

# TITLE SERVICE SEMINAR SUMMER 2013

The Maryland Motor Vehicle Administration  
Committed to Safety, Service and *You*

*THE MVA SHALL PROVIDE EXEMPLARY  
DRIVER AND VEHICLE SERVICES THAT  
PROMOTE MOBILITY AND SAFETY  
WHILE ENHANCING PROCESS AND  
PRODUCT SECURITY*

***MVA Mission Statement***

# MVA NEWS

- ◉ Legislation 2013/2014
- ◉ Online payment CCU
- ◉ ERT Workflow

# LEGISLATION 2013

## ○ June

- Surcharge increases from \$13.50 to \$17.00 per year
- All registration classes except: L-Historic, N-Street Rod, G-Trailer, K-Farm Area Vehicle, Interchangeable and Gratis registration.
- Plug-in Electric Vehicle HOV Permits - new HOV Permits were mailed to existing holders of the HOV Permit with a new expiration date of September 30, 2017.

## ○ July

- Transfer to Surviving Spouse
  - Vehicle must be titled in both names
  - Need certified death certificate: Or one of the two listed below.
    - Reported Deceased Notice (VR-278)
    - Decedents Letter ( VR-264)
  - No title fee
  - Tax Exempt
- Short Term Rentals of Motorcycles -
  - Establishes a new class
  - Allows motorcycles to be rented for up to 180 days
  - Titling fee \$50.00
  - Registration Fee \$35 per year with \$17 surcharge

# July Cont'd

## ➤ MTA Payment of Tolls

- Refuse or suspend the registration of a vehicle incurring a toll violation
- If flagged at MVA, an Administration Flag Fee will be charged
- Accumulated tolls and penalties amounting to \$1,000 or more may result in a suspension of registration
- Allows Maryland Transportation Authority to enter into a reciprocal agreement with other states to enforce electronic toll violation for Maryland drivers.

- July Cont'd

- Tax Credit Extension Plug-in Electric Vehicles

- Applies to Plug-in Electric Vehicle titled on or after October 1, 2010 but before July 1, 2014
- Retro-active for customer's purchasing after MVA cut-off of March 16, 2013 to July 1, 2013
- \$600 for battery capacity of at least 4.0 but not more than 10.0 Kilowatt-Hours
- \$700 for battery capacity of at least 10.1 but not more than 15.0 Kilowatt-Hours
- \$1,000 for battery capacity over 15.0 Kilowatt-Hours
- Limited to 1 excise tax credit per individual
- Includes owned or leased vehicles
- Business entities are limited to 10 vehicle excise tax credits

- Limited funding and excise tax credit will cease when funds are exhausted.
- This transaction cannot be processed using ERT. The full amount of tax will be paid when the vehicle is titled. If the vehicle qualifies for the tax credit, they must complete the Excise Tax Credit For Plug-In Vehicles (VR-334). The form must be signed by the applicant/co-applicant and the selling dealer.
- Mail the form to:  
Maryland Motor Vehicle Administration  
6601 Ritchie Highway NE  
Excise Tax Refund Unit, Room 202  
Glen Burnie, MD 21062



## ○ October

### ➤ Motorcycle - Individuals with a Disability

- Changes the combination of disability placards and plates by allowing for up to two disability motorcycle plates to be issued along with one or two placards
- Or, one placard and one vehicle plate having a class of A, E, M,H, I or J

## ○ January 2014

- Vintage Registration Plate - Available until December 31, 2014
  - Specially designed vintage registration plate
    - Yellow background with black lettering
    - Issued to the following classifications
      - Class A, Passenger Vehicles
      - Class E, Trucks with rated capacity of 1 ton or less
      - Class L, Historic
      - Class M, Multipurpose
      - Class N, Street Rod
  - New tag format
    - Class A, E, L, M and N: 2 alpha, 5 numeric
    - Disabled A, E, and M: universal wheelchair symbol, 2 alpha, 4 numeric

- Only the Web, Kiosk or ERT may process this transaction. Plates will be mailed directly to customer from Maryland Correctional Enterprises (MCE). No inventory at ERT locations
- Classes A, E and M will have the same plate scheme and may be repurchased between classes by pay the registration fee, surcharge and initial issuance fee.
- At renew time, an additional fee will be charged along with the normal registration fee.

