TITLE & LIEN CHECK

How to run a **car title check** and a **lien check by VIN**: read a title, spot brands, search DMV lien records, buy a car with a lien safely with a payoff letter and lien release, avoid open titles, replace a duplicate title, and compare the **Carfax lien check**.

Free	$14.99	10 days
title & lien history preview at carcheckervin.com	full report with title brands & lien history	Texas lender's deadline to release a paid-off lien

CarCheckerVIN

www.carcheckervin.com/car-title-check

Car title check · Vehicle lien check · Vehicle history reports

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ABOUT THIS CAR TITLE & LIEN CHECK GUIDE

A **car title check** tells you whether the person selling a vehicle can legally hand it over to you: that the title is genuine and in the seller's name, that it carries no brand you weren't told about, and that no lender still has a claim that would let it take the car back. This guide shows you how to run a title check and a **lien check by VIN**, and how to buy safely when the seller still owes money.

It is published by **CarCheckerVIN (carcheckervin.com)**, which runs a free VIN lookup and sells full vehicle history reports that include title brands, NMVTIS title records and lien history. State rules quoted here come from state statutes and motor vehicle agency pages, read in 2026. Title and lien law is written state by state, so every rule in this guide names its state. Where a state isn't named, check your own state's DMV before you rely on it.

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FREE TITLE & LIEN PREVIEW

Check a VIN while you read

Enter any 17-character VIN, or a U.S. license plate, at **carcheckervin.com/car-title-check** for a free preview of the vehicle's records: whether title brands, NMVTIS title records, lien history, odometer readings or auction sales exist. No card, no sign-up. The full vehicle history report is $14.99.

How to use this guide

Buying from a private seller

Read Chapters 1, 2, 4 and 6, then use the checklist on page 22 when you meet the seller.

The seller still owes money

Chapter 5 walks through the payoff letter, the lien release and payoff day, with each state's release deadline.

Lost, open or odd titles

Chapters 6 to 8 cover open titles, duplicate titles, mechanic's liens and bonded titles.

BUYER'S SHORTCUT

WHERE TO RUN A CAR TITLE CHECK & LIEN CHECK

A complete title check has two halves: the vehicle's past (brands, total losses, old liens) and its legal status today (who owns it, and who still has a claim). Here is what each source is good for.

OUR PICK

CarCheckerVIN · www.carcheckervin.com

- **Free history preview** for any VIN, with no credit card
- **Full vehicle history report: $14.99**, no subscription
- **Packs:** 3 for $35.99, 5 for $54.99, 10 for $89.99 ($9 a report)
- Search by VIN, by U.S. license plate, or paste a list of VINs
- Title records and state title brands, plus NMVTIS title records
- **Lien history and impound information**
- Insurance total-loss records, odometer readings and owner count
- Auction sales with photos, open recalls and market value

Run a vehicle lien check at carcheckervin.com/vehicle-lien-check →

Title & lien check options compared

Where	Cost	Best for	Limits
CarCheckerVIN	Free preview; $14.99	Brands, NMVTIS, liens, total losses	History, not a payoff figure
State DMV lien check	Set by each state	The titling state's record today	One state; privacy rules
NMVTIS report	Set by each provider	Title state, brands, salvage, total loss	No liens in its five indicators
NICB VINCheck	Free, 5 a day per IP	Insurer theft and salvage records	Not a full history report
Carfax report	Widely quoted $44.99	Service records; brands; some liens	Releases not always reported
The seller's lender	Free	Exact payoff and release process	Needs the seller's help

How to choose

- ☐ **Comparing several cars?** Run the free preview on each and drop any that show brands or liens you weren't told about. A 5-pack of reports ($54.99) covers a shortlist.
- ☐ **Serious about one car?** Buy the $14.99 report, then ask the titling state for its current record if the report shows any lien.
- ☐ **The seller still has a loan?** Get a payoff letter from the lender and confirm it on a phone number you looked up yourself (Chapter 5).

CHAPTER 1

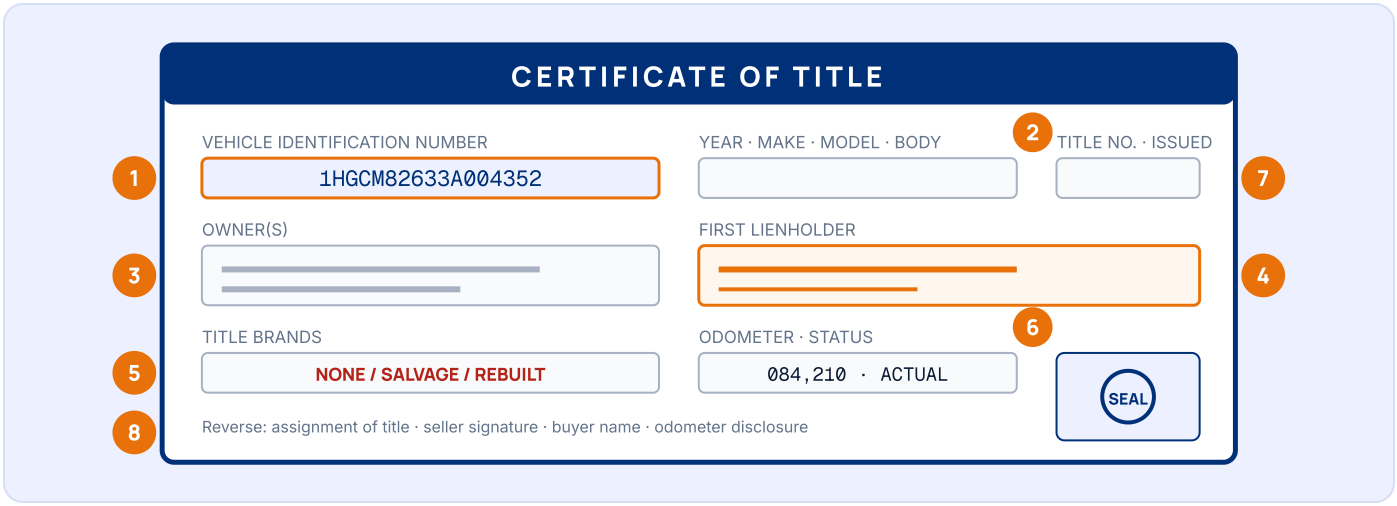
WHAT A CAR TITLE CHECK COVERS

A **car title check** answers three questions before any money changes hands. Is this the vehicle the paperwork describes? Does the seller actually own it? Does anyone else have a legal claim to it? Every check in this guide answers one of those three.

Title vs. registration

The **certificate of title** is the state's ownership document. It names the owner, records any lender holding a security interest, and carries any brand the state has applied. **Registration** is the permission to drive on public roads, renewed every year or two; a registration card doesn't prove that the person holding it owns the car free and clear. A seller who shows you a registration but "can't find" the title hasn't shown you ownership. Federal odometer rules require physical titles to be produced by a secure printing process (49 CFR 580.4), so a genuine title has security features a home printer can't copy.

