

How to fill out DMV-85-A — Individual Lienholder's Fact Sheet

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/forms/west-virginia/dmv85a-individual-lienholders-fact-sheet/

West Virginia · written against DMV-85-A (Rev 11/2022), issued under W. Va. Code 17A-4A-1

One page of questions the Division asks before it will write a private person's name into the lienholder slot of a certificate - the slot banks occupy. It is the seller-financer's form: sell your car on payments and this sheet records what the deal actually is, in both parties' hands - the amount of the lien, the date of sale, the payment amount and the number of payments - each certifying by signature. The titles page sets the condition around it: any title listing an individual rather than a financial institution as a lienholder must include a physical copy of the signed loan agreement or contract.

This sheet is not the form. Download the blank DMV-85-A from the West Virginia Division of Motor Vehicles at https://webapps.transportation.wv.gov/TWS/WVDOTDocumentStorageMigration/PDF/Transportation/DMV/DMVFormSearch/DMV-85-A_-_Individual_Lienholders_Fact_Sheet-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	BUYER	Vehicle information	Title number, make, model year and VIN from the certificate the lien will ride on. Watch out: Four boxes, so there is no excuse for a slip - each one is on the face of the certificate in front of you.
2	BUYER	The lien in numbers	Amount, date of sale, payment amount and number of payments, exactly as the signed contract states them. Watch out: Date of sale here anchors the lien to the transaction - it should agree with the certificate's assignment and the tax paperwork, not the day you got round to the form.
3	BUYER	Borrower's block	Name in last-first-middle order, resident street address, and the borrower's signature. Watch out: You are certifying the debt exists on these terms. If the contract says something subtler - a balloon, deferred start - the contract copy carries it; the sheet still wants the plain figures.
4	LENDER	Lienholder's block	The private lender's name, resident street address and signature, with the lender code left to the Division. Watch out: Signing makes you findable at that address for the life of the lien. Move house and the borrower's payoff day gets harder - keep the record current.

What gets this one rejected

- No signed loan agreement attached. The fact sheet summarises the contract; it does not replace it, and the Division's rule wants the physical copy of the signed paper.
- Numbers that do not multiply. A payment amount and a number of payments that do not reach the lien amount plus whatever interest the contract states is a sheet contradicting its own attachment.
- Only one signature. Borrower and lienholder each certify - the sheet is the two of you agreeing on the same figures, which is its entire value.
- A post office box for either address. Both address lines say resident street address, because a private lien is enforced against people who can be found.
- Treating it as the lien itself. Nothing is recorded until it rides with the title work - the buyer's application on a financed sale, or the DMV-84-A afterwards.

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

Read off DMV-85-A (Rev 11/2022) and the West Virginia Division of Motor Vehicles's own pages, current as of 2026-08-23. Plain-language help with a sellmycarhub.com form, not legal advice — where this and the agency differ, the agency governs.

West Virginia Department of Transportation
Division of Motor Vehicles
Individual Lienholder's Fact Sheet



1-800-642-9066
dmv.wv.gov

1 Title Number: 2 3 0 1 4 8 8 2 Ford 2014
VIN Number: 1 F M C U 9 G X 0 E U C 2 8 3 7 4

2 Amount of Lien \$ **3,000.00** Date of Sale **08 / 14 / 2026**
 Payment Amount \$ **260.00** Number of Payments **12**

3	Maxwell	Dorsey	L.	
	Resident Street Address	City	State	Zip Code
	1522 Locust Ave	Fairmont	WV	26554

(X) _____
SIGNATURE OF BORROWER

4	<i>Maxwell</i>	<i>Wardell</i>	<i>F.</i>	
	Resident Street Address	City	State	Zip Code
	<i>166 Milford St</i>	<i>Clarksburg</i>	<i>WV</i>	<i>26301</i>

(X) _____
SIGNATURE OF LIENHOLDER

Lender Code