

**WHAT LENDERS SHOULD KNOW ABOUT THE  
NEW YORK STATE**

**VEHICLE, BOAT, &  
MANUFACTURED HOME  
TITLE PROGRAM**



NEW YORK STATE  
DEPARTMENT OF MOTOR VEHICLES  
[www.dmv.ny.gov](http://www.dmv.ny.gov)

## ***A MESSAGE FROM THE COMMISSIONER OF MOTOR VEHICLES***

*It is my hope that the Department's efforts in implementing the Uniform Vehicle Certificate of Title Act (the Title Law) have been, and will continue to be, beneficial to the lending industry as well as the other publics we serve.*

*This booklet is intended to provide a brief explanation of the Title Law and its impact on, and involvement with, lending institutions.*

*If you need more information, please contact any Department of Motor Vehicles District office or the Title Bureau in Albany.*

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**WHAT LENDERS SHOULD KNOW**

**ABOUT THE**

**NEW YORK STATE TITLE PROGRAM**

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## **VEHICLES WHICH MUST BE TITLED**

The following 1973 or later model vehicles must be titled:

- All manufactured homes that are model year 1995 or newer and that are at least 8 feet wide and 40 feet long when transported, or at least 320 square feet when erected on a site.
- All vehicles owned by residents of New York State.
- All vehicles owned by out-of-state residents, corporations, etc., which are required by law to be registered in New York State.
- All vehicles owned by New York State or any political subdivision of the state.
- Vehicles which do not have a model year designation but which were manufactured on or after January 1, 1973.

## **VEHICLES WHICH DO NOT HAVE TO BE TITLED**

The following categories of vehicles do **NOT** require titles:

- All 1972 and earlier model year vehicles.
- Vehicles manufactured or assembled prior to January 1, 1973 which do not have a designated model year.
- Vehicles owned by a manufacturer or dealer and held for sale, or vehicles used by a manufacturer only for testing.
- Vehicles which are not required by law to be registered in this state, and which are owned by residents of other states.
- Vehicles owned by the United States government which are not registered in this state.
- Vehicles acquired by local authorities under the abandoned vehicle provisions of the Vehicle and Traffic Law, where such vehicles are being sold and not put into use by the local authority.
- Vehicles engaged in the interstate transportation of persons or property for which a currently valid Certificate of Title has been issued by another state.
- Vehicles registered as special purpose commercial vehicles: road rollers, tractor cranes, truck cranes, power shovels, road building machines, snowplows, road sweepers, spreaders, well drillers, well servicing rigs, feed processing machines, mobile car crushers, earth movers and fire vehicles.
- Any implement of husbandry.
- Vehicles for which no registration will be issued, such as minibikes, go-carts, bicycles, animal drawn conveyances, etc.
- Pole trailers.
- Trailers under 1,000 pounds net weight.
- Vehicles other than trailers which are not classified as motor vehicles in the Vehicle and Traffic Law, such as snowmobiles.
- All 1994 and older manufactured homes.

## **BOATS WHICH MUST BE TITLED**

- All 1987 and newer model year boats that are 14 feet in length or longer.
- Boats manufactured on or after August 1, 1986 if a model year was not designated, and that are 14 feet in length or longer.

## **BOATS WHICH DO NOT HAVE TO BE TITLED**

- All 1986 and earlier model year boats.
- Boats having a valid marine document issued by the United States or a foreign government.
- Boats registered in another state, providing such boats have not been in the State of New York for longer than 90 days at a time.
- Boats owned by residents of foreign countries.
- Boats owned by the United States, a state, or political subdivision.
- A lifeboat (cannot be dual purpose).
- Boats used exclusively for racing.
- Boats under 14 feet in length.
- Boats not equipped with a motor.

## **CERTIFICATE OF TITLE**

As required by the Title Law, the Department of Motor Vehicles issues a Certificate of Title (Form MV-999) for 1995 or newer manufactured homes that are at least 8 feet wide or 40 feet long when transported or 320 square feet when erected on a site, 1973 or newer model vehicles, and 1987 or newer model boats that are 14 feet in length or longer; when an Application for Registration and Title (MV-82); Application for a Boat Registration and/or Title (MV-82B) or Application for Title (MV-82TON) is filed with the necessary documents and fees. The title certificate is computer-generated in the name of the owner of the manufactured home, vehicle or boat and is mailed directly to the owner from the Title Bureau in Albany. The title is proof of ownership for 1973 and newer model vehicles, 1987 and newer model boats and 1995 or newer model manufactured homes.

Information on the title includes the name and address of the owner, the title number, the odometer reading, if applicable, at the time the vehicle was last transferred, the date issued, a detailed description of the manufactured home, vehicle or boat, and the lienholder's name and address, if any. As many as four lienholders can be printed on the front of the certificate.

## **PERFECTING YOUR SECURITY INTEREST**

When a lender properly records a lien on a vehicle, boat or manufactured home, the lender's (lienholder's) name and address are printed on the title. When the title is printed, a Notice of Recorded Lien (Form MV-901) is mailed to the lending institution. According to law, the \$5 lien recording fee must be **paid by the lienholder and cannot be charged to the borrower or the dealer.**

## **LIEN FILING CODE**

In order to obtain a lien filing code, fax your request to (518) 486-6581, attention "Title Administration". Your request must be submitted on business letterhead and indicate the address where the Notice of Recorded Lien (MV-901) should be mailed. The request must also include the name and **direct** line telephone number of a contact person.

If you already have a lien filing code and you need to amend any of the information (ie. address, phone number), send a fax with the updated information on business letterhead to (518) 486-6581, attention "Title Administration". Please include your lien filing code and a **direct** line telephone number in case it is necessary for us to contact you. **It is important to keep your records for lien filing codes up to date.**

## **CHARGE ACCOUNTS**

A lending institution can apply for an Escrow Charge Account for filing liens that are sent directly to the Title Bureau. This eliminates the need to send separate \$5 checks for each Notice of Lien (MV-900).