What a car title shows

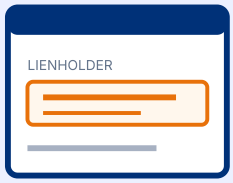


#	Field	What to check
1	**VIN**	Matches the dashboard plate and the door-jamb label, all 17 characters
2	**Year, make, model, body**	Matches the car in front of you and the ad
3	**Owner name(s)**	Matches the seller's photo ID; every listed owner can sign or is present
4	**Lienholder**	Any lender named here keeps a claim until it releases the lien
5	**Title brands**	Salvage, rebuilt, flood, junk, lemon buyback and odometer brands appear here
6	**Odometer & status**	Actual mileage, exceeds mechanical limits, or not actual mileage
7	**Title number & issue date**	A very recent issue date or a "duplicate" marking deserves a question
8	**Assignment (reverse)**	Where the seller signs the car over to you; a blank buyer line on a signed title is an open title

Illustration only: real titles differ by state in layout, color and wording. Compare yours with the records at **carcheckervin.com/car-title-check**.

SIX TITLE DETAILS BUYERS MISS

Much title trouble is visible on the paper itself, if you know where to look. Ask to hold the original title, not a phone photo of it, and check these six details in good light.



The lienholder box
A lender's name means a claim. Empty, or released in writing, is what you want to see.



The release signature
A paid-off lien is released on the title or by the lender's letter. Alaska's DMV says a "paid" stamp alone isn't accepted.



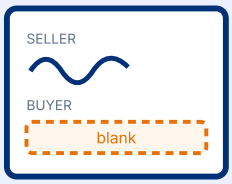
The brand line
Words like SALVAGE, REBUILT, FLOOD or NOT ACTUAL MILEAGE change what the car is worth.



The odometer box
The seller certifies actual mileage, mileage beyond mechanical limits, or not actual (49 CFR 580.5).



Duplicate or copy marking
Florida marks replacements "duplicate copy"; a Texas "certified copy" voids every earlier title.



The buyer's line
Signed by a seller, with the buyer's name left blank? That's an open title (Chapter 6).

Title search by VIN: three layers of records

Layer	Kept by	What it shows	How you get it
State title record	The state DMV or title agency	Current owner, recorded liens and brands applied in that state	A DMV record request (page 11); owner details restricted by privacy law
NMVTIS	U.S. Department of Justice (BJA)	Current title state and brand, brand history, last odometer at titling, junk, salvage and total-loss records	An approved data provider listed at vehiclehistory.bja.ojp.gov
History report	Private data companies	Title records plus liens, auctions, owners, service and more, depending on the provider	carcheckervin.com ($14.99), Carfax and others

The Justice Department says 87 percent of the U.S. vehicle population is in NMVTIS and roughly 20 million salvage or total-loss records are in the system, but warns that until every required entity reports, a search can return a false "no junk or salvage history." It also tells buyers that NMVTIS doesn't hold everything a state title record does, and encourages them to check the state's full record before buying. A **title search by VIN** at **carcheckervin.com/title-search-by-vin** starts with the records; Chapter 4 covers the state side.

CHAPTER 2

TITLE BRANDS OVERVIEW

A title brand is a permanent label a state prints on a title to record a vehicle's condition or history, such as “junk,” “salvage” or “flood.” Each state writes its own rules, so a car can be branded in one state and not in another.

The common brands a car title check can find

Brand	What it usually means	What it means for a buyer
Salvage	Declared a total loss, or past the state's damage line	Generally can't be registered and driven until repaired and approved
Rebuilt / reconstructed	A salvage car repaired and approved for the road	Legal to drive; worth much less; harder to insure and finance
Junk / nonrepairable	Fit only for parts or scrap	Can't be titled for the road again
Flood	Water damage, in a state that uses a flood brand	Electrical and corrosion risk; not every state has this brand
Lemon / buyback	Repurchased by the maker under a state lemon law	A defect history; the wording differs by state
Odometer brands	“Not actual mileage” or “exceeds mechanical limits”	The mileage can't be relied on

Same damage, different words: brands by state

State	Salvage stage	Repaired for the road	Parts or scrap only
Texas	Salvage Vehicle Title	REBUILT SALVAGE	Nonrepairable Vehicle Title
New York	Salvage certificate (MV-907A)	REBUILT SALVAGE: NY	—
California	Salvaged	—	Nonrepairable vehicle
Florida	Salvage Rebuildable	Rebuilt	Certificate of Destruction
Pennsylvania	Certificate of Salvage	Reconstructed	Nonrepairable vehicle
Ohio	Salvage certificate of title	REBUILT SALVAGE	FOR DESTRUCTION

From state statutes and title agency pages, 2026. A dash means no single term was confirmed for that stage.

The trigger differs too

In **Texas** a car is a salvage motor vehicle when repair costs exceed its actual cash value and a major component part is involved (Tex. Transp. Code § 501.091). **New York** draws the line at 75 percent of value (15 NYCRR 20.20). **California**, **Ohio** and **Illinois** set no percentage: the brand follows a judgment that repair is uneconomical, usually the insurer's.

One state has no way back

In **New Mexico** there is no route from a salvage brand to a rebuilt title; later titles stay branded salvage. A title that reads clean after a rebuild deserves a close look. Check any VIN with the free **salvage title check**; every brand explained at **types of car titles**.

WHAT A CLEAN TITLE REALLY MEANS

A **clean title** means no brand is printed on the current certificate. It's a good sign, but it is a statement about one piece of paper from one state on one day, not a guarantee about the car's whole life.

Clean title vs. clear title

People use the two phrases loosely, but they answer different questions. **Clean** is about brands: no salvage, rebuilt, flood, junk or odometer label. **Clear** is about claims: no lender or other creditor with a recorded interest. A car can have a clean title that isn't clear (an unbranded car with a loan on it) or a clear title that isn't clean (a paid-off rebuilt car). A buyer needs both.

Four things a clean title doesn't prove

1. **That the car was never a total loss.** An insurer's total-loss decision and a state brand are separate tests. The Justice Department notes that an insurer may call a stolen car a total loss if it isn't recovered within 30 days, and that record stays even if the car turns up in perfect condition.
2. **That no other state ever branded it.** A brand applied in one state may have no equivalent in another. NMVTIS exists to keep every reported brand attached to the VIN, but the current paper title shows only what the issuing state chose to print.
3. **That there's no lien.** In electronic-title states a lien can sit on the state's computer record while no paper exists at all, and in **Alaska** the title shows only the primary lienholder: a second lender is recorded by a UCC filing at a district recorder's office instead. A clean paper title rules out brands, not debts.
4. **That the mileage is right.** An odometer brand appears only if someone reported a problem. Compare the odometer readings in a history report with the dash.

