

**TITLE 12—DEPARTMENT OF REVENUE**  
**Division 10—Director of Revenue**  
**Chapter 23—Motor Vehicle**

**12 CSR 10-23.430 Registration of a Motor Vehicle or Trailer When the Out-Of-State Lienholder Refuses to Release the Title**

*PURPOSE: This rule clarifies the requirements for and the issuance of registration by the Department of Revenue in certain situations for motor vehicles or trailers when an individual has established residency in Missouri and the out-of-state lienholder refuses to release the title.*

(1) An individual establishing residency in Missouri is required to title and register all motor vehicles and trailers they own within thirty (30) days of establishing residency. On occasion, the lienholder named on the out-of-state title may refuse to release the title to either the owner or the Department of Revenue in order for the owner to title the vehicle in Missouri. Since the owner is obligated to obtain Missouri license plates for their vehicle, they shall apply for registration by submitting the following:

- (A) APPLICATION FOR MISSOURI TITLE AND LICENSE, Form 108, completed and signed;
- (B) A copy of the front and back of the out-of-state title issued in the owner's name or proof that the title is being held electronically; see section (2);
- (C) A written statement from the lienholder refusing to release the title or an Owner Out-of-State Title Request Form 5834;
- (D) All documents and fees required to obtain Missouri license plates; and
- (E) A fee equal to the title fee required pursuant to section 301.190, RSMo.

(2) If the title is being held by a state that issues electronic titles, one (1) of the following can be accepted in lieu of the copy of the front and back of the title:

- (A) A title receipt indicating the applicant(s) name as the owner and the lienholder's name as the lienholder; or
- (B) A statement from the lienholder, on letterhead, declaring the out-of-state title is held by an electronic titling state.

(3) If the original title or out-of-state ownership document is not surrendered at the time of application, applicant will be issued a one- (1-) year registration. A letter will be printed and mailed, emailed, or faxed to the lienholder requesting the title be submitted to the department. Applicant will not receive a Missouri Certificate of Title, and the one- (1-) year registration will not be eligible for renewal until the out-of-state title has been received.

*AUTHORITY: sections 301.010 and 301.190, RSMo Supp. 2025.\* Original rule filed April 16, 1993, effective Oct. 10, 1993. Amended: Filed Nov. 8, 2023, effective May 30, 2024. Amended: Filed Aug. 28, 2025, effective Feb. 28, 2026.*

*\*Original authority: 301.010, RSMo 1939, amended 1945, 1949, 1951, 1969, 1974, 1979, 1980, 1983, 1985, 1986, 1987, 1988, 1989, 1992, 1993, 1995, 1996, 1997, 1998, 2000, 2004, 2005, 2007, 2008, 2009, 2012, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2025, and 301.190, RSMo 1939, amended 1947, 1965, 1981, 1983, 1984, 1985, 1986, 1987, 1988, 1989, 1990, 1992, 1997, 1999, 2003, 2004, 2005, 2006, 2007, 2009, 2012, 2015, 2020.*