Homeownership Division · Invest Atlanta (IA) · Urban Residential Finance Authority (URFA)

REQUEST FOR QUALIFICATIONS

Closing Attorneys

Invest Atlanta Homeownership Incentives Program

PURPOSE	Invest Atlanta and the Urban Residential Finance Authority of the City of Atlanta ("URFA") are establishing a qualified pool of Georgia-licensed attorneys to conduct residential real estate closings for buyers receiving down-payment and closing-cost assistance under Invest Atlanta's Homeownership Incentives Program.

RFQC Release Date	10/15/2026
Responses Due	11/16/2026 by 5:00 PM ET
Informational Session	10/29/2026 (virtual — details in Section IV)
Submit To	IAprocurement@investatlanta.com
Issuing Department	Invest Atlanta — Homeownership Division, on behalf of URFA
Address	133 Peachtree Street NE, Suite 2300, Atlanta, GA 30303

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Section I — About Invest Atlanta & URFA

Invest Atlanta is the official economic development authority of the City of Atlanta, supporting job creation, business growth, and equitable community development across the city. Invest Atlanta deploys capital, incentives, and public-private partnerships to advance economic opportunities in underserved communities.

The Urban Residential Finance Authority of the City of Atlanta, Georgia ("URFA") is a public body corporate and politic created pursuant to the Urban Residential Finance Authorities Act for Large Municipalities, O.C.G.A. § 36-41-1 et seq. URFA issues revenue bonds and administers mortgage and down-payment-assistance programs to expand affordable homeownership for low- and moderate-income working families in Atlanta.

Section II — The Homeownership Incentives Program

Invest Atlanta and URFA administer a portfolio of down-payment and closing-cost assistance programs that pair a first-mortgage loan (FHA, Conventional, USDA, or VA fixed-rate) from a Preferred Lender or Invest Atlanta with a subordinate loan funded by the Program (the "Program"). Programmed products currently include:

- Beltline Mortgage Assistance Program (BMAP)
- ATL HomeNOW (AHN)
- Vine City Renaissance Initiative (VCRI)
- ATL Home Renovation Advantage (AHRA)
- Perry Bolton Mortgage Assistance Program (PBMAP)
- Any additional URFA down-payment assistance program created during the Attorney Acceptance Period

Every Program closing requires a Georgia-licensed attorney to serve as supervising closing attorney for both the first-mortgage transaction and the subordinate URFA/Invest Atlanta loan.

Section III — Purpose of This RFQC

This Request for Qualifications ("RFQC") seeks to identify a pool of qualified Georgia attorneys and law firms ("Respondents") to serve as Participating Attorneys, facilitating residential closings for Program participants from the RFQC's effective date through December 31, 2029 (the "Attorney Acceptance Period"), unless engagements are sooner terminated by URFA or until all Program funds are depleted.

Nothing in this RFQC creates a legal obligation on the part of Invest Atlanta, URFA, or any Respondent. Invest Atlanta reserves the right, in its sole discretion, to amend, suspend, terminate, or reissue this RFQC in whole or in part, at any stage, and to select more than one Attorney to participate in the pool.

Section IV — Timeline of Events

Date	Milestone / Action
10/16/2026	RFQC Released
10/29/2026	Informational Session — virtual, open to all interested Respondents. Attendance strongly encouraged. **Microsoft Teams meeting Join:** https://teams.microsoft.com/meet/228638679156179?p=poxWn8P6UQiEffDPuE Meeting ID: 228 638 679 156 179

Date	Milestone / Action
	Passcode: 5j5dg9jq
	Need help? | System reference **Dial in by phone** +1 470-571-3959,,983195449# United States, Atlanta Find a local number Phone conference ID: 983 195 449#
11/2/2026	Deadline for Written Questions — 5:00 PM ET. Submit to IAprocurement@investatlanta.com . Subject line must read: RFQC Question — Closing Attorneys [Firm Name]'.
11/10/2026	Invest Atlanta Issues Addenda & Responses to Written Questions
11/16/2026	Responses Due — 5:00 PM ET. Submit in PDF via email to IAprocurement@investatlanta.com . Subject line must read: RFQC Response — Closing Attorneys [Firm Name]'.
11/2026 – 12/2026	Evaluation Committee Review
1/2027	Notice of Selection to the Attorney Pool
1/2027	Mandatory Training for Selected Attorneys & Staff
2/2027	Attorney Acceptance Period Begins

Note: All dates are target dates subject to change. Changes will be posted as addenda at www.investatlanta.com.

