

NOTICE OF PROPOSED GUIDANCE DOCUMENT

Title to Lienholder

Pursuant to Wis. Stat. s. 227.112, the Wisconsin Department of Transportation is hereby seeking comment on Title to Lienholder s.341, 779, a proposed guidance document.

PUBLIC COMMENTS AND DEADLINE FOR SUBMISSION

Comments may be submitted to the Wisconsin Department of Transportation for 21 days by:

1. Department's website:

<https://appengine.egov.com/apps/wi/dot/guidance-docs?guidDocId=DMV333>

2. Mailing written comments to:

Division of Motor Vehicles
Wisconsin Department of Transportation
4822 Madison Yards Way
PO Box 7336
Madison, WI 53707-7336

WEBSITE LOCATION OF FINAL GUIDANCE DOCUMENT

The final version of this guidance document will be posted at wisconsin.dot.gov to allow for ongoing comment.

AGENCY CONTACT

DOTDMVGuidanceDocs@DOT.WI.GOV



State of Wisconsin Department of Transportation

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(en español)

What does it mean?

When you take out a loan to purchase a vehicle, the title will be delivered to the lender rather than to you.

Starting July 30, 2012, Wisconsin Division of Motor Vehicles (DMV) began delivering titles to lien holders consistent with recent statute changes. Any title with a lien (loan) listed on or after July 30, 2012, is sent to the lien holder. Lien holders may receive titles in a paper or electronic format. Owners of vehicles receive a [Confirmation of Ownership](#) and will receive the actual title when all liens are paid off.

Note that if you already have your title (even if it lists a lien holder), nothing changes. You can keep it. Titles will only be issued to lien holders on or after July 30, 2012.

What are the advantages?

- Title is securely held by the lender
- Fraud prevention and consumer protection
- Wisconsin joined 40+ other states who handle titles in this manner
- Movement toward a paperless environment
- The title is delivered to the owner when all liens are paid

What about electronic titles?

On July 30, 2012, when a lien is listed against a vehicle, lien holders are encouraged to receive titles electronically through a service provider. If a lien holder chooses to receive electronic titles, a paper title would not be issued to the lender or owner until the lien is satisfied.

Check for current lien holder information

Free online web application, [Lien search](#), will display all current liens for a vehicle.

More information on title to lien holder and electronic titling for:

- [General public](#) (vehicle owners)
- [Wisconsin dealers](#)
- [Financial institutions/lenders](#)

Questions?

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