**Initial issuance \$80 and annual fee of \$10 per year**

CUSTOMERS WITH CCU FLAGS CAN PAY  
ONLINE AT

[HTTPS://WWW.PAYBILL.COM/PAYCCU](https://www.paybill.com/payccu)

# ERT WORKFLOW

THIS IS A INTERNAL OPERATIONS PROGRAM THAT IS DESIGNED FOR THE ERT UNIT TO SYSTEMACTILY CHECK FOR MISSING DOCUMENTS AND DATA RELATED TO TITLE WORK.

YOU WILL BE RECEIVING LETTERS FROM YOUR ERT REPRESENTATIVE REQUESTING THAT MISSING DOCUMENTS BE SUBMITTED. IT IS VERY IMPORTANT THAT YOU RESPOND TO THIS LETTER. TITLE WORK SHOULD BE SUBMITTED AS FOLLOWS:

## **FROM TOP TO BOTTOM**

**BUNDLE REPORT SHOULD BE ON TOP OF ALL THE TITLE RECORDS**

**MARYLAND MVA TITLE/REGISTRATION RECEIPT**

**REGISTRATION CARD (IF TAG TRANSFERRED)**

**APPLICATION FOR CERTIFICATE OF TITLE (FORM VR-005)**

**CERTIFICATE OF ORIGIN, TITLE, OR OTHER ACCEPTABLE OWNERSHIP DOCUMENT**

**LIEN RELEASE-NOTICE OF SECURITY INTEREST FILING**

**DEALER REASSIGNMENTS**

**BILL OF SALE/GIFT FORM**

**MISCELLANEOUS MVA FORMS**

**ODOMETER MILEAGE STATEMENTS**

**MARYLAND SAFETY INSPECTION CERTIFICATE**

**VEHICLE EMISSION REPORT (IF SUBMITTED)**

**PLEASE ASSEMBLE FORMS IN PROPER ORDER**

**DO NOT FOLD FORMS**

**DO NOT USE AN EXCESSIVE NUMBER OF STAPLES**

**DO NOT USE HIGHLIGHTERS**

# RECORD RETENTION

- ◉ Maryland Vehicle Law 15-105 requires licensees to retain records for 3 years after the transaction to which it applies.
- ◉ During business hours, the records of the licensee shall be open to inspection by the Administration or any police officer while discharging his official duties.

# BENEFITS OF THE ERT PROGRAM

- ◉ Each company has an assigned MVA representative to assist with questions regarding titling and registration transactions
- ◉ There is no limit to the number of transactions that can be processed daily
- ◉ Corrections can be made on transactions up until the transaction is finalized
- ◉ No waiting on MVA to process your transaction
- ◉ Your representative can issue a new soundex to new Maryland residents

## DOCUMENTS REQUIRED

## REQUESTING SOUNDEX FROM ERT UNIT



- Copy of the individuals out-of-state driver's license. We can only accept drivers license for the continental United States. and its Tributaries.
- Copy of the VR-5 with the customer's name (i.e. full first, middle and last name), date of birth and Maryland address
- Documents can be faxed to the ERT unit at (410) 424-3629 or (410) 768-7070 and it must contain a coversheet including the sender's name and telephone number. If received before 12:00 noon, request will be returned the same day. If after 12:00, request will be returned by 12:00 noon on the next business day.

**The ERT Unit will contact you when the soundex has been issued**



# Z97 SOUNDEX

- ◉ Issued for companies only
- ◉ A Z97 cannot be used for an individual
- ◉ A valid FEIN number must be recorded on the Application for a Certificate of Title (VR-005)

# ERT REPRESENTATIVES

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# BUSINESS LICENSING REPRESENTATIVES

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## WHAT TRANSACTIONS “CAN” ERT TITLE SERVICES PROCESS ELECTRONICALLY?

- New title and tags (T1)
- New title and transfer of tags (T2)
- New title and transfer with renewal of tags (T3)
- New title and temporary tags (T4)
- Title for ATV's-Need to use Class D, enter NR in the inspection field and enter AT for the body style.
- New tag registration (NR)
- Standard renewal (SR)
- Replacement tag renewal (RT)
- Substitute tags (ST)
- Substitute stickers (SS)
- Duplicate registration (DU)
- Duplicate title, (DT) (Transmit only)
- Administrative Flag fee (AF)
- Can utilize mailing address, (mail address shows on title, not on database)
- Soundex issuance with proper documents must fax Driver License, ID card, Military ID from this country, or US Passport to MVA ERT Unit (otherwise transaction needs to be submitted to MVA)
- Can do work on behalf of dealer (but cannot get 1.2% unless both dealer # and title service #are entered)
- Tag return
- Can “only” process salvage transactions on behalf of an insurance company (Must have contract with the insurance company and submit to MVA Business Licensing for approval).



