection (a), by replacing “provided, further, such” with “provided, further, that such”.

(8) Code Section 7-1-286, relating to real estate loans and acquisition by bank or trust company of ownership interest, in the introductory language of subsection (d), by replacing “provided.” with “provided that:”.

(9) Code Section 7-1-288, relating to corporate stock and securities, in paragraph (d)(3), by replacing “provided such investment” with “provided that such investment”.

(10) Code Section 7-1-291, relating to borrowings, liabilities not subject to restrictions, restrictions, and borrowing for emergencies, in the introductory language of subsection (c), by deleting the comma following “paid-in capital”.

(11) Code Section 7-1-394, relating to investigation, approval or disapproval by department, and abbreviated procedures of banks and trust companies, in paragraph (a)(8), by replacing “any person that” with “any person who” and in paragraph (a)(9), by replacing “1681a(f) with respect to any person that” with “1681a(f), with respect to any person who”.

(12) Code Section 7-1-396, relating to effects of certificates of incorporation and permits to begin business, in subsection (a), by replacing ““agents” or “broker-dealers”” with “agents or broker-dealers”.

(13) Code Section 7-1-628.7, relating to examinations and reports and powers of commissioner, in subsection (g), by replacing “provided further that,” with “provided, further, that,”.

(14) Reserved.

(15) Code Section 7-1-655, relating to boards of directors, credit and supervisory committees, officers, oaths of officials, removal from office, suspension of member, filling of vacancies, and notification to department of change in president or chief executive officer, in subsection (d), by replacing “chairman” with “chairperson”.

(16) Code Section 7-1-682, relating to exemption from licensing requirements, in paragraph (9), by replacing “this section” with “this Code section”.

(17) Code Section 7-1-684, relating to investigation of applicants for licensure and background checks on employees and others, in subsection (d), by replacing “As used in this Code section, “conviction data” means” with “As used in this Code section, the term “conviction data” means”.

(18) Code Section 7-1-703, relating to investigation of applicants and background checks of employees, in subsection (d), by replacing “As used in this Code section, “conviction data” means” with “As used in this Code section, the term “conviction data” means”.

(19) Code Section 7-1-1004, relating to investigation of applicant and its officers, audit, and education, experience, and other requirements relative to licensees and registrants, in paragraph (g)(5), by replacing “subsection (f)” with “subsection (g)”.

(20) The following Code sections, by replacing “Nation-wide Multistate Licensing System and Registry” with “Nationwide Multistate Licensing System and Registry” each time the term appears:

(A) Code Section 7-1-680, relating to definitions regarding sale of payment instruments;

(B) Code Section 7-1-683, relating to requirements for licensure, fees, and rules and regulations;

(C) Code Section 7-1-683.3, relating to authority of department;

(D) Code Section 7-1-684.1, relating to reporting to Nation-wide Multistate Licensing System and Registry;

(E) Code Section 7-1-689, relating to record keeping, investigations and examinations by department, subpoenas, confidentiality, and limitations on civil liability;

(F) Code Section 7-1-700, relating to definitions regarding cashing of payment instruments;

(G) Code Section 7-1-702, relating to requirements for licensure;

(H) Code Section 7-1-702.2, relating to authority of department;

(I) Code Section 7-1-703.1, relating to reporting on condition to Nation-wide Multistate Licensing System and Registry;

(J) Code Section 7-1-706, relating to record keeping obligations, investigations and examinations by the department, examination fees, administration of oaths and issuing of subpoenas, confidentiality, and civil liability;

(K) Code Section 7-1-1000, relating to definitions regarding licensing of mortgage lenders and mortgage brokers;

(L) Code Section 7-1-1001, relating to exemption for certain persons and entities, registration requirements, and authorized actions of licensed mortgage lenders;

(M) Code Section 7-1-1002, relating to transaction of business without a license, registration, or exemption prohibited, knowing purchase of mortgage loan from unlicensed or nonexempt broker or lender prohibited, and liability of persons controlling violators;

(N) Code Section 7-1-1003.5, relating to Nation-wide Multistate Licensing System and Registry;

(O) Code Section 7-1-1003.6, relating to privileged or confidential nature of information and exception;

(P) Code Section 7-1-1004, relating to investigation of applicant and its officers, audit, education, experience, and other requirements relative to licensees and registrants;

(Q) Code Section 7-1-1004.1, relating to reports of condition;

(R) Code Section 7-1-1004.2, relating to licensees' ability to challenge information;

(S) Code Section 7-1-1009, relating to maintenance of books, accounts, and records, investigation and examination of licensees and registrants by department, confidentiality, and exemptions from civil liability;

(T) Code Section 7-1-1011, relating to annual fees;

(U) Code Section 7-1-1013, relating to prohibition of certain acts; and

(V) Code Section 7-1-1016, relating to regulations relative to advertising.

(21) Code Section 7-2-7, relating to membership fees, refunds of fees, assessments, and premiums, and distribution of undivided corporate earnings preceding voluntary cessation of business, in paragraph (e)(3), by replacing “provided the department” with “provided that the department”.

(22) Code Section 7-3-14, relating to maximum loan amount, period, and charges, in the undesignated text at the end of paragraph (3), by replacing “provided, further, the amount” with “provided, further, that the amount”.

(23) Code Section 7-4-5, relating to failure to include federal loan act provisions in retail installment loans and violating advertising restrictions, in subsection (b), by replacing “provided, however, this provision” with “provided, however, that this provision”.

(24) Code Section 7-5-3, relating to organization of credit card banks, in paragraph (9), by replacing “provided, however, where” with “provided, however, that where”.

(25) Code Section 7-5-5, relating to regulation of credit card banks, enforcement, and rules and regulations, in paragraph (b)(2), by replacing “became a “bank” for purposes” with “became a bank for purposes”.

(26) Code Section 7-5-6, relating to applicability of banking laws, in subsection (b), by replacing “considered a “bank” for the purposes” with “considered a bank for purposes” and “provided, however, every” with “provided, however, that every”.

(27) Code Section 7-6A-12, relating to application and preemption by federal law, by replacing “provided, however, the provisions” with “provided, however, that the provisions”.

(28) Code Section 7-9-4, relating to application, fees, and minimum number of employees, in subsection (c), by replacing “provided, however, a merchant” with “provided, however, that a merchant”.

SECTION 8.

Title 8 of the Official Code of Georgia Annotated, relating to buildings and housing, is amended in:

<< GA ST § 8-2-24 >>

<< GA ST § 8-2-26.1 >>

<< GA ST § 8-2-110 >>

<< GA ST § 8-2-201 >>

<< GA ST § 8-2-213 >>

<< GA ST § 8-2-215 >>

<< GA ST § 8-2-218 >>

<< GA ST § 8-2-222 >>

<< GA ST § 8-3-50 >>

<< GA ST § 8-3-131 >>

<< GA ST § 8-3-150 >>

<< GA ST § 8-3-200 >>

(1) Code Section 8-2-24, relating to appointment of advisory committee, reimbursement of members for expenses, use of subcommittees, submittal of proposed amendments, modifications, and new provisions to committee, and meeting times of committee, in subsection (b), by replacing “Any appointive member” with “Any appointed member”.

(2) Code Section 8-2-26.1, relating to definitions and requirements regarding state building, plumbing, and electrical codes, in subparagraph (a)(2)(G), by replacing “one and two-family dwelling” with “one- and two-family dwelling”.

(3) Code Section 8-2-110, relating to legislative findings and purpose, by replacing “residents of the state” with “residents of this state”.

(4) Code Section 8-2-201, relating to purpose and applicability of article, in subsection (a), by replacing “provided, however, such rehabilitation” with “provided, however, that such rehabilitation”.

(5) Code Section 8-2-213, relating to final review of projects and agreement of local authorities, by replacing “provided, however, the local” with “provided, however, that the local”.

(6) Code Section 8-2-215, relating to minor alterations or repairs, reduction or removal of features, alteration or repair without further compliance, and installation of mechanical systems, by replacing “provided their present” with “provided that their present”.

