

How to fill out SFN 2876 — Release of Lien by Legal Owner

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North Dakota · written against SFN 2876 (4-2026), issued under North Dakota Department of Transportation, Motor Vehicle Division; the lien release the Registration Manual requires before a title transfer under NDCC 39-05

/forms/north-dakota/sfn-2876-release-of-lien-by-legal-owner/

North Dakota releases a lien on the front of the certificate itself - there is a band printed under the legal owner's block with a lienholder name, an agent's signature and a date, and NDDOT washes it green on its own sample title. This form does the same job on a separate sheet, for when the certificate is not available to be written on or the lender prefers its own paper. The Registration Manual makes the release a precondition of the transfer in one line: all liens, if any, on the front of the certificate of title must be released. It also decides where a duplicate title is posted - if the record shows a lien, the certificate goes to the lienholder unless this release is provided.

This sheet is not the form. Download the blank SFN 2876 from the North Dakota Department of Transportation, Motor Vehicle Division at <https://dot.nd.gov/forms/sfn02876.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	Registered Owner(s), and the address under it	Your name exactly as the face of the certificate has it, with your mailing address, city, state and ZIP. Watch out: If the title names two owners, both go here. The release is being made to the registered owner, and the department matches that against its record.
2	YOU	Year, Make, Model, Style	The vehicle description row, copied from the certificate. Watch out: Style is the body style as the certificate states it. Copying it from a sales brochure instead is a small mismatch that still gets noticed.
3	YOU	Vehicle Identification Number and Title Number	The two entries that tie this release to a specific record rather than to a description. Watch out: The title number is on the face of the certificate. If you cannot find your certificate at all, the lien is probably why - the department mails a lienied title to the lienholder.
4	LENDER	Lien Holder Name	The lender's name, entered by the lender. Watch out: It should match the lienholder printed on the face of your certificate. Banks merge and rename; where the two differ the lender needs to say so in its own paperwork.
5	LENDER	Lien Holder Signature	The authorised agent signs, and the label tells them where: before a Notary Public or Authorized Officer. Watch out: This is the whole reason the form takes time. A signature obtained in the branch and posted to you unwitnessed is not a release the department can act on.
6	OTHER	The Acknowledgement block	The state and county, the day the oath was taken, the officer's printed name and stamp, their signature, and a commission expiry where the stamp omits it. Watch out: Not one line of this is yours or the lender's to complete - it belongs to the officer taking the acknowledgement. A form arriving with a stamp but no signature is incomplete.

What gets this one rejected

- Filling in the lienholder's half yourself. The name and the signature belong to the lender, and the statement above them is the lender's declaration that the debt was discharged and the certificate handed back.
- A signature with no acknowledgement. The signature label sends the signer to a Notary Public or Authorized Officer, and the Acknowledgement block below is where that officer records it.
- An owner block that does not match the face of the title. The department reads this sheet against the certificate, and Registered Owner means the name printed on it, not a shortened version.
- A missing title number. Year, make, model and style identify the car; the VIN and title number identify the record, and the release attaches to the record.
- Sending it in instead of the lien release printed on the certificate. Where the certificate is in your hands with an empty lien release band on its face, that band is the simpler route - this form is the alternative, not the default.

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

Read off SFN 2876 (4-2026) and the North Dakota Department of Transportation, Motor Vehicle Division's own pages, current as of 2026-08-24. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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RELEASE OF LIEN BY LEGAL OWNER

North Dakota Department of Transportation, Motor Vehicle
SFN 2876 (4-2026)

MOTOR VEHICLE DIVISION
ND DEPT OF TRANSPORTATION
608 E BOULEVARD AVE
BISMARCK ND 58505-0780
Telephone (701) 328-2725
Fax (701) 328-1487
Website: <https://dot.nd.gov>

1 Registered Owner (s) <i>Marlys J. Thorsrud</i>			
Mailing Address <i>1427 Chestnut St</i>		City <i>Grand Forks</i>	State <i>ND</i>
ZIP Code <i>58201</i>			
Year <i>2017</i>	Make <i>Chevrolet</i>	Model <i>Equinox LT</i>	Style <i>4-Door SUV</i>
Vehicle Identification Number (VIN) <i>3Z9GK5LC7H6412873</i>			Title Number <i>3618420795</i>
Lien Holder Name <i>Red River State Bank</i>		Lien Holder Signature (sign before a Notary Public or Authorized Officer) <i>Jorunn A. Bakken</i>	
The undersigned, LIEN HOLDER of the motor vehicle described herein, does hereby state that the lien and encumbrance described was released and discharged, and the certificate of title has been delivered to the REGISTERED OWNER of said vehicle on the date of release.			
Acknowledgement			
State of			
County of			
6 Signed and sworn to (or affirmed) before me on this day (month, day, year)			
Name of Notary Public or other Authorized Officer (Type or Print)		Affix Notary Stamp	
Signature of Notary Public or other Authorized Officer			
Commission Expiration Date (if not listed on stamp)			