Title washing: how brands disappear

Title washing means getting a new, unbranded title for a vehicle that was branded before, usually by moving it to a state with different rules or a weaker check. The Justice Department's own example: after Hurricane Katrina, truckloads of flooded vehicles were taken from Louisiana to states as far away as the upper Midwest, dried out and sold to buyers in states that don't brand flood vehicles.

NMVTIS was built to stop this: it keeps every reported brand, so moving the car doesn't erase its history. That's why a car title check should always include NMVTIS title records. A history report that shows a brand in a previous state, followed by a clean title in a new one, is the pattern to look for. More at **carcheckervin.com/title-washing**.

A clean title on a bargain. If a recent car with a clean title is priced far below similar cars, look for out-of-state titles in the last year or two and have it inspected by a mechanic you choose.

CLEAN TITLE CHECK

Check for brands in every state the car has been titled, plus NMVTIS title records and lien history, at **carcheckervin.com/car-title-check**. What the phrase means in practice: **what does a clean title mean**.

CHAPTER 3

WHAT IS A LIEN ON A CAR?

A lien is a legal claim against a vehicle that secures a debt. On a car it is almost always the lender that financed the purchase. The lender's interest is recorded with the state title agency, and it stays there until the loan is paid and the lender releases it.

Kinds of liens you might find

Lien	Who holds it	Where it shows up
Purchase loan	The bank, credit union or finance company that funded the car	On the title or the state's electronic title record
Title loan or refinance	A lender that took the title as security for a cash loan or a new loan	Recorded the same way as a purchase loan
Mechanic's or storage lien	A repair shop, towing company or storage lot owed money	Often held by keeping the car, not on the title (Chapter 8)
Dealer floor plan	The lender financing a dealer's stock	In **New Jersey**, dealer inventory is left to the UCC, not the title

Why a lien matters when you're the buyer

- **The claim can follow the car.** Under Article 9 of the Uniform Commercial Code (model § 9-315(a)(1)), a security interest generally continues in the collateral after a sale unless the secured party authorized the sale free of it.
- **You can't title the car.** The state won't issue a clean title in your name until the recorded lien is released.
- **The lender can repossess.** If the seller stops paying, the lender may take the car back, even from you.
- **You may pay twice.** A buyer who pays the seller in full, when the loan is never paid off, is left settling the debt or losing the car.

How a lien gets on the title

In most states a lender protects ("perfects") its claim by having it noted on the title. **Arizona** makes notation on the title the exclusive way to give notice of a vehicle lien, apart from liens that depend on the creditor holding the car (Ariz. Rev. Stat. § 28-2133). In **Virginia**, a title showing a security interest is by statute adequate notice to creditors and purchasers, and titled vehicles are exempt from the UCC filing rules, so the title record is the whole answer (Va. Code §§ 46.2-638, 46.2-642).

The backdating window

Some states let a lien "relate back" to the day the loan was signed if the paperwork reaches the state quickly: within 30 days in **Arizona**, and within 10 days in **Alaska** (AS 28.10.391) and **New York** (Veh. & Traf. Law § 2118). A title printed inside that window can look clean while a lien is being backdated onto it. If the seller bought or refinanced recently, check the state record again just before you pay. Plain-English definition: **what is a lien on a car**.

WHO HOLDS THE TITLE WHILE A LOAN IS OPEN

Ask a seller with a car loan for the title and you'll often hear “the bank has it.” Depending on the state, that's exactly right, and in some states there is no paper at all until the loan is paid.

Electronic lien and title (ELT)

Under an ELT program the lien and the title live as an electronic record shared by the state and the lender. At payoff the lender sends an electronic release and the state prints a paper title. A seller in an ELT state who can't show a title isn't necessarily hiding anything, but the release must happen before you can title the car.

State	Where the title is during the loan, and what happens at payoff
Alaska	The DMV mails the new title to the lienholder, not the owner, so a financed seller normally has no title. Only the primary lienholder is printed on it.
Florida	FLHSMV holds the title record electronically with the lienholder listed until a satisfaction is filed. Paper is printed only on request, for example to sell, so a freshly printed title proves nothing on its own.
Georgia	State law requires lienholders to receive notice of recordings electronically, so a financed Georgia car sits on an electronic title.
Louisiana	Electronic lien recording has been compulsory for all lenders since January 1, 2010.
Massachusetts	On an electronic title the lender sends a release message, the title prints in that night's batch and is mailed the next business day.
Mississippi	The E-Lien program began January 1, 2025. Lienholders with a federal EIN must release liens electronically within 14 days of satisfaction.
New Jersey	The original title goes to the lienholder and the buyer gets a copy. The MVC: customers “shall not be given titles with liens.”
Pennsylvania	PennDOT's ELT program is mandatory, with no exemption for small lenders, so a financed seller can't produce a paper title.
Texas	On a paper title the lienholder mails the title to the owner. On an e-Title, once TxDMV receives the electronic release, the e-Title converts to paper automatically and is mailed, with nothing for the owner to do.
Alabama	ELT applies only where the lender's agent is set up for it; a printed ELT title can't be printed again, so a lost printout means a replacement title.

What this means for you as the buyer

- [ ] “No paper title” is normal for a financed car in an ELT state. Ask which lender holds it and confirm with the lender.
- [ ] Never pay in full against a promise that the title “will come in the mail.” Pay the lender directly (Chapter 5).
- [ ] Expect a few days to a few weeks between payoff and a paper title. The state deadlines are on page 14.
- [ ] After payoff, check the state record again before you register the car: the release should show.

Sources: each state's statutes and title agency pages, compiled in CarCheckerVIN's state lien data (2026); TxDMV “Add or Remove a Lien” page, read November 2026.

CHAPTER 4

HOW TO CHECK LIENS BY VIN

Liens on U.S. vehicles are recorded in each state's title records, and NMVTIS's five indicators don't include them. A thorough **lien check by VIN** therefore combines four sources, from the paper in the seller's hand to the lender's own books.

1. **Read the title.** Look at the lienholder box. If a lender is named, there must be a release: a signature in the release section, the state's release form, or a release letter on the lender's letterhead. Handwritten notes such as “paid” are not a release.
2. **Run a vehicle lien search in a history report.** A report pulls lien records across states and years, including liens recorded on earlier titles. If the report shows a lien that the paper title doesn't, find out why before you go further.
3. **Ask the state DMV.** A DMV lien check returns what the titling state's record shows today. Many states sell a record by VIN; page 11 lists the published routes and fees.
4. **Call the lender.** If a loan is open, only the lender knows the exact payoff and how it will release the title. Find the lender's number yourself (from its website or your own bank), never from a letter the seller hands you.

Where a lien shows up



On the title
The lienholder section on the face of a paper title.



In the state record
The DMV's database, including electronic titles with no paper.



In a history report
Past and present lien records gathered across states.

