# COMMONWEALTH OF MASSACHUSETTS

# Massachusetts Department of Transportation

### **RMV** Division



## **Electronic Vehicle Registration** EVR SALVAGE REFERENCE GUIDE

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### INTRODUCTION

Welcome to the Electronic Vehicle Registration Program (EVR)! This guide was designed to assist you with performing Registry of Motor Vehicles transactions through the EVR program.

So, how does it work? The Registry of Motor Vehicles (RMV), Service Provider(s), and Individual EVR Participants (that's you!) collaborate by electronic means to apply for titles. Although you may not see everything that is involved in the EVR process, it is a good idea to be familiar with the entire process.

You will now be a representative of the RMV and are responsible for the accuracy and completion of the paperwork you obtain to process your transactions. You will also need to ensure the validity and authenticity of your paperwork. This training reference guide describes the proper paperwork process, your responsibilities, and the policies of the RMV you are expected to comply with.

### RMV EVR SALVAGE REFERENCE GUIDE

This reference guide has been developed for EVR Salvage Permit Holders and their Individual EVR Participants as a tool to further enhance the efficiency of the EVR Program. This guide contains the policies of the EVR Salvage Program along with guidelines to better understand RMV documentation and procedures. The EVR Salvage Training Reference Guide is an important part of the EVR program and audit process, so be sure to always seek out the most up to date version on the Training & Support<sup>1</sup> section of the EVR Program Documents webpage.

### WHAT IS EVR?

The EVR Salvage Program allows Massachusetts RMV approved Permit Holders to process title transactions through an electronic link between a Service Provider and the RMV. If you are an Individual EVR Participant, you may perform the following RMV functions:

- o Issue salvage titles
- Issue duplicate titles.
  - Please Note: The Duplicate Title transaction has not been implemented by all EVR Salvage Service Providers. Therefore, all policy information for this transaction is covered separately in the EVR Salvage Duplicate Title Policies<sup>2</sup> job aid.
- Run Inquiry transactions to verify title information and owner information

#### WHAT IS A SERVICE PROVIDER?

<sup>1</sup> <u>https://www.mass.gov/lists/evr-program-documents#training-and-support-</u>

<sup>&</sup>lt;sup>2</sup> https://www.mass.gov/doc/evr-salvage-duplicate-title-job-aid/download





A Service Provider is a company who oversees and maintains the software system set in place at a Permit Holder location. This software allows Permit Holders to process transactions through the RMV System called ATLAS.

#### WHAT IS A PERMIT HOLDER

There are two types of users of the EVR program:

- **Permit Holder:** The place of business that is contracted with a Service Provider as part of the EVR program (i.e., your auto auction location).
- Individual EVR Participant: An individual authorized to use the Service Provider software and process transactions on the program.

#### WHO IS AN INDIVIDUAL EVR PARTICIPANT?

You! Individual EVR Participants, or IEP(s), were once commonly known as end users.

#### WHO ARE THE EVR COMPLIANCE OFFICERS?

EVR Compliance Officers are RMV employees who ensure that both you and your location are in compliance with the rules and policies of the EVR Permit. They will visit your location to audit both your paperwork and your compliance with security. The EVR Compliance Officer is your liaison between the Service Provider and the RMV. They are there to help and support you along the way. EVR Compliance Officers were previously known as EVR Coordinators.

#### **REASONS FOR CONTACT FROM AN EVR COMPLIANCE OFFICER**

#### EVR COMPLIANCE CORRESPONDENCE

Your EVR Compliance Officer may reach out to you by email for a number of reasons. It's important to make sure they have your appropriate contact information so that you don't miss important correspondence. Typically, an EVR Compliance Officer may reach out when conducting a remote audit of your paperwork. Compliance Officers have the ability to review the scanned digital images of EVR transaction paperwork. They may reach out to let you know if there are any issues with the scanned documents or if they see that a transaction is being done incorrectly. They may also reach out to share information updates or links to helpful resources.





#### **EVR COMPLIANCE VISITS**

There are several reasons why an EVR Compliance Officer might make a visit to your Permit Holder location. The most common reasons for a visit are:

- <u>Site Overview</u> This visit type is conducted when a Permit Holder would like to move their processing location either to another location in the same building or to a new building. Site Overviews are conducted every time a new auto auction location joins the EVR program.
- <u>Relocation Visit</u> After a site overview, the Permit Holder location is allowed to relocate, but an EVR Compliance Officer and Service Provider Representative must be present.
- <u>Audit Visit</u> Audits are visits where an EVR Compliance Officer checks a Permit Holder location's paperwork, processing location, etc. Audits are usually conducted every 90 days and are unannounced visits. An EVR Compliance Officer can arrive at any time they wish or when an issue warrants an audit.
- <u>Implementation Support Visit</u> When a new Permit Holder location is installed with their Service Provider software and finishes the New User training course, EVR Compliance Officers can conduct an Implementation Support Visit to ensure the new Permit Holder location is adjusting well to the program.
- <u>Issue Visit</u> If there is an issue with any aspect of the program, the EVR Compliance Officers may have to conduct an Issue Visit to correct the problem or conduct an investigation.

#### HOW THE PROGRAM WORKS & COMMUNICATION BETWEEN SERVICE PROVIDER AND RMV

There are three (3) major components that must come together in order for the EVR program to work.

- 1. Permit Holder processing location
  - The computer(s) that IEPs operate to process a transaction are considered the Permit Holder's "processing location". The Permit Holder typically designates a space where the computer monitor is not visible to the public or non-users for their processing location.
- 2. Service Provider Mainframe
  - According to Massachusetts General Laws, all private entities that wish to utilize any Massachusetts mainframe computer system must obtain an approved third-party company to manage and operate a secured line and software. For EVR, your Service Provider is the third-party company that provides access to RMV transactions through their mainframe.
- 3. The RMV's ATLAS system
  - The RMV uses a web-based application known as ATLAS to process all registration and title transactions. This system interfaces with your Service Provider software to process EVR transactions.







First, your Service Provider installs their software on the Permit Holder's computer to allow for transactions to be transmitted. After a transaction has been transmitted at the processing location, it is sent through secured, encrypted lines to the Service Provider Mainframe. From the Service Provider Mainframe, the information is then sent to ATLAS, which stores the information, computes all of the associated RMV fees, and then relays the information back to the Service Provider Mainframe. It is then sent back to your Permit Holder's processing location for any generated documents to print on your EVR/Service Provider approved laser printer.

#### SERVICE INTERRUPTIONS

Although it is uncommon, service interruption may occur at several different points during the transmission process. The first interruption could occur at your Permit Holder's processing location computer. Corruption in the software or computer hardware problems could cause this disruption. The second interruption could occur during the transmission process between your computer and the mainframes. Routers, network access points, and bad server connections could lead to slow or interrupted service. The third interruption could occur when either the Service Provider mainframe or ATLAS is down.

When the system is experiencing interruptions, Permit Holders must wait 24 hours and receive approval from the EVR department before sending any transactions that cannot be processed to the RMV Title Division.

#### ATLAS AVAILABILITY

ATLAS is available every day of the year except for Sundays, Thanksgiving, Christmas, and New Year's Day. Even if the RMV is not open, ATLAS could still be available for processing. The times ATLAS is operational are:

- Monday Friday: 8:00 AM to 7:00 PM
- Saturday: 8:00 AM to 5:30 PM
- Holidays: 8:30 AM to 7:30 PM

### SUMMARY OF PERMIT TERMS

For a Permit Holder location to become EVR certified they must sign an EVR Permit (Contract.) The EVR Permit has terms that each Permit Holder must adhere to while on the program. It's important you read through the Permit and Program Specification documents. This section will review a brief summary of the permit below, but it is your responsibility to review and follow the terms of the Permit in full.





#### KEY RULES FOR AUTHORIZED USERS

#### Permit Holders MUST:

- Designate at least two (2) to three (3) staff members as authorized users (a.k.a. Individual EVR Participants).
  - Immediately notify the RMV in writing if the Permit Holder employs fewer than the minimum number of IEPs.
- Ensure that any new IEP has met the qualifications that allow them to access the EVR network.
- Comply with all rules, policies, procedures, and standards applicable to the EVR Program (detailed in the EVR Program Specifications and EVR Salvage Reference Guide), and with all policy updates issued by the RMV (which may be amended from time to time).
- Complete the required training provided for EVR Salvage participants prior to obtaining access to the transactions.

#### Individual EVR Participants MUST:

- Complete required training as designated by the RMV in order to perform EVR Salvage functions.
- Process transactions regularly through the EVR program to remain competent with transaction processing.
- Remain current on all procedures, requirements of the program, and applicable statutes, rules & regulations.
- Keep their Service Provider software passwords active.
- Never share passwords with anyone, not even fellow Individual EVR Participants at your location. If an IEP is found to be sharing their password, they will be removed from the program.
  - Note: Passwords expire after 30 days of non-use. Between 30 and 90 days of non-use, you can be reauthorized once without needing to retake training (see Request for Reauthorization, page 10). After 90 days of non-use, the participant must complete EVR Salvage training again to reactivate a password. Users with more than three (3) expirations during a calendar year will be removed from the program for life.





#### **REQUEST FOR RE-AUTHORIZATION**

IEPs that allow their EVR password to expire due to 30 days of non-use have a window of 30-90 days of non-use where they can request to have their access re-authorized. To be reauthorized, IEPs need to complete a <u>Request for Re-</u> <u>Authorization</u><sup>3</sup> form, email the completed form to <u>MassDOTEVRReauths@dot.state.ma.us</u> for processing before the 90-day grace period for re-authorization.

**Note:** EVR forms can be found on the <u>RMV Forms and</u> <u>Applications</u><sup>4</sup> webpage, under the EVR Forms heading.

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#### **KEY STANDARDS AND OPERATIONS**

To participate in the EVR Program, Permit Holders MUST:

- Follow all applicable laws and all rules, regulations, policies, and procedures of the RMV relating to registrations and titles.
  - **Note:** Be on the lookout for updates to these rules as the RMV retains the right to establish and amend all such rules, regulations, policies, and procedures!
- Follow all applicable rules, regulations, policies, and procedures of the Massachusetts Department of Revenue (DOR).
- Be fully responsible for the RMV Assets (RMV paperwork, receipts, etc.) and other items of value that may be entrusted to the Permit Holder by the RMV.
- Only process transactions at the address listed on the Permit and at no other location without prior, written approval from the RMV.

To participate in the EVR Program, Permit Holders must NOT:

• Process any transactions other than for direct customers of the Permit Holder.

<sup>&</sup>lt;sup>4</sup> https://www.mass.gov/lists/rmv-forms-and-applications#electronic-vehicle-registration-(evr)-forms-





<sup>&</sup>lt;sup>3</sup> https://www.mass.gov/doc/evr-request-for-re-authorization/download

#### SECURITY-RELATED RESPONSIBILITIES

You must fulfill the following security responsibilities:

- Safeguard the electronic equipment which allows access to the RMV network.
- Limit access to the data and information from RMV files to authorized users only.
  - IEPs may only use information obtained from the RMV that is needed to perform functions for the EVR Program and cannot disclose this information to a third party other than the person to whom the information pertains. Information obtained through RMV vehicle records is subject to restrictions upon use and dissemination imposed by the Federal Driver Policy Protection Act, (DPPA) (18 U.S.C. §2721), and any other applicable provision of Massachusetts and federal law.
- Abide by storage and security measures as articulated by the RMV regarding RMV materials such as RMV original document storage. These assets must not be accessible by the general public.
- Process all EVR transactions in a secure area (specified in your location's security plan) that is not accessible to the general public or unauthorized users (unless written approval is obtained from the RMV). Remote access to your EVR terminal is NOT allowed. (Violation of this section shall be cause for an immediate suspension of EVR privileges and of the EVR Permit by the RMV.)
  - The RMV recommends a separate office dedicated solely for the EVR terminal and storage that can be accessed at any time by all IEPs. If the EVR Compliance Officer identifies that a processing location is visible to non-users during a site visit, they will request it to be relocated.
  - If at any time, your location plans to add or move an EVR computer or workstation, you must contact your Compliance Officer so they can reassess your security plan and approve any changes. If you are planning to move your location to a new address, you need to let the RMV EVR Department know in writing, 30 days in advance of the move by sending an email to MassDOTEVRdept@dot.state.ma.us.

#### AUDITS/INSPECTIONS

The RMV reserves the right to audit Permit Holders at any time. The intent of these audits is to monitor the activities of the Permit Holder to verify that:

- Vehicle inquiries are based on legitimate business transactions, rather than personal or non-RMV business uses.
- Funds and fees are accurate, collected and remitted in a timely manner.
- All aspects of the EVR Program, such as software policies and procedures, reports, files, paperwork retention, and security are maintained.
- Physical and electronic security are both present at the Permit Holder's site.





