# How to fill out VR-217 — Security Interest Filing Statement

Maryland · written against VR-217 (09-25), issued under Maryland Transportation Article, Title 13, Subtitle 2

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The form that puts a lender onto a Maryland title, and one a private seller will meet only from the other side of the counter - it is completed and signed by the lien holder, not by either party to the sale. It is worth knowing because a buyer who is borrowing has to hand one in with the application, and because the second half of it, Assignment of Security Interest, is how a lien moves when the bank that wrote it is bought by another bank.

**This sheet is not the form.** Download the blank VR-217 from the Maryland Motor Vehicle Administration at **https://mva.maryland.gov/media/166?f=VR-217.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 | **Vehicle to be held as collateral** | Year, make, body style, VIN and Maryland title number, across the first row of the filing. **Watch out:** The title number ties the lien to a specific certificate. Where a duplicate has been issued since, the number will have changed and the old one will not match. |
| 2 | LENDER | **Type of Contract and Account Number** | What kind of agreement it is, and the lender's own reference for it. **Watch out:** The account number is what the borrower quotes when they later ask for a release. Worth photographing before the paperwork disappears into a filing system. |
| 3 | LENDER | **Name of Secured Party, Date of Creation, Amount of Lien** | Three boxes across the row: who is owed, when the interest was created, and how much. **Watch out:** Date of creation is the date the ten-day perfection clock runs from, not the date the form was signed or posted. |
| 4 | BUYER | **Name of Debtor and address** | The borrower's name on a full-width rule, then street, city, county, state and ZIP. **Watch out:** This is the buyer, and the name has to match the one going on the title. A lien recorded against a slightly different spelling is a problem that surfaces years later at resale. |
| 5 | LENDER | **The licensing certification** | A Maryland lender's or sales finance licence number, or a tick from the list of exempt institution types. **Watch out:** A relative lending money to buy the car is the last option on the list, and that filing has to have the lien contract stapled to it. |
| 6 | LENDER | **Signature of Lien Holder's Authorized Agent** | Signature, date, printed name and job title, in a block of four boxes. **Watch out:** The printed name and title are not decoration. They are how the MVA knows the person signing had authority to bind the institution named above. |
| 7 | LENDER | **Assignment of Security Interest** | The bottom half: assignee name and address, full or partial amount, date assigned, and two signatures. **Watch out:** This is the block that explains why the bank on your title is not the bank you actually borrowed from. When a loan book is sold, the lien moves here rather than being refiled. |

### What gets this one rejected

- A private lender who has ticked one of the institutional exemptions. The last option - other person who is not in the business of making loans - is the honest one, and it brings the lien contract requirement with it.
- A filing delivered after the tenth day, which does not fail but does move the date of perfection to the day it arrived.
- A Maryland title number missing from the collateral block, which is how the filing is matched to the record.
- An assignment block with one signature. Both the original secured party and the assignee sign it.
- The filing fee left out. It is $40.00 and it is printed in the form's own heading.
- A lien holder's authorised agent signing without a printed name and a job title underneath, both of which have their own boxes.

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-217 (09-25)

# Security Interest Filing Statement (Filing Fee: $40.00)

The MVA should contact me at: titles@example.org (Email address) or (410) 555-0119 (Phone) for any questions regarding this application.

*Please print or type all information in black ink.*

**Notice to secured party:**

To perfect or ensure your security interest: **(Maryland title must accompany two copies of this form)**

The security interest as completed below is perfected on date of creation if this statement, filing fee, and any other information required is delivered to the Motor Vehicle Administration within ten days from the date this security interest was created. If delivery is made after the tenth day, the date of perfection is the date received by the Motor Vehicle Administration.

Please Note: If the lien holder is anyone other than a bona fide lending institution (i.e. bank, credit union, finance company or dealer), a lien contract must accompany this form.

## Vehicle to be held as collateral

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| Year | Make of Vehicle | Body Style | Vehicle Identification Number | Maryland Title Number |
|---|---|---|---|---|
| 2021 | Mazda | Utility | JM3KFBCM0M0357418 | 41027365 |

2

| Type of Contract | Account Number | *(MVA Use Only) Lien Code* |
|---|---|---|
| Retail instalment | CS-2026-118477 | |

3

| Name of Secured Party | Date of Creation | Amount of Lien |
|---|---|---|
| *Chesapeake Shore Federal Credit Union* | 08/12/2026 | $12,400.00 |

| Street Address of Secured Party | City | County | State | Zip Code |
|---|---|---|---|---|
| *118 Marlboro Ave* | *Easton* | *Talbot* | MD | 21601 |

4

Name of Debtor: *Emmett J. Callahan*

| Street Address of Debtor | City | County | State | Zip Code |
|---|---|---|---|---|
| *1904 Dual Highway* | *Hagerstown* | *Washington* | MD | 21740 |

I (we) certify under penalty of perjury that:

A. The lien holder making application has a Maryland lender's license or sales finance license issued by the Commissioner of Financial, Regulation,

License No. ______________________ or

B. The lien holder making application is exempt from obtaining a Maryland lender's license or sales finance license because the lien holder is a:

☐ Bank ☐ National Banking Association ☐ Trust Company ☐ Savings Bank ☐ Savings and Loan Association ☑ Credit Union 5

☐ Licensed Dealer (a seller of goods or services not engaged in making loans or acting as a credit service business)

☐ Other person who is not in the business of making loans.

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*Odessa Trenary* — 08/12/2026

Signature of Lien Holder's Authorized Agent — Date

*Odessa M. Trenary* — Loan Servicing Officer

Printed Name of Authorized Agent — Title

***For MVA Use Only***

## Assignment of Security Interest

7

Name of Assignee:

| Street Address of Assignee | City | County | State | Zip Code |
|---|---|---|---|---|
| | | | | |

| Amount of Security Interest Assigned | | Date Assigned |
|---|---|---|
| | ☐ Full Amount<br>☐ Partial Amount | |

We, the undersigned, certify, under penalty of perjury, that the security interest set forth above has been assigned by the original secured party named herein to the assignee indicated.

Signature of Original Secured Party — Date

Signature of Assignee — Date