To apply for a charge account, call our Accounts Management Section at (518) 474-0692.

When your account is established, you will file liens using a Notice of Lien for a Charge Account Customer (MV-900.1).

## **FOUR METHODS OF RECORDING A LIEN:**

### **1. NOTIFY THE DEALER SELLING THE VEHICLE**

When a New York State registered dealer sells a 1995 or newer manufactured home, a 1973 or newer vehicle or 1987 or newer model boat, the dealer will record your lien if properly notified.

Prepare a memo-type check for \$5 more than the borrowed amount; identify both the borrower and dealer on the check. Type or stamp the following statement on the back of the check: "The filing fee required by Section 2125 of the Vehicle and Traffic Law is included in this check, and is being paid by the secured parties." Your name, address and lien filing code should be on the check or be attached to it. Be sure the dealer has your correct lien filing code.

The dealer will enter your name, address and lien filing code in the lienholder portion of the Application for Registration and Title (MV-82) (MV-82TON) (MV-82B) which will be brought to the Motor Vehicles office with other necessary documents and required fees.

### **2. NOTIFY THE TITLE BUREAU DIRECTLY WHENEVER THE VEHICLE, BOAT OR MANUFACTURED HOME IS NOT SOLD BY A REGISTERED NEW YORK STATE DEALER**

To record your security interest for a vehicle, boat or manufactured home which was sold by a private individual (a casual sale), or by an out-of-state dealer, complete a Notice of Lien (MV-900 or MV-900.1). These forms are shown on pages 7 and 8. Enter your name, address, lien filing code, the owner's name and address; the manufactured home, vehicle or boat description; the date of security agreement, and both required signatures. Do not forward the proof of ownership for a vehicle or boat because the new owner will need it to register the vehicle or boat. Send your completed MV-900 and the \$5 lien recording fee or MV-900.1 to the Title Bureau as soon as possible after the loan is made, and within 10 days after the date of registration, so the lien can be recorded before a title is issued.

Please do not use this method if the lien is recorded through a New York dealer. Also, please note that **the Department of Motor Vehicles does not record liens listed on MCOs or on the back of out-of-state titles.**

### **3. NOTIFY THE TITLE BUREAU DIRECTLY WHEN A VEHICLE, BOAT OR MANUFACTURED HOME IS USED AS COLLATERAL WHEN BORROWING MONEY**

If the vehicle, boat or manufactured home is already registered and titled in New York State, and the owner wants to borrow money using the manufactured home, vehicle or boat as collateral, the Notice of Lien (MV-900) or a completed MV-900.1, the \$5 lien recording fee, **PLUS** the current title, should be sent to the Title Bureau. If the owner has lost the title, an MV-902 (Application for Duplicate Title) with proofs of identification and \$20 fee can be sent from the owner with your Notice of Lien and the \$5 lien fee.

Once a lien is recorded, it remains on record until a notice of satisfaction and the title are given to the Title Bureau. If a lien satisfaction and title are sent to the Title Bureau prior to ownership transfer, there is a \$20 processing charge. If a person wants to refinance a vehicle, boat or manufactured home for which no satisfaction has been given, it is not necessary to again record your lien. Just keep the original Notice of Recorded Lien (MV-901) until the second contract is satisfied.

### **4. NOTIFY DMV THROUGH THE ELECTRONIC LIEN TRANSFER PROGRAM**

New York State's Electronic Lien Transfer Program provides an electronic method for the Department of Motor Vehicles and lienholders to exchange lien data. The lienholders electronically notify the DMV of a lien for a vehicle. On a nightly basis, DMV processes transactions and records the liens on our files. The next business morning, an electronic message is returned to the lienholder indicating that the lien has been processed. If the lien information is received prior to the vehicle being registered in NY, DMV will scan our files nightly for a matching record in order to record the lien.

The ELT Program eliminates the risk of lien oversight or inaccuracy since the lienholder is not relying on a dealer to file the lien. Electronic delivery of lien information results in a shorter turnaround time for lien recording, and electronic notification of recorded lien allows lending institutions to store an electronic lien record instead of a paper record.

Each lien holder participating in the program must establish a Title Escrow Account with NYS DMV. This account will be debited a \$5 lien-filing fee each time a lien is recorded on our records; that is, each time a matching VIN, YR, Make and owner's three of name is found. The escrow account is not charged until the lien has been matched with a vehicle record. Each month, a statement detailing account activity that occurred during the previous month is mailed to the lienholder from NYS DMV's Office of Revenue Accounting.

In order to participate in the ELT program, a lender must first contact one of the vendors listed below. Once they have decided on a vendor, they must submit to DMV the following paperwork:

- Form ELT-4, Memorandum of Understanding (MOU).
- Form ELT-2, Application for Electronic Lien Transfer Program.
- Form ELT-3, Title Escrow Account Application.

The applications and our ELT Business User Manual (ELT-1) can be obtained by visiting our website at [www.nysdmv.com](http://www.nysdmv.com).

Vendors working with NYS:

FDI Consulting, Inc  
A triVIN Company  
9750 Goethe Road  
Sacramento, CA 95827  
916-921-4390 ext. 118  
1-800-594-1470

VINtek, Inc.  
1735 Market Street  
Suite 900  
Philadelphia, PA 19103  
215-563-3320

For further information please contact:

Rose Ann Harris  
NYS DMV  
Room 331  
6 Empire State Plaza  
Albany, New York 12228

## **TO INSURE PROPER RECORDING OF LIEN**

To reduce the number of rejected Notices of Lien, please include all the mandatory data. The following list specifies what information is essential on the MV-900 or MV-900.1:

- 1) year, make and vehicle identification number (or hull ID number for a boat)
- 2) lienholder's complete name and address
- 3) borrower's complete name and address
- 4) original lienholder's signature
- 5) original borrower's signature
- 6) the charge account number on both the notice and the receipt sections of the MV-900.1.
- 7) the lender's complete name and address (as shown on the charge account) on both the notice and receipt sections of the MV-900.1.
- 8) date of security agreement

**NOTE:** Remember to enclose a \$5.00 check or money order from the lienholder, made out to the Commissioner of Motor Vehicles, for each MV-900.

