

Creation and Release of Liens

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Creation of a Lien

Missouri law states that for a lien to be perfected the date it is created, and to protect the creditor from the buyer's/debtor's possible bankruptcy, the notice of lien should be perfected (received by the Department) within 30 days from the date of the loan.

Perfecting a Lien

- A lien is a claim on the property of another, i.e., vehicle, vessel, etc., as security for payment of a debt.
- To perfect a lien on a motor vehicle, trailer, manufactured home, boat, or outboard motor, see the chart below.
- File your lien online at: <https://dors.mo.gov/dmv/nol/loginLink.do>
- All certificates of title will be mailed to the owner named on the certificate of title unless the owner designates a "Mail-to" on the application for title or provides written authorization for other handling.

Filing Notice of Lien Online

A primary (first) lienholder can file a notice of lien using the Department's online Notice of Lien System (NOL).

- A second lienholder cannot file a notice of line using the Department's online NOL system as the second lienholder must obtain the written authorization from the first lienholder and provide the written authorization when filing their NOL.
- Information on how to obtain access and file notice of liens using the Department's online NOL system can be found at dor.mo.gov/motorv/liendeal/

Below is a summary of documents and fees required based on the type of transaction:

TRANSACTION TYPE	REQUIRED DOCUMENTS/FEEES
FILING FIRST LIEN ONLINE WITHOUT OWNERSHIP DOCUMENT	<ul style="list-style-type: none"> • Vehicle/Vessel/OBM: <ul style="list-style-type: none"> ◦ <i>Notice of Lien or Lien Release or Authorization to Add/Remove Name From Title (Form-4809)</i>; or ◦ Application for title (<i>Form-108</i> or <i>93</i>). • \$2.50 processing fee.
FILING SECOND LIEN WITHOUT OWNERSHIP DOCUMENT (Cannot file online)	<ul style="list-style-type: none"> • Same requirements as listed above.
NO CHANGE OF OWNERSHIP	<ul style="list-style-type: none"> • Application; <ul style="list-style-type: none"> ◦ Vehicle – Application for Missouri Title and License (Form-108) with "Title and Notice of Lien" box checked; or ◦ Vessel/OBM – Application for Missouri Boat/Vessel or Outboard Motor and Registration (Form-93) with "Title and Notice of Lien" box checked. • Certificate of title; • Notice of Lien, Lien Release, Or Authorization to Add/Remove Name From Title (Form-4809); <ul style="list-style-type: none"> ◦ Lien authorization or release of the existing lien is not required if the lienholder is only updating a lien (same owners

	and same lienholder).
NO CHANGE OF OWNERSHIP (continued)	<ul style="list-style-type: none"> • Title fees: <ul style="list-style-type: none"> ○ \$8.50 title fee for motor vehicles; ○ \$7.50 title fee for vessels; or ○ \$5 title fee for OBM. • \$2.50 title processing fee; and • \$2.50 NOL processing fee.
CHANGE OF OWNERSHIP	<ul style="list-style-type: none"> • Notice of Lien, Lien Release, Or Authorization to Add/Remove Name From Title (Form-4809); and • \$2.50 NOL processing fee.

You may take the documents to your local license office or mail to the Motor Vehicle Bureau PO Box 100, Jefferson City, MO 65105-0100.

Releasing a Lien

On a motor vehicle, trailer, manufactured home, vessel, or outboard motor, Sections [301.640](#), [306.420](#), and [700.370](#), RSMo require the lienholder to release the lien on a separate document within **5** business days after the lien is satisfied. The release document shall be notarized. Each perfected second lienholder, if any, shall release such lien in the same manner.

