



*Alabama Department
of Revenue*



Motor Vehicle Division

Alabama Licensing Officials Conference January 14 – 15, 2015



Administrative Rule Updates

- 810-5-75-.34 Title Obtained Under Surety Bond – Effective December 4, 2014,

The amended rule provides that surety bond form MVT 10-1 may be used to obtain a certificate of title for a motor vehicle or manufactured home. The applicant(s) shall complete an electronic request for an Alabama certificate of title under surety bond (form MVT 10-1A). The rule also indemnifies any prior or subsequent owner and lienholder against any expense or loss by reason of a defect or undisclosed security interest in the vehicle for a period of three (3) years.



Administrative Rule Updates

- 810-5-75-.52 Designated Agent Appointments – Effective December 1, 2014.

The rule provides that certain entities must provide a surety bond in order to become designated agents of the department. The rule is being amended in accordance with the provisions of Act 2014-158.

The ten thousand dollar (\$10,000) designated agent bond has been eliminated and is replaced with a twenty-five thousand dollar (\$25,000) bond which covers **both** the requirements for the designated agent and dealer license bonds.



Administrative Rule Updates

- **810-5-75-.31** Transfer Of Title For Vehicle Under The Abandoned Motor Vehicle Act – Effective Date Pending

This rule removes out dated language and further clarifies the procedures for obtaining a certificate of title pursuant to Chapter 13, Title 32, Code of Alabama 1975.



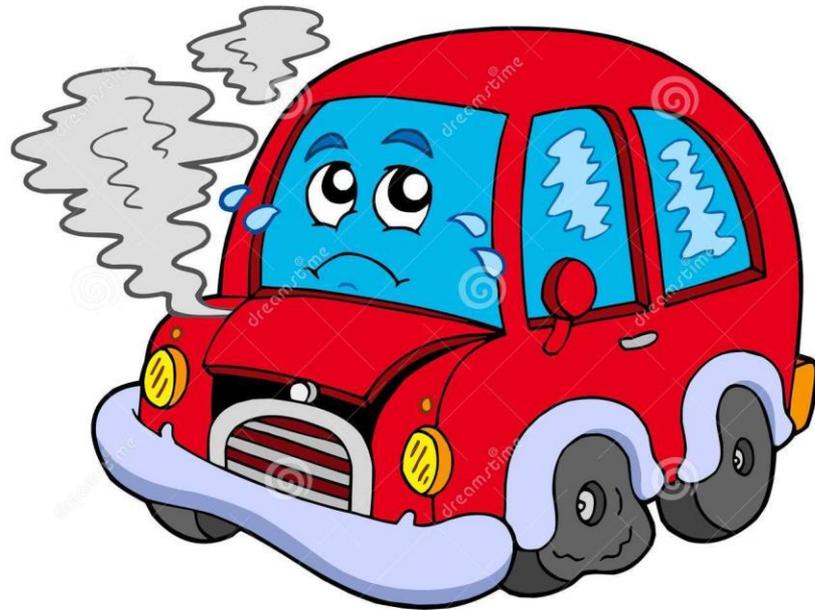
Administrative Rule Updates

- 810-5-75-.31.02 Abandoned Motor Vehicle Record Request Effective October 1, 2014

Rule is being amended to allow an authorized representative of a person or firm in possession of an abandoned motor vehicle to provide written notice to the current owner, secured parties and lienholder regarding the planned sale of the vehicle. The rule is also being amended to allow an Abandoned Motor Vehicle Record Request (MVT 32-13) to be submitted electronically through a service provider authorized by the department to provide motor vehicle records for this purpose.



Abandoned Motor Vehicle Updates





Abandoned Motor Vehicle Updates

- The Abandoned Motor Bill of Sale, Form 32-13B (9/10/14), has been updated to require signatures and printed names of **both** the buyer and seller of an abandoned motor vehicle. The previous form only required the signature and printed name of the seller.

The updated form can be accessed from the MVD web page:

<http://revenue.alabama.gov/motorvehicle/mvforms/mvt3213B.pdf>



Abandoned Motor Vehicle Changes



ALABAMA DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION

MVT 32-13B
(09/10/14)

Abandoned Motor Vehicle Bill of Sale

This form may only be used to transfer ownership of an abandoned motor vehicle sold pursuant to Title 32, Chapter 13, Code of Alabama 1975

COMPLETE VEHICLE DESCRIPTION:

VIN:* _____

Year: _____ Make: _____ Model: _____

Date Abandoned**: _____ Date of Sale: _____ Location of Sale: _____

Dates on which the notice of sale was published as required by Section 32-13-4, Code of Alabama 1975:

