Joint Ownership –
How to Show Joint Ownership

• The State of Georgia does not use the word ‘or’ or the word ‘and’ to establish joint ownership of a vehicle. The title to a vehicle that is jointly owned by John and Mary Doe will be printed to reflect their names as John Doe on line one with Mary Doe printed below the name of John Doe on the second line.

• In some states, the use of either ‘or’ or ‘and/or’ to show joint ownership is allowed. Note, if the title has a security interest or lien holder, all owners must be titled until the security interest or lien has been released.
Joint Ownership –
How to Show Joint Ownership

• When transferring a title from another state where the words ‘and/or’ have been used to show joint ownership, both of the owners must title in Georgia, or the assignment of title must be completed to the party to whom the vehicle is being titled in Georgia.

• Both can title; however the title will be printed to reflect the primary owner’s name on line one with the second owner’s name printed below the first name on the Georgia title.
Joint Ownership –
How to Show Joint Ownership

• *How to transfer an out-of-state jointly owned vehicle into one owner’s name.*

• **Example:** Customer has a Florida title that is titled as Mary Doe and/or John Doe and the lien holder is Ford Motor Credit. Mary Doe would like to have the title transferred to John Doe while making application for a Georgia title.
  
  • The lien or security interest must be released.
  
  • Mary must sign as the seller and John must signed as the buyer.
  
  • If the mileage is exempt from odometer declaration, the buyer’s signature is not required.
Inheritance

- There are several methods used to title a vehicle based on inheritance.
  - Letters of Testamentary
  - Inheritance Affidavit (T-20)
  - Joint Tenants with Rights of Survivorship (JTWROS)
Inheritance

1. **When are Letters of Testamentary/Administration used?**
   
   *Letters of Testamentary are used when a will has been probated. It is the document the Executor signed by the County Clerk showing their authority to access the Decedent's property and estate. It is the tool used to gather all of the Decedent's estate for distribution.*

2. **What is a Affidavit of Inheritance T-20?**
   
   *The T-20 is used to transfer ownership to the inheritor when the deceased person left no will or left a will that is not to be probated because it contains limited assets.*
Inheritance

When is Joint Tenants with Rights of Survivorship used?

3. When the disclosure ‘Joint Tenants with Rights of Survivorship is placed on a title, the surviving owner can transfer ownership by completing the assignment and provide a certified copy of the deceased owner’s death certificate to the new owner. When JTWROS is to be shown on the face of the title, it must be printed on the application below the owners’ names.
Inheritance
Things to Remember

• If a Georgia title has not been issued and the inheritor is not a resident of Georgia, the inheritor must apply for a title in his or her name from the state they reside in before selling or transferring ownership to a Georgia resident.
Inheritance
Things to Remember (cont)

• There are situations in which the administrator/executor of an estate is not the inheritor, but someone administering the business of the estate and the title cannot be issued in their name.

• When the administrator/executor is not the inheritor, it is permitted that the administrator/executor with letters of testamentary to transfer the title
Inheritance
Things to Remember (cont)

• If the vehicle’s title is issued in a company’s name and the deceased was the sole proprietor of the company, a signed statement from the office that issues business licenses stating the deceased (using his or her name as it appears on the death certificate) was the sole proprietor of the company, is required.
Inheritance
Things to Remember (cont)

• If the applicant purchased the vehicle from an estate, he/she must apply for a title in their name within (30) days to avoid a $10.00 penalty fee. This fee does not apply when the inheritor is applying for a title in his or her name.

• If the inheritor does not have Letters of Testamentary, the vehicle must be titled in his or her name first before selling or transferring the ownership of the vehicle.

• All rules apply
Georgia Department of Revenue

Inheritance
Things To Remember (cont)

• If a vehicle is purchased from an estate, the executor named in the Letters of Testamentary must complete the title assignment, transferring ownership to the purchaser using his or her full legal name.

• If the title is not available, the executor must title the vehicle in his or her name or in the name of the estate first before transferring ownership when the odometer disclosure is required.
Surety Bonds

- When the required documents cannot be located, a certificate of title may be obtained on the basis of a surety bond.
- A surety bond cannot be used to obtain a title on a vehicle that has been abandoned.
- A surety bond cannot be used to obtain a title on a vehicle not required to be titled in Georgia – 1985 and older year models.
- A security interest or lien on a vehicle may be valid. It is recommended that any security interest or lien less than 5 years be advised of this application.
Surety Bonds

• Required Documents:
• Title Application
• Certificate of Title Bond (MV-46)
• Affidavit for Certificate of Title Bond (MV-46A)
• Surety Bond Power of Attorney
• Certificate of Inspection (Form T-22B)
• Valid Bill of Sale or other Ownership documentation, if applicable
• Application fees
Surety Bonds