- Lien releases made on or after July 1, 2003, may no longer be released on the **face** of a Missouri title, but must be released as follows:
 - If the **lienholder is an individual**, a notice of release (lien release section of Form-4809) must be completed, signed, and **notarized**. An estate executor may release the lien by submitting the above with an **original or certified copy** of the probate court order.
 - If the **lienholder is a business entity**, a completed, signed, and notarized notice of release (lien release section of Form-4809) **or a notarized** lien release on the lienholder's letterhead listing the year, make, vehicle identification number, lien release date, lienholder name and signature, and vehicle owner's information must be submitted; **or**
 - ◆ A faxed copy may be accepted as long as the notary information is legible.
 - If the above cannot be obtained, the **original** security agreement stamped "paid" with the official seal of the lienholder will be accepted. The seal must contain the lienholder's business name (a stamp that only shows "paid" is not acceptable).
- Liens released prior to July 1, 2003, may be released on the face of the title or as listed above and do not have to be notarized.
- If the owner is unable to obtain a lien release, a court order instructing the director of revenue to release the lien must be submitted.
- Some states still require the lien to be released on the face of the title. For these states, Missouri will accept this method of lien release. The out-of-state title must be notarized only if that state currently requires the release to be notarized.
- To release a lien recorded on a certificate of title when the accounts/assets of the lienholder have been taken over by the FDIC due to insolvency and/or liquidation, a document from the FDIC must be submitted.
 - The document from the FDIC must grant power of attorney to the receiver of the account and list the names of the insolvent lienholder and the lienholder that took over the account. If the power of attorney references an "asset pool" only, rather than the name of the insolvent lienholder, a separate document listing the insolvent lienholder is required.

NOTICE OF LIEN OR RELEASE FORM (Form-4809)

MISSOURI DEPARTMENT OF REVENUE MOTOR VEHICLE BUREAU PO BOX 3355, JEFFERSON CITY MO 65105-3355		573-526-3669 www.dor.mo.gov/mvdl		FORM 4809 (REV. 08-2009)	FOR DOR USE ONLY REJECT NUMBER TYPE ALL APPLICATIONS. IF NOT TYPED, ATTACH COPY OF TITLE.
FOR DOR USE ONLY					
1					
<input type="checkbox"/> NOTICE OF LIEN (NO NOTARY REQUIRED FOR THIS SECTION)					
<input type="checkbox"/> CHANGE OF OWNERSHIP <input type="checkbox"/> NO COMPLETE CHANGE OF OWNERSHIP — MUST SUBMIT TITLE APP./NOL WITH TITLE, TITLE FEE, AND PROCESSING FEE					
OWNER INFORMATION	OWNER'S NAME (LAST, FIRST, MIDDLE) AS SHOWN ON TITLE APPLICATION (ONLY FIRST 50 CHARACTERS WILL PRINT ON TITLE)				
	STREET ADDRESS			COUNTY	
	CITY, STATE, AND ZIP CODE			DLN OR FEIN	
UNIT DESCRIPTION	<input type="checkbox"/> PASSENGER <input type="checkbox"/> TRUCK <input type="checkbox"/> ATV <input type="checkbox"/> TRAILER <input type="checkbox"/> MANUFACTURED HOME <input type="checkbox"/> RV <input type="checkbox"/> BUS <input type="checkbox"/> BOAT/VESSEL <input type="checkbox"/> OUTBOARD MOTOR (EXCLUDING TROLLING MOTOR) <input type="checkbox"/> MOTORCYCLE <input type="checkbox"/> TRICYCLE				
	YEAR	MAKE	VIN/HIN NUMBER		
	PURCHASE DATE	PREVIOUS TITLE NUMBER	NET PRICE (AFTER TRADE-IN)		
FIRST LIENHOLDER INFORMATION	LIENHOLDER'S NAME AS SHOWN ON TITLE APPLICATION			FDIC OR LIENHOLDER ID NUMBER	
	STREET ADDRESS			CITY, STATE, AND ZIP CODE	
	LIEN DATE	SUBJECT TO FUTURE ADVANCES?	LN OR UNIT NUMBER		
		<input type="checkbox"/> YES			
SECOND LIENHOLDER INFORMATION	LIENHOLDER'S NAME AS SHOWN ON TITLE APPLICATION			FDIC OR LIENHOLDER ID NUMBER	
	STREET ADDRESS			CITY, STATE, AND ZIP CODE	
	LIEN DATE	LN OR UNIT NUMBER			
ADD/REMOVE NAME FROM TITLE	<input type="checkbox"/> LIENHOLDER AUTHORIZATION FOR OWNERS TO ADD/REMOVE NAME FOR TITLE. (NO NOTARY REQUIRED FOR THIS SECTION)				
	OWNER'S NAME (LAST, FIRST, MIDDLE) AS SHOWN ON TITLE APPLICATION			PRINT NAME BEING ADDED OR REMOVED <input type="checkbox"/> ADD <input type="checkbox"/> REMOVE	
	STREET ADDRESS			CITY, STATE, AND ZIP CODE	
	COUNTY	TITLE NUMBER	PRINTED NAME OF LIENHOLDER'S AGENT	SIGNATURE OF LIENHOLDER'S AGENT	
LIEN RELEASE INFORMATION	<input type="checkbox"/> LIEN RELEASE—ATTACH TO TITLE (NOTARY REQUIRED IF COMPLETING THIS SECTION)				
	LIENHOLDER'S NAME AS SHOWN ON TITLE		PRINTED NAME OF LIENHOLDER'S AGENT	SIGNATURE OF LIENHOLDER'S AGENT	
	NOTARY PUBLIC EMBOSSE OR BLACK RUBBER STAMP SEAL	STATE	COUNTY (OR CITY OF ST. LOUIS)	LIEN CREATION DATE	RELEASE DATE
	SUBSCRIBED AND SWORN BEFORE ME, THIS			MY COMMISSION EXPIRES	
	NOTARY PUBLIC SIGNATURE			NOTARY PUBLIC NAME (TYPED OR PRINTED)	
A \$2.50 processing fee must be submitted with each Notice of Lien.					
THE ORIGINAL DOCUMENT MUST BE SUBMITTED. It is recommended that you retain a copy for your records.					

