

AI-03748 Vehicle Title Transfer

👤 Owner	Ⓜ Rigel Arcayan
☰ Tags	Problem
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We retired in Cebu and we will be back in Texas for my son's graduation and relocation from NYC to FL. I have a paid off Chevy Colorado unused (I have the title) in TX, I will ship the truck from TX to Florida and let my son use it. Do I need to do a transfer title for him to get FL plates. Does my son need to sign or be present during the title transfer? Or only me is required? He is NYC. We will not be with him in FL since we are going back to Cebu (we are retired). Tell me what to do so that he will not have a headache with the car ownership and insurance application.

Short answer: **yes, you should transfer the title to your son if you want him to easily register, plate, and insure the truck in Florida.** Keeping it in your name creates unnecessary friction.

Here's the clean, low-headache way to do it 🙌

The Key Reality (Florida rules)

In Florida:

- The **vehicle must be titled in the name of the person registering it**
- Insurance must match the titled owner (or at least align cleanly)
- Your son will need:
 - Florida title
 - Florida insurance
 - VIN verification

- ID + FL address

If the truck stays in your name:

- He *can* drive it, but...
- Registration + insurance becomes complicated (and sometimes rejected or expensive)

👉 So the best move: **gift or sell the truck to your son and transfer ownership**



Step-by-Step (Cleanest Approach)

1. Transfer the Texas title to your son

In Texas:

- Sign the title as the seller
- List your son as buyer
- You can mark it as a **gift** (common for family)

You'll also typically include:

- Form 130-U (Application for Texas Title)
- Odometer disclosure (if required)

👉 **Good news:**

Your son does **NOT need to be physically present** when you sign the title.

2. Give your son these documents

Send him (FedEx/UPS recommended):

- Original signed title
- Bill of sale (even if \$0)
- Copy of your ID (sometimes helpful)
- Any supporting TX forms

3. Your son handles everything in Florida

In Florida, he will go to a local tax collector office and:

He will need:

- Signed Texas title
- Proof of identity
- Florida address
- Insurance (Florida policy in his name)
- VIN verification (can be done locally)

He will:

- Apply for a Florida title
- Register the vehicle
- Get Florida plates



Shipping the Truck

- You can ship the truck **before or after title transfer**
- Title status doesn't affect shipping



Insurance Strategy (Important)

Do NOT skip this part.

Best path:

1. Transfer title → THEN
2. Your son buys Florida insurance in his name

Why:

- Clean underwriting
- Avoids claims denial issues

- Avoids “garaging mismatch” problems (TX vs FL vs NY)

What NOT to Do (causes headaches)

Avoid:

- Keeping title in your name while he insures it
- Letting him register in FL with you as owner (often fails or complicates)
- Delaying transfer “to save time” → it backfires at DMV

Pro Tips (based on real-world cases)

- Mark it as **gift to family** → may reduce taxes (he still pays FL fees)
- Have him get a **FL driver’s license ASAP** → smooths everything
- Send documents **before the truck arrives**
- Tell him to book DMV early—FL offices can be busy

Simplest Workflow (no stress version)

1. You sign TX title → name your son
2. Ship title + documents to him
3. Ship truck TX → FL
4. He gets FL insurance
5. He goes to FL DMV → title + plates done

Bottom Line

- **Only you need to sign the Texas title**
- Your son does **not** need to be present for the transfer step
- He **must handle Florida registration in person**
- Transferring ownership now = **zero headaches later**

If you want, I can:

- Walk through the exact TX title fields to fill out (line by line)
- Estimate FL taxes/fees for his situation
- Or give a checklist your son can follow at the DMV without missing anything

I've been away from my TX residence, where shall I go to execute the Title Transfer in my zipcode 78665? Is there a fee? How long and how complicated is the process?

You're in **zip code 78665 (Round Rock / Williamson County)**, so this is actually very straightforward.

Where you go (near 78665)

You don't go to a DMV office—you go to a **county tax office**.

In your case:

- Williamson County Tax Office
- Williamson County Tax Office – Georgetown Annex

 Either location handles **vehicle title transfers** for your area.

These offices process:

- Title transfers
- Gift transfers
- Registration

And they require **original documents (ink signatures)**—no scans or emails accepted ([Williamson County](#))

What does it cost?

For your situation (giving to your son = gift):

Typical Texas costs:

- Title fee: ~\$33 (Williamson County)
- Gift tax: \$10 (Williamson County)
- Registration (optional now): varies (~\$50–\$100 typical)

👉 So realistically:

- ~\$43 minimum (title + gift)
- Add registration if you want it active in TX

If you don't classify it as a gift:

- Texas charges **6.25% tax on vehicle value** 😬 (Williamson County)
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How long does it take?

At the office:

- **15–45 minutes** if prepared
- Could be **1–2 hours** if busy (common)

Processing:

- You walk out with a **receipt immediately**
 - Title mailed later (usually **2–4 weeks** typical)
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How complicated is it?

Honestly: **low complexity if you prep correctly**

YOU (as donor) need to:

1. Sign the Texas title (seller section)
2. Fill out:
 - Form 130-U
 - Gift Affidavit (Form 14-317)

3. Optional but smart:

- Submit **Vehicle Transfer Notification (VTR-346)** online

👉 That last step protects you from liability if your son delays transfer ([Williamson County](#))

VERY IMPORTANT (your situation)

Since your son is NOT in Texas:

👉 You have 2 options:

Option A (BEST for your case)

- You **do NOT go to the tax office at all**
- Just:
 - Sign the title
 - Complete gift form
 - Send everything to your son

✓ This is the cleanest path

✓ He will transfer it directly in Florida

Option B (less ideal)

- You try to process in Texas

Problem:

- Texas requires **either donor OR recipient to appear** ([Williamson County](#))
- And your son isn't there

👉 So this option is not practical for you

Bottom line (what YOU should do)

Since you're leaving TX again:

Do NOT waste time going to the tax office.

Instead:

1. Sign the title properly
 2. Fill out gift affidavit
 3. Send documents to your son
 4. He handles everything in Florida
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Final Answer to Your Questions

- **Where to go?**
 - Williamson County Tax Office (Round Rock or Georgetown)
 - **Fee?**
 - ~\$43 (gift transfer) + optional registration
 - **Time?**
 - 30–60 minutes in office, 2–4 weeks for title mail
 - **Complexity?**
 - Easy IF documents are correct
 - **Best move in your case?**
 - Skip the office entirely and let your son handle it in Florida
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If you want, I can:

- Walk you through **exactly where to sign on the TX title (line-by-line)**
- Or give your son a **Florida DMV checklist so he doesn't get stuck**