All information (*other than signature*) must be typed. Use caution when entering Vehicle, Hull or Manufactured Home ID number. Liens will not be recorded if information is illegible, incorrect or incomplete. Your proper completion and timely submission (within 10 days of the date of vehicle sale) of the MV-900/MV-900.1 will help ensure that your security interest is properly recorded before the title is issued.

For a 1995 or newer manufactured home, the lender must complete form MV-900 or MV-900.1. **To assure proper recording of the lien, the application for title and the Notice of Lien must be submitted together.**

## **TITLE/LIEN STATUS CHECK**

You can use the on-line service on the DMV web site ([www.nysdmv.com](http://www.nysdmv.com)) to check title and lien status. To check the status on-line, you must have the vehicle identification number (VIN), the model year of the vehicle and the make of the vehicle. The status check will show:

- the title issue date,
- the number of liens,
- the names of any lienholders,
- the names of any lienholders "Pending" to be recorded on the title.

The status check does not provide other information about the vehicle or the vehicle owner.

## RELEASING YOUR LIEN

A Notice of Recorded Lien (MV-901), containing the name of the lienholder, is printed at the same time a title certificate is printed. The MV-901 is mailed to the lienholder, who keeps it until the security interest is terminated. Before the Notice is released, **one of the three boxes** must be checked, and the bottom line dated and signed by one of your authorized personnel. "PAID" stamps are not acceptable. Photocopies of the MV-901 are acceptable; however, the date and signature of the authorized person must be an **ORIGINAL OR A FACSIMILE**.

### BOX 1 - SATISFACTION

If the borrower fully pays the loan, the law requires the lender to release the Notice of Recorded Lien **IMMEDIATELY**. The first box should be checked and the notice forwarded to the owner, who should hold it with the title until ownership of the vehicle, boat or manufactured home is transferred.

### BOX 2 - REPOSSESSION

The second box is used when a vehicle, boat or manufactured home is repossessed and sold to another party. The Notice of Recorded Lien is given to the purchaser, along with a completed Affirmation of Repossession and Bill of Sale (*See: Titles for Repossessed Vehicles and Boats*).

### BOX 3 - ASSIGNMENT

The third box is checked when the security interest in the vehicle, boat or manufactured home is sold or in any way reassigned, and the new lienholder wants to change the lienholder name printed on the Notice of Recorded Lien and Certificate of Title. The Notice of Recorded Lien is signed and dated by the lienholder printed on the recorded lien, and the name and address of the new lienholder are entered in the appropriate space. This notice, together with the Certificate of Title from the owner and a \$5 lien fee, is sent to the Title Bureau in Albany.

## USE OF LETTER TO REPLACE MV-901

When Form MV-901 (Notice of Recorded Lien) is not available for any reason, the lending institution should provide a statement, **on its letterhead**, containing the following:

1. name and address of the borrower.
2. a complete description of the vehicle, boat or manufactured home, including year, make and identification number.
3. information to the effect that the loan was paid in full, including the date of loan satisfaction.
4. an original signature (ink or stamp) of an officer of the lending institution, and the officer's job title.
5. if the lienholder is an individual, the statement must be notarized.

## TRANSFER OF TITLE CONTAINING LIEN

The Vehicle and Traffic Law does not prohibit the owner from selling the vehicle, boat or manufactured home, even if there is an unsatisfied lien against it. If a vehicle titled in New York State with a lienholder recorded is sold or transferred without the lien release, the lending institution will receive a new Notice of Recorded Lien listing the new owner. However, in this situation the seller (borrower) is not relieved of the responsibility to repay the loan. The lienholder has recourse against the individual who signed the original contract or, if that person has sold the vehicle, boat or manufactured home, the lienholder can repossess the vehicle, boat or manufactured home from the owner.

## **LIEN PRIORITY**

The Department of Motor Vehicles acts only administratively with respect to security interest, recording and filing liens and releases, and noting liens on Title Certificates. The Department does not determine priority of interests between lienholders or the disposition of proceeds upon sale of a vehicle, manufactured home or boat after foreclosure or repossession. Such matters are subject to determination in civil judicial proceedings.

Therefore, because it is not the responsibility of the Department to determine priority of interests, liens are not listed in priority sequence on the Title Certificate. The numbers on the title and Notice of Recorded Lien are reference numbers for Title Bureau use.

## **REPLACEMENT MV-901s**

A replacement MV-901 (Notice of Recorded Lien) can be obtained by submitting a written request and a \$10 fee to the Title Bureau in Albany.

## **TITLES FOR REPOSSESSED VEHICLES, BOATS AND MANUFACTURED HOMES**

### **Manufactured Homes, Vehicles and Boats Titled in New York**

When repossessing a vehicle, manufactured home or boat titled in New York, you are required by law to:

1. immediately following such repossession, personally appear at the police agency in the locality where the repossession occurred, and notify the police agency of the repossession.
2. within 24 hours, notify the Commissioner of Motor Vehicles of such repossession by completing Form MV-327 in duplicate, and delivering both copies, either in person or by first class-special delivery mail, with the registration plates and sticker, if applicable, to the Department of Motor Vehicles District Office serving the county in which the vehicle, manufactured home or boat owner resides.
3. Within 24 hours, notify the owner of the vehicle, manufactured home or boat of such repossession, either personally or by registered or certified mail, sent to such owner at the last-known address.

When you sell the vehicle, give the purchaser a completed Form MV-950, "Affirmation of Repossession and Bill of Sale", Form MV-901 "Notice of Recorded Lien", and the previous owner's title, if available. Computer-generated facsimiles of the Form MV-950 are acceptable but **must** follow the DMV format exactly. The completed affirmation must be an original; photocopies will not be accepted.