• The paperwork associated with salvage transactions is properly completed, scanned, retained, and destroyed by the Permit Holder as specified in this document.

The Permit Holder must cooperate fully in any such RMV audit and grant the RMV full access to its premises, operations, and records, with or without prior notice, for purposes of conducting such audits.

#### PERFORMANCE STANDARDS

To the best of their ability, Permit Holders must ensure that work processed through the EVR Program is accurate, complete, and conforms to the policies and procedures established by the RMV. Permit Holders will be evaluated by the following success and error rates:

Platinum = 99% success rate, 1% error rate

Good Standing = 95% success rate, 5% error rate

Probation = Less than 95% success rate

- Standard probationary period is sixty (60) days.
- Probation normally occurs due to repetitive errors made by IEPs.

Errors are tracked during Onsite Visits or Remote Documentation Audits of the transactions process by the Permit Holder and IEPs. A successful rating is based on the percentage of error-free transactions observed during a Compliance Officer audit. EVR Compliance Officers look for the following when auditing EVR transaction:

- Missing Signatures
- Incomplete assignments on title
- Incomplete forms
- Misuse of DRT-1
- Incorrect sales tax exemption codes
- Frequent abatements
  - o Tax exemption not entered
- Illegible scanned images. or scanned images not in color

PERFORMANCE STANDARDS

You must respond to the RMV when notified of missing, incorrect, or incomplete paperwork, complaints, or other issues of concern to the RMV arising from EVR transactions performed by your EVR location or for your EVR location's failure to perform a transaction.

Failure to comply with the expected volume and quality performance standards may result in Permit Holder's staff having to undergo additional training or other corrective measures deemed appropriate by the RMV. Continued failure to meet the volume and quality performance standards may result in the suspension or termination of the Permit.





#### INVOLUNTARY PERMIT TERMINATION OR SUSPENSION

The RMV may terminate or suspend an EVR Permit for any number of reasons including but not limited to:

- Processing EVR transaction at an offsite location not approved by the RMV and/or in a manner that places the security of either the transaction or the protected personal information in jeopardy.
- Processing transactions without the correct paperwork.
- Failure to maintain an audit rating of at least "Good Standing" over a period of two (2) or more months.
- Frequent transaction processing errors that require Service Provider and RMV intervention.

### EVR SALVAGE TRANSACTION POLICIES OVERVIEW

When a vehicle sustains damage, in Massachusetts it is up to an insurance company to determine if the vehicle is a total loss. This means the vehicle has sustained more damage than the vehicle's worth or actual cash value (ACV). The reason for total loss may be due to fire, vandalism, collision, theft, flood, or any other cause.

By Massachusetts law, if the vehicle is not exempt, once the vehicle is determined to be a total loss the insurance company needs to apply for a Salvage Title within 10 days of the vehicle acquisition. When a Salvage Title is issued for a vehicle, the salvage classification is permanent and will remain a part of the vehicle's history indicating the past damage. The vehicle will no longer be eligible for a clear title in the future.

There is only one Salvage Title scenario that can be processed on the EVR program:

- When a customer signs over their title to their insurance company once the vehicle is evaluated as a total loss, the insurance company pays out the total loss claim and the customer signs over possession of the title to the insurance company. This allows the vehicle to then be sold at auction.
  - If there is no lien on the vehicle, the owner signs the vehicle over to the insurance company by completing the Assignment of Title section on the back of the title.
  - If there is a lien on the vehicle, the insurance company will send the owner an Authorization for Payoff of a Salvage Vehicle form to complete, which acts as the reassignment of Title.

On EVR, the only type of owner that you are allowed to issue a salvage title for on EVR is an insurance company.

#### POWER OF ATTORNEY FOR SALVAGE TRANSACTIONS

As part of the Salvage Title issuance process, EVR Salvage IEPs often complete paperwork on behalf of insurance companies. EVR Salvage Permit Holder locations are expected to have Power of Attorney rights for the insurance companies that you partner with. This allows you to streamline the salvage title process by enabling IEPs to sign Titles and Registration and Title Applications on behalf of the insurance company as the buyer of the vehicle.





Any time you are signing as Power of Attorney, you are REQUIRED to have active Power of Attorney documents for the insurance company you are signing for and you MUST include the abbreviation 'POA' after your signature. You are not, however, required to *scan* your POA documents for these insurance companies into each and every transaction.

Your Permit Holder location MUST maintain active Power of Attorney for each company and those documents MUST be available for review per request from the RMV and during all on-site audits.

#### **EXEMPTIONS FROM SALVAGE PROCESS**

Not all vehicles require a Salvage Title. The following are exempt from the salvage process and do not require a salvage title:

- Vehicles owned by the U.S. (unless registered under *Massachusetts General Laws Chapter 90<sup>5</sup>*)
- Vehicles moved solely by animal power
- Implements of husbandry
- Special mobile equipment
- Trailers
- Manufactured homes
- And passenger vehicles 10 or more years old at the time of loss

It's important to note that once a vehicle has been issued a salvage title, the salvage title and inspection process must be completed regardless of the age of the vehicle. This means if a vehicle that would have been exempt due to age is issued a salvage title, they will need to go through the entire salvage process for the vehicle to be eligible for a reconstructed title and registration in the future.

#### MASSACHUSETTS VERSUS OUT OF STATE VEHICLES

As part of the salvage title process, you will issue salvage titles for vehicles already titled in Massachusetts as well as vehicles titled out of state.

- **Massachusetts Title (existing):** Vehicles already titled in Massachusetts that require a Massachusetts Salvage Title will be in the RMV's ATLAS system. These vehicles can be inquired upon in the Service Provider software and the information can be pulled from ATLAS into the salvage transaction.
- **Out-of-state Title (existing):** When an out of state vehicle gets totaled in Massachusetts, it must also go through the Massachusetts salvage process. These vehicles will likely be new to Massachusetts and may require you to add the vehicle to the RMV's system through your Service Provider software.

<sup>&</sup>lt;sup>5</sup> <u>https://malegislature.gov/</u>





If the salvage title process has already been started in another state, it must be finished in that state. It cannot be finished in Massachusetts. For example, if a customer got a Salvage Repairable title in another state and wants to bring the vehicle to Massachusetts to pass inspection that is not allowed. The customer would need to apply for a Massachusetts Salvage Title and submit their previous out of state salvage title during the transaction.

#### BRANDS

As part of the total loss determination, the insurance company identifies whether the vehicle is repairable. During the Salvage Title issuance, you will add a primary brand of either: repairable or parts-only.

#### **REPAIRABLE PRIMARY BRAND & SECONDARY BRANDS**

A salvage title with a **repairable primary brand** means the vehicle can be fixed and returned to its operating condition. A vehicle with a salvage repairable title must pass the required salvage inspection in order to obtain a reconstructed title and register the vehicle.

Salvage Repairable Titles require at least one secondary brand that describes the type of damage or event that caused an insurance company to declare the vehicle a total loss. The 7 secondary salvage brands are:

- Collision
- Fire
- Flood\*
- Salt\*
- Theft
- Vandalism
- And Other

More than one secondary brand can be selected to explain the full damage for the total loss. \*Flood and Salt are the only secondary brands that cannot be added together.

#### PARTS ONLY PRIMARY BRAND

A salvage title with a **parts only primary brand** means the vehicle can only be sold as parts due to excessive damage. This vehicle can never be rebuilt, re-titled, re-registered, or driven. A Parts Only title does not require any secondary brands.

#### NEW VS. EXISTING BRANDS

During the Salvage Title transaction, you will select the applicable primary and secondary salvage brands in your software. Selecting these brands in your software will always add these as new Massachusetts salvage brands. Some vehicles will have existing salvage brands on their title. DO NOT enter any prior, existing salvage brands in your software as new Massachusetts brands.





- Massachusetts titles (existing): Any existing brands should carry over from the RMV's ATLAS system.
- **Out of state titles:** Any existing brands should carry over from the National Motor Vehicle Title Information System (NMVTIS). If you were to enter an existing salvage brand from an out of state title in your software, this will add a new Massachusetts brand rather than carrying over the existing brand because Massachusetts does not double report salvage brands.

#### **NON-SALVAGE BRANDS**

Other than the salvage brands, there are several other brands you may encounter on a title.

• **Odometer brand:** During a Salvage Title transaction, in addition to the Salvage brands, you will have the ability to add an odometer brand as applicable to indicate the vehicle's mileage has a discrepancy.

You will <u>not</u> be able to add any new additional or vehicle brands during the transaction. This includes brands reflecting an undisclosed lien, a custom lien, a bonded title, a specially constructed vehicle, a replica vehicle, or a street rod.

If you receive a title with any of these as existing brands that carry over from ATLAS or NMVTIS, you WILL be able to process a Salvage Title for vehicles with these existing brands.

### EVR SALVAGE TRANSACTION FLOW

Though the specific steps of the EVR Salvage transaction may differ based on the Service Provider software, there is a high-level flow that you will need to follow for each transaction:

- 1. Determine the Transaction Eligibility
- 2. Verify Owner Information
- 3. Collect and Verify Required Documentation
- 4. Initiate the Salvage Title Transaction in your Service Provider Software to Create the Validated RTA
- 5. Scan & Tag Documentation
- 6. Complete Transaction (Issue RMV Documents)
- 7. Store Documentation
- 8. End of Day Financial Reconciliation

#### DETERMINE THE TRANSACTION ELIGIBILITY

On EVR, Salvage Titles can only be issued under specific scenarios. Before starting the transaction, you need to confirm that the title is eligible for processing on EVR.

On the EVR program, Massachusetts Salvage Titles can be issued for:

- Passenger vehicles
- Commercial vehicles
- Clear or Reconstructed Titles
- Insurance Company owners



#### You CANNOT:

- Issue a Salvage Title to an individual owner or non-insurance company business owner
- Issue a Salvage Title for a trailer, semi-trailer, farm equipment, or camper
- Issue a reconstructed title for a vehicle that has already been issued a salvage title and completed the inspection process
- Issue a reconstructed title for passenger vehicles more than 10 years old with a clear title that has been sign over directly to insurance company
- Issue an Owner Retained Title
- Process the sale of a Massachusetts salvage title from one owner to another.

A big piece of determining the eligibility of the transaction comes from reviewing the Title document itself. See the Certificate of Title section of this guide for additional information (page, 20).

#### PERFORM A TITLE INQUIRY

When you are working with a previous Massachusetts title, you may be able to conduct a Title Inquiry in your Service Provider software to review the current status of the title and see if there are any factors that would prevent you from completing the transaction. Any other status beside Active will result in a hard stop for the transaction.

Inquiry is a general term used on EVR for pulling back vital information from ATLAS, that can help to determine the eligibility for the EVR transaction. **Inquiries MUST only be used for EVR purposes.** Refer to your Service Provider for more specific information on how the Inquiry transaction will work and what information will be displayed for your Service Provider software.

As part of your review of the Inquiry, you can look to confirm that:

- The title that has been submitted is the most recent title for the vehicle. If it is not the most recent title, the transaction cannot move forward until that is obtained.
- The Title is currently Active. You will not be able to issue a salvage title for any other title status.
- There is no memorandum brand reflected on the title. If there is a memo brand on the title, you must contact your Service Provider Help Desk to have the brand removed by RMV Business Support before proceeding.
- And to see if there are any active liens on the title. This would let you know if there is additional documentation that you would be expected to collect to indicate the lien has been paid off.

Note: When processing an Inquiry, be sure to examine the "Conditions" and "Messages" sections located at the bottom of the Inquiry. In these sections there may be conditions that could restrict an Individual EVR Participant from processing a transaction (i.e., Active).





#### VERIFY OWNER ELIGIBILITY

After reviewing the Title to verify the transaction eligibility, the next step is to verify that the salvage title can be issued to the new owner. On EVR, you are only allowed to issue Salvage Titles in the name of insurance companies.

#### FEDERAL IDENTIFICATION NUMBER (FID)

As a business entity, the insurance companies that you work with are required to have a Federal Identification Number (also known as an FID or FEIN number). An FID is an identifier that is assigned by the IRS as the corporate equivalent of a social security number. The EIN is also referred to as a FEIN (Federal Employer Identification Number), TIN (Tax Identification Number), or FID (Federal Identification number). **FID is the term most commonly used by the RMV.** An FID:

- Is assigned by the IRS.
- Is the corporate equivalent to a Social Security Number.
- Can be issued to entities, including individuals, who have to pay withholding taxes on employees.
- Is obtained by filing an SS-4 application with the IRS.

