

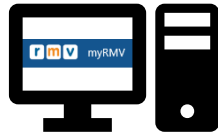


## Transaction Overview

The Duplicate Title transaction is used to obtain a replacement for an active title that either (1) does not have a lienholder or (2) has a paper (non-electronic) lien. This transaction does not allow for amendments or changes of any type (including a lien release).



By default, the duplicate title will be mailed to the primary owner or (in the case of a paper lien) the primary lienholder listed on the title at the mailing address on record with the RMV.



**Note:** If the customer needs to update their mailing address, they must do so prior to the transaction through their profile on MyRMV.

The replacement title that results from the Duplicate Title Transaction will have a new title number that is different than the vehicle's previous title.

## Steps to Complete the Duplicate Title Transaction

1

Determine if the title is eligible for the Duplicate Title Transaction

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You must run an **Inquiry** transaction in your Service Provider software prior to the Duplicate Title transaction to confirm that the transaction is eligible. This Inquiry must be scanned into the transaction. The following key factors must be reviewed in the results of the Inquiry in order to determine if a title is eligible for a duplicate:



**Title Status:** A duplicate title transaction can only be processed for a title that has a Title Status of Active. A duplicate title transaction cannot be performed if any of the following Title Status's exist: Pending/In Progress, Inactive, Cancelled, Withdrawn, Revoked, Suspended, Junked, or Returned.



**Note:** If a title has been in a status of Pending or In Progress for an extended period of time, contact your Service Provider Help Desk as there may be a title case in the ATLAS system that can be quickly closed by the Titles division in order to either allow the title to be sent to the customer or allow the duplicate title transaction to continue.

**Recent Transaction:** The duplicate title transaction cannot be processed if a previous Duplicate Title has been processed within last 30 days.

**Memorandum:** The duplicate title transaction cannot be process if there is a memorandum brand reflected on the title.



**Liens\*:** A duplicate title transaction CANNOT be processed for a title with an electronic lien (a.k.a. an ELT Title). A duplicate title transaction cannot be processed if the title has an Unknown Lien (lienholder 99999) as any of the lienholders on the title (primary, secondary, or tertiary).

**Owner Issues:** A duplicate title transaction cannot be processed if the Primary Owner of the vehicle has outstanding obligations like a bad payment on their account.

**Stolen:** A duplicate title transaction cannot be processed if the vehicle or VIN has been marked as stolen.

**Title Numbers:** A duplicate title transaction cannot be processed for an older MA title that start with either an S, X, or Z.



**Note:** *If you see a title that starts with an S, X, or Z, contact the Titles Division on behalf of the customer to help determine the customer's next steps.*



## \*Handling Titles with Liens



When you see a lien on the title during the Inquiry, typically this means that transaction will encounter a hard-stop error if you try to process it or that you would be sending the duplicate to the lienholder. This is why it is vital to review this information on the Inquiry for every transaction! Review the following additional policies for how to handle duplicate requests for titles with liens:



**IMPORTANT:** Since no amendments are allowed during the duplicate title transaction, **liens CANNOT be released from a title through the EVR program.**



If there is a **paper lien** on the vehicle, you can either process a duplicate title transaction through your EVR software to send a replacement to the primary lienholder. Or if the lien has been paid off, you may collect the [Duplicate Title Application](#) with the lien release paperwork and submitting it to the RMV for processing by either:



Mailing it to the RMV Titles department,



Or, taking it to an RMV Service Center.



If there is an **electronic lien** on the vehicle, you will be unable to process the duplicate title transaction through your EVR software. If the lien is paid off, either you or the customer can contact the lienholder to have them electronically release the lien. Once the electronic lien is released, the RMV's system will automatically print a physical title and it will be mailed to the primary owner. In this case, no duplicate title transaction would need to be processed.