If you are selling the vehicle in a state other than New York and that state will not accept your repossession papers, you can apply for a repossession title in your name by sending the following directly to the Title Bureau:

1. a completed MV-82TON (Application for Title) in your name.
2. the previous owner's title, if available.
3. a completed Form MV-950 showing you as purchaser.
4. the MV-901 indicating that your lien has been satisfied.
5. a \$50 title fee; \$125 for a manufactured home title.
6. a lien release for any other lien listed.

**NOTE: If there are any other open prior liens on the vehicle, and a lien release is not obtained, you MUST advise the purchaser of the outstanding lien(s) on the vehicle. These liens will be carried forward on the purchaser's title when it is issued.**

## **Vehicles, Boats and Manufactured Homes Titled in a State Other Than New York**

If you repossess a vehicle, manufactured home or boat that was titled in a state other than New York, you should obtain a title from that state in your name or in the new owner's name.

However, if the former owner's title lists you as the sole lienholder, you can sell the vehicle by using an Affirmation of Repossession, a Bill of Sale **and** the former owner's title. The Affirmation should include the following:

- A. information concerning the contract, including the name and address of the borrower and the lender, the date of the contract, the year, make and identification number of the vehicle, manufactured home or boat, the last registration plate number and the state in which it was last registered.
- B. a statement that the borrower was in default.
- C. the date of repossession, and the name and address of the person from whom it was repossessed.
- D. a statement that the reposessor complied with all applicable laws in the state in which the vehicle was repossessed.
- E. when applicable, a statement indicating the right of an auctioneer to sell or transfer the vehicle or boat.
- F. a statement that proper notice was given to all parties who were entitled to such notice.

## **OBTAINING ABSTRACTS**

To obtain an abstract of a vehicle's, boat's or manufactured home's title and/or lien record, fill out the Request For Driver and/or Vehicle Record Information (MV-15), available from the Data Sales Unit or from any Motor Vehicles office, including most county offices. The Certified Document Center (formerly The Public Services Bureau) will provide a certified abstract of the owner's title and lien record upon receipt of the MV-15 and a search fee, required by law, of \$10 for each record. In the future you will be able to obtain abstracts immediately at your local Motor Vehicles office. Please contact them for details. Application for a certified abstract can be addressed to:

Div. of Data Preparation  
NYS— Department of Motor Vehicles  
6 Empire State Plaza  
Albany NY 12228-0430

## **THE TITLE SERVICES SECTION**

In an effort to promptly and properly resolve exceptions resulting from implementation of the Title Law, the Title Services Section of the Title Bureau is staffed with employees with special expertise to cope with these problems.

**Correspondence** regarding the recording of liens, duplicate titles, correction of titles or title records, etc., should be addressed to:

Div. of Document Production — Title Bureau  
NYS — Department of Motor Vehicles  
6 Empire State Plaza  
Albany NY 12228-0330

Mail completed forms **MV-900 or MV-900.1** with the lien filing fee and title (if applicable) to:

NYS Department of Motor Vehicles  
PO Box 2604  
Albany NY 12220-0604

When appropriate, telephone calls can also be made to the Title Services Section. The phone number is (518) 486-4714.

A \$10 fee is required by law for a search of our files.

# FORM MV-900 (REDUCED)

## NOTICE OF LIEN

The Notice of Lien (Form MV-900) is completed by a bank, credit union, finance company or other lender to notify the Department of Motor Vehicles that an individual or company has borrowed money to purchase a specific vehicle, manufactured home or boat, or if a vehicle, manufactured home or boat is being used as collateral. This form must be used when the lending institution wants to perfect its security interest in the vehicle, manufactured home or boat which has been purchased from someone other than a registered New York State dealer (a casual sale or an out-of-state dealer). The MV-900 is mailed directly to the Title Bureau in Albany, together with the \$5 lien filing fee, which cannot be charged to the borrower.

Individuals can access this form from our web site at [www.dmv.ny.gov](http://www.dmv.ny.gov) or obtain it from any Motor Vehicles office. Lending institutions can print their own supply using the exact size (8 1/2 x 11") and format required by the Department of Motor Vehicles, or may access the form from our web site.

MV-900 (1/11)		New York State Department of Motor Vehicles
<b>NOTICE OF LIEN</b> <a href="http://www.dmv.ny.gov">www.dmv.ny.gov</a>		
All information (other than signature) must be typed. Use caution when entering Vehicle, Hull or Manufactured Home ID number. Liens will <u>not</u> be recorded if information is illegible, incorrect or incomplete.		
<b>VEHICLE/BOAT/MANUFACTURED HOME INFORMATION</b>		
Identification Number _____		
Year	Make	Body Type/Hull
		Registration/Plate No. of Borrower, if any
This is a: <input type="checkbox"/> Vehicle <input type="checkbox"/> Boat <input type="checkbox"/> Trailer <input type="checkbox"/> Manufactured home		
<b>OWNER INFORMATION</b>		
Owner's Last Name	First	M.I.
Owner's Last Name	First	M.I.
Street Address (including Apt. No.) _____		
City	State	Zip Code
<input type="checkbox"/> Check here if this is a new address.		
<b>NOTE:</b> Lien will be recorded only if the name of the owner(s) is <b>EXACTLY</b> the same as the owner(s) recorded, or to be recorded, on the Certificate of Title. If a Certificate of Title has not been issued to this borrower, print the name as it appears on the driver license.		
<b>OWNER'S STATEMENT:</b> I understand that the lienholder will send this notice to the DEPARTMENT OF MOTOR VEHICLES. If a title was previously issued in my name for this vehicle, boat, trailer or manufactured home, I gave it to the lienholder to be sent to DMV with this notice. I understand that a new Certificate of Title showing the lienholder's name, will be mailed to me.		
OWNER(S): SIGN HERE		Date _____
<small>(Must be an original signature. If a POA is used, a copy of the POA must be attached.)</small>		<small>(Must be an original signature. If a POA is used, a copy of the POA must be attached.)</small>
If signing for a corporation, print your name and title: _____ (Name) _____ (Title)		
<b>LIEN INFORMATION</b>		
Lien Filing Code (assigned by DMV: enter only if a code has been assigned to you or your company) _____		
Lienholder's Name _____		
Lienholder's Name (continued) _____		
Street Address _____		
City	State	Zip Code
This notice authorizes the Department of Motor Vehicles to disclose (or otherwise make available) information about the lienholder obtained by the department in connection with this record.		
_____ <small>(Lienholder's Signature—Must be an original signature or a facsimile stamp)</small>		Date of Security Agreement _____
Has a NY Certificate of Title been issued to this borrower? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH TITLE.		
LIENHOLDER: Mail this form, the \$5 fee paid by the lienholder payable to the Commissioner of Motor Vehicles, and the owner's title (if issued) to: TITLE BUREAU, NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES, PO BOX 2604, ALBANY NY 12220-0604		
You can verify online if a lien was recorded or if a title certificate was issued. Go to the Lien/Title Certificate Status page at the DMV web site: <a href="http://www.dmv.ny.gov/titlestat/default.html">www.dmv.ny.gov/titlestat/default.html</a>		
		