Name of Newspaper/Courthouse Posting: _____

Date of 1st Publication/Courthouse Posting: _____ (must be at least thirty (30) days prior to date of sale)

Date of 2nd Publication/Courthouse Posting: _____ (must be one (1) week from date of 1st publication)

CHECK ONE OF THE FOLLOWING:

- Attached is the original Form MVT 32-13R, Abandoned Motor Vehicle Record Request Response, obtained from the Department of Revenue identifying the current owner(s), registrant(s), secured party (parties), or lienholder(s) of record of the abandoned motor vehicle and the certified mail return receipts proving that notice was given or attempted to be given at least thirty (30) days prior as required by Section 32-13-4, Code of Alabama 1975.
 - Certified mail was sent to the **owner of record** on the following DATE: _____
 - Certified mail was sent to the **Registrant(s) of Record (if any)** on the following DATE: _____
 - Certified mail was sent to the **Secured Party (Parties) or Lienholder(s) of Record** on the following DATE: _____
- Attached is the original Form MVT 32-13R, Abandoned Motor Vehicle Record Request Response, obtained from the Department of Revenue indicating that the department has no record of the current owners, registrants, secured parties, or lienholders of record for the abandoned motor vehicle. By signature below, seller attests that notice was given or attempted to be given as required by Section 32-13-4, Code of Alabama 1975.

INFORMATION ON NET PROCEEDS OF SALE OF ABANDONED MOTOR VEHICLE:

1 Sale Price of Abandoned Motor Vehicle \$ _____

2 Amount of Repair \$ _____

3 Towing Expenses \$ _____

4 Storage Expenses \$ _____

5 Other \$ _____

6 Total Amount Deducted from Sale Price (total lines 2 through 5) \$ _____

7 Net Sale Balance (line 1 minus line 6 - If zero or less, enter -0-) (This amount shall be paid to the county licensing official for deposit into the county general fund and a copy of the receipt of such funds must accompany this form.) \$ _____

Buyer's Printed Name: _____ Buyer's Signature _____

Buyer's Address: _____

The seller hereby affirms that this vehicle was sold to the buyer listed above as an abandoned motor vehicle in accordance with the provisions of Title 32, Chapter 13, Code of Alabama 1975. The seller also hereby affirms that the above information is true and correct and the seller is aware that a false statement made on this document, with intent to defraud, is a criminal offense under the Alabama Uniform Certificate of Title and Anti-theft Law as codified in Title 32, Chapter 8, Code of Alabama 1975.

Seller's Signature: _____ Seller's Name: _____

Seller's Address: _____

*All VINs for 1981 and subsequent year model vehicles that conform to federal anti-theft standards are required to have 17 digits/characters.

**See reverse side of form. Alterations or illegible information void this form.

Abandoned Motor Vehicle Bill of Sale
MVT32-13B (09/10/14)

Revised Abandoned Motor Vehicle Bill of Sale

Requires "Buyer's signature"



Abandoned Motor Vehicle Updates

- Administrative rule 810-5-75-.31 is being amended to allow sellers of abandoned motor vehicles to contract with service providers to identify and notify the current owners, registrants, and lienholders of the abandoned vehicle regarding the pending sale.
- The rule also provides that original certified mail return receipt forms or equivalent documentation as determined by the department evidencing that all parties (owners and lienholders) as disclosed on the original certified Abandoned Motor Vehicle Record Request Response (MVT 32-13R) were notified, or notification was attempted. This may include:
 - a. PS Form 3811, domestic return receipt, (Green Card) OR
 - b. Electronic certified mail receipt
 - i. PS Form 3877 which includes the DirectPost Delivery Detail.

Abandoned Motor Vehicle Updates

PS Form 3877

CERTIFIED MAIL FIRMBOOK - PS FORM 3877

MAILERS NAME: Auto Data Direct DATE PREPARED: 6/9/2014
 ADDRESS: 1379 Cross Creek Circle ACTUAL MAIL DATE: 6/9/2014
 Tallahassee, FL 32301-372 MANIFEST ID NO.: 70096600813000032406
 USPS ENTRY POINT: LITTLE ROCK 722 CLASS/SUBCLASS OF MAIL: CERTIFIED MAIL
 POSTAL PERMIT: 012

ARTICLE NUMBER	NAME AND ADDRESS	WEIGHT (POUNDS)	POSTAGE	CERTIFIED FEE	TOTAL CHARGES
5207196906573019404320	Sample Joe 2545 Taylor Rd Montgomery, AL 36117	0.022	0.48	3.3	3.78
PAGE TOTALS PIECES: 1		0.022	0.48	3.3	3.78

POSTMASTER, PER *Charline Lovelace*
(SIGNATURE OF POSTAL EMPLOYEE RECEIVING MAIL)

