



# Repossessions

Motor Vehicle Division

3-18-2025

## Revision History

<b>Effective Date of SOP:</b> 3/18/2025	<b>SOP Number:</b> G.07
<b>Functional Area Name:</b> Motor Vehicles	<b>Division Name:</b> Titles
<b>Last Review Date:</b> 3/14/2025	<b>Last Reviewer:</b> Tiffany Doane, Motor Vehicle Manager
<b>Next Review Date:</b> 3/14/2026	<b>Next Reviewer:</b> Motor Vehicle Manager
<b>Executive Approval Date:</b> 3/18/2025	<b>Approved By:</b> Caitlin Owen, Chief Development & Support Officer

## Overview

This standard operating procedure (SOP) covers processing vehicle repossession by Title Consultants (TC).

## Purpose

This SOP provides step-by-step procedures for TCs to follow when processing vehicle repossession.

## Policy Statement

These procedures apply to TCs helping customers in the SOK Storefront with title transactions and working in the back-office processing mail-in title work.

## Compliance

**O.S. Title 47 § 1126** - Repossessed vehicle - Registration

**LO Manual Page 99-106** - Repossessions

## Systems

System	Function
OneLink	Platform for storing customer information and processing Motor Vehicles transactions
Laserfiche	Image storage database where customer-submitted documents are stored – accessible through OneLink
National Motor Vehicle Title Information System (NVMTIS)	National title tracking database used to check vehicle title history.
Microsoft Teams	Messaging and file sharing platform used for communication between the Storefront and Building 16.



## Roles

Role	Responsibilities
Title Consultant (TC)	Processes title work in-store with customers or in back-office via mail.
MV Supervisor	Available to answer questions or resolve issues that arise during the standard processing of title work.
Central Processing Division (CPD)	Receives, sorts, and scans incoming customer mail to forward to titling department. Sends all outgoing mail, including printing and mailing titles.



## Procedures

### Process #1: Processing a Repossession

**Purpose:** To process a repossession on a title record in OneLink

#### **Background: SOK Storefront**

Prior to processing a repossession with a customer, first check that the customer has all the required documents for the title transaction they want to complete ([See Appendix](#)). If the customer is missing any key documents, such as insurance information, they must leave and come back with the proper paperwork.

Additionally, if the customer is surrendering a title, all out-of-state titles must be searched in NMVTIS to make sure the correct title is being surrendered.

After verifying customer documentation and title status, proceed with the following steps.

#### **Background: Back-Office**

When a customer mails titling paperwork to SOK, that paperwork is received, scanned, and sorted by CPD. MV paperwork is forwarded to the MV department, and the titling team further sorts the titling mail by transaction type.

Once title paperwork packets have been identified, a TC begins processing by going through the packet and verifying that the customer's documents and payment are sufficient. If the customer is missing documentation, the TC will need to send them a letter asking for proper documentation. The TC should make a note on the customer's Ownership Account and file the paperwork away while waiting for more information from the customer.

After vetting the customer's paperwork packet, the TC should run a fee estimate in OneLink and fill out a T-2 form ([See Appendix D](#)). This form will contain instructions for a second, processing-dedicated TC on how to process this transaction and issue inventory. The first TC will deposit the T-2 form in a drop-box for the second TC to pick up and process. This is done to minimize the number of TC's handling inventory.

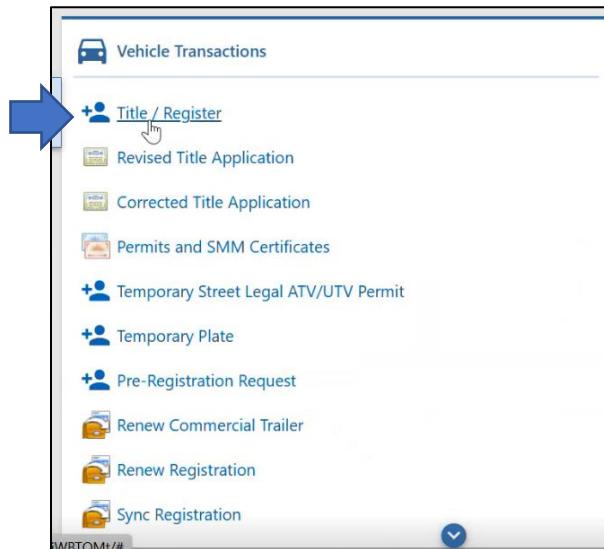
Once the TC has a paperwork packet with an associated T-2 form, proceed with the following steps.