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An explanation for each required field is contained on the following pages.

INSTRUCTIONS FOR COMPLETING A NOTICE OF LIEN OR LIEN RELEASE FORM (FORM-4809)


1. **For DOR Use Only** – Office staff should validate this area for the appropriate processing/agent fee.

The following must be completed in order to file a lien:

2. **Owner's Name** – Enter the owner's name exactly as shown on the title application in last, first, and middle sequence. To release a lien in multiple names on the title, only one is required on release.
Street Address – Enter the owner's street address.
County – Enter the county in which the owner lives.
City, State, and ZIP Code – Enter the owner's city, state and zip code.
3. **DLN, SSN, OR FEIN Number** – Enter the Driver License Number, Social Security Number, or Federal Employee Identification Number (FEIN) of the owner.
4. **Type of Unit** – Check the appropriate block to indicate motor vehicle, ATV, trailer, manufactured home, vessel, or outboard motor.
5. **Year** – Enter the year of the unit, e.g., 04, 05, etc.
Make – Enter the make of the unit, i.e., Ford.
Identification Number – Enter the identification number of the motor vehicle, ATV, manufactured home, trailer, vessel, or outboard motor.
6. **Purchase Date** – Enter the purchase date of the unit.
7. **Previous Title Number** – Enter the previous title number, if available.
8. **Net Price** – Enter the net price of the unit after any trade-in credit or rebate has been deducted.
9. **First Lienholder's Name** – Enter the name of the first lienholder. "As agent" may be recorded following the lienholders name. Please note that only the first 20 characters (including spaces) of the name will appear on the certificate of title.
Street Address – Enter the first lienholder's street address.
City, State, and ZIP Code – Enter the first lienholder's city, state and zip code.
10. **FDIC or ID Number** – Enter the Federal Deposit Insurance Corporation (FDIC) number or other lienholder identification number of the second lienholder, i.e., dealer number, etc.
11. **Lien Date** – Enter the date of the security agreement (lien date) for the first lienholder.
12. **Subject to Future Advances (First Lienholder)** – Mark this block if the unit is subject to future advances.
13. **Loan or Unit Number** – This box is used to record the loan or unit number provided by the first lienholder.

14. **First Lienholder Authorization** – To add a second lien, the first lienholder’s authorized agent must sign.
15. **Second Lienholder's Name** – Enter the name of the second lienholder.
Street Address - Enter the first lienholder’s street address.
City, State and ZIP Code – Enter the city, state and ZIP code of the second lienholder.
16. **FDIC or ID Number** – Enter the Federal Deposit Insurance Corporation (FDIC) or identification number of the second lienholder.
17. **Second Lien Date** – Enter the date of the security agreement (lien date) for the second lienholder, if applicable.
18. **Loan or Unit Number** – This box is used to record the loan or unit number provided by the second lienholder.
19. **Lienholder Authorization** – Check the box and complete owner information only if adding/removing name from the title.
20. **Lien Release** – Check this box to release a lien.
21. **Lienholders’ Name as Shown on Title** – Enter the name of the lienholder that is releasing the lien as it appears on the face of the title.
22. **Printed Name of Lienholder’s Agent** – Print the name of the lienholder’s agent that is releasing the lien.
23. **Signature of Lienholder’s Agent** – The authorized agent of the lienholder must sign.
24. **Lien Creation Date** – Enter the lien creation date.
25. **Release Date** – Record the date the lien is released.
26. **Notary Public Information** – This section must be completed by a notary public.