TOTAL PIECES RECEIVED: *2580*
POST MARK

\\Cobms\ia\production\Auto Direct\20140609101003\UNR-CHDR201406090905.PDF

PS Form
3877

Article/Tracking
number

Owner,
registrant,
lienholder name
and address

Signature of
postal employee

Date notice
placed in mail



Abandoned Motor Vehicle Updates

DIRECTPOST DELIVERY DETAIL

Sender's name and address

Notification delivery date

Article/Tracking number

Owner, registrant, lienholder name and address

SENDER INFORMATION		Restricted Delivery?	Service Type
EZ TOWING & STORAGE 1234 KING RD BIRMINHAM AL 35222		[Extra Fee] <input type="checkbox"/> Yes	CERTIFIED
		Article Number 9207 1969 0087 3017 5294 45	
		Electronic File Number 7509 6900 8730 0003 0716	
DELIVERY INFORMATION			
A. Date of Delivery: 2014-05-03 C. CASS 10:48:00		B. Mail Facility: MOBILE, AL Article 36606	
Return/Forward Address 2545 Taylor Rd Delivery Address Line 1 Delivery Address Line 2 Montgomery, AL 36117 City State ZIP + 4 Code		Addressed To: Joe Sample 2545 Taylor Rd Montgomery, AL 36117	

USPS POSTAL CONFIRMATION

Detail tracking of Notification

- 04/29/2014 02:38 PM TM - SHIPMENT ACCEPTANCE 72202
- 04/29/2014 05:00 PM MA - ELECTRONIC SHIPPING INFO RECEIVED 72202
- 04/29/2014 07:33 PM OA - ORIGIN ACCEPTANCE 72202
- 04/29/2014 08:48 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 72231
- 04/29/2014 08:58 PM EF - DEPART USPS SORT FACILITY 72231
- 04/29/2014 09:37 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 72231
- 04/30/2014 04:03 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 36606
- 05/02/2014 11:33 PM EF - DEPART USPS SORT FACILITY 36606
- 05/03/2014 10:48 AM 01 - DELIVERED 36606

The U.S. Postal Service has provided the data shown on this report. Additional information can be obtained by contacting your local post office.



Abandoned Motor Vehicle Updates

Postal Confirmation/Detail Manifest

Joe Sample
2545 Taylor Road
Montgomery, AL36117

9207 1969 0087 3019 4043 20

7509 6900 8730 0003 2406

2014-06-30

11:34:00

01 - DELIVERED

BIRMINGHAM,AL

35217

Non-delivery of
notification

The mail addressed to the above party was not delivered.

Reason: 01 - DELIVERED

35217

Please attach the returned certified mailer to this packet when submitting this information to the Tax Collector.

POSTAL CONFIRMATION / DETAIL MANIFEST:

06/09/2014 03:03 PM TM - SHIPMENT ACCEPTANCE 72202
06/09/2014 05:00 PM MA - ELECTRONIC SHIPPING INFO RECEIVED 72202
06/09/2014 06:19 PM OA - ORIGIN ACCEPTANCE 72202
06/09/2014 07:34 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 72231
06/09/2014 08:50 PM EF - DEPART USPS SORT FACILITY 72231
06/10/2014 05:13 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 35203
06/10/2014 09:24 PM EF - DEPART USPS SORT FACILITY 35203
06/11/2014 04:16 AM 10 - PROCESSED THROUGH USPS SORT FACILITY 35203
06/27/2014 11:36 AM 27 - UNCLAIMED 35071
06/29/2014 12:41 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 35203
06/29/2014 06:46 PM 10 - PROCESSED THROUGH USPS SORT FACILITY 35203
06/30/2014 01:59 AM 10 - PROCESSED THROUGH USPS SORT FACILITY 35203
06/30/2014 02:11 AM 10 - PROCESSED THROUGH USPS SORT FACILITY 35203
06/30/2014 08:27 AM 01 - DELIVERED 35217
06/30/2014 11:34 AM 01 - DELIVERED 35217

You may
Attach Mailer
Here.



Surety Bonds

Presenter: Don Clemons



Outline for Presentation

- ❖ Surety Bond Requirements
- ❖ Authoritative Code
- ❖ Surety Bond Portal
- ❖ Sample Surety Bonds





What is a Title Surety Bond?

- A Title Surety Bond is guarantee of performance of a specific obligation or contract.
- A bond is issued by an insurance company and guarantees damages in the event that another individual claims ownership of the vehicle.
- A bond is similar to your personal auto insurance in that it is offering coverage in the event that a claim is made, except in the case of a bond, the coverage is for the certificate of title.