#### **Process Step-by-Step:**

1. From the main **I Want To** page, select **I Want To**.



2. Select **Title/Register**.



3. Enter **Vehicle ID** and confirm the vehicle,

Activity	Search
Attributes	
<b>Vehicle</b>	<b>Enter Details</b>
Enter Details	Vehicle ID 4S4BTALC8S3182281
	Please select a vehicle to title/register
	✓ 2025 SUBA OUTBACK VIN: 4S4BTALC8S3182281 Non-Commercial: BDS865 Expires: 12/31/2025 Title #: 810015649135 Owner: ABIGAIL MARIE LAWRENCE Active Lien Exists
	Fee Estimator <input checked="" type="checkbox"/>
	Use in-office date

4. Select **Lien Release** as **Transaction Type**.



Active Lien Exists

Select      Vehicle Not Listed

Registration Class

Automobile Change Class

Transaction Type

1 - Lien Release : ▼

[Cancel](#) [Available Inventory](#) ← [Previous](#) [Next](#) →

5. Select **Other OK Document** as **Primary Document** since this transaction will use a [Repossession Affidavit](#)

Activity 🔍

Attributes

Vehicle

4S4BTALC8S3182281

Primary Document

Other OK D : ▼

Is this a Title Only?

No Yes

Title / Register Transfer Title / Register

[Cancel](#) [Available Inventory](#) ← [Previous](#) Next →



6. In most repossession cases, the lienholder will not bother to take out an insurance policy and instead use a [Non-Use Affidavit](#). Select this exemption and click **Next**.
  7. Set **Title Action** to **Repossession**. **Add/Edit Lien** will automatically be set to **Yes**. Click **Next**.

Vehicle  
4S4BTALC853182281  
Other OK Document:  
2025 SUBA OUTBACK

Title Action

Repossession
Standard Title
No
Yes

Title Type

Standard Title
No
Yes

Electronic Title?

No
Yes

Title

Transfer Title

 NMVTIS Override

Title Questions

Add/Edit Liens?

No
Yes

Add New Brand?

No
Yes

Add Title Hold Reason?

No
Yes

The title type will be automatically updated to paper or electronic based on the primary lienholder's preference.

Existing Liens

Debtor Name	Lienholder Name	Execution Date	Delivery Date
ABIGAIL MARIE LAWRENCE	JPMORGAN CHASE BANK, N.A.	09-Dec-2024	18-Dec-2024

Vehicle

4S4BTALC8S3182281

Other OK Documents

2025 SUBA OUTBACK

Cancel

Available Inventory

Next >

Pre <

Print

Help

Logout

Home

<div style="background-color: #e67e22; color: white;



8. Select **Edit Lien** and enter the **Lien Release Date**.

**MV OneLink Staging**

<b>Vehicle</b> 4S4BTALC853182281 Other OK Documents 2025 SUBA OUTBACK	<b>Debtor Name</b> ABIGAIL MARIE LAWRENCE	<b>Debtor Address</b> 8008 S LOUISVILLE AVE TULSA OK 74136-8003
<b>Title</b> Repossession	<b>Lienholder ID</b> LH003419	<b>Lienholder Type</b> BUSINESS
<b>Additional Details</b>	<b>Lienholder Name</b> JPMORGAN CHASE BANK, N.A.	
<b>Liens</b>	<b>Lienholder Address</b> PO BOX 901098 FORT WORTH TX 76101-2098	
	<b>Execution Date</b> 09-Dec-2024	<b>Delivery Date</b> 18-Dec-2024
	<b>Perfection Date</b> 09-Dec-2024	<b>Release Date</b> 30-Apr-2026 <input checked="" type="checkbox"/> <b>Edit Lien</b>
<a href="#">+ Add a Record</a>		

