How to fill out VR-056 — Out-of-State Lienholder Letter

Maryland · written against VR-056 (11-24), issued under Maryland Transportation Article, Section 13-402

A letter the MVA writes on your behalf to a lender in another state that is sitting on your title. It is the answer to a specific and common deadlock: you have moved to Maryland with a financed car, the MVA cannot title it without the original certificate, and the lender will not release the certificate to you. The letter tells them to send it to Glen Burnie instead, and promises them an electronic lien filing in exchange.

This sheet is not the form. Download the blank VR-056 from the Maryland Motor Vehicle Administration at **https://mva.maryland.gov/media/226?f=VR-056.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	BUYER	**Lien Holder Information**	Left-hand column: the lender's name, postal address, fax number and email. **Watch out:** Get the address from a statement rather than a website. Loan servicing addresses and corporate headquarters are rarely the same building, and the letter has to reach the department that holds titles.
2	BUYER	**Owners Name and Co-Owners Name**	Top of the right-hand column, matching the names on the out-of-state certificate. **Watch out:** If the name has changed since the loan was written, the letter asks the lender to send a letter of authorization for the change as well. Say so when you hand this in.
3	BUYER	**Maryland Address**	Two rules in the customer column. Your new address here, not the old one. **Watch out:** This is the address that shows you are a Maryland resident, which is what starts the sixty days the letter refers to.
4	BUYER	**Account No.**	The lender's own loan reference, in the customer information column. **Watch out:** Without it the letter is a request from a state agency about an unnamed loan. It is the single most useful box on the sheet.
5	BUYER	**Vehicle Information**	Year, make and vehicle identification number on one row. **Watch out:** Take the VIN from the registration or the loan agreement. There is no Maryland title to copy from yet, which is the whole reason this letter exists.
6	BUYER	**It is our understanding that you are holding the ORIGINAL state title**	One short line for the name of the state whose certificate the lender has. **Watch out:** The state that issued the title, which is not always the state you moved from. A car financed in one state and registered in another leaves the certificate where it was written.
7	BUYER	**Signature and MVA Customer Agent**	The MVA's own signature block at the foot, above a title number box marked MVA Use Only. **Watch out:** You do not sign this letter. If somebody hands you a blank one to sign and post yourself, it is not doing the job it was designed for.

What gets this one rejected

- Nothing you can fail here - it is the MVA that signs and sends it. What it needs from you is an accurate account number and the right lender address.
- An account number left out, which is the only thing letting the lender find the loan the letter is about.
- A Maryland address that is not yet the address on the driver's licence, which is what establishing residency turns on.
- The wrong state named on the original title line, which sends the lender looking for a certificate they never held.
- A lease with no power of attorney, which the letter specifically asks lessors to send.

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

MDOT MARYLAND DEPARTMENT OF TRANSPORTATION. MOTOR VEHICLE ADMINISTRATION

6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062

VR-056 (11-24)

Out-of-State Lienholder Letter

PLEASE PRINT CLEARLY USING BLACK OR BLUE INK

Date: 08/12/2026

Lien Holder Information

1 Name: Chesapeake Shore Federal Credit Union

Address: 118 Marlboro Ave

Easton, MD 21601

Fax: (410) 555-0177

Email address: titles@example.org

Customer(s) Information

Owners Name: Rosalind T. Purnell 2

Co-Owners Name:

Maryland Address: 812 Snow Hill Rd 3

Salisbury, MD 21804

Phone No.: (410) 555-0163

Account No.: CS-2019-440318 4

Email address: r.purnell@example.com

Vehicle Information

	Year	Make	Vehicle Identification Number
5	2018	Ford	1FTEW1EPXJFA30752

In order to complete your customer's titling transaction in the State of Maryland, **we must have the original title** to the above referenced vehicle. ***This transaction must be completed within sixty (60) days of establishing residency in Maryland, to comply with Maryland Vehicle Law.***

6 It is our understanding that you are holding the **ORIGINAL** Delaware (state) title for the above referenced vehicle. Please forward the title to **P.O. Box 2276, Glen Burnie, MD 21060**.

Send the title in a trackable FedEx, UPS or USPS envelope to:
Motor Vehicle Administration
Attn: Out of State Title Unit Room 202
6601 Ritchie Highway, N.E.
Glen Burnie, MD 21062

Upon receipt, the title will be digitally scanned and saved. The original title will not be returned to the Lien Holder unless the vehicle is not titled within 60 days. A Notice of Security Interest Filing Statement, will be electronically sent to your electronic lien service vendor.

If your customer's name has changed, please forward a letter of authorization to change the name. **Lessors** should also send a power of attorney for the lessee to sign any documents necessary to title and/or register the vehicle in the State of Maryland. If the Maryland title is to be mailed to the lessor, please include the return address.

When the lien is satisfied, you are required to release all rights and interest in the vehicle by electronically releasing interest in the vehicle through your electronic lien service vendor.

Please return this letter with the aforementioned title.

Sincerely,

7 ______________________
Signature

____
MVA Customer Agent

MVA Use Only

Title Number

Original - Customer Copy **Carbon - MVA Copy**