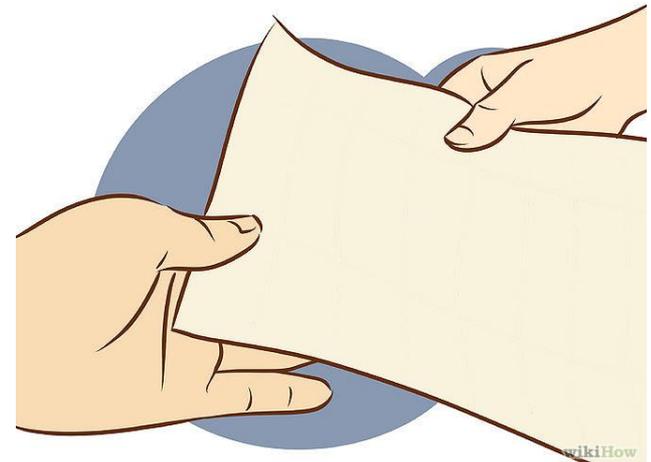
When is a Title Surety Bond necessary?

- The trail or “chain of ownership” is broken.
- The Department can not ascertain ownership of the vehicle.



Common Examples of when a bond is required:

- The vehicle was never titled.
- The owner never received a title.
- The previous owner did not title.
- An error occurred in the title assignment.





Authoritative Code

- The following excerpt of Section 32-8-36, Code of Alabama 1975, provides authority regarding the bonding requirement:
- Section 32-8-36, Code of Alabama 1975, states in part, If the department is not satisfied as to the ownership of the vehicle or that there are no undisclosed security interests in it, the department may accept the application but shall either:
 - (1) Withhold issuance of a certificate of title until the applicant presents documents reasonably sufficient to satisfy the department as to the applicant's ownership of the vehicle and that there are no undisclosed security interests on it; or



Authoritative Code, Cont'd

- (2) As a condition of issuing a certificate of title, require the applicant to file with the department a bond in the form prescribed by the department and executed by the applicant, and executed by a person authorized to conduct a surety business in this state. The bond shall be in an amount prescribed by the department and conditioned to indemnify any prior owner and lienholder and any subsequent purchaser of the vehicle or person acquiring any security interest in it, and their respective successors in interest, against any expense, loss, or damage, including reasonable attorney's fees

Where do I obtain a Surety Bond and what is the cost?

- The Surety Bond can be obtained by any company that issues bonds and is licensed to issue a surety bond in the state of Alabama.
- Primarily, the cost of the bond depends on the amount of the bond coverage (face value).
- Other factors, including the applicant's credit score.





How much Bond Coverage will I need?

- How much coverage does Alabama require?
 - Alabama utilizes standardized bond amounts.
- Section 32-8-36 (3), Code of Alabama 1975, states, in part, “The department may establish uniform bond amounts for vehicles”.

Bond Amounts

The standardized amount of the surety bonds shall be as follows:

1. Trailers:

- a. Less than five (5) model years old – **\$25,000**
- b. Five (5) model years old but less than ten (10) model years old - **\$10,000**
- c. Ten (10) or more model years old – **\$5,000**

2. Passenger vehicles and pickup trucks:

- a. Less than five (5) model years old – **\$50,000**
- b. Five (5) model years old but less than ten (10) model years old – **\$25,000**
- c. Ten (10) or more model years old – **\$10,000**

3. Trucks, buses and recreational vehicles:

- a. Less than five (5) model years old – **\$100,000**
- b. Five (5) model years old but less than ten (10) model years old – **\$50,000**
- c. Ten (10) or more model years old – **\$25,000**

4. Motorcycles:

- a. Less than five (5) model years old – **\$25,000**
- b. Five (5) model years old but less than ten (10) model years old – **\$10,000**
- c. Ten (10) or more model years old – **\$5,000**

5. Manufactured homes *:

- a. Less than (10) model years old – **\$50,000**
- b. Ten (10) or more model years old – **\$25,000**

 Home

 Apply

Check Status

 Bond Amounts

 Requirements

 Contact



What are the requirements for a Title Bond in Alabama?

- ❖ Standard bond amounts for type and age of vehicle.
- ❖ Document to substantiate ownership. (bill of sale, registration or outstanding title). Required with the application (MVT 10-1A).
- ❖ State of Alabama Bond Form, (MVT 10-1).
- ❖ Vehicles branded as Salvage, Parts only, or Junk are not eligible for title surety bond.
- ❖ Bond Term of three (3) years.



An Overview of the Bond Process

- Simply stated, the bond process is a three (3) step process.
 1. Apply, on the surety bond portal, to receive a bond form, Form (MVT 10-1A).
 2. If (MVT 10-1A) is approved, A bond form (MVT 10-1) is sent to the applicant, via email.
 3. Take the bond form (signed/sealed by the insurance company) to a Designated Agent to apply for Certificate of Title with the bond as the primary supporting document.