[Cancel](#) [Available Inventory](#) [Prev](#) [Next](#)

9. Enter Assignment Date for the repossession. This will usually be today's date. **Click Next**.

**Purchase / Entry**

<b>Vehicle</b> 4S4BTALC853182281 Other OK Documents 2025 SUBA OUTBACK	<b>Assignment Date</b> 30-Apr-2026	<b>Entry Date</b> <input type="text"/>
<b>Title</b> Repossession	<b>Exempt Transfer of Ownership Fee</b> Repossession	
<b>Additional Details</b>		
<b>Liens (0)</b>		
<b>Assignment</b>		

[Cancel](#) [Available Inventory](#) [Pre](#) [Next](#)



10. Select **Yes** or **No** to transfer registration from a previous vehicle. This example will follow a **No** case.

Vehicle  
4S4BTALC8S3182281  
Other OK Documents  
2025 SUBA OUTBACK

Title  
Repossession

Additional Details  
Liens (0)  
Assignment 4/30/2026

Registration  
Registration Transfer

Registration Transfer

Would you like to transfer registration from a previous vehicle?  
 No  Yes

Cancel Available Inventory < Previous Next >

11. Select customer renewal notice preference. Most reposessions will use a Repossession Fee Exemption as reposessed vehicle must be issued new plates but should not be charged a full registration fee.

Vehicle  
4S4BTALC8S3182281  
Other OK Documents  
2025 SUBA OUTBACK

Title  
Repossession

Additional Details  
Liens (0)  
Assignment 4/30/2026

Registration  
Registration Transfer

Plate Info

How would you like to receive your renewal notice?  
 Email  Mail

Plate Type

Fee Exception  
 Repossession

Plate Group  
 Standard Plate

Plate Type  
 Non-Commercial (TA)

Are you a Citizen of a Tribe?  
 No  Yes

2 Year Registration

Cancel Available Inventory < Previous Next >



12. Enter **Decal** and **Plate** information. In this case, the customer is being issued a non-use decal. Click **Next**.

Vehicle

4S4BTALC8S3182281

Other OK Documents

2025 SUBA OUTBACK

Title

Repossession

Additional Details

Liens (0)

