

# Georgia Real Estate Investor Asset Protection Checklist

This checklist is designed for Georgia real estate investors who want to protect their rental property portfolios from lawsuits, liability, and financial risks. It also highlights how GHC Funding can provide entity-friendly financing solutions.

- 1. Form an LLC: Register your rental property under an LLC with the Georgia Secretary of State.
- 2. Separate Entities: Consider one LLC per property or multiple LLCs to isolate liabilities.
- 3. Operating Agreement: Draft and maintain an LLC operating agreement for legal protection.
- 4. Bank Accounts: Open separate business bank accounts for each LLC to avoid commingling funds.
- 5. Insurance Coverage: Maintain landlord insurance and umbrella policies for extra liability protection.
- 6. Lease Agreements: Use strong, legally compliant leases to reduce tenant-related disputes.
- 7. Financing Options: Explore DSCR loans, SBA 7a, SBA 504, and bridge loans through GHC Funding.
- 8. DSCR Ratios: Ensure your property meets minimum DSCR requirements (1.0–1.25) for financing.
- 9. Tax Planning: Leverage pass-through taxation and potential QBI deductions for LLC income.
- 10. Annual Compliance: File annual Georgia LLC reports and maintain good standing with the state.

Tip: Combining LLC asset protection with financing from GHC Funding ([www.ghcfunding.com](http://www.ghcfunding.com)) can help Georgia investors scale safely. Call 833-572-4327 to learn about entity-friendly DSCR, SBA, and bridge loan options.