Which check, when

Situation	What to check
Seller has the paper title and says the loan is paid	Release on the title or a release letter, then the state record
Seller says “the bank has the title”	Payoff letter from the lender, confirmed by phone; pay the lender directly
Report shows an old lien, title looks clean	Lender's release letter or the current state record
Report shows a lien in another state	That state's record; the car may have been retitled before release
Buying from a licensed dealer	The dealer pays off trade-ins; check the report and your contract

VEHICLE LIEN CHECK

Start with the free preview at **carcheckervin.com/vehicle-lien-check**: it shows whether lien records exist for the VIN before you pay anything.

DMV LIEN CHECK BY STATE

A **DMV lien check** asks the state that issued the title what its record shows today. Each state runs its own request and sets its own fee; these are the routes state agencies publish.

State	Published record or title search	Fee
Alaska	Request for Research or Verification of Motor Vehicle Record (Form 851)	$10 per record
Arizona	Motor Vehicle Record Request (Form 46-4416)	$1.50 per lienholder record
California	Request for Record Information (INF 70)	$5 per record
Connecticut	Title Copy Records Request (Form J-23T)	$20 per title record
Florida	FLHSMV Motor Vehicle Information Check (online)	Not stated
Illinois	Secretary of State Information Request (Form VSD 375)	$5 per title search
Indiana	Request for Certified Records (State Form 53789)	$4 per title inquiry
Iowa	Privacy Act Agreement for Request of Motor Vehicle Records	$5 per record
Maine	Title Record Request online service	$6.50 per search
Maryland	Request for MVA Records (Form DR-057)	$12 non-certified
Massachusetts	RMV Vehicle Title Status Check (online)	Not stated
Minnesota	DVS Record Request (Form PS2502)	$9.50 non-certified, another person's vehicle
Mississippi	Motor Vehicle Records Disclosure Application (Form 77-600)	$5 per title/lien record
Nebraska	Application for Copy of a Vehicle Record	$3 per record
New Jersey	Application for Title/Lien Search (Form DO-22), or online	$15 per search
New York	Check a Title or Lien Status (online, DMV)	Not stated
Ohio	BMV Vehicle/Watercraft Title Search by VIN or title number (online; Ohio titles only)	Not stated
Oklahoma	Vehicle Information Request (Form 769)	$1 + $1.73 mail fee
South Dakota	Motor Vehicle Records Request (DPPA), title history abstract	$5
Vermont	DMV Record Request (Form VG-116), certified title search	$27
Virginia	Prospective Purchaser Inquiry (PPI)	$12 per vehicle
West Virginia	Request for Vehicle Information (Form DMV-100-TR), lien and basic data	$5
Wisconsin	Vehicle/Driver Record Information Request (Form MV2896)	$5 non-certified
Wyoming	Vehicle Record Search (Form MV-220)	$15 per search

As published by each agency (CarCheckerVIN state lien data, 2026; NJ and OH re-read Nov 2026). “Not stated” means no fee was published, not that it's free. Unlisted states weren't verified.

Privacy limits. The Driver's Privacy Protection Act of 1994 (18 U.S.C. § 2721 et seq.) lets states release owner information only for permitted uses, so some forms ask your purpose or the owner's consent. The quickest DMV lien check is often the seller's own: ask them to pull their record with you before you pay.

State-by-state walkthroughs: **carcheckervin.com/dmv-lien-check**, **Texas**, **California**, **Florida**, **New York**, **New Jersey**, **Virginia** and **Ohio**.

LIEN RECORDS IN A VEHICLE HISTORY REPORT

A state record covers one state, today. A history report covers the car's whole paper trail: the states it was titled in, the liens recorded, and the brands, total losses and auctions in between. For a **vehicle lien search**, use both.

What CarCheckerVIN's lien history shows

A CarCheckerVIN report includes a lien history section alongside impound information, title records and state title brands, NMVTIS title records, insurance total-loss records, odometer readings and owner count. It shows whether lien records exist for the VIN and their history, including loans recorded in another state or years ago. It's a record of what was reported, not a lender's statement: for today's payoff you still need the lender.

The release gap

Lien data has a known blind spot. Carfax's own support pages explain that a lien may be reported when it is added but not necessarily when it is released, and tell buyers to check with the DMV or the lender if a Carfax report shows a lien. Any history data can have the same gap, so treat a lien on a report as a question, and a report with no lien as a good sign, not a guarantee.

How to read a lien entry

What the report shows	What it often means	What to do
A recent lien, still open	The seller is still paying a loan	Get a payoff letter; pay the lender directly (Chapter 5)
An old lien, and the current title looks clean	Paid off, but the release was never reported	Ask for the release letter, or check the current state record
Several liens over the years	Refinancing or a title loan	Confirm each one was released, not just the first
A lien recorded in another state	The car moved states	Ask that state and the lender before you pay
Impound information	The car was towed or held	Make sure no storage or towing charges are still owed (Chapter 8)
No lien records	A good sign	Still read the title and, for a big purchase, the state record

When the report and the seller disagree. "That loan was paid off years ago" may be true. The seller can get a release letter from the old lender or show you the current state record. A real payoff leaves paperwork behind.

LIEN CHECK BY VIN

Preview the records free at **carcheckervin.com/vehicle-lien-check**. The full report, with lien history, impound information, title brands and NMVTIS title records, is $14.99, or $9 a report in a 10-pack. Full contents: **carcheckervin.com/vehicle-history-report**.

CHAPTER 5

BUYING A CAR WITH A LIEN, SAFELY

Buying a car with a lien is legal and common: plenty of private sellers are still paying for the car they're selling. The risk isn't the loan. It's paying the seller while the lender still holds the claim. Done in the right order, your money pays off the loan and the lender releases the title.

The safe order of events

1. **Agree the price, subject to payoff.** Write down that part of it goes straight to the seller's lender.
2. **The seller requests a payoff letter.** It should show the exact payoff, the date it's good through (interest keeps accruing), where and how to pay, and how the lender will release the lien and deliver the title.
3. **Verify the letter yourself.** Call the lender on a number from its official website to confirm the amount and payment instructions. A payoff letter with altered bank details is an easy fraud.
4. **Pay the lender directly.** Send the payoff to the lender by a traceable method, and pay the seller only the difference between your price and the payoff.
5. **Sign the paperwork.** A bill of sale with the VIN, price, payoff amount, odometer reading and date; the seller signs the title (or will sign it when it arrives).
6. **Get the release and the title.** The lender releases the lien on the title, by letter, or electronically to the state, and the title goes to the owner or as instructed. Then you title the car in your name.

Three ways to close

At the lender's branch

If the lender is a local bank or credit union, meet there. You pay, the branch confirms the payoff, and in some cases it can release the title the same day.

Direct payoff by mail or wire

The usual route for national lenders. Expect to wait for the release; keep the payoff confirmation and the bill of sale.