Assignment 4/30/2026

Registration

Registration Transfer

Plate Type: TA

Plate

NonUse (DX)  
Decal

26X0221

Non-  
Commercial  
(TA) Plate

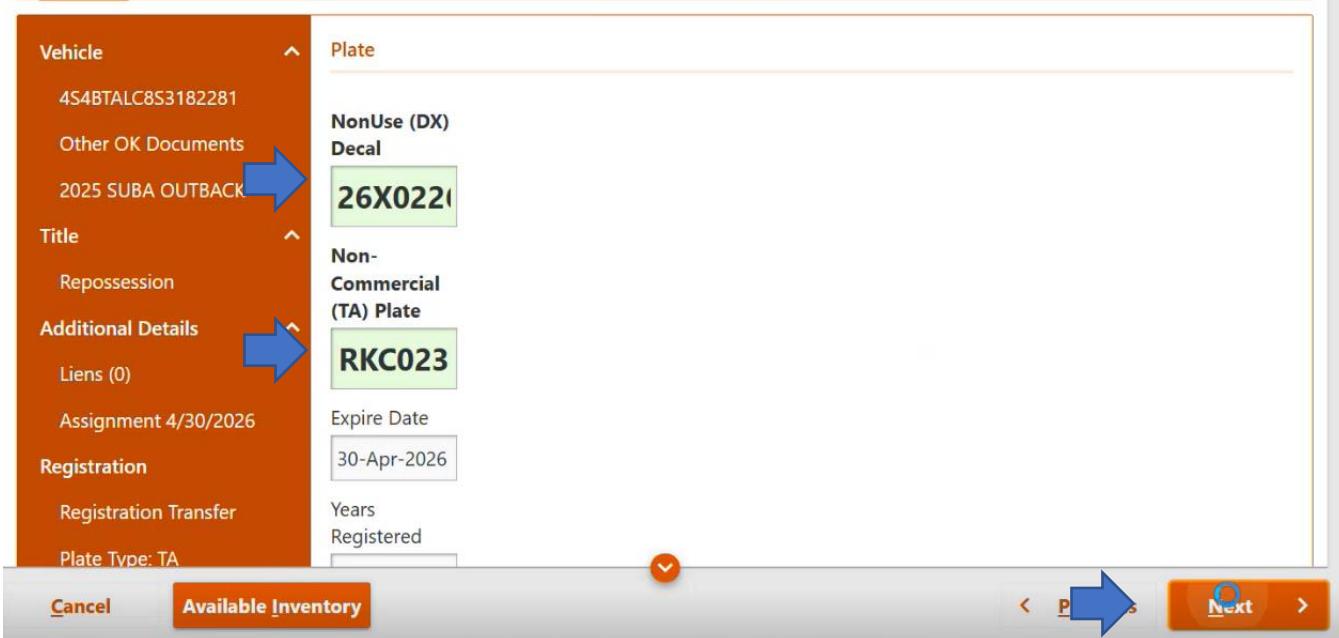
RKC023

Expire Date

30-Apr-2026

Years  
Registered

**Cancel** **Available Inventory** **Next**



13. Enter owner information including license number, owner type, and name. In this case, the owner is a business.

Vehicle

4S4BTALC8S3182281

Other OK Documents

2025 SUBA OUTBACK

Title

Repossession

Additional Details

Liens (0)

Assignment 4/30/2026

Registration

Owner Info

Owner ID Type

Drivers License

ID Number

M880488045

ID State

Foreign ID

Primary Owner Type

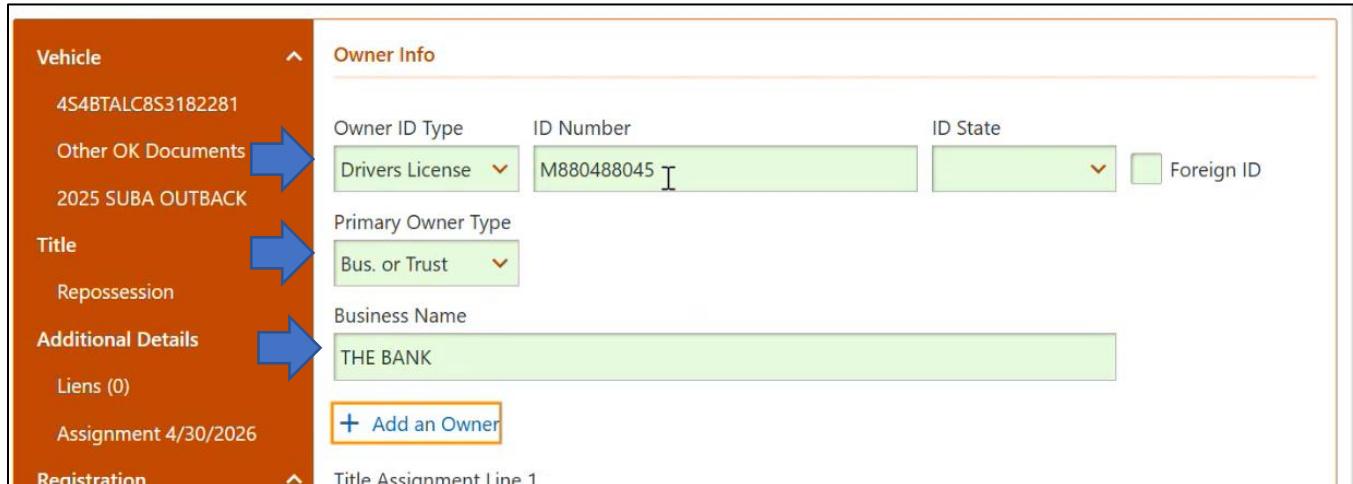
Bus. or Trust

Business Name

THE BANK

**+ Add an Owner**

Title Assignment Line 1





14. Enter Owner Address and click **Next**.

Registration

Registration Transfer

Plate Type: TA

RKC023, 4/30/2026

Fees

Misc. Fee Total: \$7.65

Total: \$64.65

Actual 8

Owner Information

Title Assignment Line 1: THE BANK

Title Assignment Line 2:

