



REGISTRY OF MOTOR VEHICLES

RMV eSignature Enabled Duplicate Title Transaction Proposal

The Registry of Motor Vehicles (RMV) issued proposed eSignature Guidelines for comment in July and adopted them as Policy in mid-September. As part of that process, many of the dealers and insurers asked for an electronic process for obtaining duplicate titles both in general and specifically for the process where a lender payoff was involved.

This document puts forth a proposal for two eSignature enabled transactions: a duplicate title transaction and a duplicate title transaction with a payoff for a dealer. Below is a description of how these transactions currently are processed, followed by a suggested work flow and associated new form for processing these transactions in the future.

Current State:

- **Duplicate Title Transaction – Online Version:** This occurs when the vehicle registrant/owner wants to sell the vehicle but does not have the title in hand (typically a lost title). Registrant/owner logs in and authenticates via myRMV, then requests and pays \$25 for a duplicate title. In this case, the RMV prints the title (with a new title number) and mails to the owner's address. **NOTE:** Titles with a lienholder are not eligible for a duplicate title online and there is no option to direct the title to any address but the current owner's address.
- **Duplicate Title Transaction – from a Dealer:** This occurs when the vehicle owner wants to trade in a vehicle they own but they do not have the title in hand (typically a lost title). In this case, the owner completes the TTL104 form (non-secure form), sections A, D, F, and G, which allows the dealer to apply for a duplicate title and authorizes the duplicate title to be sent to the dealer. The dealer sends this form to the RMV, who manually processes the duplicate title and mails it to the dealership. The fee is \$25. At the same time as the customer signs the TTL104 form, the dealer has them complete and sign specific parts of the Assignment for Duplicate Certificate of Title form (a multi-purpose secure form that is called the DRT-1 Form). Part A (vehicle description and purchaser) and Part C (odometer disclosure) must be completed, along with the purchaser and seller signatures. This signed DRT-1 form, when combined with the duplicate title, serves as transferring ownership from the current owner to the dealer. Note that for the dealer to resell this vehicle, both the DRT-1 Form and the signed duplicate title are necessary to complete this sale.
- **Assignment and Authorization for Payoff – by a Dealer:** This occurs when the vehicle owner wants to trade in a vehicle with an outstanding lien. In this case, the dealer uses the portion of the DRT-1 Form that is for the Assignment and Authorization for Payoff. This is the same form they use for the Assignment for Duplicate Certificate of Title, the difference being that the entire form must be completed, including part B (lienholder information and amount owed). The dealer then sends a copy of this form, along with guaranteed funds to the lienholder, who is supposed to release the lien within three days. If the lien is electronic, when the lienholder processes the release, they direct the RMV to print and send the title to the dealer. If the lien is manual, they forward the paper title to the dealer. The DRT-1 form and the title serve as transferring ownership from the current owner to the dealer and both forms are necessary to complete a sale from the dealer to a new owner.

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Note that the above process cannot be used if the new owner wants to register the vehicle in a new state. This is largely due to the fact that other states are not familiar with either the procedure or the DRT-1 form. In these cases, the dealer must complete a Notarized Affidavit indicating the vehicle is going out of state and submit the Affidavit along with the title, \$75 and DRT-1 form and the RMV will issue a title in the dealer's name.

Future State:

- **Duplicate Title Transaction – Online Version:** No change to the above process, and there is no need to put this transaction in EVR largely because no third party is going to request a title that is mailed directly to the owner.
- **Duplicate Title Transaction – from a Dealer:** In this instance, the RMV is proposing a change that results in the title being printed in the name of the dealer. For the duplicate title scenario, the RMV has designed a new form – the Dealer Title Transaction form or DTT-1 – that contains a description of the vehicle, a description of the sale of the vehicle via a trade in to the dealer, and the odometer disclosure requirements. The dealer and current owner have to sign this form using an eSignature as this form will **not** be available as a manual form. The RMV will create a new transaction in EVR (tentatively called a Dealer Trade In Title Only) where the dealer would process a title only transaction that sells the vehicle to themselves. The new DTT-1 form would be submitted as part of the transaction. The title would print in the dealer's name and be mailed to them for a fee of \$75. We will notify the prior owner via email when the transaction is processed that the vehicle has been transferred to the dealer. We will also notify the dealer (title requestor) via email when the title is printed.
- **Assignment and Authorization for Payoff – by a Dealer:** For this scenario, the new DTT-1 form has a 4th section that reflects the payoff (lienholder name, address, and amount owed). The dealer and current owner would have to sign this form using an eSignature. We would create a new EVR transaction (tentatively Dealer Trade In with Payoff Title Only) that works as follows. The dealer would send a copy of the DDT-1 form to the lienholder with guaranteed funds for the payoff amount. Assuming the lien is electronic (95+% cases), the lienholder will electronically release the lien in the same manner as today, with instructions to mail the title to the dealer. However, at the same time the dealer sends the funds to the lienholder, they would also enter the new EVR "Dealer Trade In with Payoff Title only" transaction that would record the fact that a payoff was sent on (specific date) and whether or not it was guaranteed funds. This transaction would be pending in ATLAS waiting for the lien release transaction. When the lien release occurs, it would trigger a new title only transaction that would transfer vehicle ownership to the dealer, print the title in dealer's name and send it to the dealer. The fee for this transaction is \$75.

NOTE: If the lien is manual, the RMV assumes that the dealer and lienholder would not use this process, but would use the same process today, which would have the physical paper title send directly to dealer in dealer's name.

NOTE: The RMV understands that the insurance industry needs a similar simplified transaction for the instance when, as part of a total loss payoff, the insurer is purchasing a vehicle with an outstanding lien. The RMV will use the dealer payoff transaction as the basis for a similar transaction in the total loss payoff circumstance, once the above proposal is finalized.

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The RMV is interested in obtaining comments on this proposal and the attached new form. Below is the schedule for the posting and comment period. The RMV recognizes that this process results in an increase of \$50 in the total fees to a dealer, but it also results in a much more coherent and timely transaction. The RMV fees are set by regulation, so it is not something that we can entertain changing, at least not in the near term.

Task	Due Date
Draft eSignature Duplicate Title/Dealer Payoff Proposal Issued	Thursday, October 29, 2020
Webinar for Interested Parties	Tuesday, November 10, 2020 @ 11:00am
Deadline for Written Comments	COB Thursday, November 19, 2020
Revised eSignature Duplicate Title/Dealer Payoff Process Issued	Monday, November 30, 2020 (Proposed)

All comments should be sent to ATLAS.EVR@dot.state.ma.us. This document has been posted on the [RMV Business Partner Communications](#) website under both the [Insurance Policy Management \(IPM\)](#) and [Electronic Vehicle Registration \(EVR\)](#) pages.