**Your Service Provider's software should tell you whether a paper or electronic lien is present on the title. It's vital that you pay close attention to this information during every duplicate title transaction to ensure you don't process transactions and send a duplicate title to a lienholder unintentionally.**



## Collect and Verify Required Documentation

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The following documents are required for EVERY duplicate title transaction:

- 1 **The Duplicate Title Application** (see pages 9-10 for a [Sample Duplicate Title Application](#) with sections marked as for EVR or not for EVR use).
- 2 **A copy of the Inquiry** that is run prior to the transaction.

**Supporting Documents:** In addition to the Duplicate Title Application and the copy of the Inquiry, there are several other documents that are required in certain scenarios. Here are some examples of the most common supporting documents that may be required depending on the scenario:



The **previous Certificate of Title** (with any attached DRT-1 forms) which is required when the customer has selected “Mutilated” as the reason for applying for the replacement.

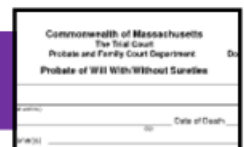
- **Note:** The “Mutilated” reason could include when the back of a title has been filled out incorrectly (for example crossing out or using white out on information).

A **DRT-1 form** when the vehicle is traded in and a duplicate title is requested for the dealership. The customer must fill out the DRT-1 form as an Assignment for a Duplicate Certificate of Title to indicate the dealership is taking ownership of the vehicle and sign off as the seller.



**Power of Attorney Paperwork** which is required when someone with personal Power of Attorney rights has signed the Application for Duplicate Certificate of Title on behalf of the owner of the vehicle.

A copy of the **court appointed Probate Documents** when processing a duplicate title transaction on behalf of an owner who is deceased.



The **Affidavit of Surviving Spouse with a copy of a deceased owner’s Death Certificate** when processing a duplicate title transaction for a surviving spouse on behalf the previous vehicle owner who is deceased.



The Duplicate Title Application includes a section for entering where the title will be mailed. **On EVR, there is the option to use the Alternate Title Mailing Address to request that the duplicate title is mailed to additional select locations.** See [Step 3](#) below for more of the policies surrounding the alternate title mailing address. If the alternate title mailing address is being used to send the title to any address other than the primary owner or primary lienholder on the title, then additional documents are required.

**When the alternate title mailing address functionality is used during a duplicate transaction,** in addition to the required and applicable supporting documents listed on page 3 the following documents are required:

If requested by:	Then you must collect:
The individual owner(s)	✓ A photocopy of the unexpired driver's license or Massachusetts ID card of all individual owners on the title.
A representative of the business owner	✓ A photocopy of the unexpired driver's license or Massachusetts ID card of the business representative. <ul style="list-style-type: none"> <li>The Duplicate Title Application signed by the business representative must include the representative's position with the business.</li> </ul>
A surviving spouse on behalf of a deceased owner	✓ A photocopy of the unexpired driver's license or Massachusetts ID card of the surviving spouse.
Personal Representative(s) on behalf of a deceased owner	✓ A photocopy of the unexpired driver's license or state-issued ID card of all Personal Representative(s) (ex. Executor/Executrix) listed on the probate documents.
Any other non-owner applicant acting as Power of Attorney on behalf of the owners	✓ A photocopy of the unexpired driver's license or Massachusetts ID card of all individual owners or business owner representatives.  ✓ A photocopy of the unexpired driver's license or state-issued ID card of the listed person(s) named as Power(s) or Attorney. <ul style="list-style-type: none"> <li>If there are two owners, Power of Attorney paperwork must be collected for each owner and the Duplicate Title Application must be signed by each person listed as Power of Attorney with POA included after their signature.</li> </ul>

***Note:** Out of Country licenses are not acceptable on EVR. Out of state licenses must be front and back, color photocopies. On EVR, you can only accepted ID cards from out of state for Power(s) of Attorney or Personal Representatives. Please see the [Revised Duplicate Title Policy for EVR](#) for more information on the alternate title mailing address policies and document requirements for each scenario.*



**IMPORTANT:** It is the responsibility of the Individual EVR Participant to determine the additional documents that are required for the duplicate title transaction. Your Service Provider software will not list these additional documents as required for scanning during the transaction, however per RMV policy these documents are required in the scenarios laid out in Step 2 and will be reviewed during the EVR Compliance Officer's audit visits.