Primary Owner Address: 6000 N SHARTEL AVE OKC OK (Unvalidated)

Lease Information

Is this a leased vehicle? No Yes

**Cancel** **Available Inventory** **Previous** **Next**

15. Enter any **Miscellaneous Fees**. In this case, the customer is being charged an insurance fee and a mail plate fee.

2025 SUBA OUTBACK

Title

Repossession

Additional Details

Liens (0)

Assignment 4/30/2026

Registration

Registration Transfer

Plate Type: TA

RKC023, 4/30/2026

Fees

Miscellaneous Fees

Inspection

VIN/Odometer Rebuilt On Site

Insurance and Notification

Insurance Lienholder Not. MH Cancellation

Tire Fees

19.5" & under Non-auto Over 19.5" Motorcycle

Mail Fees

Mail Mail Plate

Other Fees

Notary

**Cancel** **Available Inventory** **Previous** **Next**



16. Review fees and press **Submit**.

17. Receipt the process

#### Wrap-Up: SOK Storefront

After submitting the transaction and receipting the process in OneLink, the Storefront TC must take customer payment in the Credit Card Payment System

The TC should print a receipt and keep the signed copy in their cash drawer until the end of the day. Empty decal sheets should also be kept for inventory purposes.

The TC must also print a document cover sheet and place it on top of the bundle of paperwork submitted by the customer. This stack of bundles and DCSs will be brought over to Building 16 nightly for review by the MV Supervisor. Any issues/mistakes in processing will be discussed between the MV Supervisor and TC.

After reviewing paperwork bundles for accuracy, the MV Supervisor will forward paperwork to CPD to scan into Laserfiche and link to the customer's Ownership Account. Paperwork bundles and DCSs will be physically filed in the warehouse space.

If there are no holds on the title, CPD will automatically print and mail the new original title to the customer.

#### Wrap-Up: Mail-In

After submitting the transaction and receipting the process in OneLink, the TC should print a DCS and place of top of the paperwork bundle. The MV Supervisor will forward paperwork to CPD to scan into Laserfiche and link to the customer's Ownership Account. Paperwork bundles and DCSs will be physically filed in the warehouse space.



The TC should also prepare tags (if necessary), registration, and decals to be mailed to the customer in a tag-sized envelope, placed in an outgoing mail pile.

If there are no holds on the title, CPD will automatically print and mail the new original title to the customer.

## Appendix

*For full repossession guidelines, see LO Manual Page 99-106*

### Appendix A: Repossession Titles – Required Documents and Notes

#### Oklahoma Title Record in System (Car, Truck, Motorcycle) – Transfer Title

##### Required Documents:

1. Completed and notarized application for repossession title (Form 737)
2. Lien release (if box not marked on current Form 797)
3. Oklahoma insurance or non-use Form 797 (if box not marked on current Form 797)

**Note:** Not needed for travel trailers

4. Original or certified copy of the contract with the complete and correct VIN number
5. FEIN number completed on Form 737
6. Odometer carries forward from previous Oklahoma title (involuntary divestiture)

##### Notes:

- With recourse means only the selling dealer or lien holder can request a repo title.
- Without recourse means only the lien holder can request a repo title.
- Contract must specify the vehicle pledged as collateral and must match the lien holder. If the lien was sold, documents showing lien transfer to the new owner of the lien are required.
- Location/address of the vehicle must be specified on Repo Affidavit 737.
- Name of debtor does not have to match the Oklahoma record (debtor not required to be titled in Oklahoma – record can be in previous owner's name).
- Oklahoma repossesses by contract – a lien filing is not required.
- VIN on the contract must match the record. If it does not match, the lien holder will need an Oklahoma court order that directs Service Oklahoma (SOK) to issue a "repossession title." If the court order only directs SOK to issue "title," then excise tax and registration fees will be due.
- An odometer disclosure statement is not required (involuntary divestiture).



- Processed as "title only" repossession title and no registration fees.
- Tire recycling fees apply (only if not paid previously for the same vehicle).
- One month registration is assigned and license plate mailed out.

