

# FACT SHEET

## How to Title and Register Your Out-of-State Vehicle in Pennsylvania

### **PURPOSE:**

This fact sheet outlines the procedures required to title and register your out-of-state vehicle in the Commonwealth of Pennsylvania.

### **GENERAL INFORMATION:**

Pennsylvania title procedures require that out-of-state certificates of title be surrendered to the Bureau of Motor Vehicles when the applicant submits Form MV-1, "Application for Certificate of Title." Many times, out-of-state lienholders refuse to release the certificate of title in their possession to another state unless the lien has been satisfied. Authorized agent services must instruct the applicants to contact their lienholders prior to completing Form MV-1 to determine whether or not the lienholder will release the out-of-state certificate of title to the vehicle owner or to the Pennsylvania Department of Transportation (PennDOT). It is the vehicle owner's responsibility to do this and not the agent's responsibility.

PennDOT has discovered that many lienholders require the vehicle owner refinance the balance of the outstanding lien through a Pennsylvania lending institution and pay the out-of-state lienholder in full. The lienholder will instruct the vehicle owner on their requirements. A Pennsylvania Certificate of Title will only be issued when the out-of-state title is submitted with a completed Form MV-1 and the title application is processed by PennDOT. Temporary Pennsylvania registration plates may be issued only in those instances when the out-of-state title is submitted with a completed Form MV-1.

### **PROCEDURES:**

#### **Out-of-state title is attached:**

- ❖ Temporary registration plate may be issued by the issuing agent.
- ❖ Form MV-1 must be completed and a check or money order payable to the Commonwealth of Pennsylvania attached for all title, lien, registration fees and sales tax (if applicable).
- ❖ Lienholder listed on out-of-state certificate of title must be listed on Form MV-1 as lienholder unless the lien was satisfied on the out-of-state certificate of title. If the vehicle has been refinanced, the new lienholder must be listed on Form MV-1. A fee is required to record the lien.

#### **Out-of-state lienholder will not release the certificate of title to the vehicle owner, but will release it to PennDOT:**

- ❖ The vehicle owner must contact PennDOT's Call Center to request a letter be sent to their lienholder requesting the out-of-state title be sent to PennDOT. PennDOT's Call Center can be reached at 717-412-5300 (TTY callers, please dial 711).
- ❖ An authorized agent may not complete Form MV-1 until PennDOT receives the out-of-state certificate of title from the lienholder. Once the out-of-state certificate of title is received by PennDOT, a letter will be sent to the vehicle owner advising them to contact a Pennsylvania-authorized agent. The customer will need to provide a copy of the letter to the authorized agent.
- ❖ The agent must contact the PennDOT representative listed on the customer's letter. The PennDOT representative will fax a copy of the out-of-state certificate of title to the authorized agent so they may complete Form MV-1 for the applicant. **NOTE:** This is the only time an authorized agent may accept a photocopy of a certificate of title to complete Form MV-1.
- ❖ Temporary registration plate may be issued by the issuing agent.

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- ❖ Form MV-1 must be completed and a check or money order payable to the Commonwealth of Pennsylvania attached for all title, lien, registration fees and sales tax (if applicable).
- ❖ The out-of-state lienholder's name, address and FIN (if the lienholder participates in the ELT Program) must be listed on Form MV-1.
- ❖ The agent completing the application is required to submit all documents to the PennDOT representative listed in the customer's letter so the PennDOT representative may attach the original out-of-state certificate of title to the application.
- ❖ The agent is required to retain a copy of the customer's letter and a copy of the faxed out-of-state certificate of title for their files.

**Out-of-state lienholder refuses to release certificate of title to vehicle owner or PennDOT:**

- ❖ No temporary registration plate may be issued by the issuing agent.
- ❖ The vehicle owner must comply with the out-of-state lienholder's requirements to obtain the out-of-state certificate of title.
- ❖ The out-of-state registration plate must be valid for the vehicle to continue to be operated on commonwealth roadways.

**SPECIAL INSTRUCTIONS:**

- ❖ When completing Section A of Form MV-1, the Vehicle Identification Number (VIN) must be verified to ensure that the number listed on the out-of-state certificate of title matches the number on the vehicle's VIN plate. A VIN plate tracing must be attached to the reverse side of the white copy of all Form MV-1 applications for PA Certificates of Title for the following vehicles:
  1. All trucks or truck tractors - VIN plate tracings of trucks should contain the:
    - a. Complete Vehicle Identification Number
    - b. Gross Vehicle Weight Rating (GVWR)
    - c. Gross Axle Weight Rating (GAWR)
  2. All motor homes.
  3. All vehicles previously titled in another state.
- ❖ A tracing is obtained by placing tracing paper against the VIN plate and applying pressure with a lead pencil, stroking left to right across the entire surface of the VIN plate so as to produce on the paper an image of all information which has been embossed on the plate. If you are unable to locate your vehicle's VIN plate or you are unable to secure a legible tracing of the plate, contact a certified inspection mechanic or notary public employed by a motor vehicle dealer or issuing agent. These individuals are authorized to inspect and visually verify the VIN when a tracing of the plate is not possible. The certified inspection mechanic or authorized notary public is required to list their name, DIN, Business Partner ID number or mechanic number and signature in Section A. (**NOTE:** A photograph of the vehicle's VIN plate is acceptable if the photo is signed and dated by a certified inspection mechanic.) The certified inspection mechanic's signature indicates that they visually inspected the VIN on the vehicle and that the VIN numbers match the proof of ownership. If the vehicle is physically located outside of Pennsylvania, the vehicle identification number must be visually verified by a police officer, a mechanic employed by a motor vehicle dealer or an Armed Forces installation provost marshal or motor transportation officer using Form [MV-41](#), "Application for Correction of Vehicle Record or Verification of Vehicle Identification Number."
- ❖ If the vehicle has been titled in the applicant's name for at least six months, they are not required to show proof of sales tax paid. Exemption from sales tax is not applicable to construction contractors or to military personnel whose home of record or residency is the Commonwealth of Pennsylvania at the time the vehicle was purchased. If it has been less than six months, the applicant must provide proof of sales tax paid, or remit PA sales tax.