NOTICE OF LIEN FORM (DOR-108)

 MISSOURI DEPARTMENT OF REVENUE APPLICATION FOR MISSOURI TITLE AND LICENSE		TRANSFER TYPE <input type="checkbox"/> RENEWAL/TRANSFER PLATES <input type="checkbox"/> TRANSFER PLATES <input type="checkbox"/> NEW PLATES <input type="checkbox"/> TITLE ONLY DOR USE ONLY — REJECT NUMBER LICENSE PLATE NO BRAND CODE	
ORIGINAL (1) <input type="checkbox"/> DUPLICATE (2) <input type="checkbox"/> NON-NEGOT. (3) <input type="checkbox"/> PRIOR SALVAGE <input type="checkbox"/> CORRECTED (4) <input type="checkbox"/> MECHANIC/BUYER <input type="checkbox"/> SALVAGE (5) <input type="checkbox"/> BUR SALVAGE (6) <input type="checkbox"/> JUNK (A) <input type="checkbox"/> BUR JUNK (B) <input type="checkbox"/> TRANSFER ON DEATH (TOD) <input type="checkbox"/> TENANT'S IN COMMON <input type="checkbox"/>		<input type="checkbox"/> TITLE AND NOTICE OF LIEN (1) (No complete change of ownership)	
OWNER'S NAME - LAST, FIRST, MIDDLE (ONLY FIRST 2) HIS WILL PRINT ON TITLE INCLUDING TOD TOD BENEFICIARIES, IF APPLICABLE			
OWNER'S STREET ADDRESS, R.R. OR P.O. BOX NUMBER CITY STATE ZIP CODE		COUNTY (3) <input type="checkbox"/> IN CITY LIMITS <input type="checkbox"/> OUTSIDE CITY LIMITS DLN OR FEIN NUMBER (4)	FLEET NUMBER LR NUMBER PRICE (5)
YEAR (6) MAKE (7)	VEHICLE IDENTIFICATION NUMBER (F TYING, DISREGARD BLOCK CONSTRAINTS) (8)		REBATE VEHICLE TRADE-IN
KIND OF VEHICLE P - PASSENGER M - MOTORCYCLE T - TRUCK C - TRICYCLE D - TRAILER R - RES. VEHICLE B - BUS A - ATV	<input type="checkbox"/> G - GAS L - L.P. PROPANE <input type="checkbox"/> D - DIESEL E - ELECTRIC <input type="checkbox"/> N - NATURAL G - OTHER	SURVEY (10) NO. STATE ZONE	PURCHASE DATE (9) SEATING OTHER CREDIT
<input type="checkbox"/> YES (13) <input type="checkbox"/> NO (14)	<input type="checkbox"/> YES (11) <input type="checkbox"/> NO (12)	MAIL TO LIENHOLDER (15) <input type="checkbox"/> YES (17) <input type="checkbox"/> NO (18)	MAIL TO ALTER/PHRASE ADDRESS BELOW. DO NOT USE IF SECOND LIEN OR SUBJECT TO FUTURE ADJUSTMENTS. (19)
STREET ADDRESS, R.R. OR P.O. BOX NUMBER CITY STATE ZIP CODE		STREET ADDRESS, R.R. OR P.O. BOX NUMBER CITY STATE ZIP CODE	
<input type="checkbox"/> TRADE-IN <input type="checkbox"/> LICENSE TRANSFER <input type="checkbox"/> OTHER CREDIT		VEHICLE IDENTIFICATION NUMBER H.P. TITLE NUMBER (21)	FEE LICENSE FEE RESERVATION FEE ADDITIONAL PHYSICIAN TRANSFER FEE FAILURE TO TRANSFER NEW RENEWAL PENALTY TITLE PENALTY FUND DONATIONS TITLE/QUICK FEE STATE TAX (S) (U) LOCAL TAX
OWNER'S SIGNATURE If this motor vehicle is registered at the time application for title is made, my signature shall certify that I have and will maintain, during the period of registration, financial responsibility with respect to each motor vehicle that I own, lease, or operate on the streets or highways. You must present your insurance card or other acceptable proof of financial responsibility. Any false affidavit is a crime under Section 575.050 of Missouri law.		SIGNATURE OF ONE OWNER REQUIRED I CERTIFY UNDER PENALTY OF PERJURY THAT THE FACTS HEREIN ARE TRUE TO THE BEST OF MY KNOWLEDGE.	
DEALER INFO. MO DEALER NUMBER DEALERSHIP NAME CITY, STATE, ZIP CODE TELEPHONE NUMBER I CERTIFY UNDER PENALTY OF PERJURY THAT THE FACTS HEREIN ARE TRUE TO THE BEST OF MY KNOWLEDGE. SIGNATURE OF DEALER OR REPRESENTATIVE TRADE-IN YES NO		DONATIONS <input type="checkbox"/> \$1 BLIND FUND <input type="checkbox"/> \$1 ORGAN FUND <input type="checkbox"/> \$10 WWII MEMORIAL FUND	
NOTARY PUBLIC INFO. NOTARY PUBLIC EMPLOYER OR BLACK RUBBER STAMP SEAL STATE COUNTY (OR CITY OF ST. LOUIS) SUBSCRIBED AND SWORN BEFORE ME, THIS DAY OF NOTARY PUBLIC SIGNATURE MY COMMISSION EXPIRES NOTARY PUBLIC NAME (TYPED OR PRINTED)		FOR OFFICE USE ONLY <input type="checkbox"/> FRUIT MGT OF PLATES FORM 2293 <input type="checkbox"/> PP <input type="checkbox"/> INS <input type="checkbox"/> DIST. AMT. <input type="checkbox"/> PSN \$ <input checked="" type="checkbox"/> (VII) SAFETY <input type="checkbox"/> SITE CODE <input checked="" type="checkbox"/> (VII) EMISSION	
OFFICE VALIDATION (22) <input type="checkbox"/> APPROVE <input type="checkbox"/> REJECT PROCESSED BY MILEAGE DATE SURRENDERED PLATE NUMBER SURRENDERED PLATE CREDIT		SUBTOTAL PROCESSING OR AGENT FEE NET PROCESSING FEE TOTAL	