Section V — Submission Instructions

All responses must be submitted electronically in PDF format by 5:00 PM ET on November 16th, 2026, to IAprocurement@investatlanta.com .

- Subject line must read: RFQC Response — Closing Attorneys [Firm Name]'.
- Each PDF must begin with the completed Response Cover Sheet (Appendix A).
- Responses should include all identified components: Mandatory Qualifications certification, Submission Requirements (Parts 1–5), and Additional Requirements & Forms (Section XIII).
- Maximum file size: 125 MB. Contact the issuing officer if a larger file is needed.
- Late submissions will not be accepted.

By submitting a response, the Respondent acknowledges that it has read this RFQC and agrees to comply with its terms and instructions.

Section VI — Questions & Inquiries

All questions must be submitted in writing to IAprocurement@investatlanta.com by November 2nd, 2026, at 5:00 PM ET. Questions received after that date will not receive a response. Oral responses to questions are not binding. Do not contact Invest Atlanta, URFA, or City of Atlanta staff directly.

From release of this RFQC through the conclusion of the selection process, there shall be no communication between any Respondent (or its lobbyist or agent) and any staff, board member, or elected or appointed official of Invest Atlanta, URFA, or the City of Atlanta regarding this RFQC, except as expressly provided herein. Any violation may result in disqualification.

Section VII — Scope of Services

ATTORNEY SUPERVISION REQUIRED	Every function described in this Scope of Services that constitutes the practice of law under Georgia law — including title review, document preparation, and the closing itself — must be personally performed or directly and constantly supervised by a Georgia-licensed attorney in good standing. Witness-only closings and delegation of closing responsibility to nonlawyers are not permitted. See O.C.G.A. §§ 15-19-50, 15-19-53 and Section XII below.

Overview

Selected Participating Attorneys will facilitate residential real estate closings for Program participants, in conjunction with a Preferred Lender's or Invest Atlanta's first-mortgage loan and the applicable URFA/Invest Atlanta subordinate loan(s).

Pre-Closing Coordination

- Receive and review closing packages, subordinate loan documents, and program eligibility documentation from Invest Atlanta/URFA and the Preferred Lender.
- Order, review, and clear title; identify and resolve liens, judgments, encumbrances, and other title defects prior to closing.
- Coordinate closing scheduling with the buyer, seller, first-mortgage lender, real estate agents, and Invest Atlanta/URFA.
- Prepare or review all closing documents for the first-mortgage loan and the subordinate loan(s), including notes, security deeds, and program-specific riders or covenants (e.g., affordability periods, recapture or resale restrictions).

Closing and Execution

- Conduct the closing in person as the supervising Georgia-licensed attorney, consistent with the Georgia Rules of Professional Conduct and controlling case law governing attorney-supervised real estate closings.
- Explain closing documents to the buyer in plain language, including repayment, forgiveness, or recapture terms and any restrictions attached to the assistance.
- Collect and disburse closing funds through the Attorney's IOLTA/trust account in accordance with Georgia Rules of Professional Conduct Rule 1.15.
- Issue title insurance policies (owner's and lenders', as applicable) and record all conveyance and security instruments in the applicable county real estate records.

Post-Closing and Compliance

- Deliver final, recorded documents, title policies, and the closing/settlement statement to Invest Atlanta/URFA and the first-mortgage lender within the timeframe specified by URFA.
- Respond to trailing document requests and post-closing corrections in a timely manner.

- Maintain organized, confidential closing files and provide copies or reports to Invest Atlanta/URFA upon request, consistent with Program record-retention requirements and applicable public-records obligations.
- Attend mandatory Program training and comply with all URFA/Invest Atlanta closing guidelines, forms, and fee restrictions.

Program Fee Restrictions

The following restrictions apply to all Program subordinate-loan closings and must be reflected in the Attorney's fee proposal:

- No attorney fee may be charged for closing a subordinate URFA/Invest Atlanta down-payment-assistance loan.
- All fees charged in connection with a Program closing must be usual and customary.
- No intangible tax may be charged on a subordinate down-payment assistance loan.
- Title insurance and recording fees must be charged on all subordinate loans.

