



# 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 updated notice?

The Department of Revenue (Department) is issuing this updated 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 (collectively, "Liens"). These new procedures apply to Lienholders that (A) annually create Liens on five (5) or more Georgia certificates of title for motor vehicles or (B) create a Lien in coordination with a Georgia motor vehicle dealer.

### Does this notice apply to me?

This notice applies to a business or other entity that creates five (5) or more Liens in its own name or creates a Lien in coordination with a Georgia motor vehicle dealer. 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 that you established in 2019. If you established five (5) or more Liens in your name during 2019, you will be required to comply with mandatory electronic filing in 2020.

### How will it be determined that a Lien was created in coordination with a Georgia motor vehicle dealer?

The Department will assume a Lien on a Georgia certificate of title was created in coordination with a Georgia motor vehicle dealer if the transaction involved any of the following activities:

- Dealer-financed or buy-here-pay-here deals made by a Georgia motor vehicle dealer
- Loan or finance applications submitted to a Lienholder by or on behalf of a Georgia motor vehicle dealer

### What do I need to do?

In order to comply with O.C.G.A. § 40-3-26, the Department must require Lienholders to file and release liens electronically. When completing title applications, you will need to provide notice of your lien by including the ELT number on the application. To obtain an ELT number, you will need to use an ELT service provider. Thus, effective October 1, 2020, all Lienholders that have established five (5) or more Liens on Georgia certificates of title in 2019 or that create a Lien in coordination with a Georgia motor vehicle dealer in 2020 will be required to sign up with one of the ELT service providers listed on the following page. This is necessary to file a new lien with the Department. You must also use ELT to release any electronic liens.



For more information, please visit the Motor Vehicle Division website at [dor.georgia.gov/motor-vehicles](http://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 receive an ELT number, which will be used when submitting title applications to 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)



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