Escrow or a dealer

A licensed escrow service, or a dealer you trust, holds the money until the title is clear. Check the escrow company independently.

> **Never do this:** pay a private seller the full price on the promise that they'll pay off the loan and mail you the title. If the payoff never happens, the lender's claim stays on the car you now hold.

What to put in writing

- VIN, year, make, model and odometer reading
- Total price, payoff amount, and the balance paid to the seller
- The lender's name and the payoff confirmation number
- A date by which the seller will sign and hand over the title
- What happens if the title doesn't arrive (refund of the balance)
- Names, signatures and date; template at **carcheckervin.com/bill-of-sale**

THE LIEN RELEASE & STATE DEADLINES

A **lien release** is the lender's signed or electronic statement that the debt is satisfied and its claim is gone. Without it, the state won't put a clear title in your name.

What a valid release looks like

- The lender's signed release on the title itself, or
- A release letter on the lender's letterhead, signed and dated, naming the VIN and owners, or
- An electronic release sent to the state (ELT), or
- The state's own form, such as Texas **VTR-266**, New Hampshire **TDMV 20A**, New Mexico **MVD-10041** or Arkansas **10-315**.

Originals matter. TxDMV requires an original release when a paid-off lien is still recorded, and says a fax or photocopy isn't acceptable. Massachusetts' RMV also refuses faxes and photocopies of a release.

New Jersey's accepted proofs

New Jersey's MVC publishes exactly what it takes to remove a lien: a signed, dated lien satisfaction letter on company letterhead listing all owners and matching the VIN, year and make; a dealer wire transfer statement with a transaction number; or a retail installment agreement with a matching VIN and a dated bank stamp. A letter from an individual lienholder must be notarized. Reissuing a title without the lien costs **$60**.

How long does the lender have? Release deadlines by state

State	Deadline after payoff	Law
Delaware	30 days from final payment	21 Del. C. ch. 23
Illinois	21 days; 10 business days if paid in cash or certified funds	625 ILCS 5/3-205
Iowa	15 days after you ask in writing	Iowa Code § 321.50
Kentucky	10 days, when paid by cashier's or certified check or wire	KRS 186.045
Massachusetts	3 days after demand, and in any event 10 days	M.G.L. c. 90D, § 24
Minnesota	15 days; 7 days if a licensed dealer paid it off	Minn. Stat. § 168A.20
Mississippi	14 days, electronically, for lenders with a federal EIN	Miss. Code § 63-21-16
Missouri	5 business days, once paid in certified funds or by transfer	Mo. Rev. Stat. § 301.640
Nebraska	15 days after payment is received	Neb. Rev. Stat. § 60-164
New Hampshire	10 days after demand, and in any event 30 days	RSA 261:27
Ohio	7 business days from cleared "good funds"	Ohio Rev. Code § 4505.13
South Carolina	30 days, or 10 days after demand; no fee may be charged	S.C. Code tit. 56, ch. 19
South Dakota	20 days after final payment	SDCL 32-3-44
Texas	10 days after the lienholder receives payment	TxDMV
Washington	10 days, counted from proper demand	RCW 46.12.675

State statutes and DMV pages (CarCheckerVIN state lien data, 2026; TX and MN re-read Nov 2026). Other states not verified.

PAYOFF DAY, STEP BY STEP

Most payoff-day problems are about timing: money that hasn't "cleared," a release sent to the wrong address, or a title that arrives late. Here's the sequence.



Pay with funds that start the clock

Several states only start the release deadline once the lender has money it can use. **Ohio**'s seven business days run from "good funds," defined as cash, wire, cashier's or certified check, draft, money order or teller's check; a personal check isn't on the list. **Missouri**'s five business days start once the lender has certified funds or an electronic transfer. In **Illinois**, paying in cash, a cashier's check or a certified check cuts the deadline from 21 days to 10 business days. **Massachusetts** treats cash, certified, cashier's and teller's checks and electronic transfers as cleared immediately on receipt.

When the seller owes more than your price

If the payoff is larger than what you're paying, the seller is "upside down" and has to cover the difference before the lender will release the lien. Have the seller pay the shortfall to the lender first, or at the same time as you, and get the lender's confirmation that the account will be paid in full. Don't hand over your money until the full payoff is accounted for.

Red flags on payoff day

What you see	Why it matters
Payoff letter arrives only from the seller, by text or email	Bank details are easy to alter; confirm with the lender directly
Seller wants cash and says the bank will mail the title	Nothing ties your money to the loan; insist on paying the lender
The lender named on the title isn't the one the seller mentions	A refinance or a second lien; both must be released
"PAID" written or stamped on the title by the seller	Not a release; Alaska's DMV says a paid stamp alone isn't accepted
The person on the loan isn't the person selling	Stop; only the borrower can authorize the payoff and sign the title

BEFORE PAYOFF DAY

Check the VIN's lien history and title brands at **carcheckervin.com/vehicle-lien-check** before you agree a price, so a second lien or a branded title doesn't surface after you've paid.

CHAPTER 6

OPEN TITLES & TITLE JUMPING

An **open title** is a title the owner has signed over with the buyer's section left blank. When a middleman buys a car, never titles it in his own name, and resells it on that open title, he is **title jumping** (also called title skipping or floating a title).

Why an open title is a problem, not a shortcut

Under federal odometer rules (49 CFR 580.5(c)), a seller *in whose name the vehicle is titled* must disclose the mileage on the title itself, signed with their printed name, with the reading, the date, and both parties' names and addresses. A title jumper isn't the titled owner, so he can't make that disclosure. The open title is the visible sign of a skipped legal step.

What can go wrong for you

- The person you paid has no recorded connection to the car
- Any lien, brand or problem traces back to someone you never met
- You may miss your state's deadline to title the car, and owe penalties

The exemption caveat

Not every missing odometer disclosure is a red flag. Under 49 CFR 580.17, no disclosure is required for vehicles over 16,000 lb GVWR, vehicles that aren't self-propelled, model year 2010 or older vehicles transferred at least 10 years after their model year, and model year 2011 or newer vehicles transferred at least 20 years after it. An open title is risky either way.

Deadlines to put the title in your name (what jumpers skip)

State	Rule	Source
Texas	File the title application within 30 days of the sale; a delinquent transfer penalty applies after that	TxDMV Form 130-U and instructions
Ohio	$5 late fee if you apply more than 30 days after the title was assigned to you	Ohio BMV form 3774
New Jersey	Submit evidence of purchase within 10 working days; $25 penalty if late	N.J.S.A. 39:10-11
California	New owners transfer within 10 days	California DMV REG 227

How to spot a title jumper

- [ ] The name on the title isn't the name on the seller's ID
- [ ] The seller's signature is already on the title, and it isn't theirs
- [ ] "I'm selling it for a friend / my uncle / a customer"
- [ ] The same phone number appears on several car ads
- [ ] A history report shows a recent sale the seller doesn't mention

BEFORE YOU PAY

Buy only from the person named as owner. More at **what is a title jump** and **how to transfer a car title**.

