



TRANSFER OF CERTIFICATE OF TITLE WITH LIEN

SUT 4 (02/20/2015)

Purpose: A lienholder uses this form to transfer a certificate of title with a lien.

Instructions: Submit this form to any DMV Customer Service Center (CSC) with the appropriate fees or mail form and fees to the Titling Work Center at the above address.

Privacy Act: This information, including Social Security Number, is requested in accordance with Virginia Code §46.2-623. Any person who refuses to supply the required information will be denied a Certificate of Title and/or registration. Title and registration records may be disseminated in accordance with Virginia Code §46.2-208 through §46.2-214, to business, law enforcement, or authorized government entities.

VEHICLE INFORMATION

YEAR	MAKE	MODEL	TITLE NUMBER	VEHICLE IDENTIFICATION NUMBER (VIN)
2015	Honda	CR-V	73104582	5J6RM4H7XFL084219

CURRENTLY TITLED TO INFORMATION

OWNER NAME (print) - (last)	(first)	(middle)	suffix)	DMV CUSTOMER NUMBER/FEIN/SSN
Ashby	Corinne	T		T61094385
CO-OWNER NAME (print) - (last)	(first)	(middle)	suffix)	DMV CUSTOMER NUMBER/FEIN/SSN

RETITLE TO INFORMATION

OWNER NAME (print) - (last)	(first)	(middle)	suffix)	DMV CUSTOMER NUMBER/FEIN/SSN
Ashby	Corinne	T		T61094385
ADDRESS	CITY	STATE	ZIP CODE	
1146 Fontaine Ridge Ct	Charlottesville		22903	
CO-OWNER NAME (print) - (last)	(first)	(middle)	suffix)	DMV CUSTOMER NUMBER/FEIN/SSN
Ashby	Devon	R		A70255183
ADDRESS	CITY	STATE	ZIP CODE	
1146 Fontaine Ridge Ct	Charlottesville		22903	

LIENHOLDER/REPRESENTATIVE INFORMATION

LIENHOLDER NAME (print) - (last)	(first)	(middle)	suffix)	TELEPHONE NUMBER
Marchetti	Teodora	L		(540) 555-0134
ADDRESS	CITY	STATE	ZIP CODE	
1420 Rosser Ave	Waynesboro		22980	
REPRESENTED BY NAME	TITLE	DATE (mm/dd/yyyy)		
Teodora L. Marchetti	Consumer Lending Officer	08/11/2026		

LIENHOLDER/REPRESENTATIVE CERTIFICATION

As the lienholder or an authorized representative of the lienholder holding the security interest for the vehicle described above I certify (check only one):

- ☒ that the original loan contract for the vehicle remains in force as originally recorded and authorize the addition to, or removal from the title of the owner(s) named above.
- ☐ that the individual identified above is the current owner(s) of the vehicle and is recording a new lien on the vehicle for reasons other than for the purchase of the vehicle.

Note: The above transactions are exempt from motor vehicle sales and use tax (SUT) provided at least one original owner remains on the newly issued title and motor vehicle sales and use tax (SUT) was paid by the current owner when originally titling the vehicle (unless the vehicle qualified as tax exempt).

- ☐ that the purchaser was not on the original loan contract for the vehicle above and authorize the purchaser to assume from the seller the unpaid obligation for the vehicle in the amount of \$ _____.

Note: This transaction requires that - at the time of titling - motor vehicle sales and use taxes are paid on the unpaid balance of the loan and any additional monies paid to the seller, or minimum SUT, if greater.

I further certify and affirm that all information presented on this form is true and correct, that any documents I have presented to DMV are genuine, and that the information included on all supporting documentation is true and accurate. I make this certification and affirmation under penalty of perjury and I understand that knowingly making a false statement or representation on this form is a criminal violation.

LIENHOLDER/REPRESENTATIVE NAME (print)	LIENHOLDER/REPRESENTATIVE SIGNATURE	DATE (mm/dd/yyyy)
Teodora L. Marchetti	Teodora Marchetti	08/11/2026

How to fill out SUT 4 — Transfer of Certificate of Title with Lien

sellmycarhub.com

</forms/virginia/sut4-transfer-of-certificate-of-title-with-lien/>

Virginia · written against SUT 4 (02/20/2015), issued under Va. Code 58.1-2403

Not the seller's form. Its purpose line names the person who uses it in eight words - a lienholder uses this form to transfer a certificate of title with a lien - and every certification on it is signed by the lender or their authorised representative. It matters to a private seller for one reason: it is the route by which a name is added to or removed from a title that still has a loan on it, and it decides whether tax is charged on the move.

This sheet is not the form. Download the blank SUT 4 from the Virginia Department of Motor Vehicles at <https://www.dmv.virginia.gov/sites/default/files/forms/sut4.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	Vehicle information	Year, make, model, title number and VIN. Watch out: The lender takes these from its own file. An owner asked to supply them should read them off the certificate rather than the registration card.
2	LENDER	Currently titled to	The names as the certificate carries them today, with customer numbers. Watch out: Four boxes, in last-first-middle-suffix order. A name written across them as one string is the commonest thing to have to redo.
3	LENDER	Retitle to	The names the new certificate should carry, with addresses. Watch out: Adding a name means both people appear here. Removing one means only the remaining owner does.
4	LENDER	The lienholder and its representative	Institution name, telephone, address, then the individual representing it and their job title. Watch out: A branch manager's own name goes in the represented-by line. The institution's name goes above it.
5	LENDER	One certification of three	Loan in force, new lien for other reasons, or a purchaser assuming the obligation. Watch out: The third one is a sale. Its note spells out that tax is charged on the unpaid balance plus anything paid to the seller, or the minimum tax if that is greater.
6	LENDER	Signature	Printed name, signature and date from the representative, under the usual affirmation. Watch out: Under penalty of perjury and with no notary, exactly like every other Virginia form in this file.

What gets this one rejected

- A seller filling it in. There is no owner signature line anywhere on the form and no place for one.
- Ticking more than one certification. The instruction is I certify, check only one, and the three options carry different tax consequences.
- Using the third option and expecting no tax. Its own note says tax is due on the unpaid balance plus anything paid to the seller, or the minimum, whichever is greater.
- Leaving the assumed amount blank under the third option. The figure is what the tax is worked out from.
- Treating it as a substitute for the certificate. The title still has to be produced - this authorises what DMV does with it.

☒ 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 SUT 4 (02/20/2015) and the Virginia Department of Motor Vehicles'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.