

## **NOTICE OF PROPOSED GUIDANCE DOCUMENT**

Title for Lienholder – For Vehicle Owners

Pursuant to Wis. Stat. s. 227.112, the Wisconsin Department of Transportation is hereby seeking comment on Title for Lienholder – For Vehicle Owners s.341, 342, 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=DMV340>

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 [wisconsindot.gov](http://wisconsindot.gov) to allow for ongoing comment.

### **AGENCY CONTACT**

[DOTDMVGuidanceDocs@DOT.WI.GOV](mailto:DOTDMVGuidanceDocs@DOT.WI.GOV)



## State of Wisconsin Department of Transportation

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# Title to lien holder – for vehicle owners

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On July 30, 2012, Wisconsin joined other states in becoming a title to lien holder (lender) state. This means that any title with a lien (loan) listed on or after July 30, 2012, will be sent to the lien holder rather than the owner.

For vehicle owners, Wisconsin titles will be delivered to all lien holders: in-state, out-of-state, lending institutions, and/or individuals who are listed as a secured party (lien holder) on the Wisconsin title.

- 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.
- If you own a vehicle with a lien, you will receive a [Confirmation of Ownership](#) (form T056) document that contains the same information as the Wisconsin title sent to the lien holder.
- You will receive the title when the lien is paid off.

If you need your Wisconsin title for any reason (before you pay off the lien), you will need to contact your lien holder directly.

## Advantages

- Title is held securely by the lender
- Fraud prevention and consumer protection
- Movement toward a paperless environment

## Electronic records

Records maintained by the Division of Motor Vehicles (DMV) are the official vehicle title records.

The DMV maintains title information in an electronic format. Additionally, the DMV considers any record maintained in an electronic format to be the original and controlling record.

## Questions?

Email [Wisconsin DMV email service](#)

Phone

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