## 3

### Initiate the Duplicate Title Transaction in your Service Provider software.



Once you initiate the Duplicate Title transaction your software, you will use the information from the completed [Duplicate Title Application](#) to key your transaction. As mentioned in [Step 2](#), part of processing the transaction includes functionality called the Alternate Title Mailing Address which corresponds with **Section D. Mail Title To**: on the back of the Duplicate Title Application and which has important policy rules that you must abide by.



**The Alternate Title Mailing Address allows EVR Permit Holders to request that the duplicate title is mailed to additional select locations.** This functionality cannot be used for titles with paper liens. Those would still be mailed to the lienholder on file.



#### For Dealer or Fleet Users:

The alternate title mailing address can only be used to send the title to their Permit Holder location. It will default to send the replacement to the business or mailing address that is on record in your software for your Permit Holder location. You will not be able to edit this address. The alternate title mailing address cannot be used to send the title to any other address than your permit holder location.



Dealers might use this functionality when a dealership is taking possession of a trade-in vehicle, but the customer doesn't have the original title for the trade-in. The dealership can process a duplicate title transaction and select their Permit Holder location through the Alternate Title Mailing Address functionality so that the title for the trade-in is sent directly to the dealership taking over ownership.



#### For Insurance Agents:

You will have the ability to use the alternate title mailing address feature to mail the replacement title to either your Permit Holder location as the customer's insurance agency or to a dealership address at the request of the customer.



Insurance agents might use this functionality to send the replacement to an out of state dealer or a dealer who is not on the EVR program when the vehicle is being traded-in to that dealership.



If the duplicate title is being sent to a Permit Holder, there are several contact fields in your Service Provider software that you may need to complete. The Doing Business As (DBA) name of the Permit Holder location requesting the title should be recorded as the Business Name while the specific user processing the duplicate title transaction should be recorded as the Contact along with their phone number and email address. The alternate title mailing address functionality also includes the ability to enter a Recipient name, which would be the person at the Permit Holder location that the title should be directed to upon arrival.





## Scan & Tag Documentation.

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Individual EVR Participants are **ALWAYS** required to scan and tag the following documents for the Duplicate Title Transaction:

1. The [Duplicate Title Application](#)<sup>1</sup>



This document can be tagged as **Application for Duplicate Certificate of Title**.

2. The **Inquiry**



This document can be tagged as **Other**.



The following supporting documents must be included in the scan portfolio for the transaction if applicable and tagged as **Other**:

- |   |  |
|---|--|
| * Previous Certificate of Title   | * DRT-1  |
| * Probate Paperwork   | * Power of Attorney Paperwork  |
| * Affidavit of Surviving Spouse with copy of deceased owner's Death Certificate | * Photocopy of driver's license or MA ID of individual owner(s) or business representative |
| * Photocopy of driver's license or MA ID of business owner representative       | * Photocopy of driver's license or MA ID of Surviving Spouse                               |
| * Photocopy of driver's license or state-issued ID for Power(s) of Attorney     | * Photocopy of driver's license or state-issued ID for Personal Representative(s)          |



*Follow the process to scan and tag these documents that is recorded in your EVR Salvage Scanning and Tagging Guidelines. These Guidelines can be found on the [Training & Support](#)<sup>2</sup> section of the EVR Program Documents webpage.*

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## Collect Transaction Fee.



The duplicate title transaction has a static **fee of \$25** with one exception.



If the primary owner of the vehicle is a government entity, there will be no fee for the duplicate title. Your EVR Service Provider software should indicate whether the owner of the vehicle is a government entity. A government entity includes any city or town requesting a duplicate title. Though most are self-insured some do use an insurance carrier.



