

MV-38L (3-25)



Pennsylvania
Department of Transportation



BMV Fees

**APPLICATION FOR DUPLICATE TITLE OR
TO RECORD, RENEW, REMOVE A LIEN, OR TO
CORRECT LIEN INFORMATION BY LIENHOLDER**

(The space above is for Department use only)
Bureau of Motor Vehicles • P.O. Box 68593 • Harrisburg, PA 17106-8593

See Completion Instructions and Fee Information on Reverse

1. ☐ **Duplicate Title by Lienholder** - Complete Sections A, B and E. (This option cannot be selected if current title is ELT.)
2. ☐ **Record a Lien** - Complete Sections A, B (if title is not attached or is defaced), D and E. When a lien is recorded, a new title is issued either as a paper title or an ELT. In addition, when an existing lien is not satisfied on the current certificate of title and a lien is being added, the lienholder information listed below in Section A will be added to the title as a second lien. A new title or ELT update will be issued to the first lienholder.
3. ☐ **Renew a Lien** - Complete Sections A, B (if current title is not ELT, and is not attached or is defaced) and E.
4. ☒ **Satisfy a Lien** - Complete Sections A, B (if title is not attached or is defaced) and E. (This option cannot be selected if current title is ELT.)
5. ☐ **Change or Correction of Lienholder Name** - Complete Sections A, B (if current title is not ELT, and is not attached or is defaced), C, and E.
6. ☐ **Lienholder's Change of Address Only, Replacement Title to Be Issued** - Complete Sections A, B (if title is not attached or is defaced), and E. (This option cannot be selected if current title is ELT.)
7. ☐ **Lienholder's Change of Address Only, No Replacement Title to Be Issued** - Complete Sections A and E. (This option cannot be selected if current title is ELT.)

A VEHICLE AND LIENHOLDER INFORMATION

Title Number 61804473529PA	Vehicle Identification Number 4S4BSANC0H3291746	Owner Name (as shown on original title) Lorraine T. Hoffmeier
Lienholder's Name on Record Lehigh Valley Trust Federal Credit Union		Is lienholder enrolled in ELT Program? ☒ Yes ☐ No
		Financial Institution Number (Required for ELT) 5580
Complete if recording a lien or if address differs from lienholder address listed on original title	Street Address 908 Hamilton St	
	City Allentown	State PA
	Zip Code 18101	
Check Appropriate Block:	☒ 1st Lienholder	☐ Record
	☐ 2nd Lienholder	☒ Delete - Lien Satisfied 07/22/2026 Date
	☐ 3rd Lienholder	☐ Renew
	☐ Correction - Lien Recorded in Error	

B REASON FOR DUPLICATE TITLE - NOTE: Section B does not need completed if lien is an ELT.

Appropriate Block Must Be Checked	☐ Lost/Destroyed	☐ Stolen	☐ Defaced (Defaced title must be attached)	☐ Never Received (Provide the correct mailing address above)
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C CHANGE OR CORRECTION OF LIENHOLDER NAME

New or Correct Lienholder Name	Is lienholder enrolled in ELT program? ☐ Yes ☐ No	Financial Institution Number (Required for ELT)
Reason for Change of Lienholder's Name	Reason for Correction of Lienholder Name	

D VEHICLE OWNER SIGNATURE - Required only when a new lien is being recorded.

Signature of Vehicle Owner	Signature of Vehicle Co-Owner (if applicable)	Date
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E LIENHOLDER UNSWORN DECLARATION

I/We declare under penalty of perjury under the law of the Commonwealth of Pennsylvania, that the foregoing is true and correct, and that application was made for the above product or that the items as indicated were never received in the mail. Furthermore, I/we state that I/we have read and signed this application after its completion, and I/we swear or affirm that the statements made herein are true and correct, and that any statement made on or pursuant to this application is subject to the penalties of 18 Pa.C.S. Section 4904 (relating to unsworn falsification), which include criminal prosecution and a term of imprisonment, the maximum of which may be one year [18 Pa.C.S. 4904(b)], or up to two years [18 Pa.C.S. 4904(a)]. In addition to any other penalty, a person convicted under this section shall be sentenced to pay a fine of at least \$1,000 [18 Pa.C.S. 4904(d)].