# FORM MV-900.1 (REDUCED)

## NOTICE OF LIEN CHARGE ACCOUNT CUSTOMER

The Notice of Lien - Charge Account Customer can be completed instead of Form MV-900 by a lending institution with a Department of Motor Vehicles charge account.

MV-900.1 (1/11)		New York State Department of Motor Vehicles <b>NOTICE OF LIEN - CHARGE ACCOUNT CUSTOMER</b> www.dmv.ny.gov
All information (other than signature) must be typed. Use caution when entering Vehicle, Hull or Manufactured Home ID number. Liens will <u>not</u> be recorded if information is illegible, incorrect or incomplete.		
<b>VEHICLE/BOAT/MANUFACTURED HOME INFORMATION</b>		Your DMV Charge Account Number: _____
Identification Number Year	Make	This is a: <input type="checkbox"/> Vehicle <input type="checkbox"/> Boat <input type="checkbox"/> Trailer <input type="checkbox"/> Manufactured home Registration/Plate No. _____ Borrower, if any _____
<b>OWNER INFORMATION</b>		
Owner's Last Name	First	M.I.
Owner's Last Name	First	M.I.
Street Address (including Apt. No.)		
City	State	Zip Code <input type="checkbox"/> Check here if this is a new address
<b>NOTE:</b> Lien will be recorded in the name(s) listed as the owner(s) is <b>EXACTLY</b> the same as the owner(s) recorded, or to be recorded, on the Certificate of Title. If a Certificate of Title has not been issued to this borrower, print the name as it appears on the driver license. <b>OWNER'S STATEMENT:</b> I understand that the lienholder will send this notice to the DEPARTMENT OF MOTOR VEHICLES. If a title was previously issued in my name for this vehicle, boat, trailer or manufactured home, I gave it to the lienholder to be sent to DMV with this notice. I understand that a new Certificate of Title, showing the lienholder's name, will be mailed to me.		
OWNER(S): SIGN HERE		Date _____
(Must be an original signature. If a POA is used, a copy of the POA must be attached.)		(Must be an original signature. If a POA is used, a copy of the POA must be attached.)
If signing for a corporation, print your name and title: _____ (Name) _____ (Title)		
<b>LIEN INFORMATION</b> Lien Filing Code (assigned by DMV; enter only if a code has been assigned to you or your company)		
Lienholder's Name		
Lienholder's Name (continued)		
Street Address		
City	State	Zip Code
This notice authorizes the Department of Motor Vehicles to disclose (or otherwise make available) information about the lienholder obtained by the department in connection with this record.		
		Date of Security Agreement _____
(Lienholder's Signature—Must be an original signature or a facsimile stamp)		
Has a NY Certificate of Title been issued to this borrower? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH TITLE.		
LIENHOLDER: Mail this form and the owner's title (if issued) to: TITLE BUREAU, NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES PO BOX 2604, ALBANY, NY 12220-0604 You can verify online if a lien was recorded or if a title certificate was issued. Go to the Lien/Title Certificate Status page at the DMV web site: <a href="http://www.dmv.ny.gov/titlestat/default.html">www.dmv.ny.gov/titlestat/default.html</a>		
-----		
MV-900.1 (1/11)		<b>DO NOT DETACH THIS RECEIPT</b> YOUR DMV CHARGE ACCOUNT NUMBER: _____
<b>PLEASE TYPE LIEN FILING CODE, AND NAME AND ADDRESS OF THE ACCOUNT TO BE CHARGED:</b>		
Lien Filing Code:	Vehicle Identification Number (VIN):	
Account Name		
Street Address (including Apt. No.)		
City or Town	State	Zip Code





FORM MV-15 (REDUCED) (See DMV Website for all pages of form)

REQUEST FOR DRIVER AND/OR VEHICLE RECORD INFORMATION



New York State Department of Motor Vehicles  
REQUEST FOR DRIVING AND/OR VEHICLE RECORD INFORMATION

**STEP 3** The Federal Driver's Privacy Protection Act (DPPA) regulates access to Motor Vehicles records. **You must tell us why you want the records you are requesting.** Place your initials next to each permissible use you select.