An explanation for each required field is contained on the following pages.

**INSTRUCTIONS FOR COMPLETING A NOTICE OF LIEN FORM
(DOR-108)**

1. **Office Validation** – (Office Validation) this space must legibly show the office number and the date the transaction was validated.
2. **Owner's Name & Address** – Enter the name, street address, city, state, and ZIP of the owner.
3. **County** – Enter the county name in which the applicant's address is located.
4. **DLN, SSN, or FEIN Number** – The applicant's identification number should be entered as outlined below:
 - Individual Name - Enter the Driver License Number or Social Security Number.
 - Business Name - Enter the Federal Employee Identification Number (FEIN).
5. **Price** – Enter the gross sale price of the motor vehicle, trailer, all-terrain vehicle or manufactured home.
6. **Year** – Enter the last two digits of the vehicle's model year, example: 04.
7. **Make** – Enter the make of the vehicle, i.e., Ford.
8. **Vehicle Identification Number** – Enter the vehicle identification number correctly and completely as listed on the surrendered Manufacturer's Statement of Origin or the assigned certificate of ownership.
9. **Purchase Date** – Enter the purchase date of the unit; as mm/dd/yy.
10. **Previous Title Number** – Enter the previous title number of the vehicle being titled, if available.
11. **Kind of Vehicle (KOV)** – Record the correct code as listed on the title application.
12. **Net Price** – Enter the net price of the unit after any trade-in credit or rebate has been deducted.
13. **First Lien** – Mark the appropriate box to record a first lienholder.