CHAPTER 7

DUPLICATE & LOST CAR TITLES

If a title is lost, stolen or damaged, the owner of record applies to the state for a replacement, usually called a **duplicate car title** (Texas calls it a certified copy). As a buyer you never apply for one yourself: the seller does, before the sale.

Duplicate title fees in seven states

State	Fee	Form	Notes
Texas	$2 by mail; $5.45 in person	VTR-34	Mail to Wichita Falls or visit a TxDMV Regional Service Center
Michigan	$15; $20 same-day in an office	—	14 days by mail
New York	$20	MV-902	Printed centrally and mailed; available online
California	$28 (Veh. Code § 9265)	REG 227	Online through the DMV's virtual office
Pennsylvania	In PennDOT's MV-70S fee schedule	MV-38O	Mail only
New Jersey	$60	OS/SS-130	A duplicate with a lien is mailed to the lienholder
Florida	$75.25; $10 more for a Fast Title	HSMV 82101	Through county tax collector offices

Agency pages and statutes (Tex. Transp. Code § 501.134; Fla. Stat. §§ 319.29, 319.32, 319.323), 2026.

Liens and duplicates

The lender may get the duplicate. In **Texas**, if a lien is recorded, only the first lienholder can obtain the certified copy unless the owner has original proof the lien was satisfied. A paid-off lien that is still recorded needs an original release. In **New Jersey**, a duplicate carrying a lien goes to the lienholder, not the owner.

Online routes may exclude liens. New York's online service doesn't cover a duplicate that removes a lien; that goes through a different route. If a lien is still recorded, the seller should clear it first.

What a duplicate does to the old title

In **Texas** a certified copy supersedes and invalidates every earlier title, so the paper the seller "found again" may be void. In **Florida** a duplicate is marked "duplicate copy" and the marking carries onto later titles; a buyer may require the seller to indemnify them, and a recovered original must be surrendered. Texas makes owners wait 30 days between copies.

Buying when the seller has lost the title

Don't pay in full against a promise to "send the title when it comes." Let the seller apply, and complete the sale when the duplicate arrives; a small refundable deposit with a written deadline protects you both. See **buying a car without a title**.

State guides: **duplicate car title by state**, **lost title Texas** and **replacement title Florida**.

CHAPTER 8

MECHANIC'S LIENS, BONDED TITLES & OTHER TITLE TRAPS

Not every claim on a car is a bank loan, and not every title came through a normal sale. These are the less obvious problems a car title check should look for.

POSSESSORY LIENS

Mechanic's, garage and storage liens

A repair shop or storage lot that isn't paid can hold the car and, eventually, sell it. These liens usually depend on possession, so they may not appear on the title at all. **Texas** gives workers and garages a lien under Property Code chapter 70. **California** runs lien sales under Civil Code §§ 3071 and 3072, with a separate track for vehicles valued at $4,000 or less. **Florida**'s mechanic's lien sale (Fla. Stat. § 713.585) requires notice within 7 business days, at least 30 days before the sale, and no sale until 60 days after the repair. If a report shows impound information, ask whether anything is still owed.

LIEN-SALE AND ABANDONED-VEHICLE TITLES

Titles that start at an auction or a tow yard

A properly run lien sale can wipe the slate clean. Florida says the title from a towing-and-storage lien sale is discharged of all liens (Fla. Stat. § 713.78), and under Texas Transportation Code chapter 683 a buyer at a police auction of an abandoned vehicle takes title free and clear. The risk is a lien sale done wrong: missing notices can give the former owner or lender grounds to challenge it. Ask for the sale paperwork. More at **carcheckervin.com/mechanics-lien-car-title**.

BONDED TITLES

When the owner had no title at all

Some states let an owner who can't produce a title get one by buying a surety bond. In **Texas** the bond is 1.5 times the value the department sets, protects prior owners, lienholders and later buyers, expires on its third anniversary, and isn't available for salvage or nonrepairable vehicles (Tex. Transp. Code § 501.053). A bonded title is legal, but someone with a better claim could still come forward while the bond runs. See **carcheckervin.com/bonded-title**.

IDENTITY FRAUD

VIN cloning and forged titles

Thieves copy a legitimate VIN onto a stolen car of the same model and back it with fake paperwork. The Justice Department cites a South Florida investigation, “Operation Roadrunner,” that recovered approximately 250 cloned, stolen vehicles across the U.S. Check the VIN on the dashboard, door jamb and title all match, look for signs of tampering, and run the VIN through NICB's free VINCheck for theft records reported by participating insurers.

CHAPTER 9

CARFAX TITLE CHECK & CARFAX LIEN CHECK

Carfax is the best-known history report, and many buyers start a title check there. Here's what a **Carfax title check** and a **Carfax lien check** can and can't tell you, and how they compare with cheaper and free options.

CARFAX TITLE CHECK

Title brands and the Buyback Guarantee

A Carfax report includes title information such as salvage, flood and junk brands from state records, alongside its main strength: service and maintenance records from its network of shops. The **Carfax Buyback Guarantee** pays when a report missed a DMV-issued title brand. It doesn't cover accidents, it has deadlines, and the payout is capped, so read the terms before you rely on it. Carfax's own writing on salvage titles notes that because each state sets its own rules, a car an insurer totaled may show no indication on its title. Compare at **carcheckervin.com/carfax-title-check**.

CARFAX LIEN CHECK

Liens, and the release caveat

A Carfax report can list liens. But Carfax's support pages caution that a lien may be reported when it is added and not necessarily when it is released, and advise buyers who see a lien to check with the DMV or the lender. That's the answer to the common question "Carfax says lien reported, but the owner says it's paid off": it may be both. In Canada, CARFAX Canada sells a separate Lien Check with its report. More at **carcheckervin.com/carfax-lien-check**.

PRICE & FREE ACCESS

What a Carfax costs

A single Carfax report is widely quoted at **$44.99**. Many dealers include a free Carfax on their listings (the dealer pays for it), so ask for the link before you buy one. AAA Premier members get one free Carfax a year by phone, and Classic and Plus members get a discount that varies by club. Carfax, Inc. was founded in 1984 in Virginia and is part of S&P Global Mobility. The Justice Department notes that consumers can't get NMVTIS reports from Carfax (dealers only).

"Lien reported" on a Carfax: what to do

1. Note the state and date of the lien entry on the report.
2. Ask the seller for the lender's release letter, or the title showing the release.
3. If neither exists, request the current state record (page 11) or treat the loan as open and follow Chapter 5.

CARFAX ALTERNATIVE

CarCheckerVIN's $14.99 report covers title brands, NMVTIS title records and lien history; packs bring it to $9 a report. Compare prices at **how much is a Carfax report**.

CARFAX VS CARCHECKERVIN VS FREE TITLE CHECKS

Each tool answers part of the title and lien question. Line them up and you can cover everything without paying twice for the same data.