- Use in any civil, criminal, administrative, or arbitral proceeding in any court or agency, including the service of process, investigation in anticipation of litigation, and the execution or enforcement of judgments and orders or pursuant to a court order.
- Use by an insurer or insurance support organization or self-insured entity in claims investigations, anti-fraud activities, rating or underwriting activities.
- Use in providing notice to the owners of towed or impounded vehicles.
- Use by an employer, its agent or insurer to obtain information relating to the holder of a commercial driver's license required under Chapter 313 of Title 49 of the U.S.C.
- Use in preventing fraud by, pursuing legal remedies against, or recovering on a debt or security interest against an individual in order to verify or correct the accuracy of personal information submitted by the individual to a legitimate business or its agents, employees, or contractors.
- Use required under NYS Vehicle and Traffic Law, Article 19A - Special Requirements for Bus Drivers.
- Use required under NYS Vehicle and Traffic Law, Article 19B - Special Requirements for Commercial Motor Carriers.
- Use by any government agency in carrying out its functions.
- Use by any private person or entity acting on behalf of a federal, state, or local agency in carrying out its functions.
- Use in matters of motor vehicle or dealer sales.
- Use in matters of motor vehicle theft.
- Use in matters of motor vehicle registration.
- Use in matters of motor vehicle product alterations, recalls or advisories.
- Use in performance monitoring of motor vehicles, motor vehicle parts and dealers.
- Use in motor vehicle market research activities, including survey research.
- Use in removal of non-owner records from the original owner records of motor vehicle manufacturers.
- Use in the operation of private toll transportation facilities.
- Use by any requester who has obtained the written consent of the motorist.
- Use specifically authorized under NYS law, IF such use is related to the operation of a motor vehicle or public safety. Cite the specific NYS law here: \_\_\_\_\_
- Use in research activities and in producing statistical reports, **as long as the personal information is not published, disclosed or used to contact individuals.**
- License records** without the motorist's address. These records include either the client identification number or the driver's name and date of birth, if such information has been provided by the requester.

**STEP 4** I certify that I shall use the information provided by DMV only for the use described in Step 3 of this form, and that I will comply fully with the Driver's Privacy Protection Act (18 USC Sec. 2721, et seq). I also agree to defend, hold harmless and indemnify DMV from all actions brought against DMV, or damages alleged against DMV, for my negligent, improper or unauthorized use or dissemination of the information provided by the DMV.

**REMEMBER TO ATTACH A COPY OF YOUR ID. (See Step 2 of Instructions.)**

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Print Name \_\_\_\_\_

To knowingly make a false statement or conceal a material fact in this written statement is a criminal offense, punishable under Penal Law Section 210.45. In addition, anyone who makes false representation to obtain any personal information from an individual's Motor Vehicles record is subject to federal criminal fines under the Driver's Privacy Protection Act (DPPA).



(REDUCED)

### CERTIFICATE OF TITLE

This document is issued to all owners of 1973 and newer model vehicles, owners of 1987 and newer model boats, and owners of 1995 and newer model manufactured homes. It is computer-printed on security paper with a background featuring a large state seal and printed in blue and rose.

On the front, the number above the "Date Issued" is a random number - six numerals and one letter - which is used by the department as a document security check. The number in the lower left corner on the back of the form is the sequential document control number. The number just above the lienholder spaces on the left side of the form on the front is a print sequence number.

The owner of the vehicle or boat must pay a \$50 title fee. The owner of a manufactured home must pay a \$125 title fee. There is a \$20 fee for a duplicate title. There is no charge for a corrected title (exception: there is a \$20 fee to release a lien).

MOTORIST, MIKE  
MOTORIST, MARY  
202 SOUTH SWAN ST  
ALBANY NY 12121

000047

**CERTIFICATE OF TITLE**

NEW YORK STATE

THIS IS A DUPLICATE CERTIFICATE AND MAY BE SUBJECT TO THE RIGHTS OF A PERSON UNDER THE ORIGINAL CERTIFICATE

**\* \* LIENS \* \***

Title and Identification No. ABCDEF12345678912 ABCDEF12345678912	Year 1996	Make CHEVR	Model Code WT	Body/Hull SD	Document No. 752347W
Color RD/WH	Wt./Sts./Lgth. 003456	Fuel GAS	Cyl./Prop. 8	Number of Doors VEHICLE	Date Issued 1/09/98

Name and Address of Owner(s)  
MOTORIST, MIKE  
MOTORIST, MARY  
202 SOUTH SWAN ST  
ALBANY NY 12121

IMPORTANT: THIS VEHICLE WAS RETURNED TO THE MANUFACTURER OR DEALER BECAUSE IT DID NOT CONFORM TO ITS WARRANTY.

\* STOLEN VEHICLE \* INSURANCE TRANSFER ONLY  
RECONSTRUCTED \* NON-USA STD \* REBUILT SALVAGE/NJ  
NON-COMPLYING NY EMISSIONS

This document is your proof of ownership for this vehicle, boat or manufactured home. Keep it in a safe place, not with your license or registration or in your vehicle or boat. To dispose of your vehicle, boat or manufactured home, complete the transfer section on the back and give this title to the new owner.

IMPORTANT: THIS VEHICLE IS NOT EQUIPPED WITH A TAMPER-RESISTANT ODOMETER

Lienholder HOUSEHOLD FINANCE DEPT. C. 123 BROADWAY TROY NY 12180	EXCELSIOR 01	Lienholder GMAC ALBANY REGIONAL OFC WOLF RD ALBANY NY 12321	02
Lienholder STATE BANK CONSUMER LOAN UNIT PEARL ST ALBANY NY 11111	03	Lienholder KEY BANK AUTO LOAN DIVISION STATE ST ALBANY NY 12121	04

MV-999 (7/03)

DEPARTMENT OF MOTOR VEHICLES

VOID IF ALTERED

FORM MV-999 - BACK  
(REDUCED)

CERTIFICATE OF TITLE

ANY CHANGE OR ERASURE WILL VOID THIS TITLE -- ANY FALSE STATEMENT IS A MISDEMEANOR

**SECTION I - Transfer by Owner**

**ODOMETER DISCLOSURE STATEMENT**  
*Note: This vehicle cannot be registered or titled in the name of the new owner unless mileage is disclosed. Federal and State Law require that you state the mileage of the vehicle described on this certificate when transferring ownership. Failure to do so, or providing a false statement, may result in fines and/or imprisonment.*

I certify that, to the best of my knowledge, this odometer reading (check one):

1. reflects the ACTUAL MILEAGE as seen on the odometer of the vehicle described on the front.  
 2. EXCEEDS MECHANICAL LIMITS (odometer started over at zero)  
 3. not the actual mileage. WARNING - ODOMETER DISCREPANCY.