Signed on the **18** day of **August**, **2026** at **Lehigh County, PA**, **USA**
(County or Other Location, and State) (Country)

Marguerite E. Delp

Printed Name of Lienholder/Authorized Signer

Assistant Vice President, Loan Servicing

Title of Authorized Signer

Marguerite Delp

Signature of Lienholder/Authorized Signer

INSTRUCTIONS and FEE INFORMATION

NOTE: This form may require a fee. Please review the instructions below carefully prior to submitting the application. For a complete listing of motor vehicle fees, refer to Form MV-70S, "Bureau of Motor Vehicles Schedule of Fees," found on our web-site at www.pa.gov/dmv or scan the QR code on the front of this application.

TO ASSURE PROPER PROCESSING, ALWAYS CHECK THE APPROPRIATE BLOCK(S) IN THE TOP SECTION ON THE FRONT OF THIS APPLICATION TO INDICATE THE NATURE OF YOUR REQUEST.

- If Blocks 2, 3 and/or 4 are checked on the front of this application, to ensure that the lienholder's interest is properly documented with PennDOT, check the appropriate blocks in Section A.
- Do not send cash. Make check or money order payable to the Commonwealth of Pennsylvania.
- Mail to: PA Department of Transportation, Bureau of Motor Vehicles, P.O. Box 68593, Harrisburg, PA 17106-8593.

IF BLOCK #1 IS CHECKED: A title fee and self-certification are required.

- If a paper title was issued and was never received, no fee is required if this application is filed within 90 days of issuance. For verification purposes, list current mailing address in Section A.
- Vehicle owner's signature is not required.

IF BLOCK #2 IS CHECKED: A lien and title fee are required as well as a self-certification. (NOTE: If application is to record a second or third lien, the fee is required for each lien.)

- Current title must be attached. If title is not attached, complete Section B.
- New title will be issued, either as a paper title or an Electronic Lien and Title Program (ELT).
- If recording a new lien, the lienholder's signature must be self-certified in Section E. In addition, the signature of the vehicle owner is required in Section D. The vehicle owner's signature does not require self-certification.
- A lien recorded on a certificate of title is valid for a period of 30 years in the case of a mobile home and emergency vehicles, 20 years for a motor home or recreational trailer, 8 years in the case of truck tractors, recreational cargo trailers or trailers weighing in excess of 10,000 pounds or 6 years in the case of all other vehicles.

IF BLOCK #3 IS CHECKED: A lien fee (If no new title is requested, or if current title is ELT) and self-certification is required.

A lien fee and title fee (If new title is requested and current title is not ELT) and self-certification is required.

- If renewing a lien, the lienholder's signature is required to be self-certified in Section E. **NOTE:** A lienholder may renew a lien for as many 3 year periods as may be necessary, by filing this application within the 6 months immediately preceding its expiration. A lienholder may not apply for renewal of a lien more than 6 months before the lien expiration date, or after the lien has expired. If the current lien is expired, a lien renewal cannot be processed. The lienholder may check block 2 and follow instructions to record a lien.

IF BLOCK #4 IS CHECKED: A title fee (For issuance of a new title) and self-certification is required. (This option cannot be selected if lien is ELT.)

- Current title must be attached. If title is not attached, complete Section B. **NOTE:** If title is ELT, lienholder is required to release the lien electronically.
- New title will be issued.
- The date the lien was satisfied must be listed in the space provided in Section A.
- The lienholder's signature is required to be self-certified in Section E.

IF BLOCK #5 IS CHECKED: A title fee and self-certification is required. (NOTE: Lienholder must file Form MV-37, "Application for Enrollment/Change in Electronic Lien and Title System," for the change of name in the PennDOT database prior to selecting this option.)

- Current title must be attached unless ELT. If title is not ELT and is not attached, complete Section B.
- New title will be issued, either a paper title or an ELT.
- Attach a photocopy of the Articles of Amendment documenting merger, absorption, consolidation or other action causing change of lienholder's name. The existing lien should not be released on the face of the attached title. **NOTE:** Form MV-950, "Notification of Assignment of Secured Interest in a Vehicle," must be used when a lienholder assigns or transfers their right, title and interest for a vehicle in the security agreement to another financial institution.

IF BLOCK #6 IS CHECKED: A title fee and self-certification is required. (NOTE: This option cannot be selected if lien is ELT.)