*Example: The City of Attleboro-Park and Forestry Dept has a vehicle insured by an insurance company. They have lost their title and apply for a duplicate title through their insurance agent with no fee.*

<sup>1</sup> <https://www.mass.gov/doc/application-for-duplicate-certificate-of-title/download>

<sup>2</sup> <https://www.mass.gov/lists/evr-program-documents#training-and-support->



## Complete Transaction & Issue RMV Documents.

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If your transaction successfully processes, the only document that will generate for you to print is the RMV Fee Receipt.



The order for the replacement title automatically goes to a third party to be printed on secure title paper. The title should be received in the mail by the designated recipient on average between 7 to 10 business days.



After you complete the transaction, securely store the **Duplicate Title Application, Inquiry, copy of the RMV Fee Receipt** and all other supporting documents that you collected during the transaction per your standard document retention rules.



## Resolving Errors

Once a duplicate title transaction has processed, there is no ability to stop the title from printing through the EVR software. If you realize that you have requested a duplicate title for the wrong record (especially if you have directed the title to an alternate address), you must immediately contact your Service Provider Help Desk and the RMV to assist with the same-day resolution of this issue. If you identify the error after the title has already been printed, you must follow up with the customer who you incorrectly issued the title to in order to explain what happened and that they should expect to receive a new title with a new title number.



**Note:** If the customer finds their original title after the Duplicate Title transaction has been processed, the previous title can no longer be used. The duplicate is now the active title and has a new title number. The Duplicate Title transaction cannot be reversed. You will need to wait until you receive the duplicate title if you need to process any additional transactions.

## What do I do if the title has not been received?

**After the Duplicate Title transaction is processed through EVR, the title will be run through the National Motor Vehicle Title Information System (NMVTIS).**



As a reminder, NMVTIS is used to protect customers from fraud, unsafe vehicles, and from reselling stolen vehicles. NMVTIS responses can include that the vehicle has a brand on it in another state, has been in an accident, or is reported as stolen.

## What do I do if the title has not been received? (Cont'd)

If the NMVTIS check results in an issue that merits investigation or the NMVTIS system is down, the duplicate title that has been requested will be placed in a Title Under Review Status (status code VHCRVW). This review status will prevent the title from printing until the RMV's internal NMVTIS unit can investigate and determine if the duplicate title can be issued.

- The NMVTIS unit typically reviews these titles within 24 hours. This 24-hour timeframe does not include Saturdays and Sundays (RMV Business Days only).
- If the NMVTIS unit determines the title can be issued, they will remove the Review status and the title will be printed and mailed out as expected.
- If the NMVTIS unit determines the title CANNOT be issued, depending on the issue either a hold will be placed on the replacement title to prevent it from being issued or the NMVTIS unit may reverse the Duplicate Title transaction.

If you or your customer has not yet received the replacement title in the expected timeframe, run an Inquiry in your Service Provider software to review the status of the title:



If the title has a status of **Title Under Review**, **Title In Progress**, or **Cancelled**, contact your Service Provider Help Desk who will work with the RMV's Business Support to determine why the title has not been issued.



If the title status is **Active**, there is likely a mailing issue causing the delay.



***Note:** If the mail delay is prolonged for additional days, you may wish to run an Inquiry each day to see if the title status has changed to Returned Vehicle Title indicating the mailed title was returned to the RMV because it was not deliverable.*




