How to fill out MV81B — Security Interest Processing: New

Montana · written against MV81B (7/26), issued under MCA 61-3-103 and 61-3-111; filed with the Vehicle Services Bureau or a county treasurer

How a lender gets onto a Montana title after the title already exists. A buyer borrowing at the time of purchase normally names the lender in section 3 of the MV1 instead, so this form turns up in the situations the application cannot cover: a second lender where the application has room for only one, a loan taken against a car you already own outright, and a refinance. A seller meets it from the other side - it is also the form the manual points at when a lender wants the paper title printed, and the box that does that costs $10.30 on top.

This sheet is not the form. Download the blank MV81B from the Montana Department of Justice, Motor Vehicle Division, Vehicle Services Bureau at **https://mvdmt.gov/wp-content/uploads/2026/07/MV81B-Security-Interest-Processing-New-07.26F.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: the physical title box**	Ticked when the paper certificate is wanted as well as the electronic record - $10.30 on top of the $8.24, for $18.54. **Watch out:** Untick it and Montana still mails the title to the registered owner, because it is not a title-holding state. The box is about getting a freshly printed one showing the new interest.
2	LENDER	**Section 2: the title number and VIN**	Year, make, model, Montana title number and the VIN or hull number. **Watch out:** The title number is what attaches the interest to the right record. A vehicle with a replacement title issued since the loan will have a new one, and the old number points at a voided document.
3	BUYER	**Section 3: the borrowers**	Legal name and identification number for each borrower - both marked required - plus address, phone, email and a contact preference. **Watch out:** Two borrowers means two identification numbers. The department matches the interest by number, and a missing one is the commonest reason one of these comes back.
4	LENDER	**Section 4: the secured party**	Legal name and identification number or ELT number, with address, phone and email. **Watch out:** An ELT number means the lender is on the electronic system. That is how the release will arrive later, and it is why the paper title in your drawer may be the only paper anybody has.
5	BUYER	**Section 5: the borrower acknowledges**	One signature under MCA 45-7-203, acknowledging that the interest will be recorded on the electronic record. **Watch out:** This signature is the whole point of the form. Without an acknowledgement the lender has no perfected interest to enforce, which is the division's own explanation of why the form exists.

What gets this one rejected

- A borrower identification number left blank. Both borrower blocks mark it required, and the department matches the interest to a person by that number rather than by name.
- No fee. The form's own wording is that the $8.24 must accompany this application to be processed, so a form arriving alone comes back.
- No borrower signature. Without it there is nothing acknowledging the interest, and the manual is blunt that a lender cannot collect on a security interest if the owner has not acknowledged it by signing the title or this form.
- A lender with neither an identification number nor an ELT. That field is marked required, and an electronic lender is identified by its ELT number.
- A tick in the physical-title box with only $8.24 enclosed. The box says the total is $18.54, and a short payment stalls both halves of the request.

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

Security Interest Processing: New MV81B

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PO Box 201431 • Helena, MT • 59620-1431 • Phone 406-444-3661 • Fax 406-444-0116 • mvdtitleInfo@mt.gov • mvdmt.gov

1. Fees (Per MCA, 61-3-111, fees include 3% administration fee.)

$8.24: Application fee to file a new security interest; must accompany this application to be processed.

☑ I am requesting a **physical title**, and I have included an additional **$10.30** to the security interest fee for a **total of $18.54**. 1

2. Vehicle Information

Year	Make	Model
2013	Toyota	4Runner SR5

Title Number	VIN/HIN
2 3M1749206	4R8KUZ5B6DL418206

3. Borrower Information

Borrower 1 Legal Name	Borrower 1 - DL/FEIN/Tribal ID/Corp ID* - **Required**
3 Wendell A. Hochstetler	0603914772

Borrower 2 Legal Name	Borrower 2 - DL/FEIN/Tribal ID/Corp ID* - **Required**

Borrower 1 Mailing Address	City	State	Zip
1470 Valley Dr	Miles City	MT	59301

Borrower 1 Phone	Borrower 1 Email
(406) 555-0172	w.hochstetler@example.com

Contact Preference: ☑ Email ☐ Call ☐ Text

4. Secured Party Information

Legal Name	DL/FEIN/Tribal ID/Corp ID/ELT* - **Required**
4 Big Sky Timberline Credit Union	ELT 4412

Mailing Address	City	State	Zip
905 First Ave N	Great Falls	MT	59401

Phone	Email
(406) 555-0190	liens@example.com

5. Borrower Certification

Under penalty of law (MCA, 45-7-203), I certify that:
The statements made, and information contained on this form are true and correct to the best of my knowledge, information, and belief. I am the person named on this form; if signing for a business entity or trust, I have the full authority to do so. I acknowledged the security interest noted above and that it will be recorded on the electronic record for the above-described vehicle/vessel.

5 Wendell A. Hochstetler — Borrower Signature

08/20/2026 — Date (mm/dd/yyyy)

***DL:** Driver License # | **FEIN:** Federal Employer Identification # | **Tribal ID:** Tribal Identification # | **Corp ID:** Corporate Identification # | **ELT:** Electronic Lien and Title Identification Number