Name Change - No Change of Ownership

14. **Security Agreement Date** – Record the first lien date.
15. **Lienholder's Phone Number** – Record the lienholder's phone number.
16. **First Lien** – Record the first lienholder's name and complete address.
17. **Second Lien** – Mark the appropriate box to record a second lienholder. Mark this box to have title mailed to alternative address below: mailed to an address than what is listed in area of the application. This box cannot be used if second lien or STFA applies. (See MV1-1)
18. **Second Lien** – Record the second lienholder's name and complete address.
19. **Subject To Future Advances (STFA)** – Mark this box if the unit is subject to future advances.
20. **Security Agreement Date** – Record the second lien date.
21. **First Lienholder Authorization** – To add a second lien, the first lienholder's authorized agent must sign.
22. **OFFICE VALIDATION** – This space is used by state offices to validate the transaction for the \$2.50 processing fee.

On occasion, the owner listed on the face of a certificate of title may change his or her name because of marriage, divorce, adoption, personal reasons, etc. To reflect this change on the certificate of title, the owner must submit a completed *Application for Missouri Title and License* (DOR-108), the outstanding certificate of title in his or her name, and one of the documents listed below. **Because there is no change of ownership, the certificate of title is not required to be assigned.**

- A copy of the marriage certificate or newspaper clipping when a name change occurs because of marriage;
- A copy of the divorce decree that specifically states the individual's name was restored to its previous state when a divorce occurs and the former wife changes her name to her previous (maiden) name;
- Authorized adoption papers issued through the Circuit Court, Juvenile Division, indicating a change of name when an individual is adopted and a name change occurs; or

Adding or Deleting Names

- A certified document from the Circuit Court Division when an individual elects to have his or her name changed because of personal reasons. The order from the court must state the name the individual formerly used and the full name currently being used by the individual.

To add or delete a name on a certificate of title, the following must be submitted:

- All copies of the completed *Application for Missouri Title and License* (DOR-108), or *Application for Missouri Watercraft or Outboard Motor Title and Registration* (DOR-93) with the title type marked as "ORIGINAL;"
- The properly assigned certificate of title;
 - The lien is not required to be released in this case, but must be shown on the application for title.
- The appropriate title and processing/agent fee.
- Notice of Lien, Lien Release, or Authorization to Add/Remove Name from Title

In most cases, the license plates currently being used on the vehicle may remain on the vehicle. Please contact your local Department of Revenue license office for complete instructions.

Adding or Deleting Names after Title Assigned but Prior to Issuance of a New Title

On occasion, the purchaser of a newly acquired motor vehicle or trailer will request the Department to add or delete another individual's name to or from the ownership document at the time an application for title is submitted to a license office.

Adding or deleting an owner name from the title does not affect a perfected lienholder's security interest, the lienholder's ability to obtain a repossession title, or the lienholder's rights in bankruptcy.

When a name is being deleted, a statement must be submitted by the individual whose name is being deleted.

Upon presentation of the required documents and fees, an individual's name may be added or deleted on an application for title.

House Bill 269, which went into effect August 28, 2009, requires Authorization from Lienholder when adding or dropping a name from a title. Use Form 4809 (Notice of Lien, Lien Release, or Authorization to Add/Remove Name from Title) signed by a lienholder or a statement on a lienholder's letterhead for authorization.

Lienholder No Longer in Business

A copy of a certificate of title with the lien released is not acceptable proof for releasing a lien at the time application is made for a duplicate title unless the lienholder shown is no longer in business. A statement from the Secretary of State's Office, the Federal Deposit Insurance Corporation (FDIC), or Federal Savings and Loan Association stating the lienholder is no longer in business must be submitted with the copy of the certificate of title showing the lien released.

General Information

On occasion, a lienholder will release the lien on a vehicle before the original certificate of title reflecting the lien issues in the owner's name. This usually happens when the applicant fails to pay his or her taxes in a timely manner. In this situation, the lien may be released after the taxes are paid by submitting one of the lien release documents referenced on page 6-2, under "Releasing a Lien." If the vehicle was purchased for less than \$6,000 and six years has elapsed since the creation of the lien, a lien release may not be required as outlined below.