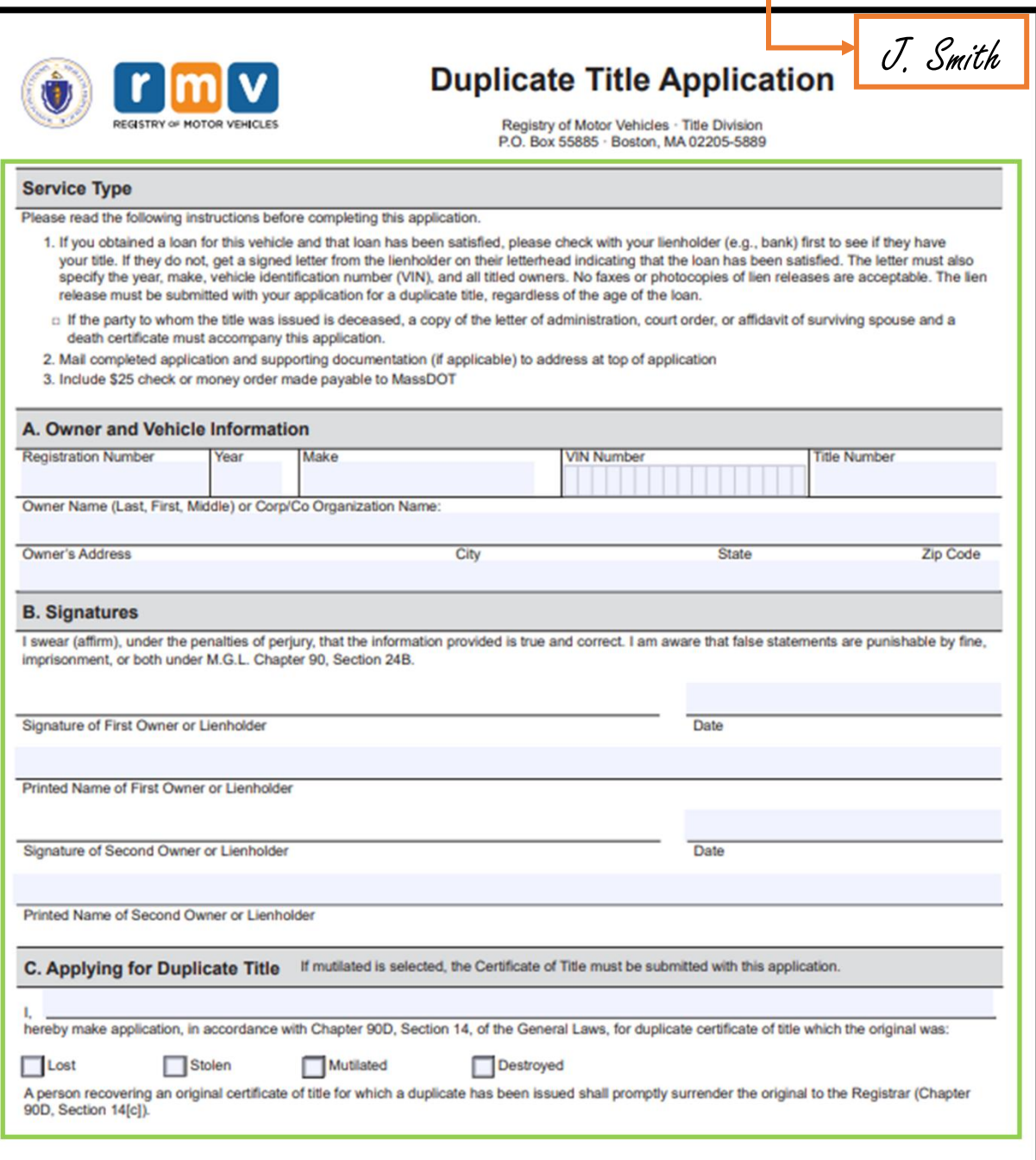


## Sample Duplicate Title Application - Front

The IEP processing the transaction MUST write their first initial and last name on the top corner of the application before scanning the document.

*J. Smith*





**Service Type**

Please read the following instructions before completing this application.

1. If you obtained a loan for this vehicle and that loan has been satisfied, please check with your lienholder (e.g., bank) first to see if they have your title. If they do not, get a signed letter from the lienholder on their letterhead indicating that the loan has been satisfied. The letter must also specify the year, make, vehicle identification number (VIN), and all titled owners. No faxes or photocopies of lien releases are acceptable. The lien release must be submitted with your application for a duplicate title, regardless of the age of the loan.
  - ☐ If the party to whom the title was issued is deceased, a copy of the letter of administration, court order, or affidavit of surviving spouse and a death certificate must accompany this application.
2. Mail completed application and supporting documentation (if applicable) to address at top of application
3. Include \$25 check or money order made payable to MassDOT

**A. Owner and Vehicle Information**

Registration Number	Year	Make	VIN Number	Title Number
Owner Name (Last, First, Middle) or Corp/Co Organization Name:				
Owner's Address		City	State	Zip Code

**B. Signatures**

I swear (affirm), under the penalties of perjury, that the information provided is true and correct. I am aware that false statements are punishable by fine, imprisonment, or both under M.G.L. Chapter 90, Section 24B.