(7) Code Section 8-2-218, relating to change of portion of building to new use or occupancy, in subsection (b), by replacing “provided, however, if” with “provided, however, that if”.

(8) Code Section 8-2-222, relating to immunity of state and local entities and liability of property owner or user, by replacing “elected or appointive officer” with “elected or appointed officer”.

(9) Code Section 8–3–50, relating to appointment, qualifications, and tenure of commissioners and reimbursement for expenses, by deleting paragraph (a)(4), which is designated as reserved.

(10) Code Section 8–3–131, relating to definitions regarding providing housing for persons engaged in national defense industries or activities, in paragraph (1), by replacing “in the state” with “in this state”.

(11) Code Section 8–3–150, relating to the “Housing Cooperation Law,” by replacing “may be referred to as” with “shall be known and may be cited as”.

(12) Code Section 8–3–200, relating to state policy and purposes and construction of article, in subsection (a), by replacing “throughout the state” with “throughout this state” and in paragraph (b)(4), by replacing “within the state” with “within this state”.

SECTION 9.

Title 9 of the Official Code of Georgia Annotated, relating to civil practice, is amended in:

<< GA ST § 9–11–5 >>

(1) Code Section 9–11–5, relating to service and filing of pleadings subsequent to the original complaint and other papers, in paragraph (f)(3), by replacing “e-mail” with “email”.

SECTION 10.

Title 10 of the Official Code of Georgia Annotated, relating to commerce and trade, is amended in:

<< GA ST § 10–1–164.1 >>

<< GA ST § 10–1–622 >>

<< GA ST § 10–1–632 >>

(1) Code Section 10–1–164.1, relating to self-service gasoline price for drivers holding special disability permit, in the introductory language of subsection (a), by replacing “Code Section 40–6–222” with “Code Section 40–2–74.1”.

(2) Code Section 10–1–622, relating to definitions regarding motor vehicle franchise practices, in the introductory language of paragraph (.1), by replacing “15 U.S.C. s. 6809(4)” with “15 U.S.C. Section 6809(4)”.

(3) Code Section 10–1–632, relating to protection of consumer data in motor vehicle sales or lease transactions and burden of proof for violations, in paragraph (a)(2) and subparagraph (a)(3)(A), by replacing “15 U.S.C. 6801” with “15 U.S.C. Section 6801” and in paragraph (a)(5), by replacing “this section” with “this Code section”.

SECTION 11.

Title 11 of the Official Code of Georgia Annotated, relating to the Uniform Commercial Code, is amended in:

<< GA ST § 11–4A–204 >>

(1) Code Section 11–4A–204, relating to refund of payment and duty of customer to report with respect to unauthorized payment order, at the end of subsection (a), by replacing “section” with “subsection”.

SECTION 12.

Title 12 of the Official Code of Georgia Annotated, relating to conservation and natural resources, is amended in:

<< GA ST § 12–3–114 >>

<< GA ST § 12–6A–4 >>

(1) Code Section 12–3–114, relating to policies to guide department in creating and administering system of scenic trails, in subparagraph (1)(G), by inserting “and” following “Code Section 40–1–1;”.

(2) Code Section 12–6A–4, relating to definitions regarding outdoor stewardship, in subparagraph (1)(B), by replacing “habitat” with “habitats”.

SECTION 13.

Reserved.

SECTION 14.

Reserved.

SECTION 15.

Title 15 of the Official Code of Georgia Annotated, relating to courts, is amended in:

<< GA ST § 15–5A–1 >>

<< GA ST § 15–5A–2 >>

<< GA ST § 15–5A–4 >>

<< GA ST § 15–5A–5 >>

<< GA ST § 15–6–77 >>

<< GA ST § 15–6–88 >>

<< GA ST § 15–6–94 >>

<< GA ST § 15–9–63 >>

<< GA ST § 15–10–105 >>

<< GA ST § 15–11–2 >>

<< GA ST § 15–11–211 >>

<< GA ST § 15-11-216 >>

<< GA ST § 15-11-219 >>

<< GA ST § 15-11-220 >>

<< GA ST § 15-11-231 >>

<< GA ST § 15-11-232 >>

(1) Code Section 15-5A-1, relating to the establishment of the Georgia State-wide Business Court, by replacing “on or after the May 7, 2019” with “on or after May 7, 2019”.

(2) Code Section 15-5A-2, relating to terms of court, location, presiding judge, venue, and transferring of case, in paragraph (e)(2), by replacing “Judge” with “judge”.

(3) Code Section 15-5A-4, relating to the process for bringing a claim before court and filings, in subparagraphs (a)(3)(A) and (a)(3)(B), by replacing “remain” with “remains”.

(4) Code Section 15-5A-5, relating to filing fees of the court and fees submitted to state treasury, in subsection (b), by replacing “property of the state” with “property of the state,”.

(5) Code Section 15-6-77, relating to fees and construction of other fee provisions, at the end of the undesignated text in divisions (f)(1)(A)(i) and (f)(1)(A)(ii), by inserting a period following “assigned”.

(6) Code Section 15-6-88, relating to minimum annual salary schedule of clerks of superior court, in paragraph (b)(1), by replacing “where applicable shall” with “where applicable, shall” and by replacing “by this subsection” with “by this subsection,” and in paragraph (b)(2), by replacing “performance-based” with “performance based” both times the term appears.

(7) Code Section 15-6-94, relating to Georgia Superior Court Clerks' Cooperative Authority, in paragraph (d)(6), by replacing “provided, however, a schedule” with “provided, however, that a schedule”.

(8) Code Section 15-9-63, relating to the schedule of minimum salaries of probate court judges, as effective on January 1, 2021, in subparagraph (a)(2)(A), by replacing “by this paragraph” with “by this paragraph,” both times the phrase appears and in subparagraph (a)(2)(B), by replacing “performance-based” with “performance based” both times the term appears.

(9) Code Section 15-10-105, relating to selection of clerk, compensation, and eligibility, in subsection (b), by replacing “clerk of superior court the county” with “clerk of superior court, the county” and by replacing “his or her services” with “his or her service” both times the phrase appears.

(10) Code Section 15-11-2, relating to definitions regarding general provisions of the Juvenile Code, as effective on July 1, 2020, in subparagraph (60.2)(G), by replacing “family-based” with “family based”.

(11) Code Section 15-11-211, relating to a relative search by the Division of Family and Children Services, in subsection (e), by replacing “have an ongoing” with “have demonstrated an ongoing”.

(12) Code Section 15-11-216, relating to periodic review hearings and required evidence, in paragraph (d.1)(3), by replacing “short- and long-term” with “short-term and long-term”.

(13) Code Section 15–11–219, relating to required findings for qualified residential treatment program admittance, assessment procedures, and writing requirement, in paragraph (a)(1), by replacing “evidence-based” with “evidence based” and in paragraphs (a)(2), (a)(3), and (c)(2), by replacing “short- and long-term” with “short-term and long-term”.

(14) Code Section 15–11–220, relating to required findings after placement in qualified residential treatment program and documentation, in paragraph (a)(3), by replacing “short- and long-term” with “short-term and long-term”.

(15) Code Section 15–11–231, relating to permanency plan report, in subparagraph (11)(C), by replacing “short- and long-term” with “short-term and long-term”.

(16) Code Section 15–11–232, relating to permanency plan hearing and findings, in subparagraph (a)(11)(C), by replacing “short- and long-term” with “short-term and long-term”.

SECTION 16.

Title 16 of the Official Code of Georgia Annotated, relating to crimes and offenses, is amended in:

<< GA ST § 16–13–29 >>

<< GA ST § 16–13–57 >>

<< GA ST § 16–13–71 >>

<< GA ST § 16–14–3 >>

(1) Code Section 16–13–29, relating to Schedule V controlled substances, in paragraph (5), by replacing “rulemaking” with “rule making”.

