

# BBB Tip: Bought a Car but Still Don't Have the Title? Here's What to Do!

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**B**uying a vehicle should be an exciting milestone—but that excitement can quickly turn into frustration when the title doesn't arrive. Without proper title and registration, you may eventually find yourself with a vehicle you can't legally drive, sell or trade.

If you purchased a vehicle from a dealership and are still waiting for the title, BBB recommends acting quickly rather than waiting for the problem to resolve on its own.

## Know the 30-Day Rule

In Georgia, a dealer generally must apply for a title in the retail purchaser's name within 30 calendar days of the sale when the vehicle is required to be titled.

Keep in mind that the 30-day requirement applies to the dealer submitting the title application. It does not necessarily mean you will have the completed title in your hands or to your lender within 30 days.

If more than 30 days have passed, ask the dealership when the application was submitted and request documentation confirming the submission.

## If You Financed the Vehicle, Contact Your Lender

If the vehicle is financed, notify your lender if the title problem continues.

The lender generally has a financial interest in ensuring the vehicle is properly titled and its lien is recorded. A lender may be able to obtain information from the dealership or help push the title process forward.

Continue making required loan payments unless your lender or qualified legal counsel advises you otherwise. A dispute with the dealership generally doesn't eliminate your obligations under a separate financing agreement.

If the dealership cannot or will not resolve the title problem, additional remedies may be available depending on the circumstances.

## Don't Accept "We're Waiting on the Title" Without Asking Questions

One common explanation consumers hear is that the dealership is still waiting to receive the title from an auction, another dealership or the vehicle's previous owner.

**That should raise questions. Ask the dealer specifically:**

- Do you have the title to the vehicle?
- On what date was my title application submitted?
- Where was it submitted?
- Can you provide proof that it was submitted?
- Is there a lien or other problem preventing the title from being processed?

Don't rely solely on verbal assurances. Request documentation to show dates of information submitted to the state.

## Pay Attention to Your Temporary Tag

Dealers generally issue purchasers a Temporary Operating Permit (TOP) that is valid for 45 days from the date of purchase.

A dealer cannot simply keep issuing additional temporary tags if the title problem isn't resolved.

If your title hasn't been processed and your original TOP is approaching expiration, contact your County Tag Office. You may be eligible for one additional 30-day TOP issued by the county.

Don't wait until the last minute. Once your temporary operating authority expires, you may not legally drive the vehicle until it is properly titled and registered or you obtain other valid temporary operating authority.

Before assuming the dealership hasn't done their part, contact your local County Tag Office. The dealership may have submitted the title application, and there could be a processing issue, missing information, or mailing delays that are beyond the control of the dealer and/or the tag office.

If the Tag Office has no record of an application, go back to the dealership and ask for documentation showing when and where it was submitted.

## Document Everything

- Keep copies of all paperwork related to the transaction, including:
- Purchase agreement or bill of sale
- Temporary registration and temporary tag information
- Financing documents
- Trade-in paperwork
- Receipts and payment records
- Emails and text messages with the dealership
- Names of dealership and county employees you've spoken with
- Dates and details of telephone conversations

If the problem eventually requires assistance from a government agency, BBB or an attorney, this documentation can be extremely important.

## Escalate the Complaint When Necessary

If the dealership is unresponsive or cannot provide evidence that it has properly submitted the title application, consumers have several options.

For an independent used-car dealership, complaints involving dealer licensing can be filed with the Georgia State Board of Registration of Used Motor Vehicle Dealers through the Georgia Secretary of State.

The Used Motor Vehicle Dealers Board does not regulate franchise/new-car dealerships. Consumers experiencing problems with a franchised new-car dealership can contact the Georgia Attorney General's Consumer Protection Division.

Consumers can also file a complaint with BBB at [BBB.org](https://www.bbb.org). BBB complaints can help consumers seek a response from the business and can also help BBB identify patterns involving a particular dealership.

## Watch for Warning Signs Before You Buy

- The best time to avoid a problem is before purchasing the vehicle.
- Before signing a contract:
- Research the dealership at [BBB.org](https://www.bbb.org).
- Ask whether the dealership currently has the title.
- Be cautious if you're told the title is "on the way."
- Review all documents before signing.
- Make sure the Vehicle Identification Number (VIN) on the paperwork matches the vehicle.
- Get copies of everything you sign.
- Be especially cautious if a dealer pressures you to complete the purchase while explaining that paperwork will be "fixed later."

A significantly delayed title isn't merely an inconvenience. It can affect your ability to legally operate, sell or trade a vehicle and may indicate a more serious problem with the transaction.

Considering that most dealers strive to meet or exceed these expectations, BBB suggests that you start by researching dealerships and other businesses at [BBB.org](https://www.bbb.org) before you buy.

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***Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: [1-800-763-4222](tel:1-800-763-4222), Web site: [BBB.org](https://www.bbb.org) or E-mail: [info@centralgeorgia.bbb.org](mailto:info@centralgeorgia.bbb.org).***