Program and Administrative Support

- Limit participation to no more than the number of firm locations authorized per contract term, as designated by URFA.
- Maintain communication with URFA regarding closing volume, scheduling capacity, and any issues affecting the Attorney's ability to timely close Program transactions.
- Support Invest Atlanta in the event of buyer default, loan payoff, subordination, or release requests connected to the subordinate loan documents the Attorney closed.

Section VIII — Submission Requirements

A complete response must include the following. Missing components may result in a non-responsive determination.

Part 1 — Organizational Profile

1. Firm Overview: Year organized, ownership structure, affiliated companies, total attorneys and paralegals, and number dedicated to residential real estate closings.
2. Primary Contact: Name, title, address, phone, and email of the primary day-to-day contact and any backup contact.
3. Location & Accessibility: Office location(s) within or accessible to the City of Atlanta, transit accessibility, and availability for in-person closings, including evenings/weekends if needed.
4. Licensing & Standing: Confirmation of active Georgia Bar licensure and good standing for every attorney proposed to work on the Program.
5. References: **Minimum three (3) references** from agencies or lenders for whom the firm has closed comparable down-payment assistance or affordable homeownership transactions within the past three years.
6. Litigation & Discipline Disclosure: Disclosure of all pending or past (within ten years) litigation, malpractice claims, or State Bar disciplinary action involving the firm or any attorney proposed for the Program.

Part 2 — Team Qualifications & Practice Capacity

7. Assigned Team: Names, titles, and resumes of attorneys and staff who will be assigned to Program closings, highlighting residential closing, title, and affordable-housing experience.
8. Supervision Model: Description of how the firm ensures that all functions constituting the practice of law remain under the direct and constant supervision of a Georgia-licensed attorney, consistent with Section XII.
9. Training & Development: The firm's approach to attorney and staff training on Program guidelines and current Georgia real estate closing practice.
10. Capacity: Approximate monthly/annual closing capacity and current caseload, to demonstrate ability to absorb Program volume.

Part 3 — Relevant Experience

11. Program Experience: Description of the firm's experience closing residential purchases involving government or nonprofit down-payment assistance, subordinate financing, or affordable-housing programs.
12. Volume: Approximate number of residential closings handled annually over the past three years, and the percentage involving assistance or subsidy programs.
13. Title Complexity: Experience with title issues common to legacy or affordable housing stock (e.g., heirs' property, deed defects) and how such issues are resolved without delaying closing.

Part 4 — Compliance, Trust Account & Quality Control

14. Closing Process: Description of the firm's closing process from file receipt to post-closing document delivery, including typical turnaround time from receipt of a clear-to-close package to closing.
15. Trust Account Controls: Description of the firm's IOLTA/trust account controls and reconciliation practices for safeguarding and properly disbursing closing funds under Georgia Rules of Professional Conduct Rule 1.15.
16. Quality Control: Description of the firm's process for ensuring compliance with URFA/Invest Atlanta closing guidelines, program riders, and fee restrictions, and for responding to trailing document requests.
17. Client Communication: Description of how the firm communicates closing terms and program restrictions to first-time or low-to-moderate-income homebuyers in plain, accessible language, including accommodations for limited English proficiency or accessibility needs.

Part 5 — Fees & Financial Capacity

18. Fee Structure: The firm's proposed fee structure for services not restricted by Program guidelines (e.g., fees chargeable in connection with the first-mortgage transaction), including any flat-fee options, consistent with Section VII's Program Fee Restrictions.
19. Financial Capacity: Evidence of the firm's financial capacity to support Program closing volume and maintain operations throughout the contract term.
20. Insurance: Summary of fidelity bond coverage and professional liability (errors & omissions) insurance, including carrier, policy number, effective date, coverage amounts, and any exclusions.
21. Other Costs: Identification of any other costs associated with closings (e.g., recording fees, courier, wire fees) and how those will be itemized and billed.

