How to fill out VP 186 — Lien Release

Nevada · written against VP 186 (6/2023), issued under NRS 482.432, "Applicable statutory provisions for perfection and release of security interest"

Your lender's written statement that the loan is paid and its claim on the car is over. If a lienholder is still printed on the face of your title, this is the document that gets it off — and until it does, you cannot hand a clean title to a buyer.

This sheet is not the form. Download the blank VP 186 from the Nevada Department of Motor Vehicles at **https://dmv.nv.gov/pdfforms/vp186.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	YOU	**Vehicle Identification Number**	One character per box, seventeen in all, copied off the title rather than off the dashboard. **Watch out:** Read it from the title itself. A VIN that does not match the DMV's record stops the release dead, and the windscreen plate is the easiest place to misread an 8 for a B.
2	YOU	**Year, make and model**	The three short lines under the VIN boxes. **Watch out:** Copy the make and model exactly as the title spells them, abbreviations and all. The title is the document being corrected, so it is the one that has to agree.
3	YOU	**Registered owner's name**	First, middle and last across the three boxes. **Watch out:** This is the registered owner, not the lienholder. If two people are named on the title, both names belong here.
4	YOU	**Your address**	Street, city, state and ZIP. **Watch out:** Use the address the DMV has for you. If a clear title is going to be mailed out at the end of this, it goes to the address on record — update that first if it has changed.
5	LENDER	**Printed name of lienholder**	The lender's legal business name. **Watch out:** The name here has to match the lienholder printed on the title. Banks merge and rename constantly; if the title says one thing and the release says another, expect a question.
6	LENDER	**Lienholder's address**	The lender's street, city, state and ZIP. **Watch out:** Their lien-release department, not your local branch. It is usually a different city from the one you bank in.
7	LENDER	**Daytime telephone number**	A number the DMV can call. **Watch out:** This is the line the DMV uses when something does not add up. A dead number turns a same-day check into a letter.
8	LENDER	**Lienholder representative's name**	First, middle and last of the person at the lender who is signing. **Watch out:** A person, not a department. The notary is about to swear that this named individual signed in front of them.
9	LENDER	**Representative's title**	Their job title at the lender. **Watch out:** Blank here is a common rejection. The DMV wants evidence the signer had authority to release the lien, and the job title is the only place on the form that shows it.
10	LENDER	**County, date, signature and notary stamp**	The bottom block: county, the date sworn, the representative's signature and the notary's own signature and stamp. **Watch out:** Every line here is filled in at the notary's desk, not before. Nevada does not make you notarize the title assignment itself, but it does make you notarize this.

What gets this one rejected

- Using it on an electronic title. The form says so at the top: an electronic lien has to be released electronically by the lienholder, and the DMV then issues a clear title itself.
- You signing it. This is the lender's statement, not yours — the signature has to be the lienholder's representative, notarized.
- A photocopy or a scan. The form requires original signatures, in ink.
- Correcting a mistake after it is signed. Changes may not be made once the form is signed and witnessed; an error means starting again on a fresh copy.
- Sending it alone when the title is also missing. The DMV's title page pairs this with an Application for Duplicate Title (VP 012) — the release clears the lien, the VP 012 gets you the paper.

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

555 Wright Way
Carson City, NV 89711
Reno/Carson City (775) 684-4DMV (4368)
Las Vegas (702) 486-4DMV (4368)
dmv.nv.gov

LIEN RELEASE

This lien release can only be used to release a lien on a printed title. If the title is an electronic record, the lienholder must release their lien electronically. After electronic receipt of lien release the DMV will create a new title without the lienholder listed and mail the clear title to the registered owner.

Please print or type

This is to certify the lien against the described vehicle has been fully satisfied.

Vehicle Identification Number

1 | J | M | 1 | B | K | 3 | 2 | F | 2 | 8 | 1 | 7 | 2 | 9 | 4 | 4 | 3 |

2 Year 2009 Make Mini Model Cooper

3 Registered Owner(s) Maria (First) E (Middle) Delgado (Last)

4 Address 4820 Sierra Vista Ave (Street) Reno (City) NV (State) 89502 (Zip Code)

Printed Name of Lienholder Silver State Credit Union 5

Address 1 E Liberty St (Street) Reno (City) NV (State) 89501 (Zip Code) 6

Daytime Telephone Number (775) 555-0188 7

Lienholder Representative's Name Dana (First) R (Middle) Whitfield (Last) 8

Lienholder Representative's Title Title Release Officer 9

State of Nevada, County of ____________________

Subscribed and sworn to before me on ____________________
Date

By ____________________
Signature of Lienholder Representative

____
Notary Public or Authorized DMV Representative

Notary Stamp

Signatures must be originals. Photocopies are not acceptable.
Changes to this form may not be made once it is signed and witnessed.