

### What do I need to get a Georgia title for a bonded vehicle?

If you, the vehicle owner, do not have the required proof of ownership documents to obtain a Georgia title in your name for your vehicle, you may apply for a Georgia title on the basis of a **surety bond**.

**Important:** To obtain a Georgia title based on a title bond (surety bond), you, the vehicle owner, must be a legal resident of Georgia and the vehicle must be a vehicle that requires a Georgia title.

- Cannot be an abandoned vehicle.
  - Cannot be a 1985 or older year model vehicle.
  - Cannot be a vehicle that does not require a Georgia title.
1. A completed and signed [Form MV-1 Title/Tag Application](#)
  2. A completed and signed [Form MV-46 Certificate of Title Bond](#)
    - a. Backed by an insurance company licensed to issue surety insurance in Georgia naming the vehicle owner as the principal. In all spaces requiring either the owner's name or the principal's name, enter the vehicle owner's legal name.
    - b. No matter what condition the vehicle is in, the bond must be written in an amount equal to two times the average retail value of the vehicle (according to values used & established by the Georgia Department of Revenue), but not less than \$5,000.00.
    - c. The vehicle owner & the agent for the insurance company must sign this form in the designated spaces. If jointly owned, each owner must sign.
    - d. All signatures on the bond must be witnessed. The witness should sign in the designated spaces.
    - e. A power of attorney authorizing the agent to write the bond on behalf of the insurance company must be attached to the bond.
  3. A completed and signed [Form MV-46A Certificate of Title Bond Affidavit](#)
    - a. Must be completed in the same name as the name shown on the Form MV-46 Certificate of Title Bond.
    - b. The signature on this form must be notarized. The notary public must sign, affix his or her notary seal or stamp & record the date their notary commission expires.
  4. A completed and signed [Form T-22B Certification of Inspection](#)
    - a. If the Form T-22B Certificate of Inspection indicates that the serial plate is missing, a [Form T-128 Missing Serial Plate Affidavit](#) is required.
    - b. The vehicle's current title may be submitted in lieu of Form T-22B.
  5. A report from the [National Motor Vehicle Title Information System](#) (NMVTIS) or an equivalent commercially available system authorized by the commissioner to determine the current title of record and the state of issuance. If the report indicates the title of record is from a jurisdiction other than Georgia, the application for a Georgia Certificate of Title must be accompanied by a certified title history from the state of issuance.
  6. If the Georgia or other state certified title history indicates a security interest or lien, a notice of release of a security interest or lien ([Form T-4](#)) must be included.
  7. Any available ownership papers (e.g. Title, Bill of Sale, Lien Release, etc.)

8. An \$18.00 title fee.

**Important:** The title must be applied for within six months of the bond's issue date. The minimum acceptable bond amount is \$5,000.00. For verification of the bond amount, your insurance company may call [855-406-5221](tel:855-406-5221). Certain bond amounts may be obtained from your County Tag Office.