Section IX — Mandatory Qualifications

Responses that do not meet all of the following qualifications will be deemed non-responsive and will not be evaluated:

- Every attorney proposed to perform Program closings is currently licensed to practice law in the State of Georgia and in good standing with the State Bar of Georgia, with no pending professional discipline.
- The firm agrees to serve as supervising attorney of record for each closing, consistent with the Georgia Rules of Professional Conduct and controlling Georgia authority on attorney-supervised real estate closings.
- The firm agrees not to charge an attorney fee on subordinate URFA/Invest Atlanta down-payment-assistance mortgages, and to ensure that all other fees charged are usual and customary.
- The firm agrees to charge title insurance and recording fees on all subordinate loans, and no intangible tax on subordinate down-payment-assistance loans.
- The firm is not in arrears or default on any obligation to Invest Atlanta, URFA, or the City of Atlanta, and is not otherwise deemed irresponsible or unreliable by Invest Atlanta.
- No conflict of interest exists that would prevent the firm from performing the Scope of Services described in Section VII.
- The firm maintains, and will provide proof of, professional liability (errors & omissions) insurance and fidelity bond coverage at the levels required by Invest Atlanta/URFA.
- The firm maintains an active, operational IOLTA/attorney trust account for handling client and closing funds in accordance with Georgia Rules of Professional Conduct Rule 1.15.
- The firm holds an active Georgia business license (or is registered to transact business in Georgia) and possesses a valid Federal Taxpayer ID (TIN/EIN).
- No debarment or suspension from any federal, state, or local procurement or public-benefit program within the past five (5) years.
- The firm agrees to comply with the Georgia Illegal Immigration Reform and Enforcement Act (O.C.G.A. § 13-10-90 et seq.) and complete the required E-Verify Contractor Affidavit and SAVE Affidavit under O.C.G.A. § 50-36-1(e)(2).
- The firm maintains a written policy confirming that staff performing work under the contract have passed, or will pass, a criminal background check.
- Disclosure of all active or pending lawsuits, malpractice claims, or disciplinary actions involving the firm or its attorneys at the time of submission.

Section X — Evaluation Criteria & Scoring

Evaluation Criterion	Weight	Key Considerations
Firm Overview & Team Qualifications	25 pts	Firm history and staffing; attorney licensure and standing; assigned-team experience; office accessibility; supervision model for non-lawyer staff.
Relevant Experience	25 pts	Volume and depth of experience with down-payment assistance programs and affordable homeownership closings; references; experience resolving complex title issues.
Approach, Compliance & Quality Control	20 pts	Closing-process turnaround; trust-account controls; quality-control and error-correction process; adherence to Program fee restrictions.
Client Communication & Cultural Competency	15 pts	Plain-language communication with first-time/low-to-moderate-income buyers; accommodations for limited English proficiency or accessibility needs.

Evaluation Criterion	Weight	Key Considerations
Financial Capacity & Fee Structure	15 pts	Reasonableness and transparency of non-restricted fees; financial capacity to sustain Program volume; insurance and bonding adequacy.
TOTAL	**100 pts**	

Invest Atlanta reserves the right to request additional documentation, conduct oral interviews, and admit more than one firm to the qualified Closing Attorney pool. A minimum evaluation-committee score (e.g., 70/100), to be set by Invest Atlanta, is required for admission to the pool.

Section XI — Performance Expectations & KPIs

The engagement letter or contract with each selected Attorney will incorporate the following performance standards at a minimum. KPIs will be monitored throughout the Attorney Acceptance Period. Failure to meet KPIs may trigger cure periods, performance review, or removal from the Attorney pool.

KPI	Performance Standard
Closing Turnaround	Closing scheduled within 2 business days of receipt of a complete, clear-to-close package; reported monthly.
Trailing Document Delivery	100% of recorded documents and final closing packages delivered to Invest Atlanta/URFA within 15 business days of closing.
Closing Package Accuracy	Less than 10% of closing packages returned for correction by the lender or URFA; reported monthly.
Trust Account Compliance	Zero trust-account discrepancies; subject to periodic review consistent with Georgia Rules of Professional Conduct Rule 1.15.
Program Fee Compliance	Zero tolerance for improper fees charged on subordinate loans (e.g., attorney fees, intangible tax); reported per closing.
Client/Buyer Complaints	Tracked and reported quarterly; material or repeated complaints subject to review under Section XII.
Training & Licensing Compliance	100% of assigned attorneys and staff are currently on mandatory Program training and State Bar good standing; confirmed at contract start and annually.

Section XII — General Terms and Conditions

Nature of This Solicitation

This RFQC is a competitive solicitation. Submission of a response does not guarantee selection. Invest Atlanta reserves the right, in its sole discretion, to accept or reject any or all responses, waive informalities, cancel or reissue this RFQC in whole or in part, and select more than one Attorney to the qualified pool were deemed in the best interest of the Program.