(2) Code Section 16–13–57, relating to program to record prescription information into electronic data base and administration and oversight, in paragraph (c)(2), by replacing “the effective date of this Act” with “April 26, 2019,”.

(3) Code Section 16–13–71, relating to defining dangerous drugs, by redesignating paragraph (b)(69.101) as paragraph (b)(69.10); by deleting paragraph (b)(116.05), which is reserved; in paragraph (c)(6.1), by replacing “32 mcg” with “32 mcg.”; in paragraph (c)(6.5), by replacing “1mg per 1ml or less or 10mg or less” with “1 mg. per 1 ml. or less or 10 mg. or less”; in paragraph (c)(9.33), by replacing “0.125 mg” with “0.125 mg.”; in paragraph (c)(9.75), by replacing “0.05 mg” with “0.05 mg.”; in paragraph (c)(10), by replacing “1.0 percent” with “1 percent”; in paragraph (c)(12.95), by replacing “5 mg” with “5 mg.”; in paragraph (c)(13), by replacing “(4%)” with “(4 percent)”; in paragraph (c)(27.7), by replacing “55 mcg” with “55 mcg.”; and in paragraph (c)(31), by replacing “(1.00 mg/5.00 ml)” with “(1.00 mg./5.00 ml.)”.

(4) Code Section 16–14–3, relating to definitions regarding racketeer influenced and corrupt organizations, in subparagraph (4)(B), by replacing “Code Section 16–4–10” with “Code Section 16–11–220”.

SECTION 17.

Reserved.

SECTION 18.

Reserved.

SECTION 19.

Title 19 of the Official Code of Georgia Annotated, relating to domestic relations, is amended in:

<< GA ST § 19–6–15 >>

<< GA ST § 19–7–3.1 >>

<< GA ST § 19–8–13 >>

<< GA ST § 19–8–20 >>

<< GA ST § 19–8–26 >>

(1) Code Section 19–6–15, relating to child support guidelines for determining amount of award, continuation of duty of support, and duration of support, in division (f)(1)(A)(vii), by inserting a comma following “retirement plans”.

(2) Code Section 19–7–3.1, relating to equitable caregivers, form, required findings, establishment of parental rights, and not a disestablishment of parentage, in subsection (c), in the complaint form, by replacing “the court that:” with “the court that he or she:”; in number (1), by replacing “Plaintiff has” with “Has”; and in number (3), by replacing “the relationship” with “which relationship”, “such individual” with “Plaintiff”, “accepted or” with “accepted that or”, and “though such individual” with “though Plaintiff”; in subsection (c), in the affidavit form, by replacing “Before” with “before” and “Day” with “day”; and in paragraph (d)(3), by replacing “the relationship” with “which relationship” and “accepted or” with “accepted that or”.

(3) Code Section 19–8–13, relating to petition, filing and contents, financial disclosures, attorney's affidavit, and redaction of certain information unnecessary, in subparagraphs (a)(2)(E) and (a)(3)(F), by replacing “compliance with 4 of Title 39” with “compliance with Chapter 4 of Title 39”.

(4) Code Section 19–8–20, relating to forwarding of decree, report, and subsequent orders to department, issuance of adoption certificate, and use as evidence, in subsection (c), by inserting quotation marks at the beginning and end of the form.

(5) Code Section 19–8–26, relating to forms regarding adoption, in subsection (g), in the form titled “Acknowledgment of Surrender of Rights” under (F), by replacing “before signing of the surrender” with “before signing the surrender” and in subsection (n), in the form titled “Notice to Biological or Legal Father,” in number 5., by redesignating letters A. through C. as letters (A) through (C), in number 6., by redesignating letters A. through E. as letters (A) through (E), and in number 7., by redesignating letters A. through D. as letters (A) through (D).

SECTION 20.

Title 20 of the Official Code of Georgia Annotated, relating to education, is amended in:

<< GA ST § 20–1A–3 >>

<< GA ST § 20–2–149.3 >>

<< GA ST § 20–2–324.5 >>

<< GA ST § 20–2–2081 >>

<< GA ST § 20–3–10 >>

<< GA ST § 20–3–499.1 >>

<< GA ST § 20–3–519.5 >>

(1) Code Section 20–1A–3, relating to the commissioner, the board, duties and powers, salary, personnel, and rules and regulations, in the introductory language of subsection (d), by replacing “department including” with “department, including”.

(2) Code Section 20–2–149.3, relating to requirements for computer science education, in paragraph (a)(2), by replacing “graduates take” with “graduates have taken”; in paragraph (b)(2), by replacing “standalone implementations or embedded” with “stand-alone implementations or by being embedded” and by replacing “than simply” with “than by simply”; and in subparagraph (c)(1)(A), by replacing “offers a course” with “offer a course”.

(3) Code Section 20–2–324.5, relating to education on nature and warning signs of sudden cardiac arrest, informational meetings, procedure when student exhibits symptoms, requirements of coaches, and youth athletic organizations encouraged to comply, in paragraph (a)(4), by inserting a comma following “charter schools”.

(4) Code Section 20–2–2081, relating to definitions regarding state charter schools, in paragraph (3), by replacing “state Department” with “Department”.

(5) Code Section 20–3–10, relating to sanctuary policies prohibited and penalty for violation, in paragraph (a)(4), by replacing “Code Section 16–4–10” with “Code Section 16–11–220”.

(6) Code Section 20–3–499.1, relating to requirements of REACH scholar, in paragraph (a)(4), by deleting the comma following “dangerous drugs”.

(7) Code Section 20–3–519.5, relating to eligibility requirements for a HOPE grant and award amount, at the beginning of subsection (e), by replacing “No student that” with “No student who”.

SECTION 21.

Title 21 of the Official Code of Georgia Annotated, relating to elections, is amended in:

<< GA ST § 21–2–543.1 >>

<< GA ST § 21–2–564 >>

<< GA ST § 21–5–50 >>

(1) Code Section 21–2–543.1, relating to procedures for filling vacancies in federal House of Representatives, by replacing “vacancies exist” with “vacancies exists”.

(2) Code Section 21–2–564, relating to willful destruction, fraudulent filing, or suppression of nomination materials, by replacing “paper, or any part thereof, which” with “paper or any part thereof which”.

(3) Code Section 21–5–50, relating to filing by public officers, filing by candidates for public office, filing by elected officials and members of the General Assembly, electronic filing, and transfer of filings from the Secretary of State to the commission, by deleting subsection (g), which is designated as reserved.

SECTION 22.

Reserved.

SECTION 23.

Reserved.

SECTION 24.

Title 24 of the Official Code of Georgia Annotated, relating to evidence, is amended in:

<< GA ST § 24–4–412 >>

<< GA ST § 24–5–510 >>

(1) Code Section 24–4–412, relating to complainant's past sexual behavior not admissible in prosecutions for certain sexual offenses and exceptions, in the introductory language of paragraph (c)(1), by replacing “subsection (b),” with “subsection (b) of this Code section,”.

(2) Code Section 24–5–510, relating to privileged communications between law enforcement officers and peer counselors, in paragraph (a)(2), by inserting a colon following “means”.

SECTION 25.

Reserved.

SECTION 26.

Reserved.

SECTION 27.

Title 27 of the Official Code of Georgia Annotated, relating to game and fish, is amended in:

<< GA ST § 27–2–2 >>

<< GA ST § 27–2–23 >>

(1) Code Section 27–2–2, relating to issuance and sale of hunting, fishing, and trapping licenses, identification required, withdrawal of agents' authority to sell licenses, online licensing system to allow making of anatomical gifts, and anatomical gift education and awareness, in paragraph (b)(3), by replacing “resident sportsman licenses” with “resident sportsman's licenses”.

(2) Code Section 27–2–23, relating to license, permit, tag, and stamp fees, in subparagraph (3)(H), by replacing “years of age and under” with “years of age or younger”.

SECTION 28.