**ODOMETER HAS SPACE FOR: (Check one)**  
 Five Digits, excluding tenths  
 Six Digits, excluding tenths

**ODOMETER READING**  
[ ] (no tenths)

**DAMAGE DISCLOSURE STATEMENT (To be Completed by Owner Named on Face of Title)**  
I certify that, to the best of my knowledge, this vehicle  has been or  has not been wrecked, destroyed or damaged to such an extent that the total estimate or actual cost of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before the accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has" box means that the vehicle must have an anti-theft examination before being registered and that the title issued will have the statement "Rebuilt Salvage, NY" on it.)

I or we transfer the vehicle, boat or manufactured home described on this certificate. At the time of transfer, this title is subject only to the liens or encumbrances listed on this certificate, if any. I also certify that this is the most recent title issued for this vehicle, boat or manufactured home.  
*Note: Section 2113 of the Vehicle and Traffic Law requires that application for a title must be made within 30 days of transfer.*

**Seller**  
Seller's Signature [ ] Seller's Name (Print in Full) [ ]  
Street Address [ ] City [ ] State [ ] ZIP Code [ ] Date of Statement [ ]

**Buyer**  
Buyer's Signature [ ] Buyer's Name (Print in Full) [ ]  
Street Address [ ] City [ ] State [ ] ZIP Code [ ] Date of Statement [ ]

**SECTION II - Reassignment by Manufacturer, Manufactured Home Dealer or Registered Boat Dealer or Out-of-State Dealer**

**ODOMETER DISCLOSURE STATEMENT**  
*Note: This vehicle cannot be registered or titled in the name of the new owner unless mileage is disclosed. Federal and State Law require that you state the mileage of the vehicle described on this certificate when transferring ownership. Failure to do so, or providing a false statement, may result in fines and/or imprisonment.*

I certify that, to the best of my knowledge, this odometer reading (check one):

1. reflects the ACTUAL MILEAGE of the vehicle described on the front.  
 2. EXCEEDS MECHANICAL LIMITS (odometer started over at zero)  
 3. not the actual mileage. WARNING ODOMETER DISCREPANCY.

**ODOMETER HAS SPACE FOR: (Check one)**  
 Five Digits, excluding tenths  
 Six Digits, excluding tenths

**ODOMETER READING**  
[ ] (no tenths)

I or we transfer the vehicle, boat or manufactured home described on this certificate. At the time of transfer, this title is subject only to the liens or encumbrances listed on this certificate, if any. I also certify that this is the most recent title issued for this vehicle, boat or manufactured home.  
*Note: Section 2113 of the Vehicle and Traffic Law requires that application for a title must be made within 30 days of transfer.*

**Seller**  
Seller's Signature [ ] Seller's Name (Print in Full) [ ]  
Street Address [ ] City [ ] State [ ] ZIP Code [ ] Date of Statement [ ]

**Buyer**  
Buyer's Signature [ ] Buyer's Name (Print in Full) [ ]  
Street Address [ ] City [ ] State [ ] ZIP Code [ ] Date of Statement [ ]

MV-999 (7/03) **F 1947558** Boat Dealer's Facility # [ ]

# FORM MV-950 (REDUCED)

## AFFIRMATION OF REPOSSESSION AND BILL OF SALE

MV-950 (1/11)



New York State Department of Motor Vehicles  
**AFFIRMATION OF REPOSSESSION AND BILL OF SALE**  
 www.dmv.ny.gov

PAGE 1 OF 2

**INSTRUCTIONS** ▶ Lenders **must** complete boxes **1 2 3 4 5** If Lender is selling vehicle, Purchaser information is **required** in boxes **5 6**

**1 VEHICLE DESCRIPTION (includes motor vehicle or motorcycle, manufactured home\* or boat\*)**

YEAR	MAKE	MODEL	STATE LAST REG	STATE LAST TITLED	PLATE NUMBER
VEHICLE IDENTIFICATION NUMBER ↴					

LENDER				BORROWER			
Business Name				Last Name, First, M.I.			
Number and Street Address			Apt. No.	Number and Street Address			Apt. No.
City	State	ZIP Code		City	State	ZIP Code	

The vehicle described above was repossessed in \_\_\_\_\_ (State) on \_\_\_\_\_ from the borrower who was in default of a security contract dated \_\_\_\_\_. On \_\_\_\_\_ (Month, Day, Year) \_\_\_\_\_ (Auctioneer) was authorized to sell the above vehicle (if applicable). Section 425(1) of the Vehicle and Traffic Law requires that, when a motor vehicle or motorcycle is repossessed, proper notification must be provided to the parties listed below, within \_\_\_\_\_ days.

(\*NOTE: This notification is not required when a manufactured home or boat is repossessed.)

3 PROPER NOTICE HAS BEEN GIVEN TO THE FOLLOWING PARTIES (list names and addresses):		Date Notified
Police Agency Name	Address	
Commissioner of Motor Vehicles (enter Name of Motor Vehicles office notified)	Address	
Borrower/Current Owner Name (other than lienholder)	Address	
Other Name	Address	

Under the penalties of perjury, I affirm that I have complied with Section 425(1) of the New York State Vehicle and Traffic Law (see page 2) and/or any applicable laws in the state where the vehicle was repossessed, pertaining to the repossession of the vehicle described above. I further affirm that, **if there are any other open perfected liens on the vehicle, and a lien release is not obtained, I have advised the purchaser of the outstanding liens on the vehicle.**

**4 ODOMETER DISCLOSURE STATEMENT** (Lender's Signature)

The odometer on the vehicle described above has (check the appropriate box):  5 digits  6 digits  7 digits, not including tenths. Federal and state laws require that the mileage of the vehicle described above be specified upon transfer of ownership. Failure to do so, or not telling the truth about mileage, may result in fines and/or imprisonment.