No Contract Until Executed

No binding contract or engagement shall exist between Invest Atlanta/URFA and any Respondent unless and until a written engagement letter or contract is fully executed by both parties. Invest Atlanta shall not be liable for any costs incurred in preparing or submitting a response.

Georgia Open Records Act

All submissions become the property of Invest Atlanta. Invest Atlanta will make its own determination regarding what information may be withheld from public disclosure under the Georgia Open Records Act, O.C.G.A. § 50-18-70 et seq. Marking information as proprietary does not guarantee its protection from disclosure.

Conflicts of Interest

All Respondents must disclose any actual or potential conflict of interest with Invest Atlanta, URFA, the City of Atlanta, or any entity involved in the evaluation process. Failure to disclose may result in disqualification or removal from the qualified pool.

Governing Law

This RFQC and any resulting engagement shall be governed by the laws of the State of Georgia.

Equal Opportunity & Supplier Diversity

Invest Atlanta is an equal-opportunity employer and requires all contractors to comply with applicable equal-employment-opportunity law. Invest Atlanta encourages responses from and subcontracting with firms certified as Minority Business Enterprises (MBE), Female Business Enterprises (FBE), Small Business Enterprises (SBE), and Disabled Veteran-Owned businesses, registered with the City of Atlanta's Office of Contract Compliance, consistent with Invest Atlanta's Diversity, Equity, and Inclusion policy. Each Respondent must complete a Diversity and Equity Certification Form.

Performance, Cure & Removal from the Pool

Engagements resulting from this RFQC will include cure periods of not less than 30 days for correctable performance deficiencies; removal from the qualified Attorney pool for uncured material non-performance or repeated KPI failures; and termination for convenience and termination for cause provisions.

E-Verify & SAVE Act Compliance

Consistent with the Illegal Immigration Reform and Enforcement Act, O.C.G.A. § 13-10-90 et seq., all services physically performed within the State of Georgia must be accompanied by proof of registration with, and continuing participation in, the federal E-Verify program. Selected Attorneys must submit a completed E-Verify Contractor Affidavit and, where applicable, a SAVE Affidavit under O.C.G.A. § 50-36-1(e)(2) verifying lawful presence for receipt of a public benefit or contract.

Attorney Supervision & Unauthorized Practice of Law

Georgia law provides that only a duly licensed Georgia attorney may close a real estate transaction or render an opinion on the status of title to real property. See O.C.G.A. §§ 15-19-50, 15-19-53, and State Bar of Georgia Formal Advisory Opinions 86-5, 00-3, 03-2, 10-R2, and In re Formal Advisory Opinion 13-1. “Witness-only” closings, and delegation of closing responsibility to a nonlawyer without direct and constant attorney supervision, constitute the unauthorized practice of law and are prohibited under any engagement resulting from this RFQC. Selected Attorneys remain solely and personally responsible for every function that constitutes the practice of law in connection with a Program closing, regardless of any staff support.

Certification & non-collusion

Each Respondent must execute a Certification Statement confirming that its response is submitted without collusion or prior understanding with any other firm submitting a response, and that the Respondent is authorized to bind the firm and agrees to comply with all conditions of this RFQC.

Section XIII — Additional Requirements & Forms

The following must be completed and submitted with the response:

- Response Cover Sheet (Appendix A)
- Certification Statement, executed by an authorized officer or attorney of the firm
- E-Verify Contractor Affidavit (and Subcontractor Affidavit, if applicable)
- SAVE Affidavit under O.C.G.A. § 50-36-1(e)(2)
- Diversity and Equity Certification Form (if applicable)
- Proof of professional liability (errors & omissions) insurance
- Contractor Disclosure and Declaration Form, disclosing litigation, disciplinary history, and any personal or financial relationships with Invest Atlanta, URFA, or City of Atlanta officials or employees

Appendix A — Response Cover Sheet

Complete this cover sheet and include it as the first page of your response PDF.

Firm Name	
Primary Contact	
Title	
Email Address	
Phone Number	
Office Address(es)	
Georgia Bar Number(s) of Assigned Attorneys	
Ownership Structure	
Years in Business	
Certifications	[ ] MBE [ ] FBE [ ] SBE [ ] Veteran-Owned [ ] Other: _____
E-Verify User ID / Authorization Date	
Professional Liability Insurance Carrier & Policy #	