Signature of First Owner or Lienholder \_\_\_\_\_ Date \_\_\_\_\_

Printed Name of First Owner or Lienholder \_\_\_\_\_

Signature of Second Owner or Lienholder \_\_\_\_\_ Date \_\_\_\_\_

Printed Name of Second Owner or Lienholder \_\_\_\_\_

**C. Applying for Duplicate Title** If mutilated is selected, the Certificate of Title must be submitted with this application.

I, \_\_\_\_\_ hereby make application, in accordance with Chapter 90D, Section 14, of the General Laws, for duplicate certificate of title which the original was:

☐ Lost ☐ Stolen ☐ Mutilated ☐ Destroyed

A person recovering an original certificate of title for which a duplicate has been issued shall promptly surrender the original to the Registrar (Chapter 90D, Section 14[c]).

**Section B. Signatures** must be completed with the signature of the current vehicle owners (either all individual owners or a business owner representative with their company position after the signature).

- If any owner has a Power of Attorney, the Power of Attorney agent that matches the POA paperwork would sign the application with POA listed after their signature.
- If the owner of the vehicle is deceased, a Personal Representative or Surviving Spouse may sign the application on their behalf with the appropriate documentation.

## Sample Duplicate Title Application - Back



### D. Mail Title to:

The Certificate of Title will only be mailed to: (1) the lienholder's or owner's mailing address entered on the RMV's system or (2) a different address IF you provide a photocopy of the license/ID of the owner(s) and a Power of Attorney (POA) signed by the owners. If the title is to be mailed to a dealer, Section E must be completed.

For any application for the duplicate title to be mailed to any address other than the address of the lienholder or owner on record:

1. The application must include a photocopy of the license/ID of each individual owner, even if the applicant is the owner.
2. Applicants other than the owner, for example agents making application on behalf of the owner(s), must provide **both** a POA signed by each individual owner and a photocopy of the license/ID of each individual owner.
3. A co-owner of the vehicle must provide a copy of the ID of each owner on file **AND** a POA for any co-owner who has not signed this application.

☐ Check box if you are authorizing the RMV to change your address

Mail to address below:

Name   
 Address   
 City  State  Zip Code



### E. Duplicate Signature (only required if transferring ownership to dealership)

I/ We, the undersigned, hereby authorize the Registry of Motor Vehicles to mail to the dealership identified below a duplicate Certificate of Title to be issued in my name in order to transfer ownership of the motor vehicle described herein. Note, this form does not constitute a Power of Attorney or a Reassignment.

Name of Transferee/Dealer   
 Address   
 Dealer Registration Number  Year  Make  VIN

I state that the odometer now reads  (no tenths) and that to the best of my knowledge it reflects the actual mileage of the vehicle unless one of the following statements is checked:

- ☐ I certify that, to the best of my knowledge, the odometer reading reflects the amount of mileage in excess of its mechanical limits. (The odometer starting at zero again.)
- ☐ I certify the odometer reading is not the actual mileage. "WARNING—Odometer Discrepancy"

Signature(s) of Transferor(s)—Owner(s) as It Appear(s) on Title

Printed Name(s)  Date

**Section D. Mail Title to:** should be completed with the address of the primary owner, primary lienholder, or the allowable alternate title mailing address on EVR.

- The "Check box if you are authorizing the RMV to change your address" should NOT be selected on EVR. You cannot update the customer's address through the Duplicate Title transaction. The customer will need to update their address via myRMV.

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