



Motor Vehicle Services  
405-521-2519

Form FL-21  
Revised 01/2023

## OKLAHOMA LIEN FILING AND RELEASE GUIDELINES FOR VEHICLE/BOATS/OUTBOARD MOTORS

The following is intended as a general outline of Oklahoma vehicle/boat/outboard motor lien filing and release procedures. For more specific information, please contact the Motor Vehicle Services Lien Section.

To perfect a lien on a vehicle, boat or outboard motor, a properly completed Lien Entry Form (MV-21-A), along with proper ownership documentation in the form of either an Application for Oklahoma Certificate of Title (Form 701-6) and the Manufacturer's Statement of Origin (MSO), an Oklahoma title, an out-of-state title or an out-of-state registration along with \$10.00 lien fee and \$1.55 mail fee must be presented to Service Oklahoma or a licensed operator. A listing of licensed operators can be found in the Motor Vehicle section of the Service Oklahoma website at <https://service.ok.gov>.

### Perfection Date

For perfection of the security interest on a vehicle to begin from the date of execution of the entry form, Form MV-21-A and all required documents and fees must be delivered by the lender to Service Oklahoma/licensed operator within twenty-five (25) days following execution of the security agreement. If this delivery is made more than twenty-five (25) days after the execution of the entry form, perfection of the security interest will occur at the time of delivery to Service Oklahoma/licensed operator. Perfection of a lien on a boat or outboard motor shall begin upon delivery to Service Oklahoma/licensed operator.

### Lien Entry Form MV-21-A (available online at <https://service.ok.gov>)

Form MV-21-A is formatted for personal computer use. It is available for downloading from the Motor Vehicle Forms Section of the Service Oklahoma website. Any lien entry form which follows our template, and which includes all listed information will be acceptable. However, non-complying forms will be rejected.

Four (4) identical copies of the completed MV-21-A are to be generated by the lender and submitted to Service Oklahoma or the licensed operator, at the time of filing. One (1) copy is to be attached to the titling documentation along with a copy of the lien fee receipt; one (1) copy is to be sent to Service Oklahoma along with a copy of the lien fee receipt; one (1) copy is to be filed at the Service Oklahoma/licensed operator's office. One (1) copy of the MV-21-A, one (1) copy of the lien fee receipt and a four (4) part lien release form is to be returned to the lender.

### Perfection Procedures

The following should be followed by lenders in perfecting their liens:

All MV-21-A forms must be typed, computer generated, or printed in a legible manner. Forms with illegible information will not be accepted.

#### I. New or Used Vehicle, Boat, and Outboard Motor with Assigned MSO/Titles

*NOTE: Do not include motor serial numbers on inboard boats lien filing documentation.*

1. The debtor should surrender to the lender the assigned MSO (if new) or the assigned out-of-state title. If the vehicle is used with an Oklahoma title, the debtor should surrender the assigned Oklahoma title.



2. The lender should deliver the properly completed MV-21-A, the Oklahoma title, assigned ownership documentation and \$22.55 (\$11.00 Title fee plus \$10.00 Lien fee plus \$1.55 Mail fee). For boats/motors: \$13.80 (\$2.25 Title fee plus \$10.00 Lien fee plus \$1.55 Mail fee). For a Lien only: \$10.00 Lien fee plus \$1.55 Mail fee.
3. The licensed operator will stamp and record the date, time, and receipt number on the face of the titling documentation and attach one copy of the MV-21-A and one copy of the lien fee receipt. The licensed operator will keep two copies of the MV-21-A and return one copy of the MV-21-A, one copy of the lien fee receipt, the lien releases, and title documentation to the lender.
4. The lender is to mail all the title documentation to the debtor, along with a copy of Form MV-21-A or a notice that the debtor must register the vehicle and pay all fees and taxes within thirty (30) days from the date of purchase. The lender will retain the original MV-21-A, lien releases, and lien fee receipt.
5. The debtor must pay all applicable taxes and fees within thirty (30) days from the date of purchase to avoid penalty. The lien will appear on the face of the title when issued.

## **II. Registered Oklahoma Vehicle, Boat, or Outboard Motor Used as Collateral.**

1. The lender is to prepare four (4) copies of Form MV-21-A reflecting the name of the person or persons listed on the face of the Oklahoma title and deliver the MV-21-A, Oklahoma title and \$22.55 (\$10.00 Lien fee plus \$11.00 Title fee plus \$1.55 Mail fee), or for boats/motors: \$13.80 (\$2.25 Title fee plus \$10.00 Lien fee plus \$1.55 Mail fee), to Service Oklahoma or a licensed operator for processing.
2. The licensed operator will process the lien, making all required notations and receipts.
3. The licensed operator will issue an Add Lien Title, reflecting the perfected lien.

## **III. Release of Lien**

1. Within seven (7) business days after the satisfaction of a secured interest, the lender must furnish a signed and dated copy of the lien release to Service Oklahoma and the debtor. If the security interest has been satisfied by payment from a used motor vehicle dealer to whom the motor vehicle has been transferred, the secured party shall also, within seven (7) business days after such satisfaction, mail a certified copy of the lien release to such dealer.
2. Failure to furnish such release makes the lender liable to the debtor for a \$100.00 fine and any other losses caused to the debtor by the failure.
3. Upon release of the security interest, the owner may obtain a new certificate of title omitting reference to the security interest. The title will be issued upon proof of release and payment of an \$11.00 Title fee plus a \$1.55 Mail fee.

### **Importance of Vehicle Identification Number (VIN) Accuracy**

We wish to further stress to lending institutions and those responsible for the execution of a Lien Entry Form the necessity of accuracy in the information contained therein, especially the Vehicle Identification Number (VIN). The VIN will be the sole source of locating the existence of a perfected lien in our files. Therefore, the importance of avoiding clerical or typographical errors is imperative. Errors in the VIN sometimes occur on the MSO. Therefore, those responsible for executing the Lien Entry Form may want to personally verify the accuracy of the VIN as shown on the form. An inaccurate VIN will jeopardize lien perfection.

Information regarding the existence of perfected liens is not available by telephone. Written inquiries made to Service Oklahoma require the Vehicle Information Request Form (Form 769) to be completed in its entirety and accompanied by the appropriate fee.

Our mailing address is Service Oklahoma, Motor Vehicle Services – Liens, PO Box 269061, Oklahoma City, Oklahoma 73126. Our telephone number is (direct) 405-521-3535 or (in-state toll free) 800-522-8165.