Title 28 of the Official Code of Georgia Annotated, relating to the General Assembly, is amended in:

<< GA ST § 28–1–14.1 >>

(1) Code Section 28–1–14.1, relating to requirements for revising districts, proposed plans submitted electronically, and legislative requirements, in subsection (a), by inserting a comma following “such offices”.

SECTION 29.

Title 29 of the Official Code of Georgia Annotated, relating to guardian and ward, is amended in:

<< GA ST § 29–9–15 >>

(1) Code Section 29–9–15, relating to compensation for legal counsel or guardian ad litem, in subsection (b), by replacing “the petitioner(s)” with “the petitioner or petitioners”.

SECTION 30.

Reserved.

SECTION 31.

Title 31 of the Official Code of Georgia Annotated, relating to health, is amended in:

<< GA ST § 31–6–70 >>

<< GA ST § 31–44–3 >>

<< GA ST § 31–53–6 >>

(1) Code Section 31–6–70, relating to reports to the department by certain health care facilities and all ambulatory surgical centers and imaging centers and public availability, in subsection (d), by replacing “subsections (b)” with “subsection (b)”.

(2) Code Section 31–44–3, relating to adoption of rules and annual reporting regarding renal disease facilities, by deleting the subsection (a) designation and repealing subsection (b).

(3) Code Section 31–53–6, relating to compiling of reports and public dissemination of data, by deleting paragraphs (a)(3) and (a)(4) and redesignating paragraphs (a)(5) through (a)(13) as paragraphs (a)(3) through (a)(11), respectively.

SECTION 32.

Reserved.

SECTION 33.

Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended in:

<< GA ST § 33-1-9.1 >>

<< GA ST § 33-1-20 >>

<< GA ST § 33-1-21 >>

<< GA ST § 33-1-23 >>

<< GA ST § 33-2-10 >>

<< GA ST § 33-5-20 >>

<< GA ST § 33-9-21 >>

<< GA ST § 33-20B-2 >>

<< GA ST § 33-23-12 >>

<< GA ST § 33-23-21 >>

<< GA ST § 33-23-43.1 >>

<< GA ST § 33-24-4 >>

<< GA ST § 33-24-14 >>

<< GA ST § 33-24-22 >>

<< GA ST § 33-24-26.1 >>

<< GA ST § 33-24-27.2 >>

<< GA ST § 33-24-28.2 >>

<< GA ST § 33-24-41.1 >>

<< GA ST § 33-24-56.3 >>

<< GA ST § 33-24-57 >>

<< GA ST § 33-24-59.7 >>

<< GA ST § 33-24-59.9 >>

<< GA ST § 33-24-72 >>

<< GA ST § 33-28-3 >>

<< GA ST § 33-29-2 >>

<< GA ST § 33-29-3.4 >>

<< GA ST § 33-30-4.5 >>

<< GA ST § 33-34A-13 >>

<< GA ST § 33-37-8.1 >>

<< GA ST § 33-39-3 >>

<< GA ST § 33-41-19 >>

<< GA ST § 33-41-101 >>

<< GA ST § 33-41-103 >>

<< GA ST § 33-42-7 >>

<< GA ST § 33-50-5 >>

<< GA ST § 33-51-3 >>

<< GA ST § 33-59-18 >>

<< GA ST § 33-60-6 >>

<< GA ST § 33-61-1 >>

<< GA ST § 33-64-10 >>

(1) Code Section 33-1-9.1, relating to crimes of staging a collision or filing a fraudulent claim and penalty, in the introductory language of subsection (a), by replacing “insurance fraud,” with “insurance fraud”.

(2) Code Section 33-1-20, relating to health care sharing ministry, in the introductory language of subsection (a), by replacing “faith-based” with “faith based” and in subsection (b), by replacing “cost sharing arrangement” with “cost-sharing arrangement”.

(3) Code Section 33-1-21, relating to certain subscription agreements for prepaid air ambulance service not contract of insurance and definitions, in paragraph (a)(2), by replacing “for-hire” with “for hire”.

(4) Code Section 33-1-23, relating to establishment of exchange, in subsection (e), by replacing “MEDICAID” with “Medicaid”.

(5) Code Section 33-2-10, relating to issuance and service of orders and notices, in subsection (d), by replacing “electronic mail” with “email” both times the term appears.

(6) Code Section 33-5-20, relating to “The Surplus Line Insurance Law,” by replacing “shall constitute and may be referred to as” with “shall be known and may be cited as”.

- (7) Code Section 33–9–21, relating to maintenance and filing rates, rating plans, rating systems, or underwriting rules and examination of claim reserve practices by Commissioner, in the introductory language of subsection (a), by replacing “provided, however, the Commissioner” with “provided, however, that the Commissioner” and in subsection (e), by replacing “provided, however, if the Commissioner” with “provided, however, that if the Commissioner”.
- (8) Code Section 33–20B–2, relating to definitions regarding essential rural health care provider access, in the introductory language of paragraph (6), by replacing “department of community health” with “Department of Community Health”.
- (9) Code Section 33–23–12, relating to limited licenses of agents, agencies, subagents, counselors, and adjusters, in paragraph (d)(16), by replacing “e-mail” with “email” each time the term appears and in division (f)(2)(C)(iii), by replacing “laws, rules and regulations” with “laws and rules and regulations”.
- (10) Code Section 33–23–21, relating to grounds for refusal, suspension, or revocation of license, in paragraph (22), by replacing “paragraphs (18)” with “paragraph (18)”.
- (11) Code Section 33–23–43.1, relating to requirements for public adjuster contracts, in paragraph (a)(2), by replacing “e-mail” with “email”.
- (12) Code Section 33–24–4, relating to insurable interest and property insurance, in subsection (a), by replacing “section, “insurable interest” means” with “section, the term “insurable interest” means”.
- (13) Code Section 33–24–14, relating to delivery of policies, applicability of Uniform Electronic Transactions Act, and additional mailings, in paragraph (d)(4), by replacing “e-mail” with “email”.
- (14) Code Section 33–24–22, relating to provision in health insurance policies for coverage of newly born or adopted children, by deleting subsection (e), which is designated as reserved.
- (15) Code Section 33–24–26.1, relating to provisions required in group policies or contracts of disability income insurance covering preexisting conditions and restrictions on preexisting condition limitations or exclusions, by deleting subsection (d), which is designated as reserved.
- (16) Code Section 33–24–27.2, relating to provision for reimbursement for services within the lawful scope of practice of athletic trainers, by replacing “subsection” with “Code section”.
- (17) Code Section 33–24–28.2, relating to coverage of outpatient surgery, in paragraph (a)(4), by inserting a comma following “Section 1320c”.
- (18) Code Section 33–24–41.1, relating to motor vehicle accident claim covered by two or more insurance carriers and limited release, in subsection (c), by deleting the comma following “state”.
- (19) Code Section 33–24–56.3, relating to colorectal cancer screening and testing, in paragraph (a)(1), by inserting a comma following “this state”.
- (20) Code Section 33–24–57, relating to health insurance and provision that coverage cannot be terminated due to individual claims experience required, in paragraph (a)(1), by replacing “Sec.” with “Section”.
- (21) Code Section 33–24–59.7, relating to coverage for the treatment of morbidly obese patients, short title, legislative findings, and adoption of rules and regulations by the Commissioner of Insurance, in subparagraph (c)(1)(C), by inserting a comma following “Section 1396”.

