

How to fill out REG 166 — Lien Satisfied / Legal Owner / Title Holder Release

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/forms/california/reg-166-lien-satisfied-title-holder-release/

California · written against REG 166 (Rev 12/2016), issued under California Vehicle Code 5752

The lender's signed statement that the loan is paid and it no longer has an interest in the car. You use it when the lienholder is still printed on the face of the title and the certificate itself cannot carry the release - typically because the title is missing, or because the lender has closed, merged or been bought.

This sheet is not the form. Download the blank REG 166 from the California Department of Motor Vehicles at <https://www.dmv.ca.gov/portal/file/lien-satisfied-title-holder-release-reg-166-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	LENDER	Section 1, vehicle information	Plate or CF number, make, year model, and the full VIN. Watch out: Four items, all four required. A release that does not identify the car releases nothing.
2	LENDER	Vehicle identification number	The VIN, on its own line beneath the rest of the vehicle strip. Watch out: Check it against the title rather than the loan statement - lenders transpose VINs too.
3	YOU	Section 2, registered owner	Last, first and middle name, printed as they appear on the title, registration or contract. Watch out: That is not always how your name appears on your licence. The form asks for the version on the paperwork, and the mismatch is a real rejection.
4	LENDER	Name of the lienholder	The bank, finance company or individual holding the lien. Watch out: The certification above it says the lien has been fully satisfied and has not been assigned to any other party. A lender that sold your loan on cannot sign this.
5	LENDER	Lienholder address	Business or residence address, and a separate mailing address if they differ. Watch out: Leave the mailing block empty rather than repeating the address - the field is there for a genuine difference.
6	LENDER	Date and telephone number	The date the lender signs, with an area code and number. Watch out: Get this moving the moment the loan clears. Prising a notarised release out of a bank's back office takes days, and the buyer is in your driveway now.
7	LENDER	Signature of legal owner	For a company, the company name plus an authorised agent's signature, with the agent's printed name and job title beneath. Watch out: Then it goes to a notary. The note at the top of the form makes notarisation unconditional except for an insurance company obtaining a salvage certificate.

What gets this one rejected

- Sending it without notarisation. The note at the top of the form is unconditional except for one case - an insurance company using it to obtain a salvage certificate.
- Using it on a car with a paperless title. The form says it cannot be used for a vehicle with paperless title, and California has been issuing electronic titles for years.
- Using it on a vehicle two model years old or newer. Legal owner interest on a car that new can only be released on a Certificate of Title; the lender must obtain the title first.
- An individual lienholder signing in a company's name, or a company's name with no agent countersignature.
- Using it where the loan was transferred to another servicer. The certification says the lien has not been assigned to any other party, and it is signed under penalty of perjury.

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

Read off REG 166 (Rev 12/2016) and the California Department of Motor Vehicles's own pages, current as of 2026-08-23. Plain-language help with a sellmycarhub.com form, not legal advice — where this and the agency differ, the agency governs.



LIEN SATISFIED/LEGAL OWNER/TITLE HOLDER RELEASE

NOTE: This form must be notarized unless submitted by an insurance company to obtain a Salvage Certificate (California Vehicle Code §5752).

This form cannot be used for a vehicle with paperless title or a vehicle that is two model years or newer. The legal owner interest for a vehicle two model years or newer can only be released using a Certificate of Title.

SECTION 1 — VEHICLE/VESSEL INFORMATION

VEHICLE LICENSE PLATE/CF NUMBER	MAKE/BUILDER	YEAR MODEL
7BXK492	Subaru	2013
VEHICLE/VESSEL IDENTIFICATION NUMBER		
4S4BRBCC1D3241785		

SECTION 2 — REGISTERED OWNER INFORMATION Please print name as it appears on the Title/Registration or Contract.

LAST NAME	FIRST NAME	MIDDLE NAME
RAMAN	PRIYA	N

SECTION 3 — LIENHOLDER/TITLEHOLDER/LEGAL OWNER OF RECORD RELEASE OF OWNERSHIP AND/OR INTEREST

This is to certify that the lien in the name of the Registered Owner shown above, against the described vehicle/vessel has been fully satisfied and has not been assigned to any other party. The undersigned lienholder (legal owner of record) certifies release of interest in the vehicle/vessel.

NAME OF BANK, FINANCE COMPANY, OR INDIVIDUAL(S) HAVING A LIEN ON THIS VEHICLE			
Golden Oak Credit Union			
BUSINESS OR RESIDENCE ADDRESS		APT./SPACE/STE. NO.	
3300 Telegraph Ave			
CITY	STATE	ZIP CODE	
Oakland	CA	94609	
MAILING ADDRESS (IF DIFFERENT FROM ABOVE ADDRESS)		APT./SPACE/STE. NO.	
CITY	STATE	ZIP CODE	
SIGNATURE OF LEGAL OWNER (COMPANY NAME AND AUTHORIZED AGENT'S SIGNATURE)		DATE	DAYTIME TELEPHONE NUMBER
X Golden Oak Credit Union, by Dana Whitfield		08/12/2026	(510) 555-0110
PRINTED NAME OF AUTHORIZED AGENT		TITLE OF AUTHORIZED AGENT SIGNING FOR COMPANY	
Dana Whitfield		Loan Servicing Officer	

SECTION 4 — NOTARY USE ONLY

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of _____

On _____

before me, _____,

personally appeared _____,

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

SIGNATURE
X _____

(SEAL)