You must collect their Federal Identification Number to title the vehicle.

#### **INSURANCE COMPANY INFORMATION FROM ATLAS**

You must search for the Insurance Company information in your Service Provider software in order to see if the business entity already exists in the RMV's ATLAS system.

If the business entity information is retrieved from ATLAS, you can proceed with the transaction for the business without further Proof of FID. During the transaction, you must ensure that you select the insurance company account with their correct business address. You should not select an account that has an address for another business.

If the business entity does not exist in ATLAS, Proof of FID must be collected and sent to the RMV so the business can be added and the transaction can be processed (see the section below on adding a business with an FID).





#### ADDING A BUSINESS WITH AN FID (PROOF OF FID)

When an incorporated business entity with an FID needs to be added to the RMV's ATLAS system, you will need to collect proper Proof of FID to send to the RMV prior to registering the newly sold vehicle to a business. Documents cannot be more than two (2) years old. Accepted Proof of FID documents include:

- Form 147C.
- Notice of New Employer Identification Number Assigned Form 5372.
- CP 575 notice (issued by the IRS).
  - Note: This is a letter sent to customers to confirm issuance of an EIN number.
- Any other IRS form or letter that has the customer's information printed by the IRS, not by the customer, and that includes company name, address, and EIN.

Note: The Certificate of Exemption - Form ST-2 (issued by the DOR) cannot be used as a Proof of FID.

Note: Proof of FID for a Corporation commonly applies to both Foreign and Domestic Corporations. A Corporation will usually be listed on an IRS document as follows with the business name on the top line:

Smith Landscaping, Inc. 123 Main Street Boston, MA 02115

To have the business entity created in ATLAS you need to send a fax (857-368-0822) or an email (<u>massdotrmvmafid@dot.state.ma.us</u>) to the RMV's FID Department with the following documents:

- <u>EVR FID Requirement Cover Sheet</u><sup>6</sup>, which contains instructions for adding a company, and can be found on your Service Provider website.
- Proof of FID
- **Proof from the** <u>Secretary of the Commonwealth Website</u><sup>7</sup> that the business has not been dissolved.

The RMV's FID Department will make the final decision on whether or not the FID number can be used to title a vehicle under that particular company's name. Once acceptable proof of FID has been approved by the FID team and added to ATLAS, the company's FID number may be used and the paperwork can be completed in the name of the business.

#### UPDATING AN EXISTING BUSINESS

An existing business in ATLAS who has recently changed their business address or business name will need to have this information updated. The process to update this information is similar to the process you use when you add a business (see page 19) prior to registering a vehicle to that business. The EVR FID Requirement Cover Sheet is also used to request a business address and name change.

<sup>&</sup>lt;sup>7</sup> https://corp.sec.state.ma.us/corpweb/CorpSearch/CorpSearch.aspx





<sup>&</sup>lt;sup>6</sup> https://www.mass.gov/doc/evr-fid-change-requirements-request-form/download

To update the business' information in ATLAS, you need to send a fax (857-368-0822) or email (<u>massdotrmvmafid@dot.state.ma.us</u>) to the RMV's FID Department with the following documents:

- **EVR FID Requirement Cover Sheet**<sup>8</sup>\* indicating what information needs to be updated.
- Proof of FID
- **Proof from the** <u>Secretary of the Commonwealth Database</u><sup>9</sup> showing the updated name or address information and that the business has not been dissolved.

\*The Cover sheet currently states that to change an entity name only the Article of Amendment is required. This is not accurate; you need proof of the FID documents with the new name as well.

#### COLLECT AND VERIFY REQUIRED PROOF DOCUMENTS

As the IEP, you must ensure that the proper required proof documents are acquired in order to process the transaction. Prior to processing a transaction, you must ensure that the information is correct on all the documents and that they are completed and signed. You must also confirm that the chain of ownership is completed on the Proof of Ownership document and that the odometer reading, VIN, and colors are correct. The information must match across all documents. If you find an error in any of the documents, it must be corrected and the RTA must be updated to reflect the corrected information.

The following documents will ALWAYS be required to review, collect, and scan for the EVR salvage title transaction:

- A Proof of Ownership Document (see page 20 for more information)
- The completed Registration and Title Application with all required signatures. (see page 38 for more information)
- Form MVU-23 (see page 36 for more information)

Additional supporting documents (see section starting on page for more information) that need to be collected will vary based on the particular scenario being processed. Refer to the *EVR Salvage Scanning and Tagging Guidelines*<sup>10</sup> for a quick reference of the documents that may be required for a transaction.

#### **PROOF OF OWNERSHIP DOCUMENTS**

Proof of Ownership documents are required for all Salvage Title transactions. These documents identify the current owner of the vehicle at the start of a transaction to make sure the EVR customer has the right to request the transaction be performed. The two Proof of Ownership documents that are accepted by the EVR Program are the Certificate of Origin and the Certificate of Title. On EVR, **you MUST have the physical Certificate of Origin or Certificate of Title to title a vehicle**.

#### CERTIFICATE OF TITLE

<sup>&</sup>lt;sup>10</sup> <u>https://www.mass.gov/doc/evr-salvage-scanning-tagging-guidelines/download</u>





<sup>&</sup>lt;sup>8</sup> https://www.mass.gov/doc/evr-fid-change-requirements-request-form/download

<sup>&</sup>lt;sup>9</sup> <u>https://corp.sec.state.ma.us/corpweb/CorpSearch/CorpSearch.aspx</u>

A Certificate of Title (or Title for short) is a state-issued legal document showing who owns a specific vehicle. Massachusetts Title Law requires that whoever acquires a motor vehicle or trailer must apply for a Certificate of Title within ten (10) days of acquiring that vehicle. Insurance is not required to apply for a title. For titled vehicles, there is no other document that can be submitted in lieu of the vehicle's title on EVR. If the title cannot be obtained, the transaction must be sent to the RMV for processing.

Vehicles with out of state brands on their title can be processed on EVR. These brands can be entered on your Service Provider software but cannot be changed.

**Please Note**: Vehicles from other states that do not require a title cannot be processed on the EVR program. These non-titled vehicles can only be processed at an RMV Service Center.

#### MASSACHUSETTS PAPER TITLE (FRONT)

As mentioned, a Certificate of Title is proof of ownership of a vehicle.

The front of the Title lists:

- Vehicle information like the Make, Model, Year, etc.
- The current vehicle owner information which should be entered as the seller for the salvage title transaction
- And Lienholder(s) if there is a lien.

If a lien is listed, the lien must be released to proceed with the salvage title issuance. Either the Lien Release portion must be completed with the Lienholder name, authorized signature, and date. Or if the Lien Release is not completed on the front of the Title, a Lien Release is required.

The physical title must match the information entered in the Service Provider software exactly.

• The one exception is the Body Style. The body style selected for the vehicle must be a currently available MA body style. If the body style on the title is not an active MA body style, then it will need to be updated to the equivalent, available body style.

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#### **MASSACHUSETTS PAPER TITLE (BACK)**

The reverse side of the Certificate of Title is used to indicate a transfer of ownership. Assignments must be completed by both the buyer and the seller. For a Salvage Title, the following information must be recorded on the back of the Title where the Assignment of Title sections are located:

- Date of Sale
- Printed name and address of buyer(s)
- Buyer(s) Signature(s)
- Printed name of seller(s)
- Signature(s) of seller(s)
- Odometer Reading

Other Info Pertaining to the Back of the Title

- It is the responsibility of the owner who is listed on the front of the title to complete the Assignment of Certificate of Title By Owner.
- All assignments used must be complete and correct.

When processing Salvage Title transactions, EVR Salvage IEPs may often complete the back of the title on behalf of the insurance companies that the Permit Holder location has Power of Attorney rights for. Whether the IEP is the one completing the back of the title or the insurance company is, all of these required fields must be fully completed!

#### VOIDED SALE TITLES

The Assignment of the Title by owner can never be voided. If there is a clerical error, the owner must complete a Notarized Affidavit of Correction to correct the error. In some instances, the IEP must apply for a duplicate title.

#### **REVIEWING A TITLE**

Always review both sides of a Title to ensure that all information is complete and correct. And always inspect the Title to be certain that there are no alterations or erasures. Alterations or erasures will void the title.



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If there are any erasures, white-out or cross-outs on a title, then a Duplicate Title may be required prior to the

**salvage title transaction.** There are some minor cross outs that may not require a duplicate title. If the odometer field or the address field on the back of the title have cross outs, a

#### ALTERATION OR ERASURE VOIDS THIS TITLE.

duplicate may not be required. Those may be corrected using an Affidavit for Correction instead. If any other of these alterations or erasures are on the title, a duplicate title will need to be requested before you can process the transaction. The duplicate title that is generated will have a new title number and issue date. This information will be reported to NMVTIS to reflect the most recent title. This means you MUST use the duplicate title going forward!

A few questions to ask when inspecting the Title are:

- Did the seller complete all the required fields?
- Did the buyer complete all the required fields?
- Are there any liens listed on the front of the title?
  - If yes, ensure that the lienholder signed off or a letter of lien release is attached to the title.
- Are there any brands or messages in the "Title Types and Brands" section?
  - If yes, check the appropriate box on the RTA.
- Is the vehicle information correct?
  - If not, make the changes to the vehicle at time of title issuance.
- Is the mileage listed in miles? The following types of mileage CANNOT be processed through EVR:
  - **Kilometers** If a vehicle's mileage is listed in kilometers, a *Notarized Affidavit of Correction* must be completed translating the kilometers into miles. The mileage will be reflected on the Title and RTA.
  - Hours Heavy weight equipment tracks its "miles" in hours. This cannot be processed on EVR.
  - Are there any odometer discrepancies?
    - The two numbered checkboxes next to the vehicle's odometer reading field do not validate or verify accuracy of the mileage.

ODOMETER DISCLOSURE STATEMENT	CAUTION: ONLY CHECK A BOX IF THE ODOMETER READING DIFFERS FROM ACTUAL MILEAGE	
"I certify to the best of my knowledge the odometer reading specified here is the actual mileage of the vehicle, unless one of the following statements is checked:"	No         1. I hereby certify to the best of my knowledge the odometer reading stated is in excess of its mechanical limits. (The odometer started at zero again.)	<ol> <li>I hereby state the odometer reading is not the actual mileage.</li> <li>WARNING - ODOMETER DISCREPANCY</li> </ol>

Checkbox 1: Certifies the odometer has exceeded its mechanical limits (started a zero again).

- This is usually normal for older or antique vehicles.
- If the vehicle is not antique and this box is checked, the RMV adds 100,000 miles to the mileage stated on the title.
- A notarized affidavit of Correction is required to correct this mistake if the box is checked in error.

Checkbox 2: States the Odometer has been replaced, altered, or is unknown.

- A notarized affidavit of Correction is required to correct this mistake if the box is checked in error.
- This will brand the title with "Odometer Discrepancy".





#### TITLE STICKERS

Dealerships, auction houses, leasing companies, and fleets often affix inventory barcode labels and stickers to a Title to assist with managing their Title processing. In order for the RMV or EVR to accept a Title for processing a transaction, any labels and stickers must only be affixed along the edge of the Title and **must not cover or conceal any information in the body of the Title**!

For EVR transactions, you must reject any Title with stickers that cover or conceal any information in the body of the title and the transaction must not be processed.

**Do not attempt to remove any stickers or labels affixed to a Title!** This should only be done by the customer. If a customer attempts to remove the sticker and the attempt in any way alters the fidelity of the Title (for example, results in rips or tears), the title cannot be accepted. The customer would then need to apply for a Duplicate Title.

If you are unsure whether or not a sticker or label is appropriately affixed to the Title or if the removal of a sticker has in any way affected the fidelity of the Title, reach out to your EVR Compliance Officer to determine if the Title is acceptable.







#### **OUT OF STATE PAPER TITLES**

In addition to Massachusetts title, IEPs will likely see several out of state paper title while processing EVR Salvage transactions. Here are several factors to keep in mind when processing out-of-state titles.

