



# GEORGIA DEPARTMENT OF REVENUE

## ▪ MOTOR VEHICLE DIVISION ▪

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David M. Curry, Revenue Commissioner ▪ Brent Bennett, Director

## NOTICE TO LIENHOLDERS AND ELT VENDORS Mandatory Use of Electronic Liens on Title (ELT) Program

### What is the purpose of this notice?

The Department of Revenue (Department) is issuing this bulletin to notify all lienholders and security interest holders (collectively, "Lienholders") of new procedures effective October 1, 2020 for filing and releasing security interests and liens. These new procedures apply to Lienholders that annually create security interests or liens on five (5) or more Georgia certificates of title for motor vehicles.

### Does this notice apply to me?

This notice applies to an individual, business or other entity that creates five (5) or more security interests or liens in its own name. This includes, but is not limited to:

- Financial institutions
- Title pawn companies
- Motor vehicle dealers – such as dealer-financed or buy-here-pay-here dealers
- Towing and storage firms
- Repair facilities
- Salvage dealers

### How will the "five liens" be calculated?

The Department will calculate the number of liens or security interests that you established in 2019. If you established five (5) or more security interests or liens in your name during 2019, you will be required to comply with mandatory electronic filing in 2020.

### What do I need to do?

In order to comply with O.C.G.A. § 40-3-26, the Department must require Lienholders to provide notice of new security interests and liens on motor vehicle titles and to release those interests *electronically*. Thus, effective October 1, 2020, Lienholders that established five (5) or more security interests or liens on Georgia certificates of title in 2019 will be required to record new security interests and liens using the Department's Electronic Liens on Title (ELT) program. Also, any security interests and liens established electronically using ELT can only be released electronically.



For more information, please visit the Motor Vehicle Division website at [dor.georgia.gov/motor-vehicles](https://dor.georgia.gov/motor-vehicles) or scan the QR code.

Lienholders subject to this electronic notification requirement will need to use one of the following ELT service providers to transfer lien and security interest information electronically with the Department:

Secure Title Administration, Inc.  
(866) 742-1466  
[mdyer@secureta.com](mailto:mdyer@secureta.com)

Southern ELT (USA ELT)  
(888) 675-7477  
[elt@southernelt.com](mailto:elt@southernelt.com)

DealerTrack Collateral Management Services  
(formerly FDI Collateral Mgt.)  
(866) 708-3588  
[CMS-service@coxautoinc.com](mailto:CMS-service@coxautoinc.com)

Title Technologies, Inc.  
(855) 336-9023  
[titlinghelpdesk@autopoint.com](mailto:titlinghelpdesk@autopoint.com)

Decision Dynamics, Inc. (DDI)  
(844) 836-1621  
[sales@dditechnology.com](mailto:sales@dditechnology.com)

VINtek  
(888) 846-6500  
[DTCMS-support@coxautoinc.com](mailto:DTCMS-support@coxautoinc.com)

PDP Group, Inc.  
(800) 666-3008  
[contact@pdpgroupinc.com](mailto:contact@pdpgroupinc.com)



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