



## SOS LIEN RELEASE TITLE

Due to the enactment of PA 097-0838, which became effective July 20, 2012, an Illinois dealership may obtain a \$20 reduced fee or \$50 expedited, reduced fee Title upon trade-in of a vehicle. Several stipulations apply and are as follows:

**In those instances where the vehicle was last titled in Illinois, the following documentation must be provided and criteria met:**

1. Only an Illinois dealership may submit the application for the Title.
2. An Application for Vehicle Transaction(s) (VSD-190) with both "DUPLICATE TITLE and CORRECTED TITLE" boxes marked must be submitted. The application must be prepared in the name of the last recorded vehicle owner(s). Absolutely no changes may be made to the ownership.

The Illinois dealership must provide mail-to instructions back to the dealership; therefore, lienholder information must not be reflected on the application.

3. Verify the information on the application matches the titles master file by checking the vehicle identification number for the last title record.
4. If a lien is reflected on the titles master file, a copy of a lien release from the financial institution must be provided. This lien release must indicate the vehicle owner(s) name(s), year, make and vehicle identification number of the vehicle along with a statement the lien/loan has been paid in full. Verify the information provided on the lien release matches that of the application and titles master file.
5. The vehicle owner(s) signature(s) must be on the application. If the vehicle is jointly owned, both owners must sign the application. If the vehicle owner(s) are not signing the application, normal power-of-attorney rules apply and a copy of the power-of-attorney must be provided at time of application.

**In those instances where the vehicle was last titled in a state other than Illinois, the following documentation must be provided and criteria met:**

1. Only an Illinois dealership may submit the application for the Title.
2. An Application for Vehicle Transaction(s) (VSD-190) with the "TITLE ONLY" box marked must be submitted. The application must be prepared in the name of the last recorded vehicle owner(s). Absolutely no changes may be made to the ownership.

If the last recorded vehicle owner(s) are not Illinois residents, verify the last known out-of-state address is reflected in the owner address field of the application. If they have since moved to Illinois, you may reflect the current Illinois address in the owner address field of the application. The Illinois dealership must provide mail-to instructions back to the dealership; therefore, lienholder information must not be reflected on the application.

**NOTE:** This office realizes our records will not contain ownership information for a vehicle titled in another state. As such, it is of utmost importance we utilize the remaining instructions as tools to verify as much ownership information as possible.

3. Check Carfax to determine the last title number and state of issue. Print the Carfax Report and attach it to the application.

4. If a lien release is provided from a financial institution, the lien release must indicate the vehicle owner(s) name(s), year, make and vehicle identification number of the vehicle along with a statement the lien/loan has been paid in full and may also reflect the title number and state of issue. The financial institution is also free to supply a photocopy or image of the certificate of title in their possession.

If a lien release does not provide the vehicle owner(s) name(s), title number and state of issue, and a photocopy or image of the certificate of title has not been provided, or the transaction does not require a lien release from a financial institution, documentation must be provided to this office attesting to the ownership of the vehicle in the form of a Department of Motor Vehicle record from the last known state of issue.

5. Verify the last recorded vehicle owner(s) and vehicle information provided on the lien release, photocopy or image of the certificate of title or Department of Motor Vehicle record matches that of the application and the last certificate of title reflected on the Carfax report.

If you have not been provided documentation enabling you to verify the last recorded vehicle owner(s), year, make, vehicle identification number, title number and state of issue, the transaction must be rejected. A lien release letter must be very specific in identifying this information. If not, the Illinois dealership is required to submit evidence in the form of a motor vehicle record or a photocopy or image of the certificate of title.

6. The vehicle owner(s) signature(s) must be on the application. If the vehicle is jointly owned, both owners must sign the application. If the vehicle owner(s) are not signing the application, normal power-of-attorney rules apply and a copy of the power-of-attorney must be provided at time of application.