- 1. It is important to inspect all out of state titles for any brands that may not have been disclosed.
  - Branded Titles can be accepted through the EVR program (a brand is used as a permanent indicator of what type of history the vehicle has, often used to reflect past damage to the vehicle).
  - Out-of-State Salvage Titles can be accepted to apply for a Massachusetts Salvage Title. If a customer got a Salvage Repairable title in another state and wants to bring the vehicle to Massachusetts to pass inspection that is not allowed. The customer would need to apply for a Massachusetts Salvage Title and submit their previous out of state salvage title during the transaction.
- 2. Be aware that the sale by owner section may sometimes appear on the front of the title (i.e., Florida titles).
- 3. Thoroughly read and review the back of out of state title before you complete and sign it.
  - On some titles, it can be hard to determine what to complete for the next reassignment. Some states only have one assignment for the sale of the vehicle. Just like with an MA paper title, if there is space available on the out of state title for a re-assignment, this should be used to assign the title to the insurance company.
  - Use the odometer boxes on the out of state title to verify mileage if possible.
- 4. Out of state titles may or may not have a lienholder listed on the title. Several states print titles and send them to the individual owners. These states are

OFU DAKD 78119 A1234 56 2013 701 RAV 408 ANDARD RED 00 01-30-2013 Flood Vehicle CHAEL CUSTOMER Designation

Sample OOS Branded Title



Sample OOS Salvage Title



Sample Florida Title: Sale by Owner section is on the front of this OOS title

- 5. Out of state titles may or may not have a lien holder listed on the title. Several states, even when there is a Lienholder, print titles and send them to individual owners. These states are:
  - Arizona (before 2003)
    - ٠ Kansas (before 2003)
  - Kentucky



- Maryland
  - Michigan
  - Missouri
- Montana New York
- Oklahoma •
- South Dakota



Minnesota

#### EVR RULES FOR TITLE PROCESSING JOB AID

Each state differs on their title regulations and title format. As a result, it can sometimes be difficult to determine the title type (i.e., Salvage, Reconstructed, or Owner Retained) and the location of title brands. The RMV EVR team has created a quick reference document to help you read and decipher salvage or branded titles from certain states. The document is called for the <u>EVR Salvage Rules for Title Processing</u><sup>11</sup> job aid and posted on the EVR Training & Support page.

If you have any questions regarding the deciphering of any out of state titles, please contact your EVR Compliance Officer or the RMV's Title Department for guidance.

#### **ELECTRONIC TITLE (ELT)**

The Electronic Lien and Title (ELT) Program is a paperless method by which the Massachusetts RMV and lienholder can exchange vehicle and title information via a Service Provider. Instead of printing a paper title and mailing it to the lienholder, the RMV transmits the title record electronically. The lienholder stores the electronic record instead of a paper title. Once the lien has been satisfied, the lienholder sends the RMV an electronic message releasing the title. It is the banking institution's responsibility to release the electronic lien from the title. The RMV then prints and mails the now lien free paper title to the vehicle owner or a third party (if designated by the lienholder).

Lienholders must participate in the Massachusetts ELT program in order to store electronic titles.

While the lienholder holds the lien, they may request a paper title listing them as lienholder at any time. No transactions can be processed on EVR Salvage for vehicles with an ELT title as the physical title is required!

#### **MEMORANDUM TITLE**

Prior to 11/12/2019, when an out of state vehicle was being titled in Massachusetts and the original Title for that vehicle was held by a Lienholder, the RMV would issue a non-negotiable Memorandum Title and mail it to the Lienholder. These are no longer issued.

Starting 11/12/2019, the RMV implemented a new process that eliminates the printing of Memorandum Titles. Instead, the lienholder will receive a letter requesting the out of state title be sent to the RMV. Once we receive the out of state title, a clear MA title will be issued and sent to the customer.

TITLE TYPE	
BRAND	
BRAND	
BRAND	
BRAND	
TITLE MESSAGE(S):	
MEMORANDUM	

TITLE TYPE AND BRANDS

Close up of sample Memorandum Title (front)

<sup>&</sup>lt;sup>11</sup> <u>https://www.mass.gov/doc/evr-rules-for-titlessalvage/download</u>





There are still Memorandum Titles in circulation that were issued before 11/12/2019. For these Memorandum Titles, when the lien is satisfied, the customer must obtain their out of state title. The title will either be signed off by the lienholder or the customer will have a lien release letter. You may also see one of the following common error messages when there is a memo title on record:

- Transaction cannot be completed because the Title is electronic and held by the ELT lienholder, or
- No Active Title Found, or
- Title Under Review.

If a memorandum title needs to be released, contact your Service Provider Help Desk. Your Help Desk will review the error to verify the error and the status of the record. They will then escalate the call to RMV's Business Support for further review. RMV Business Support will troubleshoot the issue, and work to clear the memo title. This may require you to email or fax over the front and back of the title, along with the lien release documents, upon request. Business Support determines if the memo title can be cleared. Once it is cleared successfully, you will be able to proceed with your transaction.

#### **CERTIFICATE OF ORIGIN**

In the extremely rare scenario when a brand-new vehicle must go through the salvage process, a Certificate of Origin could be needed. A Certificate of Origin (C/O) is a document provided by the manufacturer with each new vehicle. The front of the C/O contains information pertaining to the description of the vehicle and the manufacturer. All C/O's for passenger vehicles, light- or medium-duty trucks, with a model year of 2003 or newer, with 7500 or fewer miles, must be certified indicating that the vehicle meets the Massachusetts emissions standards.

Whenever ownership of a vehicle is transferred, the seller completes the back of the C/O to "sign over" ownership of the vehicle. The appropriate assignment must be complete and contain:

- Date of Purchase
- Name of Purchaser(s)
- Purchaser(s) address
- Exact mileage or odometer reading at the time of the sale
- Dealership name
- Dealer license number
- Authorized dealer signature

If you receive a Certificate of Origin as proof of ownership for an EVR Salvage transaction, please reach out to your EVR Compliance Officer for guidance to ensure the transaction is completed correctly.





CERTIFICATE OF ORIGIN FOR		MPLE	and eighter contributions for the board of the scenario gain, information and be	while under persistly of the law that the webcle is new and has not been regressived equity, interests ofter than those dischard ferenin and wenner title to the vehicle
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It is further certified that this was the first transfer of such new vehicle in ordinary trade and	commerce.	Reading	10 No Technic The miles of stated in in a of Sederics) Michelle Mitchell	excess of its mechanical limits The odometer reading is not the actual mileage. WARNING ODDMETER DISCREPANCY
			and Selected Mitchelle Mitchell D111	Date of Statement 11/19/07 Date of Sale 11/19/07 Bang duty secon upon calls anys that the statements set
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Front

Back

#### Sample back of a Certificate of Origin







#### SUPPORTING DOCUMENTS

Supporting documents are ones that may not be required for every transaction but will be required if the customer's circumstance calls for them. This includes title supporting documents that may be required if for instance the insurer paid off the lien on the title or if information on a title needs to be corrected.

#### ASSIGNMENT AND AUTHORIZATION FOR PAYOFF OF A SALVAGE MOTOR VEHICLE (SAP-1)

If there is a lien on the title, the lienholder will be listed on the front of the title. Before an IEP can issue a salvage title, any outstanding liens must be released. The Assignment and Authorization for Payoff of a Salvage Motor Vehicle Form (also sometimes referred to as the SAP-1 or the Blue Form) is used when there is an outstanding loan that the insurer is paying off to take possession of the vehicle, but the lienholder is still in possession of the Title. When an Assignment and Authorization for Payoff of a Salvage Motor Vehicle form is used, either the completion of Release of Lien section on the title or the collection of a lien release letter is required in addition to the SAP-1 (see page 30 for more Lien Release information).

As the instructions on the form state, the Insurer must obtain the remaining balance of the loan and the title number from lienholder. And then they must complete Part A and Part B of the form. The vehicle owner must complete Part C and return the form to their insurer. The insurer signs Part C as well and then sends a copy of the completed form to the lienholder along with the remaining payment due on the loan. Once the full payment is received, the lienholder will release the lien on the title and send the title to the insurer.

When this process is undertaken, the original Assignment and Authorization for Payoff for a Salvage Motor Vehicle form must be collected and scanned alongside the Certificate of Title. The completion of the Authorization for Payoff form takes the place of a completed Assignment of Certificate of Title By Owner section on the back of the title. This means the back of the title that is submitted will be blank and the odometer disclosure and required signatures will be captured on the Authorization for Payoff. It's important to make sure the chain of ownership matches between these two documents!







#### **LIEN RELEASE**

If there is a Lienholder listed on the front of the title, the owner must present either the completed Release of Lien section on the front of the title or A Lien Release letter from the lien company. Lien Release letters must be original on the bank's letterhead and must list the customer's name and vehicle information. They cannot be faxed, photocopied, or emailed.

If the title shows a lien, do not sell the vehicle unless there is a Lien Release. When an Assignment and Authorization for Payoff of a Salvage Motor Vehicle form is used, either the completion of Release of Lien section on the title or the collection of a lien release letter is required in addition to the SAP-1.



Title with a Lienholder

Lien Release letter





#### AFFIDAVIT FOR CORRECTION

#### Notarized Affidavit for Correction<sup>12</sup> can be used with

both C/O's and Titles. They CANNOT be used with a voided sale on a title completed by the original owner of the vehicle. The current owner is responsible for the Notarized Affidavit for Correction. Individuals may use the generic Affidavit for Correction form found on the RMV website. If the correction is being completed by a business, the Notarized Affidavit for Correction form should be on company letterhead. They can copy the bottom section of the generic form to include on their letter.

For EVR Salvage transactions, Notarized Affidavit for Correction forms can be used to correct:

- Date of Sale/Date of Loss
- Address Information
- Odometer statements
- Buyer or Seller Signatures on the wrong line
- Lienholder Information

Notarized Affidavit for Correction forms must always be notarized and must clearly explain the errors and corrections in detail. This form is a title supporting document and must be stapled to the title.

Requirements Complete this application when the			Boston, MA • 02205-5889     Massachusetts Certificati	e of Title
Instructions Complete this affidavit and bring to A. Vehicle Information				
2HJYK165X6H524021		Title # BU12	3466	State
Year Make			del	180
2006 HONDA B. Certification and Signat			RIDGELINE	
Jack Jackson	Print Name(s)			at this Affidavit is for
the purpose of correcting an error or described above.	on the assignment of C	entificate of T	itle or application for title fo	r the vehicle
The error(s) made consist(s) of				
	ate of Title, by Own	or Costion	the successor address	a is incorrect. The
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There are some instances where a private individual may give Power of Attorney rights to their Insurance Company during the total loss payout process to allow the insurance company to correct any errors made as part of the transfer to the insurance company. If this occurs and the Power of Attorney paperwork signed by the original owner is submitted for the transaction, the titled owner on the front is not required to complete the Affidavit for Correction.

- This can either be completed by the Insurance Company who was granted POA for the owner; Or
- If the EVR Permit Holder location also has Power of Attorney rights for the Insurance Company, then IEPs are authorized to complete the Affidavit for correction on behalf of the Insurance Company who has POA rights on behalf of the titled owner. The Power of Attorney documents signed by the original owner granting the authority to the Insurance Company must be collected and scanned for the transaction.

<sup>&</sup>lt;sup>12</sup> https://www.mass.gov/doc/notarized-affidavit-for-correction/download





#### **POWER OF ATTORNEY (POA)**

A Power of Attorney (POA) document allows someone that the customer selects (as an "attorney-in-fact" or "agent") to act on the customer's behalf in financial matters. Power of Attorney documents should always be notarized and valid. The person acting as Power of Attorney must always write "Power of Attorney" or "POA" after authorized signatures.

For EVR Salvage, Power of Attorney documentation that IEPs may collect as title supporting documents is different than the blanket Power of Attorney documentation that EVR Permit Holder locations may have to process transactions on behalf of insurance companies. The blanket POA does not need to be scanned into each transaction you conduct on behalf of the insurance company. The Power of Attorney documentation that IEPs may need to collect and scan during a transaction as title supporting documents would be for the owners listed on the front of the title.

This may be used in the case when the titled owner on the front of the original title is physically incapable of signing documents. This could be due to medical reasons or military deployment, etc. Power of Attorney documentation cannot be used for customers who simply forget or fail to sign their paperwork, unless it is court appointed (probate) documentation allowing for such an action to take place.

For legal power of attorney for the titled owner on the front of the original title, court appointed documents must be presented proving power of attorney rights. The Power of Attorney agent will need to complete and sign the Title on behalf of the owner that they represent and they must include the abbreviation POA after their signature. The court appointed documents MUST match the signature on the title. For this type of Power of Attorney, documents must always be scanned and then physically attached to the title after scanning.

#### TYPES OF POA

There are different types of Power of Attorney authority: General Power of Attorney, Limited Power of Attorney (LPOA), Durable Power of Attorney, and Springing Power of Attorney.