# WHAT TRANSACTIONS “CANNOT” BE PROCESSED BY ERT TITLE SERVICES

- No salvage transactions
- No dealer duplicate title VR-003 processing
- No branding of titles (can only brand for CAL LEV and odometer A, B or C) A title requiring any other brand “**must**” be taken to the MVA for processing.
- No VIN plate assignment
- No new issuance of disability plates, only transfer of disability plates
- No new issuance of personalized or organizational tags, only transfer of personalized or organizational tags
- No taxi (class B), no limousine (class Q), no ambulance/funeral (class C)
- No state and local government (not new or transfer)
- No law enforcement
- No tax exempt for business (mergers, reorganizations, newly formed, dissolutions)
- No tax exempt -individual transferring to intervivos trust
- No excise tax credit for new residents
- No out of country- (gray market vehicles)
- No registration correction (RC)
- No transfer tags (TT)
- No transfer with renewal (TR)

# PROPER ASSEMBLY OF TITLE RECORD DOCUMENTS

## FROM TOP TO BOTTOM

- Bundle Report should be on top of all the title records
- Maryland MVA Title/Registration Receipt
- Registration card (if tag transferred)
- Application for Certificate of Title (Form VR-005)
- Certificate of Origin, Title, or other acceptable ownership document
- Lien Release-Notice of Security Interest Filing
- Dealer Reassignments
- Bill of Sale/Gift Form
- Miscellaneous MVA Forms
- Odometer Mileage Statements
- Maryland Safety Inspection Certificate
- Vehicle Emission Report (if submitted)

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**Please assemble forms in proper order**

**Do not fold forms**

**Do not use an excessive number of staples**

**Do not use highlighters**

# BULLETINS





# DEPARTMENT OF TRANSPORTATION MOTOR VEHICLE ADMINISTRATION



### ONLINE TRANSACTIONS

- Online Registration Renewal
- E-Mail Management
- Mopeds/Scooters/ORVs
- Scheduling Appointments
- More...

### DRIVER SERVICES

- Driver Education Information
- Driving Records
- Driver Licenses/ID Cards
- Motorcycle Safety Program
- More...

### VEHICLE SERVICES

- Disability Placards
- New to Maryland
- Title & Registration
- VEIP
- More...

### BUSINESS SERVICES

- Dealers
- Licensed Tag & Title Services
- Towing/Ins. Contact Registry
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### ABOUT MVA

- Employment
- Environmental Management
- Fees
- Motor Voter
- More...

## Disabled Parking Placard

MVA is working with Law Enforcement to crack down on disabled parking fraud. Click here to view MVA's Public Service Announcement.

Remember, They Need It, You Don't...



### MVA Fee & Legislative Changes (Effective October 1, 2012)

#### Vehicle Services

- Registration Renewal Do It Online! - Fast. Easy. Safe.
- Insurance Compliance
- Military
- Vehicle Emissions Extension
- Temporary Registration

#### Driver Safety

- Bicycle Safety
- Young Driver Safety
- Older Driver Safety
- Motorcycle Safety

#### Driver Services

- Rookie Driver
- Online Driver Test Tutorial
- Sources of Proof of ID
- Learner's Permit
- Driver's License
- International Applicants

#### Business Services

- Bulletins
- Dealer Information
- Forms
- Investigations

Governor Martin O'Malley  
Lt. Governor Anthony G. Brown



### DO IT ONLINE

- MVA Branch Office Wait Times
- Account Management
- Change of Address
- Driving Records
- Emergency Contacts
- Schedule Driver's Skills Test

### MVA Announcements

National Teen Driver Safety Week  
MVA will be posting all week the correct answers to the most missed questions drawn from the Maryland Driver License Knowledge Test. Click here to learn more...

### More Announcements

Can be viewed by clicking here





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- [Print On Demand Temporary Tag Presentation](#)
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- [Title Service Agents](#)
- [Transporter or Finance Companies](#)
- [Additional Information](#)



For questions or concerns, please [contact us](#).



# DEPARTMENT OF TRANSPORTATION MOTOR VEHICLE ADMINISTRATION



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## Bulletins

Please subscribe to receive the Dealer Bulletins via email.



