

How to fill out 78-007 — Assignment of Lien

Not a lien release, though it is what most sellers find when they go looking for one. The 78-007 moves a recorded lien from one lender to another - the lien shown in favor of the undersigned Assignor on the attached Certificate of Title - when a loan is sold or refinanced, and the new lender applies for a fresh certificate showing itself. A seller paying off a car signs nothing on it; it is on this page so you recognise it and put it down.

This sheet is not the form. Download the blank 78-007 from the Mississippi Department of Revenue, Motor Vehicle Services at <https://www.dor.ms.gov/sites/default/files/tax-forms/motor-vehicle/78007178%2520Assignment%2520of%2520Lien.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	The certificate block	Title number, issuance date, the owner's name and address - the old lender copies these from the certificate it holds. Watch out: This is the one place a seller appears on the form: as a name in a lender's records. If you are being asked to supply anything more than confirmation of these details, ask why.
2	LENDER	Make and VIN	The vehicle, in two lines. Watch out: Lenders identify cars by VIN and certificate number, not by plate - the plate is registration, and registration is the county's business, not the lien's.
3	LENDER	Assigned to, address, assigned date	The new lienholder and the date the loan changed hands. Watch out: The assigned date matters to the record: the substitution regulation keeps the original security agreement's lien date, so the new lender inherits the old priority rather than starting fresh.
4	LENDER	Signature and witness	The assignor's authorized representative signs; a witness adds name and address. Watch out: Note what Mississippi asks of lenders here versus sellers on the assignment: your transfer needs no witness at all, and this one does. Formality tracks who is moving the money.
5	LENDER	The application for transfer of lien	Below the cut line, the assignee applies for a new certificate subject to the liens named and none other. Watch out: The reissued certificate is why a seller might glimpse this form at all - the title that eventually reaches your buyer's chain shows the successor lender, and this is the paperwork that put it there.

What gets this one rejected

- A seller filing it to clear a paid-off loan. Nothing on the form releases anything - it keeps the lien alive under a new name. A payoff is recorded by release, not assignment.
- Filing it without the certificate. The form's first sentence ties the lien to the attached Certificate of Title, so it travels with the paper it amends.
- Missing the fee. The form prints its price in the corner - a \$10.00 fee for the new certificate the assignee is applying for.
- An unsigned witness block. The assignor's representative signs and a witness with a full address backs the signature - lender paperwork holds itself to formalities the private assignment never asks for.
- Second liens smuggled in. The application half binds the new certificate to the liens named and none other, so an unlisted encumbrance dies on the reissue.

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

Form 78-007-17-8-1-000 Rev(09/17)

Mississippi ASSIGNMENT OF LIEN

The lien shown in favor of the undersigned Assignor on the attached Certificate of Title.

\$10.00 Fee

1	Certificate of Title Number	20647318
	Date of Issuance	03/03/2023
	Issued To	Harmon T. Leflore
	Address	483 Shiloh Creek Rd
	City, State, ZIP	Florence MS 39073
2	Make	Nissan
	Vehicle Identification Number	1N6AD0EV8HN760413
3	Assigned to	Tombigbee Valley Acceptance Co.
	Address	77 Main St N
	City, State, ZIP	Columbus, MS 39701
	Assigned Date	08/03/2026
4	Lienholder (Assignor)	Pinebelt Farmers Guaranty Bank
	Signature of Authorized Representative	

Name of Witness	Teverne L. Chatham
Address	900 College St
City	Columbus
State	MS
ZIP	39701

Cut Along Dotted Line

The top half of this form should be kept as a part of your records.

APPLICATION FOR TRANSFER OF LIEN

The undersigned assignee confirms transfer of the lien described above and hereby makes application for a new Certificate of Title subject to the following named liens and none other:

5	FIRST LIEN
	Lienholder
	Address
	City
	State
	ZIP
	Date of Lien
	Lienholder (Assignee)
	Signature of Authorized Representative

6	SECOND LIEN
	Lienholder
	Address
	City
	State
	ZIP
	Date of Lien
	Lienholder (Assignee)
	Signature of Authorized Representative

ORIGINAL MISSISSIPPI CERTIFICATE OF TITLE MUST ACCOMPANY THIS APPLICATION