- 1. **General POA** provides broad authority to an agent to manage the customer's affairs while the customer is competent. This POA terminates if the customer is incapacitated, dies, or revokes the POA.
- 2. Limited Power of Attorney allows an agent to act on the customer's behalf for a specific purpose and during a limited timeframe. This grants the representative the authority to perform a particular action on the customer's behalf, like buying or selling a vehicle. LPOA has specific start and end dates for when the agent can act on the customer's behalf it ends when the timeframe is exceeded or the customer revokes the POA.
- 3. **Durable POA** can be either general or limited, but also contains a provision that allows the agent to continue acting on the customer's behalf if they become physically or mentally incapacitated. This POA terminates if the customer dies or revokes the POA.





4. **Springing POA** comes into effect only if a customer becomes incapacitated. The level of incapacitation required for the POA to take effect must be defined in the document. This POA terminates if the customer dies or revokes the POA.

If granting Power of Attorney rights to an agent for the sole purpose of titling and registering a vehicle, the RMV strongly recommends **Limited Power of Attorney** that specifies the particular action the agent can perform on the customer's behalf.

There are two types of Power of Attorney documents that are acceptable by the Massachusetts RMV: the Vehicle Owner's Limited Power of Attorney Form or a Free Form POA. Both the Vehicle Owner's Limited Power of Attorney Form and the Free Form POA must meet the legal requirements in Massachusetts. The following rules apply to both POA types:

- 1. Clear, legible, quality photocopies may be accepted.
- 2. A POA will not be accepted if the RMV learns that the principal is deceased.
- 3. To transfer a vehicle's Certificate of Title using a POA, the original title is required as an attachment to the application. However, the RMV will not, under any circumstances, transfer a vehicle title to the agent or representative of the agent named on the POA.
- 4. A clear, legible, quality photocopy of the POA agent's driver's license or identification is required as an attachment to the POA. A valid ID from any state or country is acceptable. If the agent is not an individual, for example, a business or corporation, the agent must provide a copy of the identification of the representative who signed the POA. The language "on behalf of/as an agent of [business or corporation]" is required following their signature.

#### VEHICLE OWNER'S LIMITED POWER OF ATTORNEY FORM (FORM TTLREG109)

The RMV has created a limited Power of Attorney Form template that can be used to grant LPOA for the specific purpose of registering and/or titling a vehicle. The use of this form is highly encouraged but not required.

This form ensures that individuals granting POA for the sole purpose of registering a vehicle do not grant additional authority to the POA agent outside of the vehicle transaction. Those not using this form will need to provide a free form POA document (see page 34).

If RMV's <u>Vehicle Owner's Limited Power of Attorney Form (TTLREG109)</u><sup>13</sup> is used for LPOA, it must meet the following requirements:

- 1. All applicable sections of the form must be completed prior to being signed by the principal, agent, and witness(es). The principal, agent, or witness(es) must NOT sign the form until all required fields have been completed in their entirety. The RMV will reject any form that has had any portion filled out after it has already been signed.
- 2. The form must be completed in ink or typed as a fillable form.

<sup>13</sup> https://www.mass.gov/doc/limited-power-of-attorney/download





Form TTLREG109 is organized into the following sections:

- The Vehicle Owner(s) section reflects the name of the individual(s) or company that owns the vehicle (the principal). This section must match the names as presented on the current registration or title record exactly. The addresses for the owners must be either the individual's residential addresses as currently recorded on their driver's license or the corporate home address of the company that owns the motor vehicle. All fields for each applicable owner are mandatory.
- 2. The Limited Power of Attorney Granted to section reflects the name, address, and driver license number/state of the individual the POA is granted to (the agent). The agent's name and address must match the name on their driver's license exactly. If the agent is acting on behalf of their employer, the employer's name and address and the agent's position title must be entered in the Agent for: Name and Address fields.
- 3. The Vehicle Information section describes the vehicle and must match what is on the current title or registration record.

	Ve	ehicle		s Limite Registry of Mot x 55889 · Bosto	or Vehicle	ower of At	ttorr	iey
Instructions								
All sections of this Limited Pow NOTE: This POA can only be use	er of Attorney (POA) F d to perform Massachus	orm mus etts Regis	t be completed in stry of Motor Vehici	order for it to l es (RMV) transa	e valid. ctions.	All signatures mu	st be ha	ndwritten.
Vehicle Owner(s) Complete	e all applicable fields leg	ibly.						
Owner 1 Name First	Middle		Last		Driver L	icense Number		State Issued
Owner 1 Street Address			City		State		Zip Cod	le
Owner 2 Name First	Middle	_	Last		Driver L	icense Number		State Issued
Owner 2 Street Address			City		State		Zip Cod	le
Company Name					-	Company FID	_	
Company Street Address			City		State		Zip Coo	le
Company Representative Name					Driver L	icense Number		State Issued
Limited Power of Attorney	y Granted to						_	
Full Legal Name First	Middle		Last		Driver L	icense Number		State Issued
Street Address			City		State		Zip Cod	le
Agent for: Name and Address (if a	pplicable)							
Vehicle Information								
Model Year Make M	Model	Vehicle Id	ientification Numbe	r (VIN)		Title Number		State Issued
Certification and Signature								
We, being the owner(s) of the m our stead any Certificate of thite, o conversible of said motor vehicle; is the powers expressly granted her form, including any supporting do This Limited Power of Attorney sh processed at the RMV or by an au	otor vehicle described al or other supporting pape and Uwe do hereby gran ein. UWe further certify u cuments, are true and or all expire on the earlier o	bove herel rs coverin t unto said inder pena prrect, and of thirty (3)	g said motor vehicl I designated Power alty of perjury that t I that any documen	e, in whatever r r of Attorney full o the best of my its I/We have pr	authority our know	ecessary to register to perform all acts n wiedge, all information are genuine.	and/or b ecessar on prese	ansfer y to execute nted in this
Owner 1/ Principal Signature	Date			Owner 2 Signa	ture		Date	
Named Agent or Attorney-in-Fact	Date							
Witness 1 Signature	Date			Witness 2 Sign	ature		Date	2
Witness 1 Printed Name	Date of B	rth		Witness 2 Prin	led Name	2	Date	of Birth
							TTLR	EG109_0823

4. The Certification and Signature section requires the principal's signature, the agent's signature (with the notation of "POA" after the signature), and a witness's signature for each owner's signature. All signatures must be handwritten.

#### FREE FORM POWER OF ATTORNEY

For those that do not use the Vehicle Owner's Limited Power of Attorney Form, the RMV will accept any legally executed free form POA, which is any POA that does not use the RMV's template. In addition to the general rules for all POAs documented on pages 89-790, the free form POA must meet all the following requirements:

- It includes the name and signature of the principal.
  - E-signatures are acceptable except on a POA that includes a witness signature.
  - If the POA includes a witness signature, all signatures on the POA must be handwritten signatures and eSignatures will not be accepted.
- The agent must write "P.O.A." next to their signature on all forms and documents that require a signature.
- Any POA must grant authority over vehicle title and registration transactions.





#### **PROBATE PAPERWORK**

In the scenario where the owner of the current title is deceased at the time of total loss, additional documentation is required for the representative signing over the title to the insurance company. If there is a Personal Representative acting as the Executor on behalf of the deceased owner of the current title, the court appointed probate documents listing the personal representative must be collected and scanned with the title.

Probate is a general term for a court supervised legal process that may take place after someone dies in order to validate the administration of a deceased person's estate, including individuals without wills. Part of the probate process includes the court granting an executor the authority to gather and eventually transfer assets of the deceased to the inheritors. The RMV does not accept Wills because they can be contested in a court of law. Instead, IEPs need to collect Probate Paperwork, when necessary, that shows proof that a customer has inherited a vehicle.

#### AFFIDAVIT OF SURVIVING SPOUSE

On EVR Salvage, when the owner of the current title is deceased at the time of total loss, additional documentation is required for the representative signing over the title to the insurance company. If the representative of the deceased owner is a surviving spouse, a completed <u>Affidavit of Surviving</u> <u>Spouse</u><sup>14</sup> form must be collected and scanned with the title signed by the surviving spouse. A copy of the deceased owner's death certificate must also be collected along with the additional required paperwork.

۷ 🖬 🕽 🛞	Alfidavit of Sur Repairy of M P.G flox SSME+Box		
1. If you are setting the vehicle, co certificate and the assigned Certifi	regilete this application and give it to th loate of Tate.	e buyer, along with a copy of	the death
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A. Owner (Decedent) Informa	ation		1722
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<sup>14</sup> <u>https://www.mass.gov/doc/affidavit-of-surviving-spouse/download</u>





#### SALES TAX EXEMPTIONS

Whenever a seller makes a **sale** of taxable goods (vehicle), they must collect sales tax. The certificate of exemption is issued by a purchaser to make **tax-free** purchases that would normally be subject to **sales tax**. A certificate of exemption is required for all sales tax exemptions. The Massachusetts Department of Revenue grants Sales Tax Exemptions for qualified individuals and companies. All Sales Tax Exemptions must be referenced under the "Sales or Use Tax Schedule" section of the Original RTA. The Sales Tax Exemption code that must be recorded on the RTA may not match the exact wording of the option in your Service Provider Software. The only sales tax exemption that can be used for EVR Salvage transactions is the Casualty Acquisition exemption.

#### CASUALTY ACQUISITION SALES TAX EXEMPTION (MVU-23)

Since all EVR Salvage Titles are issued in the name of an insurance company, all are exempt from sales tax. The exemption type is a Casualty Acquisition or "A" exemption and is exempt due to a transfer to an insurer by an insured in connection with a claim for the loss or loss of use of the vehicle under an insurance policy.

The designated form for this exemption type is called an MVU-23 form. Form MVU-23<sup>15</sup> allows for the insurance company to list up to 20 different vehicles that were transferred in connection with a claim under an insurance contract for loss or loss of use on the same form. The VIN and title number that you are processing a transaction for MUST be listed on Form MVU-23 that you scan for the transaction. Be sure to check carefully to make sure the vehicle information from your title and RTA matches the MVU-23 form exactly.

IEPs are expected to scan a completed MVU-23 for every single Salvage Title transaction processed.

#### Power of Attorney:

 If you are completing the MVU-23 form as Power of Attorney on behalf of the insurance company, you must sign the form and include the POA abbreviation after your signature prior to scanning the document!

This claim for exemption is based on a transfer to an insurer by an insured in connection with a claim for the loss or loss of use of the vehicle under an insurance policy. Read the instructions on the next page before completing this form and provide the following information. All entries must be privated or typed except for signature.				
<ul> <li>Fill in if attaching multiple Forms</li> </ul>		statement.		
Motor Vehicles Transferred Vehicle identification				
Year	Make	Model	Vehicle identification number	Title number
1				
2				
3				
4				
5			_	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
Declaration certify that each vehicle describ claim under an insurance contrac and that the statements I have ma	t for loss or loss of use. I	the child the contract of the child	y attachments, was transferred in c nd penalties of perjury that I have re	onnection with a viewed this affidavit
Authorized representative of insurer (prin		gnature of representative	Date	

<sup>&</sup>lt;sup>15</sup> <u>https://www.mass.gov/doc/form-mvu-23-affidavit-in-support-of-a-claim-for-exemption-from-sales-or-use-tax-for-a-motor-vehicle-trailer-or-other-vehicle-transferred-to-an-insurer/download</u>




#### E-SIGNATURES & ELECTRONIC SIGNATURES

The RMV has a <u>Signature Policy</u><sup>16</sup> that specifies what is acceptable in the form of E-Signatures (electronic signatures) for use on RMV and Department of Revenue (DOR) documents associated with the processing of Registration and Title transactions.

- For records submitted to the RMV, EVR participants may use electronic signatures in lieu of traditional signatures provided the requirements of this policy are met.
- Electronic signatures may not be used for any purpose other than the purpose indicated by the signer on the document, and
- Shall be linked to their respective electronic records to ensure that the signatures cannot be excised, copied, or otherwise transferred, and
- 'Must match the signer's printed name on the form or application on which the signature is affixed.

The RMV does not certify or approve an electronic signature process or vendor. An entity offering an electronic signature process under this policy assumes all responsibility for the accuracy and authenticity of that signature. A secure document with an electronic signature may only be submitted to the RMV through the EVR process.

Form Name/#	Description	eSignature Allowed?	EVR		
DOR Forms					
MVU-23	Affidavit in Support of a Claim for Exemption from Sales or Use Tax for a Motor Vehicle, Trailer or Other Vehicle Transferred to an Insurer	Yes	Yes		
Registration	Registration Forms				
TTLREG100	Registration and Title Application (RTA) Form	Yes	Yes		
Title Forms					
TTL103	Affidavit of Surviving Spouse	Yes	Yes		
EVR Forms					
EVR104	Request for Reauthorization	Yes	Yes		

E-Signatures are currently approved for use on the following forms that are used on EVR Salvage:

<sup>&</sup>lt;sup>16</sup> <u>https://www.mass.gov/doc/rmv-signature-policy/download</u>





### INITIATE THE TRANSACTION ON YOUR SERVICE PROVIDER SOFTWARE TO CREATE THE VALIDATED RTA

After all the documents have been received, reviewed, completed correctly, the Individual EVR Participant can now start to process the transaction through the Service Provider software by either keying in the data from a physical Registration and Title Application (RTA) and other documentation or, if available to you, import some of the data from an external compatible, software.

