

SB 145/HB 174: Motor Vehicles and Marine Vessels - Transfer-on-Death Designations: Please vote to **SUPPORT** this BIPARTISAN bill.

Dear Environment & Transportation Committee:

I am writing as a resident of Maryland to express my strong support for **SB 145/HB 174**, the Motor Vehicles and Marine Vessels - Transfer-on-Death Designations legislation. This is a sensible, bipartisan measure that modernizes Maryland law and provides practical relief to families.

Currently, Maryland allows a sole owner of a motor vehicle to designate a transfer-on-death (TOD) beneficiary. This bill thoughtfully expands that option in two important ways:

- It allows co-owners of a motor vehicle (as joint tenants with right of survivorship or tenants by the entirety) to designate a beneficiary who will receive the vehicle upon the death of the last surviving co-owner, bypassing probate.
- It extends similar TOD beneficiary designations to marine vessels (boats), for both sole owners and qualifying co-owners.

These changes will make it significantly easier and less expensive for Maryland families to pass on vehicles and boats to loved ones without the delays, legal fees, and court involvement of probate. The designation is simple, revocable at any time by the owner(s), and does not affect ownership or use of the asset during the owner's lifetime. It is fully consistent with how TOD designations already work for other assets in Maryland.

This is common-sense legislation that reduces unnecessary government and court interference in private family matters, saves families time and money, and aligns Maryland with practices in many other states. I especially appreciate that it addresses a gap for co-owned assets, which is a common situation for married couples and family members.

I respectfully urge you to **support SB 145/HB 174** and vote in favor of its final passage. Bills like this demonstrate how the General Assembly can deliver meaningful, low-cost improvements to residents' lives.

Thank you for your time and for considering this important consumer-friendly reform.

Sincerely,

Trudy Tibbals