Applying for a Bond. Form (MVT 10-1A)

* <http://revenue.alabama.gov/motorvehicle/forms>

The screenshot shows a web browser window displaying the MVTRIP Surety Bond Portal. The browser's address bar shows the URL <https://bonds.mvtrip.alabama.gov/>. The page features a teal sidebar with navigation links: Surety Bond, Home, Apply, Check Status, Bond Amounts, Requirements, and Contact. The main content area has a header with a gavel icon and the text "Surety Bond Portal". Below this, a paragraph explains the portal's purpose: "This portal is used by facilities who mean to obtain a certificate of title for a motor vehicle by posting a surety bond in compliance with Section 32-8-36, Code of Alabama 1975." A prominent "Apply now" button is centered below the text. At the bottom, three informational sections are provided: "Requirements" (with a document icon), "Bond Amounts" (with a dollar sign icon), and "Contact" (with an envelope icon). Each section includes a brief description and a "Learn more" button. The footer of the page contains the copyright notice: "© 2014 - The Alabama Department of Revenue Motor Vehicle Division".

Apply

Home

Apply

Check Status

Bond Amounts

Requirements

Contact

1 Bond Information

2 Vehicle Information

3 Party Information

Prev Next

Welcome to the Surety Bond Application Wizard.

To start, fill out some basic information

Check the boxes to indicate **yes** to the question.

Was the vehicle purchased as a body, parts, salvage or without an engine?

Is this a cash bond?

i The applicant, **not an insurance company**, will provide a deposit of the entire bond amount to be held for 3 years.

Reason for Bond

A previous owner never titled the vehicle (skip in chain of ownership)

Apply

Home

Apply

Check Status

Bond Amounts

Requirements

Contact

1 Bond Information 2 Vehicle Information 3 Party Information < Prev Next >

Step 2: Provide the vehicle information

VIN	Make	Model	
<input type="text" value="1A2B3C4D5E6F7G8H9"/>	<input type="text" value="HONDA"/>	<input type="text" value="ACCORD"/>	
Date of Purchase	Body Style	Vehicle Year	Number of Cylinders
<input type="text" value="12/25/2014"/> 	<input type="text" value="4 Door"/> 	<input type="text" value="2005"/>	<input type="text" value="6"/>

Step 3: Fill in the party information

Current Owner - Primary

▲ This is the individual applying for the bond

Name

First

Donald

Middle

Edward

Last

Duck

Suffix

Business Name

Email

donaldeduck@yahoo.com

i Any correspondence, including the bond, will be sent to this email address

Phone Number

334-256-1234

Alabama Resident Address

▲ A P.O. Box is not considered a resident address

Street

100 Any Street

City

State

Home

Apply

Check Status

Bond Amounts

Requirements

Contact

Street

City **State**
Zip **County**
 Different mailing address?

Current Owner - Secondary

⚠ This is the individual applying for the bond

Is there a secondary owner?

Previous Owner

Do you have previous owner information?

By clicking *Finish and Submit*, I hereby certify that all information provided is true and correct to the best of my knowledge.

Finish and Submit

✓ There are 2 successful notifications:

- Your application was validated. Please follow the instructions below to begin the process.
- An email was sent with your Application Dashboard link.

Dashboard

Application Status **Submitted**
VIN 1A2B3C4D5E6F7G8H9

Application ID wzrLw
Email donaldeduck@yahoo.com

Printable Documents



MVT 10-1A

Click the PDF image to view and print the MVT 10-1A. Follow the directions below.

Directions

To continue the process, complete the following directions.

1. The Alabama Department of Revenue acknowledges your request for information on obtaining a certificate of title for a motor vehicle or manufactured home by posting a surety application.
2. Print the MVT 10-1A.
3. Provide at least one of the following documents to substantiate ownership of the vehicle:
 - Bill of Sale with Vehicle Identification Number
 - Outstanding title or registration in name of applicant or assigned to applicant
4. Mail the MVT 10-1A and proof of ownership document to:
Motor Vehicle Division/Title Section
Surety Bond Unit
P O Box 327640
Montgomery, AL 36132-7640
5. You will be emailed with further directions after approval/rejection.
6. The amount of the application, if approved by the Department, will be the amount as specified by [rule 810-5-75-.34](#) and will be in effect for three years pursuant to Section 32-8-36, Code of Alabama 1975.

Print a copy of this page. Having your Application ID will allow for quicker access. To easily print, click [here](#).