#### THE REGISTRATION AND TITLE APPLICATION (RTA)

							-		
	Registration and Tit	le Application	F. Business Owner Inf	ormation	F1. Emai		SΔ	MP	IF
REALETRY OF MOTOR VEHICLES	<b>U</b>		F2. EIN/FID	F3. Corp/Co/Organ	zation/Lessor Name				
A. Service Type	I want to: Co Register and title a vehicle ar	hange plate on existing vehicle with no mendments*	F6. DBA Dealer - Farmer - Ol	C - Repair - and Tran	sporter use only		\$7.0		
Select the transaction to be performed. Provide the plate number below if applicable.	Transfer plate to a new vehicle*	enew a registration* mend a registration*	F8. Physical Address		Apt.#	City	State	Zip Code	
Plate Type Plate Number	Apply for a salvage tite Enter	the information to be amended. new information in the section indicated,	F9. Mailing Address	Same as Physical Ad	dress Apt.#	City	State	Zip Code	
Transactions/Amendments in <b>bold</b> require an		egistration Type (B 3.) Address (D, E or F) olor (B 4.) Essee (E)	G. Garaging Address	Address where web	the last of the state of the st				
insurance stamp. Italicized transactions may require an	Transfer a plate between two vehicles*	el Type (B 8.) Garaging Address (G)	G1. Address	Address where vehi	Apt#	City	State	Zip Code	
insurance stamp.		tal Gross Weight (B 12.) Insurance (K) ame (D or F) Other:							
Transactions with * require plate type and number above.		N (B 1.) For vehicles with no MA Title	H. Lienholder Informat	tion The bank, fir	ancial institution, or prival	te party that financed	your vehicle loan.		
B. Vehicle Information	B1. Vehicle Identification Number (VIN)	B2. Body Style	1st Lien Code	Name		Address			
B3. Registration Type: Passenger Commercia	I Bus Livery Camper B4. Color(s): Black		2nd Lien Code	Name	,	Address			
Trailer Taxi Motorcycle Semi-Traile B5. Year Make	r Dther: Purpl Model Model	e Green Orange Red Silver Gold	3rd Lien Code	Name		Address			
B6. Transmission Type: Automatic B7. Number of Other: Manual	f: Cylinders / Passengers / Doors B8. Fuel Type: Ga	a Electric Propane B9. Odometer (Miles) brid Other:	I. Sales or Use Tax Sc		Numbers I1 or I2 must private sales. Number	14 is completed for sa	censed dealer. Number I3 n iles tax exemptions by the I	aust be completed for al RMV.	JI casual/
B10. Bus: Regular DPU School Bus	School Pupil B11. If carrying passengers for hire,	B12. Total Gross Weight (Laden) Cannot exceed GVWR	11. Sale by Licensed Motor Authorized Dealer's Signate			12. Sale By Aucti Sale Price includi	ng Buyer's Premium		
School Pupil/Taxi School Pupil/Liv				Sales Price:			r Than Motor Vehicle Dea	ler or Auction House (	(Casual Sale)
C. Title Information	C1. Vehicle Condition New Used C2.	Previous Title Issue Date (MM/DD/YYYY)	Less Manufacturers Excise:			Gross Sale Price MA Sales/Use Ta	(Proof Required):		
C3. Previous Title Number	Previous Title State	Previous Title Country	Trade-In 1 VIN: Year:Make:		in Allowance:		s Tax Previously Paid:		
C4. Title Type: Clear Salvage ERec	onstructed C5. Primary Salvage Title Brand: C6. S	econdary Salvage Brand(s): El Vandalism El Flood	Trade-In 2 VIN:	Less Trade-	In Allowance:	State that Sales 1			
Theft Prior Owner Retained Own		reft Fire Salt Collision Other	Year:Make: Taxable Sales Price:	Model:		I4. Claim Exemp Form Attached (If			
D. Owner 1 Information D1. Select	Owner(s) Identification Requirement being provided for re tate License Social Security Number	egistration purposes []]MA License1D	J. Purchase Informatie	Con a con			hicle being converted from	another state with the r	same owner?
D2. 1st Owner's Name (Last, First, Middle)	D3. Date of Birth (MM/DD/YYYY)	D4. License/ ID/ SSN/ Passport/ Consular ID #			Was Mass Sales		er questions J3-J5 below J5. Proof of Tax or Letter	Yes N	
D5. Residential Address	Apt.# City State Zip Code	D6. Where was document from D4 issued?	Time of Purchase?	Tax Tax	Previously Paid?	Yes No	of Delivery provided? signatory hereto hereby certifies the	r Yes r	
			K. Insurance Informati K1, Insurance Company	ion		by the application of the second at	nt herein before named with respect least coterminous with that of such	t to the motor vehicle herein bell renistration under a motor vehic	ifore described intellightity mains
D7. Mailing Address Same as Residential	Apt.# City State Zip Code	D8. Expiration date of document from D4				that the premi	d which conforms to the provisions o ium charge and classification on the ssioner of insurance under Chapter	effective date of registration are	re as established
D9. Email	Cell Home Work	Phone#	K2. Insurance Code	K3. Effect of Insura	tive Date				
Owner 2 Information D10. Select	t Owner(s) Identification Requirement being provided for itate License Social Security Number	registration purposes IIMA License/ID	K4. Self Insured?	No K5. Polic Change					
D11. 2nd Owner's Name (Last, First, Middle)	D12. Date of Birth (MM/DD/YYYY)	D13. License/ ID/ SSN/ Passport/ Consular ID	L. Seller Information			Insu	rance Company's Authorize	ed Representative's Sig	anature
	Ant # City State Zin Code		L1. Seller Name (Please Prin	t)					-
D14. Residential Address	Apt.# City State Zip Code	D15. Where was document from D13 issued?	L2. Address		Apt.#	City	State	Zip Code	
D16. Mailing Address Same as Residential	Apt.# City State Zip Code	D17. Expiration date of document from D13	M. Certification and Si	gnature of App	licant(s) Applicatio	n not complete witho	ut all required signatures.		
D18. Email	Cell Home Work	Phone#	I/We the applicants hereby certil incurred by the applicant(s), any	ly under the penalties	of perjury that there are n	o outstanding excise I	ax liabilities on the vehicle of	fescribed above that have	ve been
E. Lessee Information / In Custody of			The RMV reserves the right to v motor vehicle is subject to prose	erify any representati cution and a fine and	ons or documents you pro for imprisonment upon cor	vide. Whoever knowin wiction (M.G.L. c.90,	gly makes any false statem §24). The Registrar may als	ent in application for region revoke any registration	gistration of a in obtained by
E1. 1st License #/ ID #/ SSN/ FID	E2. 1st Lessee or Corp/Co/Organizations Name	E3. 1st Lessee Address	false statements or misrepresen and accurate. I further understar under Chapter 90, Section 28 ar	nd that falsely affirmin	g to any matter required b	ury that the represent y the Registrar under	ations and/or documents I h Chapter 90 may be conside	ave provided in this Sec red to be the commissio	soon are true on of perjury
E4. 2nd License #/ ID #/ SSN/ FID	E5. 2nd Lessee or Corp/Co/Organizations Name	E6. 2nd Lessee Address	Signature: Owner/Lessee 1_					Date:	
	1	TTLREG100 0123	Signature: Owner/Lessee 2_					Date:	100 0123

Front

Back

The Registration and Title Application (RTA) is **required** for all Salvage Title transactions. On EVR, you have the option to either create the RTA directly within your Service Provider software to print and sign once complete or to create the RTA through an outside platform for you to validate against the original documents you've collect and then enter or import the data into your software. It is also possible that on the rare occasion the Insurance Company will send you a completed RTA with all required signatures. You must check the entire RTA to confirm the form has been fully completed and signed. When checking over the RTA, make sure that all sections and fields that apply to the transaction have been completely filled in.

 Prior to scanning the completed RTA, the IEP processing the transaction must write their first initial and full last name in the upper right-hand corner of the RTA.





The RTA is divided into thirteen (13) sections:

- 1. Service Type
- 2. Vehicle Information
- 3. Title Information
- 4. Owner Information
- 5. Lessee Information/in custody of
- 6. Business Owner Information
- 7. Garaging Address
- 8. Lienholder Information
- 9. Sale or Use Tax Schedule
- 10. Purchase Information
- 11. Insurance Information
- 12. Seller Information
- 13. Certification and Signature of Applicants

The <u>New Registration and Title Application Instruction Guide</u><sup>17</sup> is a detailed document that reviews each section of the RTA in depth with detailed information on how to complete the application. This document and a printable version of the RTA form can be found on the <u>EVR Program Documents</u><sup>18</sup> webpage. The following pages review the EVR Salvage specific information you need to know within each section of the RTA. This information is not included in the instruction guide.

#### **SECTION A. SERVICE TYPE**



**Service Type:** The transactions are listed in the **I Want To** area of this section. Select the **Apply for a salvage title** transaction. The remaining transactions do not apply to EVR Salvage.

#### SECTION B. VEHICLE INFORMATION

B. Vehic	le Information	81. Vehicle Ide	intification Number (VIN	9		82.6	ody Style
83. Regist	ration Type: Dessenger	Commercial Bus	Camper	B4, Color(s) B40	ck 🗌 White ple 🗌 Green	Brown Blue Orange Red	Silver [
B5. Year	Make	Mode	4	Modelw		Trim	
B6. Transm	nission Type 🗌 Automatic Manual	B7. Number of: Cylinde			Gas Elec Hybrid Oth		89. Odometer
	□ Regular □ DPU □ Sc □ School Pupil/Taxi □ Sc		B11. If carrying passes enter max seating cap		B12. Total G Cannot exce	ross Weight (Ladei ed GVWR	z)

<sup>17</sup> <u>https://www.mass.gov/doc/registration-and-title-application-instruction-guide/download</u>
 <sup>18</sup> <u>https://www.mass.gov/lists/evr-program-documents</u>





- **Field B2 Body Style** The body style must reflect the correct name of the vehicle's build. See <u>Appendix A:</u> <u>Body Styles</u> in this document for the full list of available body styles.
  - **Note:** A common mistake is selecting Utility as a body style when the vehicle is an SUV. Utility body style is used for vehicles like utility trucks, not Sport Utility Vehicles.
  - Obsolete Body Styles
    - Cab and Chassis (CABCA) (CABCH) Find out what kind of truck it is and choose the appropriate body style.
    - CARCA RAMP or TRAIL
    - FARM TRACTOR
    - SUBUR -Sport Utility Truck (SUV)
    - TRUCK Find out what kind of truck it is and choose the appropriate body style.
    - WAGON Choose Station Wagon
- Field B4 Color(s) The primary color of the vehicle should be entered as the first color in your Service Providers software and any other secondary color would be listed second.
- Field B5 Model # Model Number is not applicable for all vehicles, but is often a significant field for select vehicle types, which includes Campers, Motorcycles, and Trailers. If you are registering one of these vehicle types, you should always review to make sure the model number is captured. This must always be reviewed before determining there is no Model # for these vehicle types. The one exception would be for homemade trailers, which would not have a Model#.
- Field B5 Trim Section The trim level is a version of the vehicle model, which manufacturers use to distinguish the vehicle's level of equipment or special features. This information is important to the RMV as the same vehicle with different trim levels may have a different Manufacturer's Suggested Retail Price (MSRP or "sticker price") which affects the excise tax amount.
  - The trim is typically listed on the sale sticker, but there should be a Base trim option available if you are unable to determine the trim. This may also be found using a VIN decoding website.
  - Trim is not to be confused with the Model and Model Number. The model is the name used by the manufacturer to categorize a vehicle within a range of products, which can then be further defined by the body style and then the trim level relating to the specific equipment and styling of the vehicle.
  - **Example:** 2020 Toyota Rav4 LE SUV. The year is 2020, the make is Toyota, the model is Rav4, the trim is LE (Luxury Edition), and SUV is the body style.
- Field B8 Fuel Type "Other" options include Compressed Natural Gas, Convertible, Electric and Diesel, Electric and Gas, Ethanol, Flexible, Hydrogen Fuel Cell and Methanol.
- Field B9 Odometer On EVR, the odometer can only be entered in miles.
  - Kilometers must be converted to miles and entered as Actual Mileage. You can search online for a conversion calculator or chart to calculate this.