### Dealer Bulletins

- [May 2, 2013 - Disclosure of Former Vehicle Use](#)
- [Mar. 12, 2013 - Plug in Electric Vehicle Tax Credit](#)
- [Dec. 21, 2012 - MVA Alert: Branch Office Walk-In Procedures](#)
- [Oct. 15, 2012 - Processing Fee Reminder](#)
- [Sep. 27, 2012 - Mopeds and Motor Scooters Decal Reminder](#)
- [Sep. 18, 2012 - Moped and Motor Scooter Decals](#)
- [Aug. 28, 2012 - Changes to Walk-In Transactions](#)
- [June 28, 2012 - Bulletins by Email](#)
- [June 22, 2012 - VA Dealers Excise Tax Collection](#)
- [June 21, 2012 - Dealer Disclosures](#)
- [June 20, 2012 - Title Service Requirements](#)
- [May 29, 2012 - Legislation 2012 That Impacts Dealers](#)
- [May 9, 2012 - Buying Services](#)
- [Feb. 29, 2012 - Tag Return Collection Center](#)
- [Jan. 4, 2012 - Processing Fee](#)

### Bulletin Archives



### Insurance Bulletins

### Towing Bulletins

### Automotive Dismantlers, Recyclers and Scrap Processor Bulletins



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## Subscribe to MVA Dealer Bulletins



If you would like to receive MVA Dealer Bulletins via e-mail from the Maryland Motor Vehicle Administration (MVA), please enter the requested information below. The MVA will not share your information and will only use it to send you important MVA Dealer Bulletins.

### Mailing List Subscription

Please complete the form below to sign up for this mailing list. To update or cancel current subscriptions, use the link below.

[Update/Cancel Subscriptions](#)

#### Subscribe to Email List: Dealer Bulletins

Email Address:

Dealership or Company Name:

Contact Person:

Job Title or Capacity:

Telephone Number:

Dealer Number:

# INTERACTIVE TITLE AND REGISTRATION MANUAL

Now available on MVA's website  
[www.mva.maryland.gov](http://www.mva.maryland.gov)





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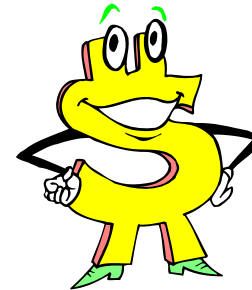
# BENEFITS

- Provides online guidance to dealers and title services



- Information provided will increase efficiency, leading to greater customer service and satisfaction

- Assist with the proper completion of transactions, increase accuracy and reduce rejected transactions

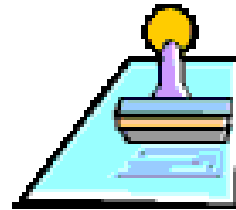


- Includes contact information for MVA, dealers associations and ERT Vendors

# DEALER AUDIT TIDBITS

# TRANSMITTAL SHEETS/TITLE LATENESS

- Ensure the branch office date stamps all transmittal sheets



- Retain for 3 years
- Walk-ins do not require a transmittal, but ensure you are receiving credit for the date the work is processed

Approximately 14% of title applications are late



# ERT STICKER & TAG ACCOUNTABILITY

- All sensitive items should be accounted for



- Have a log, ledger or perpetual records

- Stolen stickers or tags should be reported to the ERT Unit, Business Licensing and your local law enforcement jurisdiction



- Voided inventory should be documented properly
- Limit access to secured inventory to necessary employees only

# TAXABLE SELLING PRICE

- Dealer processing fee is taxable and should be included in the taxable selling price
  - Should be clearly identified and not included as a lump sum on the buyer's order and sales invoice
- Manufacturer's rebates are taxable and should be included in the taxable selling price



Internal Auditing is mandated by the Legislative Auditors to expand dealership audits that have excise tax due based on numerous instances of fraud

# TRADE-INS

- COMAR 11.15.33.05 allows dealerships to deduct the trade-in allowance from the taxable selling price
- Internal Auditing is reviewing transactions on every dealership audit to determine if trade-ins are being handled properly
  - Will tax any material differences and expand when applicable
- Only 1 trade-in is allowed on any particular transaction
  - The trade-in allowance shall be limited to the vehicle with the highest trade-in vehicle

# VENDOR AGED TRANSACTION REPORTS OR PAST DUE PENDING REPORTS

- Monitor/review reports to ensure transactions are processed within 30 days



- Reports occasionally contain transactions that are extremely late
  - In most cases the transactions were walked into MVA to be processed and should have been voided or deleted from the ERT system
- Review these reports for accuracy and correct or delete transactions when appropriate

# QUESTIONS AND ANSWERS

# QUESTIONS AND ANSWERS

- 1) What is the purpose of putting the loan amount and loan date on the VR-5? It is not a required field on the ERT system.

