



Transaction Overview

The Title Only transaction is performed if a customer purchases a vehicle but is not yet ready to register the vehicle. Per Massachusetts's title law, all vehicles and qualifying trailers must be titled within 10 days of purchase. The Title Only transaction allows the customer to obtain a title and pay the sales tax fees in accordance with the law without the need to obtain a registration and license plates. The vehicle CANNOT be operated until the registration is obtained.

Common Scenarios for a Title Only:



A customer buys a car that needs additional repairs or work before it's in drivable condition and can pass a safety inspection. While they work on the car, the customer titles the vehicle until it is fixed and ready for a registration. The customer needs to be sure to title the car so that they are not charged penalties and interest for not paying sales tax.



The customer buys a seasonal vehicle and wants to wait until that season to drive it. For example, the customer purchases a motorcycle in January, but will not be driving it until late spring. They can choose to title the motorcycle and store it until they are ready to register it.

After the Title Only transaction has been performed successfully, the customer would need an insurance stamped RTA to apply for a Title Add Registration transaction when they are ready to obtain a registration for that vehicle.

Steps to Complete the Title Only Transaction

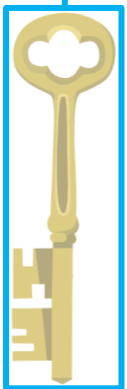
1

Determine if the vehicle is eligible for the Title Only Transaction.



Key Eligibility Factors

A Title Only transaction has similar eligibility requirements as the other change of ownership transactions available on EVR like a New Registration and Title transaction.



- ✓ The chain of ownership must be reviewed across the paperwork to ensure the documentation has been completed correctly and the applicant has the authority to title the vehicle or trailer in their name.
- ✓ The Proof of Ownership MUST:
 - Be original, physical documents.
 - NOT have erasures, white-outs, or alterations.
 - NOT have stickers covering information on the body of a Title.
- ✓ The RTA must NOT be stamped for insurance!



Verify Owner Eligibility.

2



Individual Owners must either have a Massachusetts's driver's license or ID card; or present an unexpired out of state driver's license. Customers without one of these credentials must visit an RMV Service Center for the transaction.



Business Owners must be validated with the Secretary of the Commonwealth to confirm that the business is in good standing. The business's FID must already be in ATLAS otherwise the RMV's FID team must add the business to ATLAS before the transaction can be processed. Refer to your EVR Reference Guide on the [ATLAS Business Partner](#) website for guidance on this process.

3

Collect and Verify Required Proof Documents.



The following documents are required for every Title Only transaction:

- The **Registration and Title Application (RTA)**
 - ❌ **MUST NOT** be stamped for insurance!
- **Proof of Ownership**
 - ✓ Either a Certificate of Origin or a Title with any applicable supporting documents that show chain of ownership.
 - ✓ Must be a physical document.
 - ✓ Must be original.

Additional Supporting Documents may be required based on the customer's scenario. This could include Sales Tax Exemption forms, Chain of Ownership documents, Owner Verification documents, and more.





Refer to your **EVR Scanning & Tagging Guidelines** and **EVR Reference Guide** for assistance determining what documents are required for the transaction. These resources can be found on the [Training & Support](#)¹ page of the ATLAS Business Partner website.

¹<https://atlas.massrmv.com/ElectronicVehicleRegistration/TrainingSupport.aspx>



Initiate the Title Only Transaction.

4

Registration and Title Application

A. Service Type

Select the transaction to be performed.
Provide the plate number below if applicable.

Plate Type	Plate Number

Transactions/Amendments in bold require an insurance stamp.
Italicized transactions may require an insurance stamp.
Transactions with * require plate type and number above.

I want to:

- Register and title a vehicle
- Transfer plate to a new vehicle*
- Reinstatement a registration*
- Apply for a salvage title
- Apply for a title only**
- Apply for a registration only
- Transfer a plate between two vehicles*
- Register previously titled vehicle
- Title previously registered vehicle*
- Transfer vehicle to surviving spouse*

- Change plate on existing vehicle with no amendments*
- Renew a registration*
- Amend a registration*

Select the information to be amended.
Enter new information in the section indicated.