- (22) Code Section 33–24–59.9, relating to registered nurse first assistants, in subsection (d), by deleting the comma following “this state”.
- (23) Code Section 33–24–72, relating to mastectomy, lymph node dissection, coverage for inpatient care and follow-up visits required by health insurers, and notice to policyholders, in paragraph (a)(3), by inserting a comma following “Section 1396”.
- (24) Code Section 33–28–3, relating to standard nonforfeiture provisions for individual deferred annuities, at the end of paragraph (c)(5), by inserting a period.
- (25) Code Section 33–29–2, relating to requirements as to individual accident and sickness insurance policies generally, by deleting subsection (c), which is designated as reserved.
- (26) Code Section 33–29–3.4, relating to insurance coverage for child wellness services, by deleting subsection (g), which is designated as reserved.
- (27) Code Section 33–30–4.5, relating to coverage for child wellness services, in subsection (b), by deleting the comma following “renewed in this state” and by deleting subsection (g), which is designated as reserved.
- (28) Code Section 33–34A–13, relating to applicability regarding vehicle protection product warranties, by repealing said Code section, which is designated as reserved.
- (29) Code Section 33–37–8.1, relating to immunity of receivers and employees, indemnification, attorney's fees, and approval of settlement, by deleting subsection (h), which is designated as reserved.
- (30) Code Section 33–39–3, relating to definitions regarding the collection, use, and disclosure of information gathered by insurance institutions, in paragraph (11), by inserting “of this title” following “Chapters 20 and 21”.
- (31) Code Section 33–41–19, relating to captive insurance company rates, underwriting rules, and policy forms, by deleting subsection (c), which is designated as reserved.
- (32) Code Section 33–41–101, relating to definitions regarding sponsored captive insurance companies, at the end of subparagraph (9)(D), by replacing “cells: and” with “cells; and”.
- (33) Code Section 33–41–103, relating to incorporated protected cells, legal entity status, requirements for formation, naming, and rights and authority, at the end of the introductory language of subsection (c), by replacing the semicolon with a colon.
- (34) Code Section 33–42–7, relating to regulations regarding long-term care insurance, by repealing said Code section, which is designated as reserved.
- (35) Code Section 33–50–5, relating to minimum surplus, capital requirements, security deposit, annual audit, aggregate excess stop-loss coverage, and individual excess stop-loss coverage, by deleting subsection (i), which is designated as reserved.
- (36) Code Section 33–51–3, relating to the development of guidelines, promotion by Commissioner, and authority of Commissioner regarding the Georgia Affordable HSA Eligible High Deductible Health Plan, by deleting subsection (e), which is designated as reserved.
- (37) Code Section 33–59–18, relating to transacting business permitted while the provider's license application is pending, by repealing said Code section, which is designated as reserved.

(38) Code Section 33–60–6, relating to the authority of the Commissioner with respect to Chapter 60, by repealing said Code section, which is designated as reserved.

(39) Code Section 33–61–1, relating to definitions regarding the regulation of automobile clubs, by deleting paragraph (3), which is designated as reserved.

(40) Code Section 33–64–10, relating to the administration of claims by a pharmacy benefits manager, in subsection (b), by deleting the comma following “but not limited to”.

SECTION 34.

Reserved.

SECTION 35.

Title 35 of the Official Code of Georgia Annotated, relating to law enforcement officers and agencies, is amended in:

<< GA ST § 35–1–17 >>

<< GA ST § 35–2–124 >>

(1) Code Section 35–1–17, relating to local law enforcement agencies to enter into agreements with federal agencies for the enforcement of immigration laws, at the beginning of subsection (a), by inserting an internal catchline following the “(a)” designation to read “**Legislative intent.**”.

(2) Code Section 35–2–124, relating to the Georgia Building Authority reimbursement to the Department of Public Safety for costs related to performing police and security duties within Capitol Square, by deleting “Governor's” preceding “Office of Planning and Budget”.

SECTION 36.

Title 36 of the Official Code of Georgia Annotated, relating to local government, is amended in:

<< GA ST § 36–8–1 >>

<< GA ST § 36–10–3 >>

<< GA ST § 36–10–4 >>

<< GA ST § 36–10–5 >>

<< GA ST § 36–20–6 >>

<< GA ST § 36–36–16 >>

<< GA ST § 36–60–2 >>

<< GA ST § 36–63–11 >>

<< GA ST § 36–80–23 >>

<< GA ST § 36–80–28 >>

<< GA ST § 36–82–61 >>

(1) Code Section 36–8–1, relating to the election or appointment of county police and qualifications, in subsection (c), by inserting “of this Code section” following “subsection (b)”.

(2) Code Sections 36–10–3 through 36–10–5, which are reserved, by repealing said Code sections.

(3) Code Section 36–20–6, relating to board supervision of the Georgia County Leadership Academy, in subsection (a), by replacing “article” with “chapter”.

(4) Code Section 36–36–16, relating to procedures for annexation by local Act of the General Assembly and referendum, in subsection (a), by replacing “comprised” with “composed” and in subsection (b), by replacing “provided, however, if” with “provided, however, that if”.

(5) Code Section 36–60–2, relating to contracts to provide industrial waste water treatment services, by replacing “waste water” with “waste-water”.

(6) Code Section 36–63–11, relating to the construction of chapter generally, applicability of certain other provisions of law to proceedings under chapter, and effect of chapter with respect to other development authorities, in subsection (a), by replacing ““The Georgia Cogeneration Act of 1979.”” with ““The Georgia Cogeneration and Distributed Generation Act of 2001.””.

(7) Code Section 36–80–23, relating to prohibition on immigration sanctuary policies by local governmental entities and certification of compliance, in paragraph (a)(3), by replacing “Code Section 16–4–10” with “Code Section 16–11–220”.

(8) Code Section 36–80–28, relating to the role of consultants in local government, disclosures, and application, in paragraph (b)(1), by replacing “contract or arrangement” with “a contract or an arrangement”.

(9) Code Section 36–82–61, relating to definitions regarding revenue bonds, in division (4)(C)(iv), by replacing “provided, further, any” with “provided, however, that any”.

SECTION 37.

Title 37 of the Official Code of Georgia Annotated, relating to mental health, is amended in:

<< GA ST § 37–1–112 >>

(1) Code Section 37–1–112, relating to the Behavioral Health Reform and Innovation Commission members, terms, officers, and operational matters, in paragraph (c)(1), by replacing “Commissioner of the Department of Behavioral Health and Developmental Disabilities” with “Commissioner of behavioral health and developmental disabilities”; in paragraph (c)(2), by replacing “Commissioner of the Department of Juvenile Justice” with “Commissioner of juvenile justice”; in paragraph (c)(3), by replacing “Commissioner of the Department of Corrections” with “Commissioner of corrections”; in paragraph (c)(4), by replacing “Commissioner of the Department of Community Health” with “Commissioner of community health”; and in paragraph (c)(5), by replacing “Commissioner of the Department of Community Supervision” with “Commissioner of community supervision”.

SECTION 38.

Reserved.

SECTION 39.

Reserved.

SECTION 40.

Title 40 of the Official Code of Georgia Annotated, relating to motor vehicles and traffic, is amended in:

<< GA ST § 40–2–137 >>

<< GA ST § 40–3–36 >>

<< GA ST § 40–6–163 >>

<< GA ST § 40–11–14 >>

<< GA ST § 40–11–15 >>

<< GA ST § 40–11–16 >>

<< GA ST § 40–11–18 >>

<< GA ST § 40–11–19 >>

(1) Code Section 40–2–137, relating to electronic notice of motor vehicle insurance coverage and termination by insurance agent, notice of termination to owner, duties of owner, fees, and insurance coverage for active military duty personnel, in subparagraph (b)(1)(B), by inserting “the” preceding “vehicle identification number”.

(2) Code Section 40–3–36, relating to cancellation of motor vehicle certificate of title for scrap, dismantled, or demolished vehicles or trailers, salvage certificate of title, administrative enforcement, and removal of license plates, in subparagraph (a)(2)(J), by replacing “on-line” with “online” both times the term appears.

(3) Code Section 40–6–163, relating to the duty of a driver of a vehicle meeting or overtaking a school bus, reporting of violations, and civil monetary penalty for violations captured by a school bus camera, in the introductory language of subparagraph (d)(1)(A), by replacing “entity who” with “entity that” and in the introductory language of paragraph (d)(9), by replacing “database” with “data base”.

(4) Code Section 40–11–14, relating to unattended vehicle checks, completion and attachment of vehicle check card, and determination if vehicle is stolen, in subsection (c), by deleting the comma following “Department of Public Safety” and in subsection (d), by replacing “motor vehicle card” with “vehicle check card”.