- Current title must be attached. If title is not attached, complete Section B.
- New title to be issued.

IF BLOCK #7 IS CHECKED: Self-certification is not required. (NOTE: This option cannot be selected if lien is ELT. Lienholder must file Form MV-37, "Application for Enrollment/Change in Electronic Lien and Title System," for the change of address in the PennDOT database, then process the address change electronically.)

- Lienholder's signature is required in Section E and self-certification is not required.
- No fee required.

Visit us at www.pa.gov/dmv or call us at 717-412-5300. TTY callers — please dial 711 to reach us.

How to fill out MV-38L — Application for Duplicate Title or to Record, Renew, Remove a Lien, or to Correct Lien Information by Lienholder

sellmycarhub.com
[/forms/pennsylvania/mv-38L-lien-title-application-by-lienholder/](https://forms.pennsylvania/mv-38L-lien-title-application-by-lienholder/)

Pennsylvania · written against MV-38L (3-25), issued under 75 Pa.C.S. 1132.1 and 1135

The lender's form, and the one a Pennsylvania seller ends up chasing. Seven different jobs live on it, selected by a tick box at the top, and only the lienholder can send it. If a loan you paid off years ago is still showing against your car, this is the piece of paper that clears it - and you cannot file it yourself.

This sheet is not the form. Download the blank MV-38L from the Pennsylvania Department of Transportation at <https://www.pa.gov/content/dam/copapwp-pagov/en/penndot/documents/public/dvspubsforms/bmv/bmv-forms/mv-38L.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 tick at the top	One of seven numbered blocks, each listing which sections then have to be filled in. Satisfying a paid loan is block 4. Watch out: The form warns in capitals to always check the appropriate blocks to indicate the nature of your request. A form with no block ticked is a form that gets returned.
2	LENDER	Section A, the vehicle	Title number, VIN and the owner's name exactly as it appears on the original title. Watch out: The owner's name is how the department matches the request to the record. A married name here against a maiden name on the file breaks the match.
3	LENDER	Section A, the lienholder	Their name on record, whether they are in the electronic programme, their Financial Institution Number, and an address block if it differs from the one on the original title. Watch out: The Financial Institution Number is required for an electronic lien. Banks that have merged since the loan was written frequently no longer match the name on file, which is what block 5 exists for.
4	LENDER	Section A, which lien and what is happening to it	First, second or third lienholder; then record, renew, delete because it is satisfied, or correct because it was recorded in error - with a date. Watch out: The satisfaction date has to be listed, not left blank. It is what the new title is issued against.
5	LENDER	Section B, if the title is missing	Lost or destroyed, stolen, defaced with the title attached, or never received. Watch out: Skip the section entirely if the lien is electronic - the form says it does not need completing in that case.
6	YOU	Section D, the owner's signature	Your signature and a co-owner's, dated. Required only where a new lien is being recorded against the car. Watch out: This is the one place on the whole form a vehicle owner signs, and it needs no self-certification. If a lender sends you the form to sign for anything other than recording a new lien, ask why.
7	LENDER	Section E, the declaration	Printed name, signature and job title of the authorised signer, with the day, month, year, county and country of signing. Watch out: It is an unsworn falsification declaration under 18 Pa.C.S. 4904 carrying a fine of at least \$1,000. A lender's clerk signs it personally, not the institution.

What gets this one rejected

- A vehicle owner filing it. Every route on the form is the lienholder's; the owner's only line is a signature in Section D when a new lien is being added.
- Ticking the duplicate-title block on an electronic title. The form says the option cannot be selected if the current title is an electronic lien and title record.
- Renewing a lien that has already expired. A lienholder may not apply for renewal more than 6 months before the expiry date, or after it has expired - after that the only route is to record the lien afresh.
- Forgetting the Financial Institution Number where the lien is electronic. It is marked required.
- Sending it without the current title, on the routes that need it attached. Where it is not attached, Section B has to be completed instead.

☒ Amber is what you write ☐ Grey is a block somebody else completes The filled-in example is at the start of this sheet.

Read off MV-38L (3-25) and the Pennsylvania Department of Transportation's own pages, current as of 2026-08-23. Plain-language help with a form, sellmycarhub.com not legal advice — where this and the agency differ, the agency governs.