When a Lien Release is not Required

Section 301.640.3, RSMo provides that if the purchase price of a motor vehicle or trailer did not exceed \$6,000 at the time of purchase, a lien shown on the certificate of title shall be considered satisfied within six years from the date the lien was originally perfected. In this case, the lien does not have to be released by the lienholder. These provisions do not apply in the following situations:

- If the lienholder was a bank, credit union, savings and loan, or other depository institution, or a motor vehicle financing company whose net worth exceeds \$100,000,000, i.e., GMAC, Ford Motor Credit, etc.
 - The liens that do qualify under this provision are those made by dealers, individuals, and other entities not excluded above.
- If the certificate of title has "Subject to Future Advances" recorded in the second lienholder area of the title; or
- If the lien has been re-perfected since the original date of perfection or a new lien has been perfected on the title.

EXAMPLE: Mike Smith purchased a motor vehicle on June 27, 1995, from a dealer for \$5,500. The dealer financed the vehicle. When the title issued on July 20, 1995, it was mailed to the dealer showing the lien. On August 28, 2003, Mr. Smith applies for a duplicate title to the vehicle. Because the purchase price of the vehicle was less than \$6,000 and at least six years has passed since the lien was perfected, Mr. Smith may obtain a clear title without submitting a lien release from the dealer.

Titles Issued Without Lienholder Information

If a notice of lien is received from the lienholder within 30 days of the creation of lien date and the Department has issued a title that does not reflect the lien, the Department will:

- Recall the incorrect title; and
- Issue a new title with the correct lien information shown.

It is important that the lienholder promptly files the notice of lien to keep occurrences of titles being issued without the correct lien information shown to a minimum.

Liens May Secure Future Advances

Sections 301.600.3, 306.400.4, and 700.350.3, RSMo provide that liens on motor vehicles, trailers, manufactured homes and marinecraft (boats and motors) may secure future advances if certain procedures are followed. For example, a lienholder may file a notice of lien on a vehicle with the Department and later allow the vehicle owner to refinance his or her vehicle, borrow additional money or extend his or her line of credit under the original security agreement. The lienholder does not have to “update” or re-perfect the lien by filing another notice of lien with the Department on the same vehicle. The lien already shown on the certificate of ownership will secure any future loan made against the vehicle as long as the loan is an extension or addendum to the original loan agreement.

For a lien on a motor vehicle, trailer, marinecraft, or manufactured home to secure future advances, the following requirements apply:

- The security agreement evidencing indebtedness must clearly state the fact that a lien may secure future advances. The Department is not required to witness the agreement.
- The lienholder must check the “STFA” block on the notice of lien form. The applicant must check the second lien block and the “STFA” block on the title application.
 - When the corresponding certificate of title issues, “Subject to Future Advances” will appear in the second lienholder area on the face of the certificate of title.
- “Subject to Future Advances” may not be recorded on any application for title or lien perfection or the subsequent certificate of title issued if a second lienholder is shown.
- If the original lien has already been released on the certificate of title, the lienholder would have to file another notice of lien on the vehicle, as the provisions to secure future advances would be terminated.

Repossession Title

General Information

Lienholders may note the fact that a lien secures future advances on any application for an original title or notice of lien on a motor vehicle, trailer, manufactured home, boat, or motor. This includes applications for title involving a change of ownership, updating/adding a lien, or changing a name.

New Requirements Effective August 28, 2006

All DOR **license** offices can accept repo title applications for motor vehicles, trailers, ATVs, manufactured homes, boats/vessels, outboard motors. These applications may still be submitted to the Motor Vehicle Bureau, PO Box 1008, Jefferson City, MO 65105-1008.

To obtain a repossession title, the lienholder must submit the following documents and fees.

Repossession Titling Requirements

Motor vehicles, trailers, ATV's, or manufactured homes:

Application/Affidavit for Missouri Repossession Title (DOR-5005);

Boats/vessels or outboard motors:

Application for Missouri Watercraft Title and Registration (DOR-93);

General Affidavit ([Form-768](#)) with item 5 completed, signed, and notarized;

All units:

A copy of the Notice of Lien (NOL) receipt or the original title reflecting the lienholder;

\$10 title fee or \$15 quick title fee (if applicable); and
\$2.50 processing fee.

Before making application, the lienholder must provide 10 days written notice to the owner and any other lienholders by first class mail; postage prepaid, of their intent to file for a repossession title, or must obtain the written consent from all parties to repossess the unit. Lienholders may access the Department's records online to ensure they have notified all interested parties of record. Applications for online access can be obtained at <http://www.dor.mo.gov/mvdl/motorv/liendeal/>.