- If the customer does not know their mileage and indicates so in this field and on their title, you will need to select an Odometer Code (or Status) of Odometer Discrepancy and enter a mileage of 0. This will result in an Odometer Discrepancy brand on the vehicle's new title to indicate True Mileage Unknown. The Odometer Discrepancy brand cannot be removed through EVR so make sure to review that all documentation reflects this before selecting that option.
  - Note: If the vehicle already exists in the RMV system with the mileage listed as ACTUAL, please do NOT enter 99,999 if the mileage is not known. You must enter 0 to in the Odometer Mileage field to complete the process correctly. If a vehicle that exists in ATLAS already shows 99,999 in the Odometer field with an Odometer Discrepancy, then you can continue on in your transaction without changing the 99,999 odometer reading.
- If the odometer for the vehicle is Listed in Hours, this cannot be selected on EVR. To list the odometer in hours, the transaction would need to be processed at a Service Center. This would apply for heavy equipment vehicles.
- Existing vehicles in ATLAS may indicate, Odometer Replaced and Odometer May Be Altered. These cannot be added through EVR.

Fields B3. Registration Type, B10. Bus Information, B11. Seats, and B12. Total Gross Weight in this section do not need to be completed for EVR Salvage transactions.

#### SECTION C. TITLE INFORMATION



- Field C1 Vehicle Condition Used should be selected.
- Field C4 Title Type Salvage should be selected.
- Field C5 Primary Salvage Title Brand Use these fields to add new primary salvage brands.
- Field C6 Secondary Salvage Brand(s) Use these fields to add new secondary salvage brands when "Repairable" is selected in C5. There is no limit to the number of secondary brands that may be listed on a vehicle. Make sure you only enter the new Massachusetts brands from the vehicle as determined by the insurance company.
  - $\circ$   $\:$  Secondary Salvage Brands do not apply for Parts Only Titles.

### <u>VERY IMPORTANT</u>: MAKE SURE THE CORRECT INFORMATION IS ENTERED FOR THE VEHICLE CONDITION, PREVIOUS TITLE ISSUE DATE, PREVIOUS TITLE NUMBER, & PREVIOUS TITLE STATE FIELDS. This will affect the printing of the title.





#### **NMVTIS**

ATLAS interfaces with NMVTIS (National Motor Vehicle Title Information System) which connects Massachusetts with the 49 participating states to help verify a vehicle's title. The main purpose of NMVTIS is 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. You may see these NMVTIS responses display as error messages as you process transactions in your software.

- For more information on these NMVTIS Responses and how to handle them refer to the <u>EVR Salvage</u> <u>Rules for Title Processing<sup>19</sup></u> on the EVR Training & Support webpage.
- The RMV's NMVTIS unit will investigate when NMVTIS discrepancies occur during a transaction and follow up with any necessary actions.
- If there is a discrepancy between the information you enter for the title and what is listed in NMVTIS, the new title will not be issued to the customer or lienholder until it is resolved.



#### SECTION D. OWNER INFORMATION (1 AND 2)

**This section does NOT apply for EVR Salvage. These fields should always be left blank.** Section D. Owner Information is only completed when registering and titling a vehicle to an individual owner or owners. On EVR Salvage, IEPs can only issue salvage titles to insurance companies so this information is not applicable.

• **IMPORTANT:** Please note, this is NOT where the owners of the previous title should be documented. That must be captured in Section L. Seller Information section of the RTA.

<sup>&</sup>lt;sup>19</sup> https://www.mass.gov/doc/evr-rules-for-titlessalvage/download





#### SECTION E. LESSEE INFORMATION/IN CUSTODY OF

E. Lessee Information / In Co		
	E2. 1st Lessee or Corp/Co/Organizations Name	E3. 1st Lessee Address
E4. 2nd License #/ ID #/ SSN/ FID	E5. 2nd Lessee or Corp/Co/Organizations Name	E6. 2nd Lessee Address

This section does NOT apply for EVR Salvage. These fields should always be left blank. Section E. Lessee Information/In Custody Of is only completed for transactions involving a registration. On EVR Salvage, there is no registration allowed for Salvage Titles so this information is not applicable.

#### SECTION F. BUSINESS OWNER INFORMATION (BUSINESS AND LEASE TRANSACTIONS)

	F. Business Owner Information		F1. Email		🗌 Cell	Home Wor	k Phone#
	F2. EIN/FID	F3. Corp/Co/Org	ganization/Lesso	n Name		F4. USDOT#	F5. TIN#
-	F6. DBA Dealer - Farmer - OC - Repair - and Transporter use only				F7. SSN if Sole	Proprietor	
- 1	F8. Physical Address		Apt. #	City		State	Zip Code
	F9. Mailing Address 🗌 Same	as Physical Addr	ess Apt.#	City		State	Zip Code

This section is **REQUIRED** for all EVR Salvage Title transactions. Enter the information of the Insurance Company who has taken ownership of the vehicle. On EVR, salvage titles can only be issued to insurance companies.

- Field F1 Email & Phone Number This is optional but encouraged.
- Field F2 EIN/FID Complete with the FID for the insurance company.
- Field F3 Corp/Co/Organization/Lessor Name Complete with name of the insurance company.
- Field F4 USDOT# Not required for EVR Salvage transactions
- Field F5 TIN# Not required for EVR Salvage transactions
- Field F6 DBA Not required for EVR Salvage transaction. This field is for Dealer, Farmer, Repair, and Transport use only.
- Field F8 Physical Address Complete with the business address information for the insurance company.
- Field F9 Mailing Address Complete with the mailing address information for the insurance company. DO NOT enter the address for your Permit Holder location in this field. That is not an address that should be tied to an insurance company account and this is not where alternate title mailing address information (see page 46) is entered for these transactions.





#### **SECTION G. GARAGING ADDRESS**



**This section does NOT apply for EVR Salvage. These fields should always be left blank.** Section G. Garaging Address is only completed for transactions involving a registration. On EVR Salvage, there is no registration allowed for Salvage Titles so this information is not applicable.

#### SECTION H. LIENHOLDER INFORMATION



This section does NOT apply for EVR Salvage. These fields should always be left blank. On EVR Salvage, all liens must be cleared from the title before processing a Salvage Titles so Section H. Lienholder Information is not applicable.

#### SECTION I. SALES OR USE TAX SCHEDULE

I. Sales or Use Tax Schedule		licensed dealer. Number I3 must be completed for all eted for sales tax exemptions by the RMV.
11. Sale by Licensed Motor Dealer Dealer Ell         Authorized Dealer's Signature:         MSRP:         Total Sales Pr         Less Manufacturers Excise:         Trade-In 1 VIN:         Year:         Make:         Trade-In 2 VIN:         Year:         Make:          Make:	ice: Less Trade-In Allowance: Model: Less Trade-In Allowance: Model:	Sale Price including Buyer's Premium: 13. Sale By Other Than Motor Vehicle Dealer or Auction House (Casual Sale) Gross Sale Price (Proof Required): MA Sales/Use Tax: Out of State Sales Tax Previously Paid: State that Sales Tax was Paid to:

• Field I4 - Claim Exemption Code – Enter the code 'A' or Casualty Acquisition in this field. This is the only required field in this section because all salvage title transactions processed on EVR are sales tax exempt.

Note: The instructions for this section indicate that I4 should be completed by the RMV. As an IEP, you are an agent of the RMV – this means you can complete it!





#### SECTION J. PURCHASE INFORMATION



• **Field J1 - Purchase Date** – This is the only required field in this section. The date of purchase should match the purchase date from the title, which is when the title was signed over to the insurance company.

#### SECTION K. INSURANCE INFORMATION



**This section does NOT apply for EVR Salvage. These fields should always be left blank.** Section K. Insurance Information is only completed for transactions involving a registration. On EVR Salvage, there is no registration allowed for Salvage Titles so this information is not applicable.

# L. Seller Information L1. Seller Name (Please Print) L2. Address ' Apt. # City State Zip Code

• Field L1 and L2 - The Seller Name(s) and Seller Address(es) should reflect the information of the original owner(s) listed on the title that was submitted for the transaction.





#### SECTION M. CERTIFICATION AND SIGNATURE OF APPLICANT(S)

	M. Certification and Signature of Applicant(s)	Application not complete without all required signatures.
M	incurred by the applicant(s), any member of the applicant's imm applicant(s). The RMV reserves the right to verify any represent for registration of a motor vehicle is subject to prosecution and any registration obtained by false statements or misrepresental	that there are no outstanding excise tax liabilities on the vehicle described above that have been ediate family who is a member of the applicant's household or the business partner of the ations or documents you provide. Whoever knowingly makes any false statement in application in fine and/or imprisonment upon conviction (M.G.L. c.90, §24). The Registrar may also revoke ons. I hereby affirm under the penalty of perjury that the representations and/or documents I destand that falsely affirming to any matter required by the Registrar under Chapter 90 may be lection 28 and punished as such under M.G.L. c. 288, §1.
	Signature: Owner/Lessee 1	Date:
	Signature: Owner/Lessee 2	Date:

All owners are required to sign and date this application.

• **Power of Attorney:** As part of the Salvage Title issuance process, EVR Salvage IEPs often complete paperwork on behalf of insurance companies and sign as Power of Attorney on behalf of the insurance company. Any time you are signing as Power of Attorney, you are REQUIRED to have active Power of Attorney documents for the insurance company you are signing for and you MUST include the abbreviation POA after your signature.

#### **ERRORS ON THE RTA**

#### The RTA must be fully computer-generated; handwritten information is not allowed.

The information printed on an RTA <u>cannot</u> be altered by crossing out areas and writing corrected information in its place. Additionally, white-out cannot be used on the RTA for correcting information. The proper procedure for making corrections is to enter the correct information for any errors into your Service Provider software and then print the new, updated RTA that is generated. Destroy all RTAs that have incorrect, crossed-out, or whited out information. Proper completion of RTAs will be verified by EVR Compliance Officers when they both visit your location and remotely review your daily scanned paperwork.

#### ALTERNATE TITLE MAILING ADDRESS

When processing the salvage title transaction through your Service Provider software, there is one section to complete that will not be reflected on the RTA. That is the alternate title mailing address.

By default, all titles are automatically mailed to the primary owner or primary lienholder on the vehicle. For EVR salvage transactions, this means the title would automatically be mailed to the insurance company that is being issued the title as the vehicle owner.

In order for a vehicle to go to auction, the physical Salvage Title must be in hand at your Auto Auction location. In order to avoid changing an insurance company's mailing address and streamline the process, IEPs are allowed to enter an alternate title mailing address into the transaction to have the title mailed directly to your Permit Holder location.





Your auto auction location is the ONLY place IEPs are allowed to send the title other than the address of the primary owner of the title.

IEPs must use the alternate address functionality to mail the title to your location! Do NOT reach out to the RMV's FID team to add your permit holder address to any insurance company accounts. This is not allowed under any circumstance.

The alternate title mailing address is expected to be used for the majority of your salvage title transactions. As part of this section, IEPs will also be able to enter contact information for the person at your location who the title should be directed to.

#### SCAN & TAG DOCUMENTATION

You will need to scan all your documents as instructed by your Service Provider. You will then need to tag the scanned documents as part of the transaction. Refer to the specific <u>EVR Salvage Scanning & Tagging Guidelines</u><sup>20</sup> for your Service Provider, for detailed instructions on what should be scanned for each transaction, and how each should be tagged in your Service Provider software.

It is recommended that Individual EVR Participants use a desk-side scanner to scan during the transaction. This will be the most efficient way to facilitate this process. Your Service Providers software allows for you to pull scanned images into the transaction and electronically submit them to the RMV so that these images get saved to the vehicle record in the RMV's ATLAS system. Documents must be scanned as part of the transaction. They cannot be retained and scanned at a later time.

The scanners and scanned images must meet the following minimum standards to be accepted by the RMV:

- 1. The images must be in color.
- 2. The images must have a resolution of at least 300 DPI (dots per inch).
- 3. The scanner must allow for scanning of two-sided documents.
- 4. The images must be saved in the PDF Format.

The documents that you scan will be called your scan portfolio and will differ based on the customer scenario. Available tags will differ slightly among different Service Providers. Refer to the EVR Salvage Scanning & Tagging Guidelines for the tags that you may have in your software and how to bundle documents appropriately under the correct tag. Note that your Service Provider software may not always prompt you to scan certain documents, but **this does not mean a document is not required to process the transaction according to RMV policy**. It is up to you to determine what supporting documents are required for the transaction based on the customer scenario and scan the documentation. The EVR Compliance Officers will be auditing your paperwork to make sure you have scanned all documents required to process the transaction.