**The loan amount and date, when placed on the VR-5, becomes part of the title record maintained by the Administration. It assists the customer, lien holder, and the MVA in identifying the correct lien (in case of multiples).**

- 2) It is our understanding (Terry's Tag and Title) that we can accept the MSI as long as the serial number is correct. There can be an error on the year and make. Is this correct?

**Yes, the Maryland Safety Inspection can be accepted as long as the vin number is correct. If there is an error with the year and make, it can be confirmed using NADA.**

- 3) If a female is receiving a vehicle as a gift from a parent and the receiver has kept her maiden name as her middle name, are we still required to have a copy of the relationship? Customers have told us that the MVA help line says that they do not need to bring their marriage certificate showing their maiden name.

**Yes, you must complete the gift certification form VR-103 and provide proof of relationship since in this case the last names are not the same. If your maiden name was the same as your parent's last name, the application for gift certification would suffice.**

# QUESTIONS AND ANSWERS

- ◉ 4) If a lien release is dated prior to the date that the SIF requirements changed, is it necessary to have the same information on the older lien release letters? (i.e., Original Lien Date, Original Lien Amount, etc.?)

**All lien release letters must contain the information required regardless of the date of the lien release.**

- ◉ 5) Payment for work dropped off must be by check only. The MVA may want to confer with their legal department, but don't all credit processing contracts prevent the merchants from restricting payment types to customers? In other words, if the merchant accepts credit cards, they have to offer it to everyone. One issue I'm sure many of us run into is calculating exact payments 100% of the time. This leads to vouchers or underpayment for various deals. I understand the MVA must "close out" accounting at the time of their choosing. How about the following: A title service puts on file with MVA a letter authorizing charges to a title service credit card for any fee in excess of 10% (example) of transmittal value. If value of is different, the MVA simply runs a credit card # and expiration date of card on file. No rejects due to minor cost differences. No vouchers. MVA protected by letter on file for signature guarantee. Just an idea. We are in the 21<sup>st</sup> century.

**Although this is a good idea, currently the MVA does not have a place to store this type of information. Due to security and access to the credit card# storage, we are not able to do this at this time. The MVA Accounting and Auditing Divisions will not allow this type of option to be offered.**

# QUESTIONS AND ANSWERS

- 6) Please give us clarification on gift transactions. How does the gift break down as far as son-in-law to father-in-law? Why is it that a brother to brother or sister to sister needs to be inspected? They are blood related.

**Vehicles gifted from/to spouses, parents, or children are tax exempt and do not require inspections. The registration plates may also be transferred when the vehicle is being re-titled. For all other gifts for relationships as identified in Maryland Vehicle Law, 13-810, the transaction is tax exempt but a Maryland Safety Inspection is required. Gift between father-in-law/son-in-law is a valid transaction that requires Maryland Safety Inspection.**

- 7) Why is it that we cannot do “currently branded” Maryland titles that have REBUILT on them? If they are already branded, why do we have to send them to the MVA for processing?

**Consumer Protection. To explain: Once a vehicle is branded, the brand must be carried forward on to subsequent documents. If not, the consumer may be unaware of the previous brand. For this reason, the processing of branded vehicles is handled by the MVA.**

- 8) The MVA should enhance their system to notify Tag and Title Agents when a title or VIN# is flagged. Most times after a transaction, an investigator comes and informs us that we were not supposed to perform a transaction because it was flagged, but we had no way of knowing this until it is too late. Sometimes the system indicates when a title is flagged, but other times it does not. We only get to hear it during an investigation.

**You should be able to see the flags when the inquiry is pulled. It could be that the vendor software is not displaying it accurately and we will need to investigate any transactions that this happens with. We will need examples of this.**



# QUESTIONS AND ANSWERS

- 9) It should be suggested that MVA give Tag and Title Agents the ability to flag suspicious transactions. Many times a customer comes into a Tag and Title Service with a suspicious transaction, but if we refuse to do it, he/she will go to another Tag and Title Service where it will be done and subsequently leads to investigations and other problems.

**Due to security and protection of the MVA systems, this will not be allowed. If you suspect that there is something wrong with the transaction, you are not required to take the risk and provide the service.**

- 10) When paying CCU flags on line, when will the flag come off the system.

**CCU flags are usually removed instantly unless there is a judgment which takes 24 hours.**