

Titling a Motor Vehicle Electronically with a Lien

START



Customer

Customer buys a vehicle from a dealer, finances vehicle purchase price, sales tax, titles fees (\$15).



Motor Vehicle Dealer

Lienholder approves the loan and Dealer submits all paperwork necessary for titling the vehicle, fees/taxes, and loan information electronically through the state's electronic titling system to the County Clerk's title office.



County Clerk's Title Office

The County Clerk's title office reviews the documentation, collects the sales tax and title fee (See Customer's box) and issues the title with lien.

The clerk will print and send the memorandum of title to the dealer for customers to register (plate the vehicle).



Lienholder

The title will remain electronic until the lien has been canceled (customer paid off the loan successfully) by the lien holder.

The lienholder is required to send the vehicle owner written notice (by mail or email) with titling options (print paper or keep electronic.) The lender may send the notice either when the owner enters into the loan (typically at the time of purchase) or when the owner finishes paying the loan. Upon completion of all payments financing the motor vehicle, the owner will either receive the paper title or it will stay electronic, as chosen.

If the owner chooses to have the title remain electronic, they can transfer (sell) to an electronic dealer or through private sale using the Ohio Title Portal, without the need to have a paper title printed. However, once electronic, if the owner wishes to have a paper title, they must visit any County Clerk of Courts Office and pay the applicable fee.

Title Transfer – You do not need a paper title to sell or transfer your vehicle. When purchasing or selling a vehicle, an Electronic Title can be transferred to an Ohio Motor Vehicle Dealer using form BMV 3772, or through private sale using form BMV 3770 through the Ohio Title Portal. BMV forms are available on www.bmv.ohio.gov.

NOTE: If you have an electronic title, you may change to a paper title by visiting any County Clerk Title Office, for a fee of \$15. However, you do not need a paper title to sell or transfer your motor vehicle.

Definitions:

Electronic Title - A motor vehicle title issued by an Ohio County Clerk of Court Title Office and maintained in Ohio's Electronic Titling System.

Lienholder - Financial institutions or other lenders who provide loans to people purchasing vehicles. A lienholder has a legal interest or claim on the vehicle until the debt associated with it is fully repaid.

Memorandum of Title (Memo Title) - Used as proof of ownership by the titled owner solely to obtain vehicle registration when the original title is in possession of the lienholder.

Paper Title - A motor vehicle title issued by an Ohio County Clerk of Court Title Office and maintained in paper format.

Title Transfer - The sale or purchase of a used vehicle through a Motor Vehicle Dealer or through private sale.

Private Sale - Sale/purchase of a motor vehicle through a person-to-person casual sale that does not involve a motor vehicle dealer.

FINISH

Titling a Motor Vehicle Electronically with NO Lien

START



Customer

Customer buys a vehicle from a dealer, pays the vehicle purchase price, sales tax, and titles fees (\$15).



Motor Vehicle Dealer

Dealer approves and submits all paperwork necessary for titling the vehicle including fees/taxes through the state's electronic titling system to the County Clerk's title office.



County Clerk's Title Office

The County Clerk's title office reviews the documentation, collects the sales tax and title fee (See Customer's box) and issues the title.



Vehicle Owner

Once the title is issued, the vehicle owner can choose to keep the title electronic or request a paper title to be printed. If the title remains electronic, the clerk will print and send the memorandum of title to the dealer for customers to register (plate the vehicle). If a paper title is requested, clerks will print and send title to dealer for customers to register the vehicle.

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FINISH