	CarCheckerVIN	Carfax	State DMV record	NICB VINCheck
Price	Free preview; $14.99	Widely quoted $44.99	Set by each state	Free
Title brands	Yes, all states	Yes	That state's brands	Insurer salvage records only
NMVTIS title records	Included	Not sold to consumers as NMVTIS reports	—	—
Lien records	Lien history	Can list liens	Current record	No
Lien release status	As reported	Releases not always reported	Yes, for that state	No
Total-loss records	Insurance total-loss records	Not stated	Only if branded	Insurer salvage and total-loss
Theft records	—	Not stated	—	Stolen-not-recovered
Auction sales	With photos	Not stated	—	—
Service records	Included	Its main strength	—	—

A dash means the tool isn't built for that check; “not stated” means we couldn't confirm it from the publisher for this guide. NICB VINCheck: 5 searches per 24 hours per IP; participating insurers write 92.49% of U.S. earned premium; NICB says it isn't a full history report.

A sequence that covers title and liens

1. **Free checks on every car:** CarCheckerVIN's history preview and NICB VINCheck. Drop cars with brands, theft records or liens the seller didn't disclose.
2. **A $14.99 report on your shortlist:** brands across states, NMVTIS title records, lien history, odometer readings and auction sales.
3. **The state record on the car you choose,** if the report shows a lien or the seller is still paying a loan.
4. **A Carfax if service history matters,** ideally free from the dealer, plus an independent inspection.

Why not just Carfax? At the widely quoted price, three cars cost about $135; screening with cheaper reports first and adding a Carfax on the final car costs less. **Why not just free tools?** NICB doesn't cover liens, and a state record covers only its own state.

COMPARE

More options at **carcheckervin.com/alternatives-to-carfax** and **carcheckervin.com/cheap-carfax**.

CHAPTER 10

DEALERS, TRADE-INS & SELLING A CAR WITH A LIEN

The same title and lien rules apply when a dealer is involved or when you're the seller. The paperwork just moves through different hands.

Buying from a dealer

A licensed dealer takes care of paying off the loan on a car it took in trade, and handles the title application for you. Still run the VIN for brands and past liens. In **New Jersey**, a security interest in a dealer's inventory is governed by the UCC rather than the title, so a car still on the dealer's floor plan can be financed somewhere you can't see from the title. Under the model UCC (§ 9-320(a)), a buyer in the ordinary course of business generally takes free of a security interest created by the seller, so a dealer's floor-plan loan normally isn't your problem.

Trading in a car with a loan

The dealer pays off your lender as part of the deal; negative equity is paid by you or added to the new loan. Check with your old lender a few weeks later that the account shows paid in full.

Selling a car with a lien

1. Request a payoff letter and tell buyers up front that there's a loan.
2. Close at your lender, or have the buyer pay the lender directly while you receive the balance.
3. Hand over the released title, or a release letter, as soon as it arrives.
4. Report the sale. **California** sellers file a Notice of Transfer and Release of Liability (REG 138) within 5 days; **Texas** sellers can file a Vehicle Transfer Notification (VTR-346) within 30 days.

A paid-off loan still showing on the title

Common with old loans and merged banks. The fix is a release letter from the lender or its successor; if the lender is gone, some states have a back-up route:

State	What the law provides
Virginia	If the owner can't get a release, the DMV can issue a new title on whatever evidence of payment is available plus a sworn statement
Delaware	A lien recorded for a firm that has dissolved or gone out of business becomes void three years after recording
Kentucky	The owner can petition the Circuit Court in their county, with written proof of payment, for an order removing the lien
Massachusetts	Apply for a duplicate on form TTL117 with a signed letter on the lender's letterhead; a lienholder's signature on the application isn't a release

DEALERS

Checking cars in volume? Dealers get wholesale pricing, bulk API access and white-label reports at **carcheckervin.com/dealers**. Selling privately? Share a report with buyers.

CHAPTER 11

THE CAR TITLE CHECK CHECKLIST

Print this page and take it with you. Every box should be ticked before money changes hands on a private sale.

Before you see the car

- [ ] Get the full 17-character VIN from the seller
- [ ] Run the free history preview at carcheckervin.com
- [ ] Run NICB VINCheck and the NHTSA recall lookup (free)
- [ ] Ask: is there a loan on the car? Who holds the title?
- [ ] Ask which state the car is titled in, and since when

At the car

- [ ] VIN on the dashboard matches the door-jamb label
- [ ] Both match the VIN on the title and the report
- [ ] Year, make, model and body match the title
- [ ] Odometer roughly fits the report's readings
- [ ] No signs of a tampered VIN plate or label

With the title in hand

- [ ] It's the original, not a copy or a photo
- [ ] The owner's name matches the seller's photo ID
- [ ] No brand you weren't told about
- [ ] Lienholder box empty, or a valid release attached
- [ ] Buyer's section blank and unsigned (no open title)
- [ ] No “duplicate” marking you can't explain

If there’s a lien

- [ ] Payoff letter requested by the seller from the lender
- [ ] Payoff confirmed on a number you looked up yourself
- [ ] Shortfall covered if the seller owes more than your price
- [ ] Payment goes to the lender; only the balance to the seller
- [ ] You know your state's release deadline (page 14)

Payment day

- [ ] Traceable payment: wire, cashier's or certified check
- [ ] Bill of sale signed, with VIN, price, odometer and date
- [ ] Odometer disclosure completed on the title, if required
- [ ] Title signed over to you, or a written delivery deadline
- [ ] Copies of the seller's ID, the payoff confirmation and the bill of sale

After the sale

- [ ] Lien release and title received
- [ ] Title application filed within your state's deadline
- [ ] Insurance in your name before you drive away
- [ ] State record checked: the lien shows as released

ONE VIN, ONE MINUTE

Title brands, NMVTIS title records, lien history and impound information, odometer readings, insurance total-loss records and auction sales with photos in one $14.99 report, ready in under a minute and print-ready: **carcheckervin.com/car-title-check**. Refer a friend and get a free report at **carcheckervin.com/refer**.

REFERENCE

CAR TITLE & LIEN GLOSSARY

Assignment of title
The section of a title where the seller signs ownership over to the buyer.

Bonded title
A title issued against a surety bond when the owner can't produce one.

Brand
A permanent label on a title recording the vehicle's condition or history, such as salvage or flood.

Certified copy of title
Texas's name for a replacement title; it voids every earlier title.

Clean title
A title with no brand printed on it.

Clear title
A title with no lien or other recorded claim on it.

Duplicate title
A replacement for a lost, stolen or damaged title, issued to the owner or lienholder of record.

ELT (electronic lien and title)
The state holds title and lien electronically and prints paper after release.

Good funds
Payment a lender treats as cleared, such as cash, a wire or a cashier's check; in Ohio it starts the release clock.