ALABAMA DEPARTMENT OF REVENUE

771 MVT 10-1A
4/12

MOTOR VEHICLE DIVISION

TITLE SECTION • SURETY BOND UNIT

P.O. Box 327640 • Montgomery, AL 36132-7640 • titles@revenue.alabama.gov



The Alabama Department of Revenue acknowledges your request for information on obtaining a certificate of title for a motor vehicle by posting a surety bond. The amount of the bond, if approved by the Department, will be the amount as specified by rule 810-5-75-.34 and will be in effect for three years pursuant to Section 32-8-36, Code of Alabama 1975. You may post the entire bond in cash or pay an insurance company to underwrite the surety bond.

**The insurance company will charge a fee based on the amount of the bond.
This form is required for a motor vehicle title under bond.**

VEHICLE IDENTIFICATION NUMBER (VIN)* 1A2B3C4D5E6F7G8H9			YEAR 2005
MAKE HONDA	MODEL accord	BODY TYPE 4 Door	CYLINDERS 6

Provide a *detailed* explanation as to why you are requesting a title under bond and what efforts were made to obtain a properly assigned valid certificate of title.

A previous owner never titled the vehicle (skip in chain of ownership)

Was the vehicle purchased as a body, parts, salvage or without an engine? No

Name of person vehicle purchased from: _____

Address: _____

City: _____ State: _____ Date of Purchase: 12/25/2014

Provide at least one of the following documents to substantiate ownership of the vehicle:

1. Bill of sale with vehicle identification number.
2. Outstanding title or registration in name of applicant or assigned to applicant.

Upon approval of this request, a partially completed surety bond and instruction sheet will be forwarded to you for completion.

Do you desire to post a cash bond instead of a surety bond? No

Name of owner: Duck Donald Edward

Address: 100 Any Street

City: Montgomery County: Montgomery State: AL Zip Code: 36117

Contact telephone number (weekdays 8 a.m.-5 p.m.): 334-256-1234

Mailing address if different: _____

Email address: donalddeduck@yahoo.com

I hereby certify that all information provided is true and correct to the best of my knowledge:

(Signature of Owner(s))



CERTIFICATE OF TITLE SURETY BOND NO.: [REDACTED]

KNOWN ALL MEN BY THESE PRESENTS, THAT WE Donald Edward Duck

of STREET OR RFD 100 Any Street CITY: Montgomery
 COUNTY: Montgomery STATE: AL as Principal
 (hereinafter called Principal, and [REDACTED]
 of [REDACTED]
 (Name of Surety) (State of Incorporation)

as Surety (hereinafter called Surety), are held and firmly bound unto the Commissioner of Revenue of the State of Alabama in the sum of Ten Thousand 00/100 Dollars (\$10,000.00), for the payment of which, well and truly to be made, we bind ourselves, our heirs, executor, administrators, successors, and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has made application to the Department of Revenue of the State of Alabama for a certificate of title on that certain vehicle or manufactured home described as follows:

VIN 1: 1A2B3C4D5E6F7G8H9 VIN 2: _____ VIN 3: _____ VIN 4: _____
 YEAR: 2005 MAKE: HONDA MODEL: accord BODY TYPE: 4 Door
 CYLINDERS: 6 NEW/USED: _____ DATE OF PURCHASE: 12/25/2014

And under the provisions of Section 32-8-36 or Section 32-20-24 Code of Alabama 1975, the Department requires this bond before a certificate of title will be issued.

THE CONDITIONS OF THIS OBLIGATION ARE SUCH THAT:

If the aforesaid Principal shall indemnify any prior owner and lienholder and any subsequent purchaser of the vehicle or person acquiring any security interest in it, and their respective successors in interest, against any expense, loss or damage, including reasonable attorney's fees, by reason of the issuance of the certificate of title of the vehicle or on account of any defect in or undisclosed security interest upon the right, title and interest of the applicant in and to the vehicle, then this obligation shall be void; otherwise, it shall remain in full force and effect.

PROVIDED, HOWEVER, that any interested person has a right of action to recover on the bond for any breach of its conditions, but the aggregate liability of the surety to all persons shall not exceed the amount of the bond.

That said bond shall remain in full force and effect for a period of three (3) years after date of said bond or until the vehicle is no longer registered in this state and the currently valid certificate of title is surrendered to the Commissioner of Revenue of the State of Alabama, unless, the Commissioner of Revenue of the State of Alabama has been notified of the pendency of an action to recover on the bond.