Areas of Attention:

- Verify the Surety Bond amount in GRATIS.
- Verify that the Surety Bond has been signed by the vehicle owner.
- Verify that the Surety Bond Affidavit (MV-46A) has the reason for the bond and the seller’s address.
- Verify the T-22B has been signed by Law Enforcement
Repossessions

- Application for a Certificate of Title MV-1
- Certificate of Title with Security Interest
- Assignment to purchaser
- Affidavit of Repossession T-16
- If no certificate of title, an original loan agreement specifically noting the vehicle by VIN, make, model and year.
- Bill of Sale
- Fee
Marriage/Divorce

• Co-owned
• Security interest holder in possession of the title
• Original documents – County may copy and attach to application
Georgia Department of Revenue

Non-Titled Vehicles

• 1985 & older vehicles
• Campers older than 1986
• Trailers with less than 2,000 lbs unladen weight
• Home made trailers

Needed supporting documents:
  – T-22B
  – Previous owner’s registration
  – Out of State Title, if a title state
Court Order Processing

- A court order is issued by the court and requires a person to execute documents to transfer a title. Court orders are used for various reasons; abandoned vehicles that are left on private property, police and sheriff auctions, or resulting from a seizure for contraband, etc.

- Court orders do not have to have a lien release nor does the court order have to say 'free and clear' based on Georgia Code 40-11-7.
Court Order Processing

• Processing:
  • From the GRATIS Sign-On Menu, select option 01; press enter. The Title Main Menu appears. Select option 18 (Bonds/Court Orders); press enter. The system will prompt you for the remaining process. By using this option, a ‘hold’ will automatically be placed in the system.
  • T-22 B provided by Law Enforcement
  • VIN’s Match Court Order and T-22B
Create T-17

- A T-17 letter is created when a vehicle owner moves to Georgia and must register their vehicle but does not have a title.
  - The owner must submit the valid registration from the previous title state.
  - The name and address of the lien/security interest holder or leasing company
  - Proof of insurance
  - Fees
Create T-17

- Customer receives the registration card with the decal and license plate.
- Forward by mail T-17 letter is to be mailed to the Security Interest or Lessor
  - *After Conference Note: Some counties have been contacting Security Interest Holders and obtaining a fax number with much success to promptly complete a title.*
- Hold the MV-1 application and the out of state registration.
- $18.00 is mailed to headquarters along with the report.
Before Processing a T-17, Out-of State Title is Received

• County Tag Office receives title from Security Interest or Lessor.
• Process application on GRATIS
• Forward the MV-1 application and the out of state title with the report.
Creating a T-53D
(Security Interest Filing)

- A T-53D is a security interest filing, that allows a new dealer, a used car dealer or the lending institution to perfect a lien when there is a delay in applying for a Georgia title. Submitting this form will not result in the vehicle being registered or titled.

- The T-53D can be filed when the title has been lost or held by a security interest holder. With the ‘T-53D’, the new security interest holder lien can be perfected within a day or two of the signing of the finance contract.

- Vehicle may not be registered including temporary, unless the extension to a dealer temporary registration is applied for.
Creating a T-53D
(Security Interest Filing)

• The owner’s legal name as shown on the driver’s license number and full legal name is required to be shown when processing the T-53D.
• If a Georgia title is already on file in the owner’s name as recorded on a T-53D form, a security interest will not be processed.
• This form is not used to record a second security interest or additional security interests.
• A dealer must file within twenty (20) days of purchase date to secure a lien.
Creating a T-53D
(Security Interest Filing)

• The T-53D form must be completed in detail without alterations. Only the information that is shown on the form is required for processing and should be entered into the GRATIS system exactly as shown on the form.
• If the form is not properly completed, it must be returned along with the filing fee to the dealer or lending institution.
• The employee must stamp the date the form was received in the space provided ‘Date of Receipt’.
Georgia Department of Revenue

Creating a T-53D
(Security Interest Filing)

• This notice is not a title application. No tag or any type of registration service, will be issued when filing a T-53D service.

• Application for a certificate of title, the $18.00 title fee and proper supporting documents must be submitted within thirty (30) days of the vehicle’s purchase date or a $10.00 penalty fee will be charged at the time of the application.
Creating a T-53D
(Security Interest Filing)

- When to use a T-53D:
  - In order for the lien to be perfected, the dealer will complete the T-53D and submit to the county tag office or Motor Vehicle Division.
  - Example: A vehicle was traded to a car dealer, and the title is held by the security interest holder. A customer wants to purchase the vehicle, but no title is available. The customer will need a security interest holder to finance the vehicle.
Please read all of the instructions on form T-53DI before completing.
General Information & Instructions for Completing & Filing a Notice of Security Interest (Form T-33D)

When there is going to be a delay in applying for a Georgia certificate of title recording a security interest, this form may be completed and submitted with an $18.00 filing fee to record the security interest.

