

How to fill out 10-315 — Official Release of Lien or Permission to Issue a Replacement Title

Arkansas · written against 10-315 (Rev 12/06), issued under Ark. Code Ann. Title 27, Chapter 14

sellmycarhub.com
/forms/arkansas/10-315-official-
release-of-lien/

The lender's one-page certificate, and the sheet most likely to stall a sale years after the loan ended. It does two different jobs, split by a pair of checkboxes at the foot: the lien is Satisfied and hereby released as of a date, or it is Not satisfied but the lienholder grants permission to issue a replacement title in a named person's name. DFA's replacement-title instructions lean on it from both directions - a lender with a live lien completes it to have the replacement mailed to them, and a customer claiming a recorded lien was released must produce a release, after which the lienholder still gets ten business days to object before the title prints.

This sheet is not the form. Download the blank 10-315 from the Arkansas Department of Finance and Administration, Office of Motor Vehicle at <https://www.dfa.arkansas.gov/wp-content/uploads/ReleaseofLien.pdf> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	YOU	Find who actually holds the lien now	The lender named on your title, or whoever bought, absorbed or renamed it since. Watch out: Start from the name on the certificate's lien block and search forward through the mergers. The release must come from the current holder of the paper, not the brand you remember paying.
2	OTHER	The lender identifies its lien	Name, address, the vehicle row, the VIN, the recording date and the amount, and the borrower's name. Watch out: Give the lender the VIN and the contract date from your old paperwork and they can pull the account in one search instead of three phone calls.
3	OTHER	One box, dated	Satisfied and released as of a date - or, mid-loan, permission for a replacement title in a named owner's name. Watch out: For a sale you want the first box. The permission box exists for replacing a lost certificate while the loan runs, and it sends the new title to the lender, not to you.
4	OTHER	An officer signs	The signature of the lien holder, meaning a person authorised to sign for it. Watch out: Ask for it on the form or on letterhead carrying the same facts, and ask for a wet signature - this is the one document in your sale where DFA may go back to the source to check.
5	YOU	Deliver it with the title work	The release travels with the assigned title to the Revenue Office, or with your 10-381 if you are replacing a lost certificate first. Watch out: Keep a copy forever. A lien release is the single hardest document in this set to obtain twice, and the record it corrects has already outlived one loan.

What gets this one rejected

- The owner filling it in. Every line is the lienholder's certificate about its own lien; a seller's handwriting on the signature rule is exactly the forgery the process exists to prevent.
- Both boxes checked, or neither. Released and not-satisfied are alternatives; the sheet does one job per filing.
- A release for the wrong vehicle. The VIN is matched against the lien record, and a lender that financed you twice can release the wrong one.
- No date on the release. Satisfied as of when is the operative fact - an undated release invites the ten-business-day objection window to be spent arguing.
- A letterhead letter that skips the form's facts. DFA can accept a release, but it needs the lien identified: lender, vehicle, VIN, date and amount, owner - the exact rows this sheet prints.

☒ Amber is what you write ☐ Grey is a block somebody else completes The completed example follows overleaf.

Read off 10-315 (Rev 12/06) and the Arkansas Department of Finance and Administration, Office of Motor Vehicle's own pages, current as of 2026-08-23. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

sellmycarhub.com

STATE OF ARKANSAS

OFFICIAL RELEASE OF LIEN

OR

PERMISSION TO ISSUE A REPLACEMENT TITLE

PLEASE TYPE OR PRINT

To Whom It May Concern:

This is to certify that the lien held by Cache River Federal Credit Union

_____ Of
(Name of Lien Holder)

1804 Stadium Blvd, Jonesboro, AR 72401 On one
(Address of Lien Holder)

Year 2016 Make Ford Model Fusion Body Style Sedan

VIN (Vehicle Identification Number) 3FA6P0H79GR305214

Dated 03/14/2019 in the amount of \$11,200.00

Owned by Odessa L. Fairbrook is:
(Owner's Name)

☒ Satisfied and hereby released as of _____ date.

☐ Not satisfied. Permission is granted to issue a replacement title in the name of: _____

Marlys E. Tackett
(Signature of Lien Holder)