(5) Code Section 40–11–15, relating to the removal of a vehicle, liability, and duty of towing and storage firm when removal at request of law enforcement, in subsection (b), by deleting the comma following “traffic congestion”.

(6) Code Section 40–11–16, relating to the duty of the towing and storage firm when removing a vehicle at the request of property owners and obligations of a repair facility or salvage dealer in possession of a vehicle, in paragraph (b)(1), by deleting the comma following “Code Section 40–11–19.1”.

(7) Code Section 40–11–18, relating to the retrieval of personal property from abandoned motor vehicles, in subsection (b), by replacing “which” with “on which” and in subsection (c), by replacing “code” with “Code”.

(8) Code Section 40–11–19, relating to notification letter to owners of abandoned motor vehicles, advertisement, lien upon vehicle, recoverable fees, form disclaiming ownership, and demand letter, in paragraph (a)(2), by replacing “owners” with “owner” and in the introductory language of paragraph (c)(1), by deleting the comma following “certified mail”.

SECTION 41.

Reserved.

SECTION 42.

Title 42 of the Official Code of Georgia Annotated, relating to penal institutions, is amended in:

<< GA ST § 42–3–51 >>

<< GA ST § 42–5–18 >>

<< GA ST § 42–8–63.1 >>

<< GA ST § 42–8–106.1 >>

(1) Code Section 42–3–51, relating to a community service or educational advancement program, letter of application, requirements, or limitation of liability, in subsection (c), by inserting “in an” preceding “educational advancement program” and in subsection (d), by replacing “in community service” with “in the court's community service”.

(2) Code Section 42–5–18, relating to items prohibited for possession by inmates, warden's authorization, penalty, and use of unmanned aircraft to accomplish violations, in paragraph (f)(4), by replacing “Code section 6–1–4” with “Code Section 6–1–4”.

(3) Code Section 42–8–63.1, relating to discharges disqualifying individuals from employment regarding first offenders, in paragraphs (a)(1) and (b)(1), by replacing “after school care” with “after-school care”.

(4) Code Section 42–8–106.1, relating to powers and duties of Board of Community Supervision, in paragraph (6), by replacing “entity or agency” with “agency or entity”.

SECTION 43.

Title 43 of the Official Code of Georgia Annotated, relating to professions and businesses, is amended in:

<< GA ST § 43–10–9 >>

<< GA ST § 43–26–7 >>

<< GA ST § 43–28–3 >>

<< GA ST § 43–28–12 >>

<< GA ST § 43–28–13 >>

- (1) Code Section 43–10–9, relating to application for certificate of registration regarding barbers and cosmetologists, in paragraphs (e)(1) and (e)(2), by replacing “barbershop” with “barber shop”.
- (2) Code Section 43–26–7, relating to requirements for licensure as a registered professional nurse and requirements for nontraditional nursing education programs, in paragraph (c)(5), by replacing “licensure by examination” with “licensure by endorsement”.
- (3) Code Section 43–28–3, relating to definitions regarding occupational therapists, in subparagraph (6)(A), by deleting the comma following “consultation with” and in subparagraph (6)(B), by replacing “wellbeing” with “well-being”.
- (4) Code Section 43–28–12, relating to issuance of license, fees, limited permits, and use of titles and abbreviations regarding occupational therapists, in subsection (b), by replacing “requirements of contained in” with “requirements contained in”.
- (5) Code Section 43–28–13, relating to denial, refusal to renew, suspension, or revocation of occupational therapist licenses, probation, fines, and reinstatement, in subparagraph (a)(9)(A), by deleting “patient” following “occupational therapy assistant”.

SECTION 44.

Title 44 of the Official Code of Georgia Annotated, relating to property, is amended in:

<< GA ST § 44–7–113 >>

<< GA ST § 44–12–236 >>

- (1) Code Section 44–7–113, relating to government agent to assess abandoned mobile home, lien on intact mobile home, derelict mobile homes, notice, and governmental immunity, in the form in subsection (c), by replacing “(describe make, model, and color, if known) located at (address or description of location)” with “(describe make, model, and color, if known) located at (address or description of location)”.
- (2) Code Section 44–12–236, relating to alternative method of disposition of unclaimed property with respect to certain dividends or capital credits which are presumed abandoned, definitions, and procedures, in the introductory language of subsection (a), by replacing “the Code section” with “this Code section”.

SECTION 45.

Reserved.

SECTION 46.

Reserved.

SECTION 47.

Reserved.

SECTION 48.

Title 48 of the Official Code of Georgia Annotated, relating to revenue and taxation, is amended in:

<< GA ST § 48-4-1 >>

<< GA ST § 48-5-183 >>

<< GA ST § 48-5C-1 >>

<< GA ST § 48-7-29.8 >>

<< GA ST § 48-7-29.22 >>

<< GA ST § 48-7-40.35 >>

<< GA ST § 48-8-203 >>

<< GA ST § 48-13-51 >>

(1) Code Section 48-4-1, relating to procedures for sales under tax levies and executions, in paragraph (a)(3), by deleting “or” following “his or her”.

(2) Code Section 48-5-183, relating to salaries of tax collectors and tax commissioners, as effective on January 1, 2021, in subparagraph (b)(2)(B), by replacing “performance-based” with “performance based” both times the term appears.

(3) Code Section 48-5C-1, relating to definitions regarding alternative ad valorem tax on motor vehicles, exemption from taxation, allocation and disbursement of proceeds collected by tag agents, fair market value of vehicle appealable, and report, in paragraph (a)(1), by replacing “fireman” with “firefighter” each time the term appears, by replacing “or a surviving spouse” with “or surviving spouse”, and by deleting the comma following “individual”.

(4) Code Section 48-7-29.8, relating to tax credits for the rehabilitation of historic structures and conditions and limitations, at the end of subparagraph (e)(2)(C), by deleting “and” following “credit;” and at the end of subparagraph (e)(2)(D), by replacing the period with “; and”.

(5) Code Section 48-7-29.22, relating to tax credit for preceptor rotations, implementation, regulation, and expiration, at the end of paragraph (a)(4), by inserting a period.

(6) Code Section 48-7-40.35, relating to credit for qualified employers, conditions and limitations to credit, and requirements for being qualified employer, in paragraph (d)(1), by replacing “this Code Section” with “this Code section”.

(7) Code Section 48-8-203, relating to the imposition of tax following approval and termination of tax regarding water and sewer projects and costs tax, in paragraph (c)(2), by inserting a semicolon following “Code Section 48-8-202”.

(8) Code Section 48-13-51, relating to county and municipal levies on public accommodations charges for promotion of tourism, conventions, and trade shows, in divisions (a)(2.2)(A)(ii), (a)(2.2)(A)(iii), (a)(2.2)(A)(vi), and (a)(2.2)(A)(vii), by replacing “shall mean” with “means”.

SECTION 49.

Title 49 of the Official Code of Georgia Annotated, relating to social services, is amended in:

<< GA ST § 49-5-184 >>

(1) Code Section 49-5-184, relating to expungement hearings regarding the Central Child Abuse Registry, in subsection (e), by replacing “of that such decision” with “of such decision”.

SECTION 50.

Title 50 of the Official Code of Georgia Annotated, relating to state government, is amended in:

<< GA ST § 50-13-41 >>

<< GA ST § 50-18-72 >>

<< GA ST § 50-39-2 >>

(1) Code Section 50-13-41, relating to hearing procedures by the Office of State Administrative Hearings, powers of administrative law judge, issuance of decision, reviewing agency, and review of contested cases, in paragraph (d)(1), by replacing “titles IV-B and IV-E” with “Title IV-B and Title IV-E”.

(2) Code Section 50-18-72, relating to when public disclosure not required regarding inspection of public records, in paragraph (a)(4), by replacing “Code Section 35-1-18” with “Code Section 35-1-19”.

