

How to fill out DMV-12-A-TR — Release of Lien

The lender's sworn statement that its claim on your car is over, written as one long legal sentence with blanks in it: the named lien holder, with its lender code number, releases a conditional sale contract, reservation of title, chattel mortgage, deed of trust, or other character of lien created to secure payment of a spelled-out sum, dated, recorded on a numbered West Virginia certificate. A seller needs it in two situations the Division's own titles page describes: when the paper title never came back after payoff, and always before a duplicate can issue clean - if a title is lost while a lien is on file, a formal release from the original lender must be obtained before a duplicate can be printed.

This sheet is not the form. Download the blank DMV-12-A-TR from the West Virginia Division of Motor Vehicles at https://webapps.transportation.wv.gov/TWS/WVDOTDocumentStorageMigration/PDF/Transportation/DMV/DMVFormSearch/DMV-12-A-TR_Release-of-Lien-wf.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	Lender name and code	The lienholder writes itself into the opening of the sentence, with its Division lender code. Watch out: As the borrower, verify the name matches the lien on your certificate. A lender that rebranded since the loan must explain the chain, not just sign the new name.
2	LENDER	The character and amount of the lien	Which instrument secured the debt, and the sum in words and figures with its date. Watch out: These come from the original filing, not from the payoff letter. The release describes the lien as recorded, whatever the final balance was.
3	LENDER	Certificate, owner and vehicle	Title number, issue date, the registered owner's name and address, and the year, make and VIN. Watch out: Read your certificate to the officer if you must - every identifier here has to match the state's record, and you hold the document that shows it.
4	LENDER	Corporate signature	The corporation's name signed by its authorised officer, with title and date. Watch out: Ask who is authorised before the appointment. Branch staff often are not, and an unauthorised signature is the polite word for a worthless one.
5	OTHER	The acknowledgement	A notary records that the named officer appeared and signed for the corporation, then signs with a commission expiry. Watch out: Then file it - with your clear title application, or inside the duplicate-title packet. A release in a drawer clears nothing.

What gets this one rejected

- The sum in words fighting the sum in figures. The form asks for both precisely so they can be compared, and a mismatch voids the point of asking.
- An officer signing without the corporate formula. The witness-whereof block wants the corporate name signed by a titled officer, duly authorized - a loose signature releases nothing.
- No notary acknowledgement. The release is sworn corporate paper; the acknowledgement block is what lets the Division rely on it.
- A release naming the wrong certificate. The title number and issue date tie the release to one document - a refinanced car with a newer certificate needs the release written against that one.
- Assuming the state read it. The titles page is blunt that the DMV database is not electronically updated when a lender signs a physical release - the paper must still be filed with a clear title application.

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

DMV-12-A-TR
Rev. 11/2022



West Virginia Department of Transportation

Division of Motor Vehicles

Release of Lien

Titles and Registrations
PO Box 17110 • Charleston, WV 25317
1-800-642-9066 • dmv.wv.gov

1 **Tygart Valley Federal Credit Union**, lender code number **104276**, hereby releases a

NAME OF LIEN HOLDER

deed of trust

CONDITIONAL SALE CONTRACT, RESERVATION OF TITLE, CHATTEL MORTGAGE, DEED OF TRUST, OR OTHER CHARACTER OF LIEN

Rosalie M. Burdette

HOLDER OF LIEN, DEBTOR, OR REGISTERED OWNER

created to secure payment in the sum of *eighteen thousand five hundred*

TOTAL AMOUNT SPELLED OUT

dollars (\$ *18,500.00*) dated the *10th* day of *June* 20 *21*, recorded on West Virginia

NUMERAL AMOUNT

DAY

MONTH

YEAR

3 Certificate of Title number **23014882** issued by the WVDMV the date of *06* *24* *2021* to

TITLE NUMBER

MONTH

DAY

YEAR

4 *Rosalie M. Burdette*

NAME OF REGISTERED OWNER

214 Sycamore Hollow Rd

STREET ADDRESS OF REGISTERED OWNER

St. Albans

CITY

WV

STATE

25177

ZIP CODE

as the registered owner of the motor vehicle in said Certificate of Title

described as being a *2014*

YEAR

Ford

MAKE

1 F M C U 9 G X 0 E U C 2 8 3 7 4

VIN/SERIAL NUMBER

In witness whereof said _____ has

NAME OF CORPORATION

caused its corporate name to be signed hereto by its _____ duly

TITLE OF OFFICER

authorized this _____ day of _____, 20____, _____

DAY

MONTH

YEAR

TYPED OR PRINTED NAME OF CORPORATION

a corporation by _____

SIGNATURE OF OFFICER

TITLE OF OFFICER

Acknowledged before the subscriber, by _____ who signed

NAME OF OFFICER

the name of _____, a corporation,

NAME OF CORPORATION

thereto this _____ day of _____, 20____.

DAY

MONTH

YEAR

(X)

NOTARY PUBLIC SIGNATURE

My Commission expires on ____/____/____.