### **Multiple Liens on Record**

#### **Required Documents:**

1. If more than one lien is on the vehicle and the first lienholder is applying for a repossession title, a copy of a letter from the repossession to the other lienholder(s) must be included and dated at least ten days prior to the date the repossession affidavit is processed by the motor license agent. Proof of mailing is required.
  - The original letter and proof of mailing (proof of mailing will be the white, date-stamped post office certified mail receipt and the green certified mail card signed by the second lienholder), along with a screen print of the other lienholder(s), are to be retained as supporting documentation for the title transaction receipt. With such documentation, the lien(s) may be released.
  - If a secondary lienholder is making an application for a repossession title, signed and dated lien releases from the previous lienholder(s) are required.

### **No Oklahoma Record in System – Original Title/MSO/Out of State Title (Not Tribal)**

#### **Required Documents:**

1. Notarized application for repossession title (Form 737)
2. Original application for title (Form 701-6, both pages completed)
3. Lien release (if box not marked on current Form 797)
4. Oklahoma insurance or non-use Form 797 (if box not marked on current Form 797) (not needed for travel trailers)
5. Original or certified copy of the contract with the complete and correct VIN number
6. FEIN number completed on Form 737
7. Original out of state title or MSO (please see section for tribal titles)

#### **Notes:**

- When out of state title or MSO is not obtainable, an Oklahoma court order that directs Service Oklahoma (SOK) to issue a "repossession title" is needed. If the court order only directs SOK to issue "title," then excise tax and registration fees will be due, and an original title will be issued instead of a "repo title."
- MSO can be original, certified copy, duplicate, or a letter from the manufacturer advising they cannot issue another MSO.
- Tire recycling fees apply.



- SI inspection required – Oklahoma title remains on hold until serial inspection has been received with an odometer reading and marked as "NONE" with mileage.
- If out of state title is submitted with out of state repo affidavit, then both must be from the same state.
- Processed as "title only" repossession title and no registration fees.

## Appendix B: Repossession Involving Indian Tribal Titles

### **Repossessor Surrendering Tribal Repossession Title in Name of Lender and Individual**

When a tribal repossession title has been issued in the name of a lending institution and an individual tribal member, the lending institution may assign ownership to themselves, without the signature of the tribal member, and apply for an Oklahoma title, provided documentation verifying the individual listed on the tribal title was a member of the title-issuing tribe is also presented.

- If tribal membership documentation is provided, issue an original (not a repossession) title in the lender's name, in the same manner as if entering from another state.
- If tribal membership documentation is not provided, assess excise tax and fees back to the issue date of the tribal title.

#### **Required Documents:**

1. Original application for title (Form 701-6, both pages completed)
2. Lien release (if box not marked on current Form 797)
3. Oklahoma insurance or non-use Form 797 (if box not marked on current Form 797) (not needed for travel trailers)
4. FEIN number completed on Form 737
5. Tribal title - proof of tribal membership when not confirmed on tribal title

#### **Notes:**

- Some tribal titles confirm tribal membership on the title.
- An odometer disclosure statement is not required (involuntary divestiture). The odometer figure from the V.I.N./odometer inspection is to be carried forward as "NONE" with mileage.
- Tire recycling fees apply (only if no Oklahoma record or not paid previously for the same vehicle).
- Normal registration fees apply – can process 3-month registration.



- With tribal membership confirmed, the excise tax exemption is “drop name” as they are ‘same owner’ and dropping the tribal member’s name from the title.

### **Repossessor Surrendering Tribal Title in Individual’s Name Only**

#### **Required Documents:**

- Notarized application for repossession title (Form 737)
- Original application for title (Form 701-6, both pages completed)
- Lien release (if box not marked on current Form 797)
- Oklahoma insurance or non-use Form 797 (if box not marked on current Form 797) (not needed for travel trailers)
- Certified copy of security agreement – complete correct VIN number
- FEIN number completed on Form 737
- Tribal title in debtor’s name
- Proof of tribal membership when not confirmed on tribal title

#### **Note:**

- Some tribal titles confirm tribal membership on the title.
- An odometer disclosure statement is not required (involuntary divestiture). The odometer figure from the V.I.N./odometer inspection is to be carried forward and marked as “NONE” with mileage.
- Tire recycling fees apply (only if no Oklahoma record or not paid previously for the same vehicle).
- Processed as “title only” repossession title and no registration fees.
- If tribal membership documentation is not provided, assess excise tax and fees back to the issue date of the tribal title.