(3) Code Section 50-39-2, relating to definitions regarding the creation and organization of the Atlanta-region Transit Link “ATL” Authority, in paragraph (3), by replacing “Sections 7401 to 7671q” with “Sections 7401 through 7671q”.

SECTION 51.

Reserved.

SECTION 52.

Title 52 of the Official Code of Georgia Annotated, relating to waters of the state, ports, and watercraft, is amended in:

<< GA ST § 52-7-8.4 >>

(1) Code Section 52-7-8.4, relating to prohibition of discharge of sewage into estuarine, definitions, establishment of anchorage areas, secured mechanism preventing discharge, record keeping, safe harbor, and exceptions, in subsection (g), by replacing “non-releasable” with “nonreleasable”.

SECTION 53.

Title 53 of the Official Code of Georgia Annotated, relating to wills, trusts, and administration of estates, is amended in:

<< GA ST § 53-12-9 >>

<< GA ST § 53-13-2 >>

(1) Code Section 53–12–9, relating to “interested persons” defined and binding nonjudicial settlement agreements regarding general provisions of trusts, in paragraph (c)(1), by replacing “this Code” with “this Code section”.

(2) Code Section 53–13–2, relating to definitions regarding the “Revised Uniform Fiduciary Access to Digital Assets Act,” in paragraph (16), by inserting “or” following “instrumentality,”.

SECTION 54.

(a) Except for Title 47, the text of Code sections and title, chapter, article, part, subpart, Code section, subsection, paragraph, subparagraph, division, and subdivision numbers and designations as contained in the Official Code of Georgia Annotated published under authority of the state by The Michie Company in 1982 and contained in Volumes 3 through 40 of such publication or replacement volumes thereto, as amended by the text and numbering of Code sections as contained in the 2019 supplements to the Official Code of Georgia Annotated published under authority of the state in 2019 by LEXIS Publishing, are hereby reenacted.

(b) Annotations; editorial notes; Code Revision Commission notes; research references; notes on law review articles; opinions of the Attorney General of Georgia; indexes; analyses; title, chapter, article, part, and subpart captions or headings, except as otherwise provided in the Code; catchlines of Code sections or portions thereof, except as otherwise provided in the Code; and rules and regulations of state agencies, departments, boards, commissions, or other entities which are contained in the Official Code of Georgia Annotated are not enacted as statutes by the provisions of this Act. Material which has been added in brackets or parentheses and editorial, delayed effective date, effect of amendment, or other similar notes within the text of a Code section by the editorial staff of the publisher in order to explain or to prevent a misapprehension concerning the contents of the Code section and which is explained in an editorial note is not enacted by the provisions of this section and shall not be considered a part of any statutes.

(c) The reenactment of the statutory portion of the Official Code of Georgia Annotated by subsection (a) of this section shall not affect, supersede, or repeal any Act of the General Assembly, or portion thereof, which is not contained in the Official Code of Georgia Annotated and which was not repealed by Code Section 1–1–10, specifically including those Acts which have not yet been included in the text of the Official Code of Georgia Annotated because of effective dates which extend beyond the effective date of the Code or the publication date of the Code or its supplements. This subsection shall not apply to any Act or portion thereof which was superseded due to conflict as provided by subsection (b) of Code Section 28–9–5.

(d) The provisions contained in Sections 1 through 53 of this Act and in the other Acts enacted at the 2019 regular session of the General Assembly of Georgia shall supersede the provisions of the Official Code of Georgia Annotated ratified and reenacted by subsection (a) of this section.

(e) In the event of a conflict between a provision in Sections 1 through 53 of this Act and a provision of another Act enacted at the 2020 regular session of the General Assembly, the provision of such other Act shall control over the conflicting provision in Sections 1 through 53 of this Act to the extent of the conflict.

SECTION 55.

This Act shall become effective upon its approval by the Governor or upon its becoming law without such approval.

SECTION 56.

All laws and parts of laws in conflict with this Act are repealed.

Approved July 29, 2020

Ga. Code Ann., § 7-4-2

§ 7-4-2. Legal rate of interest

(a)(1)(A) The legal rate of interest shall be 7 percent per annum simple interest where the rate percent is not established by written contract. Notwithstanding the provisions of other laws to the contrary, except [Code Section 7-4-18](#), the parties may establish by written contract any rate of interest, expressed in simple interest terms as of the date of the evidence of the indebtedness, and charges and any manner of repayment, prepayment, or, subject to the provisions of paragraph (1) of subsection (b) of this Code section, acceleration, where the principal amount involved is more than \$3,000.00 but less than \$250,000.00 or where the lender or creditor has committed to lend, advance, or forbear with respect to any loan, advance, or forbearance to enforce the collection of more than \$3,000.00 but less than \$250,000.00.

(B) Where the principal amount is \$250,000.00 or more, or the lender or creditor has committed to lend, advance, or forbear with respect to any loan, advance, or forbearance to enforce the collection of \$250,000.00 or more, the parties may establish by written contract any rate of interest, expressed in simple interest terms or otherwise, and charges to be paid by the borrower or debtor.

(C) Nothing contained in this subsection shall be construed to prohibit the computation and collection of interest at a variable rate or on a negative amortization basis or on an equity participation basis or on an appreciation basis.

(2) Where the principal amount involved is \$3,000.00 or less, such rate shall not exceed 16 percent per annum simple interest on any loan, advance, or forbearance to enforce the collection of any sum of money unless the loan, advance, or forbearance to enforce the collection of any sum of money is made pursuant to another law.

(3) As used in this Code section, the term “interest” means a charge for the use of money computed over the term of the contract at the rate stated in the contract or precomputed at a stated rate on the scheduled principal balance or computed in any other way or any other form. Principal includes such charges to which the parties may agree under paragraph (1) of this subsection. Amounts paid or contracted to be paid as either an origination fee or discount points, or both, on any loan secured by an interest in real estate shall not be considered interest and shall not be taken into consideration in the calculation of interest and shall not be subject to rebate as provided in paragraph (1) of subsection (b) of this Code section.

(b)(1) Upon acceleration of the maturity of any loan, advance of money, or forbearance to enforce the collection of any sum of money upon which interest has been precomputed, unearned interest shall be rebated to the debtor in such amount as would result in the rate of interest earned being no greater than the rate of interest established by the original contract. In the case of a loan in which the principal and the interest for the entire term of the loan are included in the face amount of the loan and the loan is to be paid back in weekly, monthly, quarterly, semiannual, or yearly installments, with the interest and principal portions of each installment determined under the pro rata method, any such rebate shall be determined on the pro rata method.

(2) Unless stipulated in the contract, there shall be no prepayment penalty.

(c) Nothing contained in this Code section shall be construed to amend or modify the provisions of Chapter 3 of this title, the “Georgia Installment Loan Act,” Article 1 of Chapter 1 of Title 10, the “Retail Installment and Home Solicitation Sales Act,” Chapter 5 of this title, “The Credit Card and Credit Card Bank Act,” Chapter 22 of Title 33, the “Insurance Premium Finance Company Act,” Part 5 of Article 3 of Chapter 12 of Title 44, relating to pawnbrokers, and, except as provided in [Code Section 7-4-3](#), Article 2 of Chapter 1 of Title 10, the “Motor Vehicle Sales Finance Act.”

(d) Notwithstanding the foregoing, fees and other charges agreed upon by a financial institution and depositor, as defined in [Code Section 7-1-4](#), in a written agreement governing a deposit, share, or other account, including, but not limited to, overdraft and nonsufficient funds, delinquency or default charges, returned payment charges, stop payment charges, or automated teller machine charges, shall not be considered interest.

Credits

Laws 1822, Cobb's 1851 Digest, p. 393; Laws 1845, Cobb's 1851 Digest, p. 393; Laws 1873, p. 52, §§ 2-4; Laws 1878-79, p. 184, § 3; Laws 1975, p. 370, § 1; Laws 1979, p. 355, § 1; Laws 1983, p. 1146, § 1; Laws 1984, p. 22, § 7; Laws 1987, p. 268, § 2; Laws 1988, p. 534, § 1; Laws 1997, p. 143, § 7; [Laws 2014, Act 515, § 1, eff. April 15, 2014](#); [Laws 2020, Act 409, § 9, eff. June 30, 2020](#).