<input type="checkbox"/> Registration Type (B 3.)	<input type="checkbox"/> Address (D, E or F)
<input type="checkbox"/> Color (B 4.)	<input type="checkbox"/> Lessee (E)
<input type="checkbox"/> Fuel Type (B 8.)	<input type="checkbox"/> Garaging Address (G)
<input type="checkbox"/> Total Gross Weight (B 12.)	<input type="checkbox"/> Insurance (K)
<input type="checkbox"/> Name (D or F)	<input type="checkbox"/> Other: <input style="width: 50px;" type="text"/>
<input type="checkbox"/> VIN (B 1.) For vehicles with no MA Title	



During a Title Only, IEPs will only enter information relevant to the Title Record. This could include the following sections of the RTA:

- ✓ **A. Service Type**
 - Select “Apply for a title only” in the I want to: panel.
- ✓ **B. Vehicle Information**
 - Complete fields **B1. Vehicle Identification Number (VIN)**, **B2. Body Style**, **B4. Color(s)**, **B5. Year/Make/Model/Model#/Trim**, **B6. Transmission Type**, **B7. Number of: Cylinders/Passengers/Doors**, **B8. Fuel Type**, and **B9. Odometer** (if applicable)
- ✓ **C. Title Information**
- ✓ **D. Owners** (if applicable)
- ✓ **F. Business Owner Information** (if applicable)
- ✓ **H. Lienholder Information** (if applicable)
- ✓ **I. Sales or Use Tax Schedule**
- ✓ **J. Purchase Information**
- ✓ **L. Seller Information**
- ✓ **M. Certification of Signature of Applicant(s)**



During a Title Only, the following information should NOT be completed on the RTA:

- ✗ **Plate Type and Plate Number** fields in **Section A. Service Type**
- ✗ **B3. Registration Type**, **B10. Bus**, **B11. Max Seating Capacity**, **B12. Total Gross Weight** fields in **Section B. Vehicle Information**
- ✗ **E. Lessee Information/In Custody of***
- ✗ **G. Garaging Address**
- ✗ **K. Insurance Information***

**Any RTA for a Title Only that has either Section E. Lessee Information/In Custody of and/or Section K. Insurance Information completed is considered unacceptable on EVR.*

5

Scan & Tag Documentation.



Individual EVR Participants are **ALWAYS** required to scan and tag the following documents for the Title Only Transaction:

1. The **RTA**



This document can be tagged as Registration and Title Application.

2. The **Proof of Ownership document** and any applicable supporting documents that complete the chain of ownership.



These documents can be tagged as Proof of Ownership.

If **additional supporting documents** are required based on the customer's scenario, those must also be scanned and tagged into the transaction.



Most supporting documents can be tagged as Other.



Follow the process to scan and tag these documents that is recorded in your EVR Scanning & Tagging Guidelines.



Collect Transaction Fee.

6



The Title Only transaction will charge the \$75 title fee as well as any applicable sales tax fees. If sales tax is not paid by the 20th of the month following the date of purchase, then additional penalties and interest will be charged to the customer.



Since there is no registration, there will typically be no registration fees charged during a Title Only transaction. The exception would be if an MVU-24 Gift form is used for a sales tax exemption, then a \$25 registration fee is charged for use of the form.

7

Complete Transaction & Issue RMV Documents



If your transaction successfully processes, the only document that will generate for you to print is the RMV Fee Receipt. Make a copy of the receipt to store with the scanned documents for the transaction.



Titles typically take 6 to 8 weeks to be processed. If there is a lien on the vehicle, the title will be sent to the primary lienholder. If there is no lien on the vehicle, the title will be mailed to the primary owner listed on the title.



Store Documentation

8



After the transaction is complete, securely store the **RTA, Proof of Ownership**, any additional supporting documents, and a copy of the RMV Fee Receipt per your standard document retention rules.

✗ Resolving Errors

If the transaction is unsuccessful, the IEP will receive an error message and the transaction will not be completed. Most likely the customer has additional obligations or there is a title status that is not allowed. The IEP may contact their Service Provider Help Desk to see if the issue can be resolved internally to allow them to process the transaction. If it can't be resolved, follow your standard procedures for directing the transaction to an RMV Service Center.