- Except for the signature, this form must be typewritten, legibly hand-printed or electronically completed and printed in blue or black ink in the vehicle owner's full legal name(s).
  - A natural person's full legal name is his or her complete name as it appears on his or her driver's license or Georgia identification card.
  - If jointly owned, enter each owner's full legal name.
  - For natural persons, enter each owner's driver's license number and issuing state or Georgia identification card number in the spaces provided.

- The security interest holder, or the security interest holder's authorized agent, must sign and print his or her own personal name in the spaces provided on this completed form.

- The completed form and the $18.00 filing fee must be delivered to the Tax Commissioner's office in the county where:
  - The seller is located.
  - The sale takes place.
  - The vehicle is delivered;
  - The owner resides.

- Submit by mail to the following address:
  - Attention: Notice of Security Interest Filing
    Department of Revenue - Motor Vehicle Division
    PO Box 740501
    Atlanta, GA 30374-0501

- When applying by mail, please mail "registered mail, return receipt requested" and return the receipt for your records.

- Pay the $18.00 filing fee with cash, check or money order payable to the office processing this form, Office of the Tax Commissioner or the Department of Revenue. Please do not remit cash through the mail.

- This form cannot be used to record a security interest in a vehicle that does not require a Georgia title.

- For the security interest to be perfected as the security interest's creation date, this properly completed form and the $18.00 filing fee must be received within twenty days (10 days of the contract's creation date).

- Filing a Notice of Security Interest, Form T-33D, does not relieve a dealer of his or her responsibility to apply for a title for their customer, when a title is required.

Note: Failure to submit this form or a title application (properly completed showing the security interest information) with any required supporting documents and the required fee within twenty-days (20) of the security interest's creation date will result in the security interest being perfected as the receipt date of this form or title application. This notice should not be submitted with an application for a Georgia certificate of title.

The $18.00 filing fee must accompany this form. The filing fee should be paid with cash, a check or a money order payable to the office processing this form, Office of the Tax Commissioner or Department of Revenue. If the filing fee is not paid with cash, a check or a money order payable to the office processing this form, the notice will not be processed. This notice cannot be used to record a second or additional security interest.

This notice is not an application for title. A completed vehicle transfer or registration registration will not be issued by filing this notice. Application for a certificate of title with the $15.00 title fee and proper supporting documents must be submitted within ninety-days (90) of the vehicle's purchase date or a $10.00 title penalty fee will be assessed at the time of application.

In most cases, when submitting this notice in person to a County Tax Commissioner's office, one (1) notice and filing fee must be submitted for each vehicle. If the notice and filing fee meet processing requirements, the notice will be returned to you stamped or validated with the date that the county received the notice. You will receive a receipt and a letter referencing the vehicle, vehicle owner, and the security interest holder. The letter will verify that a notice of security interest has been recorded and it will re-emphasize the requirement that a title must be obtained within ninety-days (90) of the purchase date. Remind your customer to register and purchase a license plate or transfer a license plate to the vehicle in the timeframe required (90 days from the purchase date). If a Georgia title has not been issued for the vehicle in their name when a title is required.

When you obtain the required documents to apply for a title, the documents, including a completed MV-4 title application form submitted by the vehicle owner(s) and showing all lien and security interest information, the $18.00 filing fee and the letter received from the processing office should be submitted to the Motor Vehicle Division of the Georgia Department of Revenue or the applicable County Tax Commissioner's office. While it is not required that this letter be submitted with subsequent title application, the time it takes to process a title will be significantly reduced if the letter is returned with the title application.
Title from a T-53D

• When the required documents to apply for a Georgia title are received, the following steps must be taken to process a title from a T-53D:
  – The documents and title processing fee of $18.00 must be submitted to the County Tag Office.
  – Process and register vehicle
Title from a T-53D

- You should receive an application or a separator sheet and a receipt.
- Submit the application or separator sheet, along with the MSO or title and the processing fee to Headquarters.
T-53D Filed in Error

- When a T-53D service has been updated in GRATIS and the sale of a vehicle did not go through or the financing failed, the T-53D service must be cancelled.
- A second Notice of Security Interest, form T-53D should not be updated over the current T-53D.
- When the state’s database shows a 53-control number on the vehicle’s record in a different name and/or security interest holder, the following documents must be submitted:
T-53D Filed in Error

• Title application (MV-1) in the current owner’s name and the correct security interest information
• Manufacturer’s Statement of Origin or certificate of title properly assigned to the owner.
T-53D Filed in Error (cont)

- A signed statement from the dealer or lender on their letterhead stationary explaining why the information submitted is different from the information in GRATIS.
- Security interest release for the information shown in GRATIS.
- Title processing fee and any penalties due.
Assign Trailer ID Number
(GRATIS Sign on Menu)

• The assignment of the ‘T Serial Plate’ is used for Homemade Trailers that are not required to be titled, but are required to have a registration before being used on public highways. There are two steps in processing ‘T Serial Plates’.