IN WITNESS WHEREOF, we hereunto set our names and seals on this [REDACTED] day of [REDACTED], [REDACTED]
(postdated bonds not acceptable)

[REDACTED]
 (Surety)

[REDACTED]
 (Agent of Surety Company) - Typed Name

[REDACTED]
 (Agent of Surety Company) - Signature Refer to ITEM #3 on reverse side of

(State of Alabama, Commissioner of Revenue)

Donald Edward Duck
 (Principal) - Typed Name

[REDACTED]
 (Principal) - Signature Refer to ITEM #1 on reverse side of form

[REDACTED]
 (Principal) - Typed Name

(Principal) - Signature Refer to ITEM #2 on reverse side of form



Motor Vehicle Division



ALABAMA DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION

P.O. Box 327610 • Montgomery, AL 36132-7610 • titlebonds@revenue.alabama.gov

MVT 10-1
Rev. 7/2014



CERTIFICATE OF TITLE SURETY BOND NO.: 1234

KNOWN ALL MEN BY THESE PRESENTS, THAT WE Donald Edward Duck

of STREET OR RFD 100 Any Street CITY: Montgomery
COUNTY: Montgomery STATE: AL as Principal

(hereinafter called Principal, and
Employers Mutual Casualty Company of Iowa
(Name of Surety) (State of Incorporation)

as Surety (hereinafter called Surety), are held and firmly bound unto the Commissioner of Revenue of the State of Alabama in the sum of Ten Thousand 00/100 Dollars (\$10,000.00), for the payment of which, well and truly to be made, we bind ourselves, our heirs, executor, administrators, successors, and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has made application to the Department of Revenue of the State of Alabama for a certificate of title on that certain vehicle or manufactured home described as follows:

VIN 1: 1A2B3C4D5E6F7G8H9 VIN 2: _____ VIN 3: _____ VIN 4: _____
YEAR: 2005 MAKE: HONDA MODEL: accord BODY TYPE: 4 Door
CYLINDERS: 6 NEW/USED: _____ DATE OF PURCHASE: 12/25/2014

And under the provisions of Section 32-8-36 or Section 32-20-24 Code of Alabama 1975, the Department requires this bond before a certificate of title will be issued.

THE CONDITIONS OF THIS OBLIGATION ARE SUCH THAT:

If the aforesaid Principal shall indemnify any prior owner and lienholder and any subsequent purchaser of the vehicle or person acquiring any security interest in it, and their respective successors in interest, against any expense, loss or damage, including reasonable attorney's fees, by reason of the issuance of the certificate of title of the vehicle or on account of any defect in or undisclosed security interest upon the right, title and interest of the applicant in and to the vehicle, then this obligation shall be void; otherwise, it shall remain in full force and effect.

PROVIDED, HOWEVER, that any interested person has a right of action to recover on the bond for any breach of its conditions, but the aggregate liability of the surety to all persons shall not exceed the amount of the bond.

That said bond shall remain in full force and effect for a period of three (3) years after date of said bond or until the vehicle is no longer registered in this state and the currently valid certificate of title is surrendered to the Commissioner of Revenue of the State of Alabama, unless, the Commissioner of Revenue of the State of Alabama has been notified of the pendency of an action to recover on the bond.

IN WITNESS WHEREOF, we hereunto set our names and seals on this 19th day of December 2014.
(postdated bonds not acceptable)

Employers Mutual Casualty Company
(Surety)

Joe D. Agent
(Agent of Surety Company) - Typed Name

Joe D. Agent
(Agent of Surety Company) - Signature Refer to ITEM #3 on reverse side of

(State of Alabama, Commissioner of Revenue)



Donald Edward Duck
(Principal) - Typed Name

Donald E. Duck
(Principal) - Signature Refer to ITEM #1 on reverse side of form

(Principal) - Typed Name

(Principal) - Signature Refer to ITEM #2 on reverse side of form



THE FACE AND REVERSE OF THIS DOCUMENT HAVE A COLORED FLAG ON WHITE PAPER



P.O. Box 712 • Des Moines, IA 50306-0712

No. A97531

12

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, that:

- | | |
|---|--|
| 1. Employers Mutual Casualty Company, an Iowa Corporation | 5. Dakota Fire Insurance Company, a North Dakota Corporation |
| 2. EMCASCO Insurance Company, an Iowa Corporation | 6. EMC Property & Casualty Company, an Iowa Corporation |
| 3. Union Insurance Company of Providence, an Iowa Corporation | 7. Hamilton Mutual Insurance Company, an Iowa Corporation |
| 4. Illinois EMCASCO Insurance Company, an Iowa Corporation | |

hereinafter referred to severally as "Company" and collectively as "Companies", each does, by these presents, make, constitute and appoint: DAVID J. POUNDSTONE, LUKE ETHEREDGE, JULIE OAKES

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings, and other obligatory instruments of a similar nature as follows:

In an amount not exceeding Seven Hundred Fifty Thousand Dollars.....\$ 750,000.00

and to bind each Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of each such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

The authority hereby granted shall expire AUGUST 1, 2016 unless sooner revoked.