I, \_\_\_\_\_ state that the odometer now reads \_\_\_\_\_ miles  
Lender - Print Name in Full (do not include tenths of a mile)

- and (one of the following statements must be checked):
1.  I certify that, to the best of my knowledge, this odometer reading reflects the "ACTUAL MILEAGE" as seen on the odometer of the vehicle described above.
  2.  I certify that, to the best of my knowledge, the above-disclosed odometer reading "EXCEEDS MECHANICAL LIMITS". (The mileage is in excess of what the odometer is capable of recording.)
  3.  I certify that, to the best of my knowledge, the above-disclosed odometer reading is **"NOT THE ACTUAL MILEAGE. WARNING: ODOMETER DISCREPANCY."**

**5 DAMAGE DISCLOSURE STATEMENT**  
**IMPORTANT: Making a false statement, or failure to accurately disclose the salvage status of a vehicle, may subject you to substantial civil fines, in addition to any penalties authorized by the Penal Law.**

**Check one box-** I certify that, to the best of my knowledge, this vehicle  has been  has not been wrecked, destroyed or damaged to such an extent that the total estimate, or actual cost, of parts and labor to rebuild or reconstruct the vehicle to the condition it was in before an accident, and for legal operation on the road or highways, is more than 75% of the retail value of the vehicle at the time of loss. (Checking the "has been" box means the vehicle must have an anti-theft examination before being registered, and that the title issued will have the statement "Rebuilt Salvage: NY" on it.)

↴ \_\_\_\_\_ Lender Signature      ↴ \_\_\_\_\_ Purchaser Signature

6 PURCHASER:				Price Paid	Date of Sale
Print Last Name, First, M.I.					
Number and Street Address	Apt. No.	City	State	ZIP Code	

**FORM MV-950 (REDUCED)**

**NOTICE OF REPOSSESSION OF MOTOR VEHICLE OR MOTORCYCLE  
BACK (REDUCED)**

MV-950 (1/11)

PAGE 2 OF 2

**§ 425. Repossession of motor vehicle or motorcycle; garageman's lien; notice to police.** 1. Any person, firm or corporation, or agent, employee or representative thereof, repossessing or retaking a motor vehicle or motorcycle pursuant to the provisions of article nine of the uniform commercial code, or other authority of law, or any contract or agreement, shall, immediately following such repossession or retaking, personally appear at a station house or other office of the police department, or agency or officer performing like functions, in the locality where such repossession or retaking occurred, give notice to such department, agency or officer of such repossession or retaking and thereafter and within twenty-four hours personally deliver or mail by special delivery first class mail to the nearest motor vehicle district office, (a) notice of such repossession or retaking in such form as the commissioner may require and (b) the number plates of such motor vehicle or motorcycle. Notice of such repossession or retaking, including the name and address of the person, firm or corporation repossessing or retaking the same, shall also be given within twenty-four hours thereof to the owner of such motor vehicle or motorcycle, either personally or by registered or certified mail directed to such owner at his last-known address. Unless the motor vehicle or motorcycle can be repossessed or retaken without breach of the peace, it shall be repossessed or retaken by legal process, but nothing herein contained shall be construed to authorize a violation of the criminal law.

**FORM MV-327 (REDUCED)**

**NOTICE OF REPOSSESSION OF MOTOR VEHICLE OR MOTORCYCLE**



New York State Department of Motor Vehicles

**NOTICE OF REPOSSESSION OF A  
MOTOR VEHICLE OR MOTORCYCLE**

www.dmv.ny.gov

**INSTRUCTIONS:** Vehicle and Traffic Law Section 425 requires the reposessor of a motor vehicle or motorcycle to do the following:

1. immediately following the repossession, personally appear at the police agency in the locality where the repossession occurred, and notify the police agency of the repossession;
2. within 24 hours, deliver either personally or by special delivery first class mail to any Motor Vehicle Issuing Office (not to the Title Bureau):
  - a. this completed notice of repossession; **and**
  - b. the license plates from the vehicle being repossessed (unless removed by registrant before the repossession).  
(NOTE: A fee of \$1.00 per set of plates may be required by some county offices.)
3. within 24 hours, notify the vehicle owner of the repossession (either personally, or by registered or certified mail sent to the owner at the owner's last-known address).
4. prepare this form, and present it and the license plates, if any, to any Motor Vehicle Issuing Office. The Motor Vehicle Issuing Office will return the Owner Copy and Repossessor Copy to the Repossessor. Once the reposessor receives the Repossessor and Owner copies of the MV-327, he must forward the owner copy immediately to the owner.

**To Commissioner of Motor Vehicles:**

This is to notify you that the vehicle described below has been repossessed and that:

- the license plates from this vehicle are enclosed.
- the registrant removed the plates from the vehicle BEFORE the vehicle was repossessed.

**NOTE: Failure to deliver the license plates to a Motor Vehicle Issuing Office within 24 hours is a violation of Vehicle and Traffic Law Section 425, which is punishable by a fine of up to \$150. If you are a dealer, however, failure to deliver the license plates to a Motor Vehicle Issuing Office within 24 hours may result in a fine of up to \$1,000 and/or suspension or revocation of your dealer's license.**

Year and Make of Vehicle	Model	State Last Registered	Plate Number	Month and Year of Expiration
Vehicle Identification Number		Body Type	Color	Date of Repossession
Name and Address of Registrant			Name & Address of Lienholder Authorizing Repossession	
Name and Address of Owner			Name and Address of Repossessor	
Name and Address of Police Agency Notified			Signature of Representative From Lienholder or Repossessor	
Locality Where Repossession Occurred				Date Police Agency Notified

**FOR DMV OFFICE USE ONLY**

The Department of Motor Vehicles was notified that the vehicle described above was repossessed.

The license plates described above were not submitted with this form.

The license plates described above were received:

by mail       in person      on \_\_\_\_\_

at the \_\_\_\_\_ Motor Vehicles Office.

By \_\_\_\_\_

Questions about the Title Law, and requests for additional copies of this booklet, should be addressed to:

TITLE BUREAU  
NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES  
6 EMPIRE STATE PLAZA  
ALBANY NY 12228-0330



**NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES**  
**Andrew M. Cuomo, Governor**