• The following steps must be taken to assign the ‘T Serial Plate’:
From the GRATIS Sign on Menu, select option 1, press enter;
Assign Trailer ID Number
(Step One) Customer Screen

Customer Screen appears.
Key in the address and press enter, if the address is not available;
Georgia Department of Revenue

Assign Trailer ID Number
(Step One)

• The ‘Assign Trailer ID Number’ screen will appear. Press the enter key.
• The system will assign the next available T Serial plate number from your inventory, press enter.
• Retrieve the T-Serial plate from inventory and give it to the customer. Press the enter key.
Transaction is complete.
Assign Trailer ID Number
(Step One)

- The system will generate two (2) forms, T-22c (Permission for T Serial Plate) and T-23 (Affidavit for Homemade Trailer). These forms are given to the customer to be completed and returned before a tag can be issued to the trailer.
Georgia Department of Motor Vehicle Safety
Motor Vehicle Services

Affidavit
Homemade Trailer

Personally appeared before me, the undersigned, who being duly sworn, states that he/she is the legal and rightful owner of the trailer described below, such trailer having been built by:

________________________________________________________

and completed on the __________ day of __________, __________. I further state that this trailer is free and clear of all debts and that all the materials used in its construction have been paid for prior to this date.

__________________________  ____________________________  ____________________________
(Type)  (Year Model)  (Body Style)

__________________________  ____________________________  ____________________________
(Owner’s Last Name)  (First Name)  (Middle Name)

__________________________
(Street Address)

__________________________
(City)  (State)  (Zip)  (County of Residence)

Sworn to and subscribed before me this

The __________ Day of __________, __________

__________________________  ____________________________
(Signature of Notary Public, or Justice of Peace)  (Signature of Owner)

(Date My Commission Expires)
Permission for County Assigned Serial Number Plate
For a Homemade Trailer

Granted to: JOHN DOE

Address: 1234 TRANSPORT BLVD, HAPEVILLE, GA 30354-2724

FULTON

Assigned Serial Number Plate: 10000015

Year Trailer Made:

To be affixed to the frame of the homemade trailer.

This serial number plate must be affixed to a homemade trailer and certified to by a Law Enforcement Official, County Tag Agent or County Tax Commissioner, that it has found the serial number plate to be on the above described homemade trailer.

FULTON

() ()

(County) (Date)

This certification must be signed and returned to the County Tag Office before a Georgia License Plate/Renewal Decal will be issued.

Certification of Inspection by Law Enforcement Official,
County Tag Agent or County Tax Commissioner

Note: Trailer must be physically inspected after serial plate is affixed to the frame of the homemade trailer. Certification should not be completed until physical inspection is made.

Signature of Endorsing Official:

Official Title: __________________________ Badge Number (if Law Enforcement Official):

Address:

Date Inspected: __________________________

T-22C(6/99)
Assign Trailer ID Number
(Step two)

In order to put a tag on a homemade trailer, the following steps must be taken:

- From the Title Main Menu, select option 9 non-titled vehicle, press enter;
- Key in the ‘T’ Serial Plate number that the system generated, press enter;
- Key in customer’s identification number if available, or tab to the name field and key in the customer’s name, press enter.
Assign Trailer ID Number

(Step two)

- A red message will appear at the bottom of the screen: TRANSACTION SHOULD BE FOLLOWED BY A REGISTRATION SERVICE.
- Key a ‘Y’ for yes to process with tag issue, press enter;
Assign Trailer ID Number

(Step Two)

- The Vehicle Screen will appear
- Key the make, model, year, body style and the purchase date of the trailer; press enter
**Assign Trailer ID Number**  
(Step Two)

- The Customer Screen will appear. Key in the customer’s address if needed, press enter;
Georgia Department of Revenue

Assign Trailer ID Number
(Step Two) Issue/renew Tag or Tag/Decal Screen

- The ‘Issue/renew Tag or Tag/Decal’ screen will appear
- Key the tag category, TR and press enter
• The Fee Display Screen will appear; press enter
Assign Trailer ID Number

(Step Two) Payment screen

- The Payment Screen will appear. Key the method of payment and press enter.
Assign Trailer ID Number
(Step Two)

- The ‘PRINT Registration Card/Load Document’ Screen will appear.
- Insert the registration card. Press the enter key. Transaction is completed.