**NOTE:** For Military Personnel only (Returning to PA), sales tax information is below:

If you owned the vehicle for more than six months prior to applying for a Pennsylvania Certificate of Title and your home of record was Pennsylvania at the time of purchase, sales tax will be based

on 6% (7% for residents of Allegheny County and 8% for the City of Philadelphia residents) of the vehicle's purchase price or on fair market value at the time of first entry into Pennsylvania, less credit for tax paid in a reciprocal state.

If you owned the vehicle less than six months prior to applying for Pennsylvania Certificate of Title and your home of record is Pennsylvania at the time of purchase, sales tax will be based on 6% (7% for residents of Allegheny County and 8% for City of Philadelphia residents) of the vehicle's purchase price at time of entry into Pennsylvania, less credit for tax paid in a reciprocal state. You must attach a tax receipt from a reciprocal state to the application of title.

❖ PennDOT fees are as follows :

- A title fee;
- A fee for each lien recorded (if applicable);
- A fee for each additional registration card;
- A fee to transfer a Pennsylvania registration plate (if applicable); and,
- Registration fee (increase or replacement fees may be required.).

**NOTE:** Registration fees will vary depending on vehicle type. For a current listing of motor vehicle fees, refer to Form [MV-70S](#), "Bureau of Motor Vehicles Schedule of Fees," found on our website at [www.dmv.pa.gov](http://www.dmv.pa.gov).

❖ If titling and registering a leased vehicle, the leasing company will also be required to complete Form [MV-1L](#), "Application for Lessee Information." **NOTE:** A power of attorney may be required from the leasing company.

## **CHECKLIST**

PennDOT has developed a checklist to assist applicants titling their out-of-state vehicle in Pennsylvania.

### **PROOF OF OWNERSHIP**

- Valid Out-of-State Certificate of Title or;
- Manufacturer Certificate of Origin

If the certificate of title is currently being held by a lienholder, please refer to page 1 and 2 of this fact sheet.

If titling a leased vehicle, the leasing company will also be required to complete Form [MV-1L](#), "Application for Lessee Information," located on PennDOT's website at [www.dmv.pa.gov](http://www.dmv.pa.gov). A power of attorney from the leasing company may be used.

### **PROOF OF IDENTIFICATION**

- A valid Pennsylvania Photo Driver's License, or;
- A valid Pennsylvania Photo Identification Card, or;
- A valid Pennsylvania Photo Exempt Driver's License, or;
- A valid Pennsylvania Photo Exempt Identification Card, or;
- A valid Pennsylvania 15-day temporary internet driver license or identification card renewal credential and expired DL/ID;
- A valid Pennsylvania Camera Card and Pennsylvania Expired Identification Credential; or
- A valid U.S. Armed Forces Common Access Card
  - Dependents of Armed Forces Personnel must provide a valid United States Uniformed Services Identification and Privilege Card (DD Form 1173)

**NOTE:** Each of the documents above must be in the same name and address as listed on Form MV-1.

### **PROOF OF FINANCIAL RESPONSIBILITY (VEHICLE INSURANCE)**

- Valid insurance identification card, issued by an insurance carrier or by a self-insured, or;
- The declaration page of an insurance policy, or;
- A copy of a valid binder of insurance, or;
- A copy of an application for insurance to the Pennsylvania Assigned Risk Plan.

## FORM MV-1, "APPLICATION FOR CERTIFICATE OF TITLE"

- Both owner and all co-owners must be present for signature and notarization purposes.
- Form MV-1 completed in full by an authorized PennDOT agent.
- Vehicle Identification Number (VIN) must be verified;
  - ❖ Attach a tracing of the VIN plate, or;
  - ❖ Have the VIN verified in Section A of Form MV-1, or in Section B of Form [MV-41](#), by an authorized Pennsylvania Notary Public who is employed by a dealer or full agent or a Pennsylvania Certified Inspection Mechanic.
- If the vehicle is a truck, the Gross Vehicle Weight Rating must be verified by an authorized Pennsylvania Notary Public or Pennsylvania Certified Inspection Mechanic.

### REQUIRED FEES

#### SALES TAX

- Sales Tax is required at 6% (7% for residents of Allegheny County and 8% for residents of the City of Philadelphia)
  - ❖ If the vehicle is owned less than six months, sales tax is due.
  - ❖ If the vehicle is owned more than six months, sales tax exemption may be used and no sales tax is due.

**NOTE:** Military personnel refer to the Page 2 of this fact sheet for tax information.

#### FEES

- For a current listing of motor vehicle fees, refer to Form [MV-70S](#), "Bureau of Motor Vehicles Schedule of Fees," located on PennDOT's Driver and Vehicle Services website at [www.dmv.pa.gov](http://www.dmv.pa.gov).

*Please Note: Authorized agents are under contract with PennDOT and may charge a market driven service (delivery) fee; these are in addition to any PennDOT statutory fees for temporary, or in some cases, permanent motor vehicle registration plates and cards or other related products and services offered by the agent. The agent's service (delivery) fees are market driven, and vary by agent. To compare service (delivery) fees, you are encouraged to contact the authorized agents in your area for the applicable service (delivery) fees charged.*