



Georgia Department of Revenue - Motor Vehicle Division Electronic Lien and Title Program Informational Bulletin

January 1, 2014

The Georgia Electronic Lien and Title program (“ELT”) provides a method for lenders that finance vehicles to be titled in Georgia to record and receive notice of security interests and liens electronically. To participate in ELT, lenders must enter into an agreement with an ELT service provider authorized by the Department of Revenue to electronically process security interest and lien information. Previously, participation in ELT was voluntary. However, HB 865 passed during the 2012 session of the Georgia General Assembly amended O.C.G.A. § 40-3-26 to require mandatory lender participation in ELT. This law became effective on January 1, 2013.

To facilitate a smooth transition, the law allows for a discretionary phase-in of the mandate by regulation. Please note that while the primary users of the ELT program will be lenders, the regulation applies to all individuals and entities recording or receiving notice of a security interest or lien. The Department of Revenue has provided the following phase-in schedule in Regulation 560-10-12-.03:

- Effective January 1, 2013: Any individual or entity who recorded 500 or more security interests or liens on Georgia certificates of title in calendar year 2012 must participate in ELT.
- Effective July 1, 2013: Any individual or entity who recorded 200 or more security interests or liens on Georgia certificates of title in calendar year 2012 must participate in ELT.
- **Effective January 1, 2014:** Any individual or entity who recorded 5 or more security interests or liens on Georgia certificates of title in the immediately prior calendar year, or who have recorded 5 or more security interests or liens on Georgia certificates of title within the same calendar year, must participate in ELT.

To be fully prepared for this transition, lenders should contact an approved ELT vendor to begin the enrollment process. Approved ELT vendors are listed below.

Please note: once a lender is participating in ELT, an electronic release effectuated through the ELT portal will satisfy the requirement of the executed release being provided to the Commissioner of the Department of Revenue within 10 days of satisfaction pursuant to O.C.G.A. § 40-3-5.

Approved Georgia ELT Service Providers

<p>American Security Insurance Company (ASIC) / Assurant Debby Beasley 2975 Breckinridge Blvd Duluth, GA 30096 866-742-1466 Als.info@assurant.com</p>	<p>DealerTrack Collateral Management Services (formerly FDI Collateral Mgt.) Craig Leuschen 9750 Goethe Road Sacramento, CA 95827 (916) 854-5406 Craig.Leuschen@dealertrack.com</p>	<p>Decision Dynamics, Inc. P.O. Box 2078 Lexington, SC 29072 Office: 803-808-0117 Fax:803-808-3780 info@etitlelien.com</p>	<p>PDP Group, Inc. 10909 McCormick Road Hunt Valley, MD 21031 800-666-3008 simplyelt@pdpgroupinc.com</p>
<p>Southern ELT 700 S Royal Poinciana Blvd #701 Miami Springs, FL 33160 (888) 675-7477 elt@southernELT.com</p>	<p>Title Technologies, Inc. 14850 Montfort Dr. Suite 190 Dallas, TX 75254 866-689-0578 Contactus@Titletec.com</p>	<p>VINtek 1735 Market Street 9th Floor, Suite 900 Philadelphia, PA 19103 888-846-6500 Opt# 9(Sales) sales@vintek.com</p>	<p><this space intentionally left blank></p>

FOR MORE INFORMATION

For more information on this subject, contact the Motor Vehicle Division 1-855-406-5221, from 8:00 am to 4:30 pm EST, Monday through Friday, excluding holidays. Persons with hearing or speech impairments may call our TDD number at 404-417-4302. For forms and other information, visit our website (<http://etax.dor.ga.gov>).