Formerly Code 1863, § 2022; Code 1868, § 2023; Code 1873, § 2050; Code 1882, §§ 2050, 2057a; Civil Code 1895, §§ 2876, 2886; Civil Code 1910, §§ 3426, 3436; Code 1933, § 57-101.

Ga. Code Ann., § 7-4-10

§ 7-4-10. Forfeiture of entire interest, when; pleading forfeiture as set-off; how forfeiture discharged; bar of suit for forfeiture by lapse of time

(a) Any person, company, or corporation violating the provisions of [Code Section 7-4-2](#) shall forfeit the entire interest so charged or taken or contracted to be reserved, charged, or taken. No further penalty or forfeiture shall be occasioned, suffered, or allowed.

(b) The amount forfeited as provided in subsection (a) of this Code section may be pleaded as a setoff in any action for the recovery of the principal sum loaned or advanced by the defendant in said action.

(c) No contrivance or arrangement between the parties to any such unlawful transaction or their privies, except an actual and full payment of the amount forfeited as provided in subsection (a) of this Code section, shall have the effect of discharging such forfeiture.

(d) No plea or action for the recovery of such forfeiture shall be barred by lapse of time shorter than one year.

Credits

Laws 1875, p. 105, §§ 3, 4; Laws 1916, p. 48, §§ 1, 2.

Formerly Code 1882, §§ 2057b, 2057c, 2057d, 2057e; Civil Code 1895, §§ 2888, 2889, 2890, 2891; Civil Code 1910, §§ 3438, 3439, 3440, 3441; Code 1933, §§ 57-112, 57-113, 57-114, 57-115.

Ga. Code Ann., § 7-4-18

§ 7-4-18. Rate greater than 5 percent per month prohibited

(a) Any person, company, or corporation who shall reserve, charge, or take for any loan or advance of money, or forbearance to enforce the collection of any sum of money, any rate of interest greater than 5 percent per month, either directly or indirectly, by way of commission for advances, discount, exchange, or the purchase of salary or wages; by notarial or other fees; or by any contract, contrivance, or device whatsoever shall be guilty of a misdemeanor; provided, however, that regularly licensed pawnbrokers, as defined in [Code Section 44-12-130](#), are limited in the amount of interest they may charge only by the limitations set forth in [Code Section 44-12-131](#).

(b) This Code section shall not be construed as repealing or impairing the usury laws now existing but shall be construed as being cumulative thereof.

(c) Nothing contained in [Code Section 7-4-2](#) or [7-4-3](#) shall be construed to amend or modify the provisions of this Code section.

(d) Notwithstanding the foregoing, fees and other charges agreed upon by a financial institution and depositor, as defined in [Code Section 7-1-4](#), in a written agreement governing a deposit, share, or other account, including, but not limited to, overdraft and nonsufficient funds, delinquency or default charges, returned payment charges, stop payment charges, or automated teller machine charges, shall not be considered interest.

Credits

Laws 1908, p. 83, §§ 1, 2; Laws 1983, p. 1146, § 5; Laws 2000, p. 1526, § 1; [Laws 2014, Act 515, § 2, eff. April 15, 2014](#).

Formerly Civil Code 1910, §§ 3444, 3445; Penal Code 1910, § 700; Code 1933, §§ 57-117, 57-9901.

Ga. Code Ann., § 44-12-131

§ 44-12-131. Time periods for pawn transactions; maximum interest chargeable by pawnbroker; pawn transactions involving motor vehicles; penalty for overcharge

- (a)(1) All pawn transactions shall be for 30 day periods but may be extended or continued for additional 30 day periods.
- (2) A pawnbroker shall not lease back to the seller or pledgor any motor vehicle during a pawn transaction or during any extension or continuation of the pawn transaction.
- (3) Unless otherwise agreed, a pawnbroker has upon default the right to take possession of the motor vehicle. In taking possession, the pawnbroker or his agent may proceed without judicial process if this can be done without breach of the peace or may proceed by action.
- (4)(A) During the first 90 days of any pawn transaction or extension or continuation of the pawn transaction, a pawnbroker may charge for each 30 day period interest and pawnshop charges which together equal no more than 25 percent of the principal amount advanced, with a minimum charge of up to \$ 10.00 per 30 day period.
- (B) On any pawn transaction which is continued or extended beyond 90 days, a pawnbroker may charge for each 30 day period interest and pawnshop charges which together equal no more than 12.5 percent of the principal amount advanced, with a minimum charge of up to \$ 5.00 per 30 day period.
- (C) In addition to the charges provided for in subparagraphs (A) and (B) of this paragraph, in a pawn transaction or in any extension or continuation of a pawn transaction involving a motor vehicle or a motor vehicle certificate of title, a pawnbroker may charge the following:
 - (i) A fee equal to no more than any fee imposed by the appropriate state to register a lien upon a motor vehicle title, but only if the pawnbroker actually registers such a lien;

(ii) No more than \$ 5.00 per day in storage fees, but only if an actual repossession pursuant to a default takes place on a vehicle which was not already in the pawnbroker's possession and only for each day the pawnbroker must actually retain possession of the motor vehicle; and

(iii) A repossession fee of \$ 50.00 within 50 miles of the office where the pawn originated, \$ 100.00 within 51 to 100 miles, \$ 150.00 within 101 to 300 miles and a fee of \$ 250.00 beyond 300 miles, but only if an actual repossession pursuant to a default takes place on a vehicle which was not already in the pawnbroker's possession.

(D) If a pledgor or seller requests that the pawnbroker mail or ship the pledged item to the pledgor or seller, a pawnbroker may charge a fee for the actual shipping and mailing costs, plus a handling fee equal to not more than 50 percent of the actual shipping and mailing costs.

(E) In the event the pledgor or seller has lost or destroyed the original pawn ticket, a pawnbroker may, at the time of redemption, charge a fee equal to not more than \$ 2.00.

(5) No other charge or fee of any kind by whatever name denominated, including but not limited to any other storage fee for a motor vehicle, shall be made by a pawnbroker except as set out in paragraph (4) of this subsection.

(6) No fee or charge provided for in this Code section may be imposed unless a disclosure regarding that fee or charge has been properly made as provided for in [Code Section 44-12-138](#).

(7)(A) Any interest, fees, or charges collected which are undisclosed, improperly disclosed, or in excess of that allowed by this subsection may be recovered by the pledgor or seller in an action at law in any superior court of appropriate jurisdiction.

(B) In any such action in which the pledgor or seller prevails, the court shall also award reasonable attorneys' fees, court costs, and any expenses of litigation to the pledgor or seller.

(C) Before filing an action under this Code section, the pledgor or seller shall provide the pawnbroker with a written notice by certified mail or statutory overnight delivery, return receipt requested, that such an action is contemplated, identifying any fees or charges which the pledgor or seller contends are undisclosed, improperly disclosed, or in excess of the fees and charges allowed by this Code section. If the court finds that during the 30 days following receipt of this notice the pawnbroker made a good faith offer to return any excess, undisclosed, or improperly disclosed charges, the court shall award reasonable attorneys' fees, court costs, and expenses of litigation to the pawnbroker.

(D) No action shall be brought under this Code section more than two years after the pledgor or seller knew or should have known of the excess, undisclosed, or improperly disclosed charges.

(b) Any interest, charge, or fees contracted for or received, directly or indirectly, in excess of the amounts permitted under subsection (a) of this Code section shall be uncollectable and the pawn transaction shall be void. All interest and the pawnshop

charge allowed under subsection (a) of this Code section shall be deemed earned, due, and owing as of the date of the pawn transaction and a like sum shall be deemed earned, due, and owing on the same day of the succeeding month.