

How to fill out MVR-46D — Release of Financial Interest by North Carolina Lienholder

North Carolina · written against MVR-46D (Rev 04/26), issued under N.C. General Statute 20-58.4

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One short page in which a lender confirms that the debt is gone and that it has no further interest in the vehicle. NCDMV's index calls it a release of financial interest; the form's own heading calls it an affidavit by a North Carolina lienholder. It is the document a seller chases when the loan was paid off and the certificate never came back.

This sheet is not the form. Download the blank MVR-46D from the North Carolina Division of Motor Vehicles at <https://www.ncdot.gov/dmv/downloads/Documents/MVR-46D.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	Certificate of title number	The number of the North Carolina title the lien is recorded on, in the blank inside the opening sentence. Watch out: It is printed on the face of your certificate under the vehicle identification number. If the title is missing as well as the lien, deal with the duplicate first.
2	LENDER	The vehicle description	Year, make and body style on one row, VIN on the next. Watch out: The VIN on this form has to match the one on the record the lien sits against, which is not always the one on the loan agreement if the loan was refinanced.
3	LENDER	Delivered to	The name of the person or firm to whom the certificate of title was delivered. Watch out: If the lender says the title went to you and you never received it, this line is the evidence you need for an MVR-4 — and the lender may have to swear to that separately on the affidavit at the foot of the MVR-4.
4	LENDER	Lienholder and authorised representative	The institution's name, and the individual signing for it underneath. Watch out: The certification above these lines says the lien has been satisfied in full and that we have no further interest in the vehicle. A junior clerk cannot make that statement on behalf of a bank; find the titles department.
5	LENDER	The notary block	Date, county and state, the names of the principals, the notary's signature and printed name, seal and commission expiry. Watch out: Lenders usually have a notary on staff. Asking whether theirs is available before you send the form is what turns a three-week wait into an afternoon.

What gets this one rejected

- A payoff letter or a screenshot instead of this form. NCDMV wants a release, and a statement showing a zero balance is not one.
- A signature without the lienholder's name printed above it. There are two lines and both are used: the institution on one, the human being on the other.
- No notarisation. The form carries a full acknowledgment block and it is not decorative.
- A blank title number. The whole point of the sentence is to identify which certificate the lien sat on.
- The delivered-to line left empty. If the lender cannot say where the title went, the next form you need is an MVR-4 rather than this one.
- Using it for a lender in another state. The heading says North Carolina lienholder; an out-of-state lender releases on its own paper.

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

MVR-46D (Rev. 04/26)

AFFIDAVIT BY NORTH CAROLINA LIENHOLDER

This will confirm that the lien as indicated on North Carolina certificate of title number

183042771

, in the name of **Marlene T. Hollowell**

covering a

2017

(YEAR)

Subaru

(MAKE)

SW

(BODY STYLE)

4S4WMAJD5H3417206

(VEHICLE IDENTIFICATION NUMBER)

has been satisfied in full and the title was delivered to

Marlene T. Hollowell

(NAME OF PERSON OR FIRM TO WHOM CERTIFICATE OF TITLE WAS DELIVERED)

It is further certified that we have no further interest in the above-described vehicle.

Salem Ridge Credit Union

(LIENHOLDER)

By: **Cordell Nifong**

(AUTHORIZED REPRESENTATIVE)

Date **07/22/2026**

County **Forsyth**

State **NC**

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and, in the capacity, indicated:

Cordell B. Nifong

(NAME(S) OF PRINCIPAL(S))

Notary Signature **Yvonne Trask**

Printed or typed name **Yvonne D. Trask**

(SEAL)

My commission expires **03/14/2029**