Impound record
A record that a vehicle was towed or held, which can point to unpaid storage charges.

Lien
A legal claim against a vehicle securing a debt, usually a car loan.

Lienholder
The lender or other party holding the lien, named on the title or state record.

Lien release
The lender's signed or electronic statement that the debt is paid and its claim is gone.

Lien sale
A sale of a vehicle by a shop, tow yard or storage lot to recover unpaid charges, under state law.

Mechanic's lien
A repair shop's claim for unpaid work, usually a possessory lien held by keeping the vehicle.

Negative equity
Owing more on a car loan than the car is worth; the seller must cover the gap at payoff.

NMVTIS
The U.S. Justice Department's National Motor Vehicle Title Information System: title, brand, junk, salvage and total-loss records.

Odometer disclosure
The seller's signed mileage statement on the title (49 CFR Part 580) unless exempt.

Open title
A title signed by the seller with the buyer's section left blank.

Payoff letter
The lender's statement of the exact amount needed to pay off a loan by a given date, with payment instructions.

Perfection
The step that makes a lender's claim effective against others, usually notation on the title.

Rebuilt title
A title for a former salvage vehicle repaired and approved for the road; the wording varies by state.

Relation back
A rule letting a lien date from the day the loan was signed if filed within a short window (10 days in Alaska and New York).

Salvage title
A title or certificate for a vehicle declared a total loss or past the state's damage threshold.

Title jumping
Reselling a car on an open title without ever titling it in your own name.

Title washing
Getting a clean title for a previously branded vehicle, often by moving it between states.

VIN
The 17-character Vehicle Identification Number used since model year 1981 (49 CFR Part 565).

See these terms on a real record with a free preview at **carcheckervin.com/car-title-check**, or read **what is a car title**.

ANSWERS

CAR TITLE CHECK & LIEN CHECK FAQ

How do I do a car title check?

Read the original title, match its VIN and owner to the car and the seller's ID, then run the VIN through a history report for brands and liens across states. Add the state DMV record if a loan is involved.

Is a car title check free?

Partly. CarCheckerVIN's history preview and NICB VINCheck are free; a full report is $14.99, and state record fees vary (New Jersey charges $15).

How do I check if a car has a lien by VIN?

Look at the title's lienholder box, run a vehicle lien check in a history report, and request the titling state's record. If a loan is open, the lender confirms the payoff.

Can I do a DMV lien check online?

In some states. New York, Massachusetts, Florida and Ohio publish online title or lien status tools; others use mail-in forms. See page 11.

Does Carfax show liens?

A Carfax report can list liens, but Carfax says releases aren't always reported. Confirm any lien with the DMV or the lender.

Does a Carfax title check show salvage titles?

Carfax reports include title brands from state records, and its Buyback Guarantee covers a missed DMV-issued brand, with limits.

What does a clean title mean?

No brand is printed on the current title. It doesn't prove the car was never totaled, never branded in another state, or free of a lien.

Can I buy a car with a lien on it?

Yes. Pay the lender the payoff directly, pay the seller only the balance, and get the lien release before you title the car.

Will CarCheckerVIN tell me who the lender is?

It reports lien records and lien history. The title and the seller tell you who holds the loan, and only the lender can give a payoff figure.

How long does a lien release take?

It depends on the state: 10 days in Texas, 15 in Minnesota, 5 business days in Missouri once certified funds arrive. Page 14 lists 15 states.

What is a payoff letter?

The lender's written payoff amount, good through a date, with payment and title-release instructions. Confirm it with the lender yourself.

The seller says the bank has the title. Is that a red flag?

Not by itself. In ELT states like Pennsylvania and Louisiana a financed car has no paper title. It means you must pay off the loan before you get one.

What is an open title? Is it illegal?

A title signed by a seller with the buyer blank. Reselling on one skips the titled owner's odometer disclosure required by 49 CFR 580.5, and state titling deadlines.

How do I get a duplicate car title?

The owner of record applies to the state: $2 by mail in Texas, $20 in New York, $28 in California, $75.25 in Florida. A lien may send it to the lender.

What if the lender went out of business?

Ask the successor bank for a release. Some states have back-up routes, such as Virginia's sworn statement and Kentucky's court petition.

Does NMVTIS show liens?

No. NMVTIS reports cover title state, brands, odometer at titling, and junk, salvage and total-loss records. Liens live in state title records.

Can I do a title search by VIN for free?

A free preview shows which records exist; NICB VINCheck adds insurer theft and salvage data. Full title history needs a paid report.

Title search or vehicle history report?

A state title search shows one state's current record. A history report shows the car's past across states. Before a big purchase, use both.

CAR TITLE CHECK

Check the title before you pay.

Title brands, NMVTIS title records and lien history for any VIN or plate. Free preview; full report $14.99.

carcheckervin.com/car-title-check →

Scan to check a title

Sources

- 49 CFR Part 580, Odometer Disclosure Requirements (ecfr.gov)
- 49 CFR Part 565, VIN requirements
- U.S. DOJ / BJA, NMVTIS For Consumers (vehiclehistory.bja.ojp.gov)
- Uniform Commercial Code §§ 9-315, 9-320 (law.cornell.edu)
- Driver's Privacy Protection Act, 18 U.S.C. § 2721 et seq.
- TxDMV: Add or Remove a Lien; Get a Copy of Your Title; Forms VTR-34, 130-U (txdmv.gov)
- Tex. Transp. Code §§ 501.053, 501.091, 501.134, ch. 683; Tex. Prop. Code ch. 70
- NJ MVC: Liens; Duplicate Title (nj.gov/mvc); N.J.S.A. 39:10-11
- Ohio BMV Title Search (bmvonline.dps.ohio.gov); Ohio Rev. Code § 4505.13
- Minn. Stat. § 168A.20 (revisor.mn.gov)
- State title and lien statutes and DMV pages for the other states named (CarCheckerVIN state lien data, 2026)
- Duplicate title fees: NY DMV, CA DMV, Michigan SOS, PennDOT, FLHSMV; Fla. Stat. §§ 319.29, 319.32, 319.323
- State salvage statutes: TX, NY (15 NYCRR 20.20), CA, FL, PA, OH, IL, NM
- Cal. Civ. Code §§ 3071–3072; Fla. Stat. §§ 713.585, 713.78
- Carfax Support, "Has a lien been released?" (support.carfax.com); Carfax price: independent pricing listings, 2026
- NICB VINCheck (nicb.org/vincheck)
- CarCheckerVIN prices: carcheckervin.com/pricing, Nov 2026

How we made this guide: written by CarCheckerVIN with AI assistance, from the public sources listed above; figures, prices and links checked November 2026.

More free tools at carcheckervin.com

Vehicle lien check
DMV lien check
Title search by VIN
Salvage title check
Duplicate car title
Carfax lien check
NMVTIS VIN check
License plate lookup
Report pricing

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