AUTHORITY FOR POWER OF ATTORNEY

This Power-of-Attorney is made and executed pursuant to and by the authority of the following resolution of the Boards of Directors of each of the Companies at a regularly scheduled meeting of each company duly called and held in 1993:

RESOLVED: The President and Chief Executive Officer, any Vice President, the Treasurer and the Secretary of Employers Mutual Casualty Company shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of each Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof; and (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him or her. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power-of-attorney issued to them, to execute and deliver on behalf of the Company, and to attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and any such instrument executed by any such attorney-in-fact shall be fully and in all respects binding upon the Company. Certification as to the validity of any power-of-attorney authorized herein made by an officer of Employers Mutual Casualty Company shall be fully and in all respects binding upon this Company. The facsimile or mechanically reproduced signature of such officer, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power-of-attorney of the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

IN WITNESS THEREOF, the Companies have caused these presents to be signed for each by their officers as shown, and the Corporate seals to be hereto affixed this 25th day of MARCH, 2014.

Seals



Bruce G. Kelley
Bruce G. Kelley, Chairman
of Companies 2, 3, 4, 5 & 6; President
of Company 1; Vice Chairman and
CEO of Company 7

Michael Freel
Michael Freel
Assistant Vice President

On this 25th day of MARCH AD 2014 before me a Notary Public in and for the State of Iowa, personally appeared Bruce G. Kelley and Michael Freel, who, being by me duly sworn, did say that they are, and are known to me to be the Chairman, President, Vice Chairman and CEO, and/or Assistant Vice President/Assistant Secretary, respectively, of each of The Companies above, that the seals affixed to this instrument are the seals of said corporations; that said instrument was signed and sealed on behalf of each of the Companies by authority of their respective Boards of Directors; and that the said Bruce G. Kelley and Michael Freel, as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of each of the Companies. My Commission Expires October 10, 2016.

Kathy Lynn Loveridge
Notary Public in and for the State of Iowa

CERTIFICATE

I, James D. Clough, Vice President of the Companies, do hereby certify that the foregoing resolution of the Boards of Directors by each of the Companies, and this Power of Attorney issued pursuant thereto on MARCH 25, 2014 on behalf of: DAVID J. POUNDSTONE, LUKE ETHEREDGE, JULIE OAKES

are true and correct and are still in full force and effect.

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 19th day of December, 2014

J. D. Clough Vice President



Checklist for Designated Agents

- Ensure that bond is completed on a state bond form (MVT 10-1).
- Ensure that the (MVT 10-1) is complete:
 - ✓ The bond number is printed at the top of the bond.
 - ✓ The name of the Surety appears
 - ✓ The bond execution date is on the bond
 - ✓ The insurance company agent's name and signature appear
 - ✓ The Principal's (owner's) name and signature appear.
- Ensure that the Insurance Company provides a Power of Attorney with the bond. This is mandatory.
- Ensure that the bond effective date is not older than 90 days.
- Ensure that the bond effective date and the date of the Power of Attorney agree.



STATE OF ALABAMA
DEPARTMENT OF REVENUE

CERTIFICATE OF TITLE FOR A VEHICLE

TITLE NO. 49762414	VEHICLE IDENTIFICATION NUMBER 1FAFP5 [REDACTED]	TRANS. CODE 01	DATE ISSUED 12/24/2014
YR. MODEL 2003	MAKE FORD	MODEL TAURUS	BODY TYPE 4D
CYL. NEW USED DEMO 5 XX	PURCHASE DATE 10/7/2014	REG. LIEN D	COLOR WHI
ODOMETER 000000		PREV. AL. TITLE NO.	

NAME (S) AND MAILING ADDRESS OF OWNER(S):
[REDACTED]
BIRMINGHAM, AL 35208

RESIDENT ADDRESS IF DIFFERENT:
[REDACTED]
BIRMINGHAM, AL 35208

LEGENDS:
THIS TITLE SECURED UNDER A THREE YEAR SURETY BOND/EXEMPT VEHICLE - ODOMETER READING NOT REQUIRED

RELEASE OF LIEN:
The holder of Lien on the vehicle described in this Certificate (hereinafter state that the lien specified in said Certificate of Lien is released and discharged.

1ST LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

By _____
Date _____

2ND LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

By _____
Date _____

CONTROL NUMBER
35842698

KEEP IN A SAFE PLACE — ANY ALTERATION OR ERASURE VOIDS THIS TITLE

HOLD TO LIGHT TO VIEW WATERMARK



THANK YOU!