**Notes:** If the Indian tribal title has been assigned, no proof of membership is required for the former owner.

When tribal membership proof is required, such proof may be:

- A branded (i.e., listed on the certificate when issued by the tribe – not subsequently added) membership statement on the tribal title certificate verifying that the listed owner(s) is a member of the title-issuing tribe; or
- An original, or photocopy, of a tribal identification card; or
- An original, or photocopy, of a Bureau of Indian Affairs (BIA) card stating tribal affiliation; or



4. A certificate of tribal membership, or a letter confirming tribal membership on tribal letterhead.

**Notes:** If proof is #2, 3, or 4 above, a copy must be attached to the Service Oklahoma (SOK) copy of the title receipt.

#### **Repossessor Surrendering Tribal Title in Lender's Name Only**

In this situation, the repossession does not apply – the lienholder already has the title in their name. Due to the Oklahoma address and the lienholder not being a tribal member, taxes are due.

#### **Required Documents:**

1. Original application for title (Form 701-6, both pages completed)
2. Lien release if there was a lien filed
3. Oklahoma insurance or non-use Form 797 (not needed for travel trailers)
4. FEIN number completed on Form 701-6
5. Tribal title in lender's name

#### **Notes:**

- As the lender is not a tribal member, excise tax and registration fees are due (without penalty) and an original title is issued with registration fees.
- An odometer disclosure statement is not required (same owner). The odometer figure from the V.I.N./odometer inspection is to be carried forward and marked as "NONE" with mileage.
- Tire recycling fees apply.

#### **Oklahoma Court Order Directing Service Oklahoma to Issue Repossession Title**

#### **Required Documents:**

1. Notarized application for repossession title (Form 737)
2. Court order must specify for Service Oklahoma (SOK) to issue a "repo" title or excise tax and registration fees are due
3. Original application for title (Form 701-6)
4. Lien release (if box not marked on current Form 797)
5. Oklahoma insurance or non-use Form 797 (if box not marked on current Form 797) (not needed for travel trailers)
6. FEIN number

#### **Notes:**



- Tire recycling fee will apply (only if no Oklahoma record or not paid previously for the same vehicle)

#### **Repossession Fees – Title Only:**

- Repossession fee: \$46.00
- Vehicle title fee: \$11.00
- Mail fee: \$6.15
- Insurance verification: \$1.50 when applicable
- Tire recycling fee: \$14.50 (only if no record or not paid previously for the same vehicle)

**Note:** If an Oklahoma dealer is repossessing the vehicle, no license plate will be issued. They use their dealer exemption, and no taxes are paid; only a title is issued.

## **Appendix C: Repossession Redemption**

Ownership can be transferred back to the former owner from whom the vehicle was repossessed.

#### **Required Documents:**

1. Assigned original Oklahoma repossession title or out-of-state repossession title assigned to debtor
2. Oklahoma insurance or non-use Form 797 (not needed for travel trailers)
3. Copy of driver's license
4. Form 773-LP to transfer license plate
5. Odometer disclosure statement
6. Completed application (Form 701-6) (only required with out-of-state title)
7. SI inspection or SI hold (only required with out-of-state title)

#### **Comments & Cautions:**

- Name on assignment must be identical to the previous owner from whom the vehicle was repossessed.
- Assignment date needs to be within 30 days from the repo title issue date or excise tax is due.
- Registration fee and penalties to be determined.
- Excise tax due when assignment on title is over 30 days from the repo title issue date.



## References

1. List of forms relevant to Repossessions
  - a. [Form 737 Affidavit of Repossession of a Vehicle, Boat or Outboard Motor](#)
  - b. [Form 797 – Affidavit of Nonuse in Lieu of Liability Insurance](#)
  - c. [Form 773 – Notice of Transfer of Ownership of a Vehicle](#)