

# REAL ESTATE MATTERS

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## STATE OF THE MARKET

### ***Rates & National Trends***

The Fed cut rates 0.25% this month, though that doesn't guarantee mortgage rates will follow. Still, rates have already dropped to their lowest level this year, with the average 30-year fixed sitting around 6.57%.

At the same time, home prices are showing signs of cooling. June prices ticked up just 0.1% and are 1.7% higher for the year. Looking ahead, forecasts suggest 2–3% growth over the next year if mortgage rates continue trending down.

### ***Atlanta Market Highlights***

Locally, the story is about inventory and location. Buyers may find better opportunities in neighborhoods with more homes available, while sellers will want to price strategically to stay competitive. The luxury segment remains strong, and walkable neighborhoods near parks, shops, and restaurants continue to hold their value.



**Partner**  
**Kirsten Howard**

# AI IN REAL ESTATE: POWERFUL TOOLS AND CRITICAL PROTECTIONS

Artificial Intelligence is transforming how real estate transactions are closed and protected. While increasing efficiency, AI also raises the stakes for security.

## **Closing Smarter with Qualia**

GSH Attorneys recently made a strategic investment in Qualia, a leading digital real estate closing platform. Its AI tool, Qualia CD Processor, significantly streamlines the meticulous process of balancing the Closing Disclosure (CD) by automatically pulling in new charges, flagging discrepancies and allowing quick edits and approvals. The result is faster turnaround times, fewer errors and greater responsiveness.

## **Protecting Transactions with CertifID**

Wire fraud remains one of the most widespread cybercrimes in Georgia. GSH Attorneys maintains a long-standing contract with CertifID, a best-in-class platform that uses AI-enhanced identity verification and wire instructions validation to combat fraud and bring peace of mind during one of the most vulnerable steps in a transaction.

## **Vetting Buyers with FOREWARN**

FOREWARN is a powerful app available to many Realtors that allows real-time identity verification using just a phone number. While originally designed to improve agent safety, it also helps verify financial data like bankruptcies, liens and judgments.

## **Why This Matters**

It's essential for professionals across the real estate industry to use secure, AI-ready platforms. Whether it's to close faster or prevent fraud, staying informed about how AI is used (and misused) is an important part of every transaction.

***Read more from Of Counsel attorney Michelle Valente Lee [here](#).***

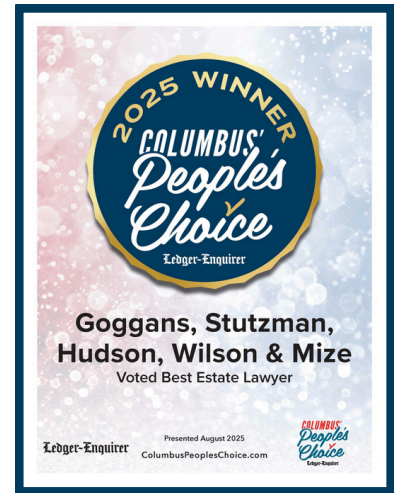
## Celebrations:

Associate Eli Gershon recently stepped into a major leadership role as the new Chair of the Atlanta Bar Association’s Real Estate Section—a huge honor and well-earned milestone.



**Attorney Eli Gershon**

We were proud to win Gold for Best Estate Lawyer in the 2025 Columbus People’s Choice Awards. Thank you to our clients, colleagues and community for voting and trusting us with what matters most.



August was National Dog Month, and we were paws-itively excited to celebrate!



## In the Community:

The GSH team had a great time attending the 2025 ARA/FMLS Showcase: City of the Future at the iconic Coca-Cola Roxy.



Attorney Denienne Steele recently represented us at Invest Fest. With her work in Landlord/Tenant law, Denienne is passionate about staying informed on business and investment trends that impact our clients and community.



Goodwill of North Georgia Board Member (and GSH Attorneys Partner) Clyde Mize cheered alongside an incredible group of graduates from Goodwill's Career Training program, which empowers individuals through education and career development. The future is bright!



## In the Community (continued):

Our Of Counsel, Michelle Valente Lee, welcomed colleagues in the real estate community for a CE class in August.



Partner Mechelle Bumpers, Esq. spoke at The Profitable Landlord Summit in Duluth, an event designed to help rental property owners scale their income, streamline operations, and navigate legal challenges with confidence.



# CLOSING COUNSEL:

## How Closings Work in Georgia

In Georgia, real estate closings require that many of the documents be signed in ink and originals delivered to the closing attorney. There are four typical processes:

- *In-person closing* - all parties sign at the attorney's office.
- *Hybrid closing* - borrowers sign some documents electronically and others in person on closing day.
- *Mailout closing* - allows documents to be signed remotely with a mobile notary and overnighted back.
- *Power of Attorney* - can be used when a party is unavailable or unable to sign.

As the saying goes, there's more than one way to shine a penny. For more details on closing options in Georgia, check out Attorney Gillen Joachim, Sr.'s article [here](#). GSH Attorneys is always solutions-based and here to help.

## NOW WITH 7 LOCATIONS TO SERVE YOU!

### **Alpharetta**

3655 North Point Parkway  
Suite 110  
Alpharetta, GA 30005

### **Braselton**

6634 Hwy 53  
Suite 110  
Braselton, GA 30517

### **Suwanee**

1325 Satellite Blvd., NW  
Bldg 1100, Suite 1112  
Suwanee, GA 30024

### **Atlanta - Buckhead**

2827 Peachtree Road NE  
Suite 450  
Atlanta, GA 30305

### **Columbus**

1 Bradley Park Court  
Suite B  
Columbus, GA 31904

**Coming soon to  
Auburn, AL!**

### **Atlanta - Northside**

990 Hammond Drive  
Suite 300, Bldg. One  
Atlanta, GA 30328

### **Kennesaw**

1275 Shiloh Road, NW  
Suite 2210  
Kennesaw, GA 30144

**GSH**  
ATTORNEYS