

How a debt gets onto a title that already exists - the owner asks. The applicant's certification says it in the first person: I request the Division of Motor Vehicles to record a lien on the certificate of title on my vehicle in favor of the lien holder(s), and I understand a new certificate of title will be produced and submitted to my lienholder(s) in order of priority. For a private sale this is the seller-financing follow-up: money lent against the car after titling, including a balance a buyer still owes the person who sold it to them, is recorded here, with the fee box totalling the arithmetic - \$15.00 title fee plus \$10.00 lien fee equals \$25.00.

This sheet is not the form. Download the blank DMV-84-A from the West Virginia Division of Motor Vehicles at https://webapps.transportation.wv.gov/TWS/WVDOTDocumentStorageMigration/PDF/Transportation/DMV/DMVFormSearch/DMV-84-A_Voluntary-Lien-Created-After-Issuance-of-Original-Title-Notated.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	BUYER	Applicant's information	The owner's name, phone, email, driver's license number and address - the person the certificate names today. Watch out: On this form the roles flip: the vehicle's owner is the applicant even when the lender drafted the deal. Whoever's name is on the title fills this in.
2	BUYER	Vehicle information	Title number and its issue date, then year, body, make and VIN, copied off the certificate being surrendered. Watch out: The issue date box is the one people guess at. It is printed on the certificate itself - read it, because it identifies which title the lien attaches to.
3	LENDER	Statement of liens	Amount, nature and date of the lien, the lender's name, code and address - and the lien holder's own signature on the block. Watch out: An individual lender has no lender code; what stands in for it is the attached contract. Institutions supply theirs, and it speeds the matching.
4	BUYER	The certification	Sign the request under penalty of perjury - every owner, where the title reads AND. Watch out: Understand what you are requesting: the fresh certificate goes to the lender, not to you. That is the mechanics of a recorded lien, not a clerical error to phone about.
5	BUYER	Fee, title, post	The \$25.00, the current certificate, and the application go together to a Regional Office or the Charleston box. Watch out: Photograph the certificate before it goes in the envelope. Until the new one reaches the lender, that photograph is your only record of the title's contents.

What gets this one rejected

- The lender applying instead of the owner. Section A belongs to the person the title names - the lien is voluntary precisely because the owner requests it.
- An individual lender with no contract behind them. The titles page requires any title listing an individual rather than a financial institution as lienholder to include a physical copy of the signed loan agreement or contract.
- One owner signing an AND title. The starred line under the certification requires all owners' signatures to record the lien.
- The old certificate missing from the packet. The instruction is to return this application, title, and fee together - the lien is written onto a new certificate, so the Division needs the current one back.
- Short money. The fee box does the sum itself, and an application without the \$25.00 stalls exactly as a blank would.

☒ Amber is what you write

☐ Grey is a block somebody else completes

The completed example follows overleaf.

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(X) _____ / /
SIGNATURE OF OWNER DATE