<sup>&</sup>lt;sup>20</sup> https://www.mass.gov/doc/evr-salvage-scanning-tagging-guidelines/download





#### SCANNING ERRORS

The purpose of having you scan within the transaction is to ensure you title vehicle with the **correct and complete** paperwork. Please be careful and be sure to double check that all paperwork for a transaction is correct and complete before you submit the scans. If you find you have made an error after submitting the scan portfolio and completing the transaction, there is currently no way for an IEP to correct the error by adding or removing the correct documents through the Service Provider software after the transaction is finalized. If an error arises, you will need to contact your EVR Compliance Officer for further resolution, and the error will be notated and tracked. Any users who have numerous errors must be retrained.

#### **COMPLETE TRANSACTION (ISSUE RMV DOCUMENTS)**

For the transactions that require scanning, once the document portfolios are fully scanned, the transaction can be sent through your Service Provider software to the RMV for acceptance. This will complete the transaction and allow you to print the documents that are generated through the transaction for your customer. The following sections reviews the only document that will be generated immediately for printing after a successful salvage transaction. The Salvage Title itself will be issued as a result of the transaction but sent to the RMV for overnight printing on secure title paper. IEPs will not print the salvage title.

#### RECEIPT

At the successful completion of a transaction, a receipt will be generated for you to print that lists the salvage title fee. This document is printed on standard 8.5 by 11-inch paper. And the Reference Number is typically the vehicle's identifying information like the VIN.

These receipts should be reviewed for any discrepancies. Any discrepancies must be resolved as soon as you realize there is an error.

Be sure to make a copy of the receipt for each transaction and include it with the documents that need to be stored for each transaction.







#### STORE DOCUMENTATION

After the transaction is complete, the original documents that make up the scan portfolio for the transaction will need to be securely stored at the Permit Holder location for 90 days. These documents must be available upon request for RMV Compliance Officers.

#### **ORIGINAL DOCUMENT DESTRUCTION**

At the end of those 90 days, on a periodic basis, a user for your EVR Permit Holder location will initiate a transaction to pull Document Destruction Details. This transaction will tell you what documentation from a select date range is eligible for destruction.

The original documents must then be shredded by an authorized vendor that specializes in document destruction within 30 calendar days of pulling the Document Destruction Details. The Permit Holder cannot undertake the shredding process themselves. The Permit Holder cannot transport the documents to their authorized shredding vendor. The Permit Holder location must retain a receipt from that authorized shredding company that indicates the date and quantity of documents that were destroyed for up to a year.

Once the documents have been shredded, it must be recorded in the Service Provider software using the Document Destruction transaction to indicate that the shredding has occurred.

Though the original documents must be destroyed, the Permit Holder location is also required to retain copies of the documents for at least 5 years that must be obtainable at the request of the RMV. These retained copies can be in electronic or hardcopy format. If the Permit Holder opts to retain the electronic copies, these files may be maintained by your Service Provider. If the Permit Holder opts to retain hardcopies, those hardcopies do not need to be kept at the Permit Holder location but must be attainable within 24 hours of an RMV request for inspection.

#### END OF DAY FINANCIAL RECONCILIATION

The RMV keeps a detailed record of all fees that are processed as part of every EVR transaction. Each Permit Holder location is required to collect the fees as indicated in this record. **It's vital that you collect all appropriate fees to make sure your information matches the RMV's record!** 

As the day progresses, your Service Provider tracks and accumulates all fee information collected for your location and at the end of the workday reconciles this information against the fees that have been recorded with the RMV. This allows them to determine the total fees due for the business you conducted during that day and balance records to ensure this matches the RMV information. During this time, your Service Provider may contact you if they discover additional fees are due. Once the fees are balanced, the Automated Clearing House (ACH) process can take place to transfer the proper fees to the RMV and Department of Revenue (DOR).





If you have any additional questions about the end of day financial reconciliation, reach out to your Service Provider for more information.

### HANDLING ISSUES ON THE EVR PROGRAM

#### FAILED OR UNPROCESSABLE TRANSACTIONS ON EVR

You may encounter transactions that failed to process through EVR on the Service Provider software. You may also have a transaction that is not available to process on your Service Provider software. In these cases, you will need to make sure the RTA is complete and all the supporting documents are collected before you mail the transaction to the RMV Title Division for processing.

For transactions that are available on EVR Salvage, you must always try to process these through the Service Providers software first, before sending the transaction to the RMV. If the transaction fails in your Service Provider software, you will need to mail the transaction to Titles Division for processing with all required paperwork as well as a screen print of the error message you encountered that prevented your transaction from moving forward. Do not send these transactions into a Service Center.

If the transaction did not fail, but you have determined that the transaction cannot be processed through your Service Provider software due to EVR Salvage policy rules, you will need to mail the transaction to Titles Division for processing with all required paperwork as well as a note explaining why the transaction could not be processed at your location.

If you mail a transaction to RMV Title division for either reason, you must send the <u>MassDOTEVRDept@dot.state.ma.us</u> an email with the tracking number of the mailed transaction.

Remember that having EVR access is a privilege. **EVR users MUST process all eligible transactions through their Service Provider software.** Sending work to the RMV is a last resort to process a transaction.

#### TITLE NOT RECEIVED

After the salvage 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.

If the NMVTIS check results in an issue that merits investigation or the NMVTIS system is down, the 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 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 title to prevent it from being issued or the NMVTIS unit may reverse the transaction.

If you or your customer has not yet received the title in the expected timeframe, you may be able to 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.

#### TITLE PROCESSED IN ERROR

Once a 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 salvage title for the wrong record, 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 a title has already been printed, you must immediately contact your Service Provider Help Desk and the RMV to correct the issue. You will likely need to follow up with the insurance company who you incorrectly issued the title to as well as the insurance company who the title was supposed to be issued to in order to explain what happened and the steps being made to correct the issued.

#### ABATEMENTS

There is one type of abatement that you might need to request as an EVR Salvage location: Sales Tax paid in error. This would be needed if the Casualty Exemption was unintentionally omitted during the issuance of a salvage title.

The RMV has received permission from the Department of Revenue to process this type of sales tax abatement requests. The abatement requests and supporting documents must be submitted to:

Massachusetts Department of Transportation RMV Division Revenue Operations, Suite 5454 10 Park Plaza, Boston, MA 02116





The supporting documentation required by DOR for each type of abatement is listed in the sections below. Refer to the <u>EVR Sales Tax Abatement Request Revenue Checklist<sup>21</sup></u> that is posted under the <u>Training & Support</u><sup>22</sup> section of the EVR Program Documents webpage for the most up to date information regarding the documents that are required for each abatement type.

#### SALES TAX PAID IN ERROR

The following documentation is required for an abatement due to sales tax paid in error\*:

- Completed Form ABT, Application for Abatement
- Copy of receipt displaying sales tax paid
- Copy of the RTA
- Written statement signed by the purchaser acknowledging that the sales/use tax monies were not paid by the purchaser, or that the purchaser was reimbursed by the auto auction location for the sales/use tax.

\*Additional documentation may be required by the Department of Revenue such as a copy of the completed MVU-23 form for the vehicle.

For faster abatements with DOR, you can also use MassTaxConnect. For additional information, go to: <u>https://www.mass.gov/how-to/register-your-business-with-masstaxconnect</u>. The RMV will be unable to assist with any abatements that have been submitted through MassTaxConnect.

### RESOURCES

The following sections contain various resources you have access to in order to help you process EVR transactions. ALWAYS check your resources as your first place to find answers. If you have RMV policy questions, those should be directed toward your assigned EVR Compliance Officer. If there are software questions or issues, those should be directed to your Service Provider Help Line.

#### MASSDOT RMV DIVISION WEBSITE

On the <u>RMV website</u><sup>23</sup>, you can find several helpful items. All RMV related forms can be obtained at the RMV website.

<sup>&</sup>lt;sup>23</sup> https://www.mass.gov/orgs/massachusetts-registry-of-motor-vehicles





<sup>&</sup>lt;sup>21</sup> https://www.mass.gov/doc/evr-sales-tax-abatement-request-revenue-checklist/download

<sup>&</sup>lt;sup>22</sup> https://www.mass.gov/lists/evr-program-documents#training-and-support-

#### SERVICE PROVIDER HELP LINE

The Service Provider is required to provide a Help Desk or Help Line. Please contact your Service Provider for this number. This Help Desk or Help Line is the link between the Individual EVR Participant and the RMV Business Support line.

#### SERVICE PROVIDER WEBSITE

Your Service Provider may maintain a website. Please contact your Service Provider for details.

#### **RMV ERROR RESOLUTION GUIDE**

The <u>RMV Error Resolution Guide<sup>24</sup></u> contains information for:

- Incorrect Supporting Documents
- FID/Corporation Document Requirements
- Applying for a Rebate/Abatement
- Owner Oops
- Vehicle Oops

The RMV Error Resolution Guide is a useful tool that Individual EVR Participants can utilize to effectively correct issues that they may encounter on the EVR Program.

Depending on your Service Provider, the RMV Error Resolution Guide may also be available on your Service Provider's website or within your Service Provider application.

#### OTHER USEFUL WEBSITES

#### EVR WEBSITE FOR FORMS AND UPDATES

- RMV Business Partners Home Page: <a href="https://www.mass.gov/rmv-business-partners">https://www.mass.gov/rmv-business-partners</a>
- EVR Program (Message of the Day document is posted here): <u>https://www.mass.gov/guides/electronic-vehicle-registration-program-evr</u>
- EVR Program Documents (ex. Training & Support): <u>https://www.mass.gov/lists/evr-program-documents</u>

#### SALES TAX EXEMPTION FORMS

• https://www.mass.gov/lists/dor-sales-and-use-tax-forms#motor-vehicles-

<sup>&</sup>lt;sup>24</sup> https://www.mass.gov/doc/evr-error-resolution-manual/download



#### **RMV FORMS**

•

- https://www.mass.gov/lists/rmv-forms-and-applications •
- https://www.mass.gov/lists/rmv-forms-and-applications#electronic-vehicle-registration-(evr)-forms-•

#### **CUSTOM/SPECIALLY RECONSTRUCTED VEHICLES**

https://malegislature.gov/laws/generallaws/parti/titlexiv/chapter90/section2h •

#### **BACKGROUND CHECKS**

- https://www.mass.gov/how-to/request-cori-as-an-individual-•
- https://www.mass.gov/how-to/request-a-driving-record •

#### **ADDITIONAL EVR SALVAGE RESOURCES & TRANSACTIONS**

- EVR Salvage Scanning & Tagging Guidelines https://www.mass.gov/doc/evr-salvage-scanning-tagging-guidelines/download
- EVR Salvage Rules for Title Processing • o https://www.mass.gov/doc/evr-rules-for-titlessalvage/download
- **EVR Title Information and NMVTIS** •
  - https://www.mass.gov/doc/evr-title-information-and-nmvtis/download
- EVR Salvage Duplicate Title Job Aid: • o https://www.mass.gov/doc/evr-salvage-duplicate-title-job-aid/download
- EVR Salvage Duplicate Title Video:
  - Coming soon\*





### **APPENDICES**

This training reference guide appendices contain tables and summaries relevant to the policies and procedures of the EVR Program.

#### APPENDIX A: BODY STYLES

The Body Styles captured in the following chart include all of the active body styles in Massachusetts. Any body styles not included are not available to select in Massachusetts.

Body Style	Description	Image	Body Style	Description	Image
AMBUL	Ambulance		CONVT	Convertible	
ARMOR	Armored Truck		COUPE	Coupe	
AUTHM	Auto Home		CRANE	Crane	
ВАСКН	Backhoe	100	DUMP	Dump Truck	
вох	Box Truck		FIRE	Fire Truck	
BUCKT	Bucket Truck		FLAT	Flatbed Track	
BUS	Bus		GARBA	Garbage Truck	
САМР	Camper		HARDT	Hardtop (Refers to hardtop convertible, which is a fixed roof model designed to look like a convertible with the top raised)	
CONST	Construction Vehicle		НАТСН	Hatchback	





Body Style	Description	Image	Body Style	Description	Image
HERSE	Hearse		RAMP	Ramp Tow Truck	
LIMO	Limousine		ROLL	Roll-off Truck (Truck specially designed to transport roll-off containers between the site where they're filled and a disposal site. It has a tilting, flat bed and hoisting mechanism, usually involving a winch & a cable, alternatively involving a hydraulic arm, which is used to engage a roll-off container or similar device)	
LOADR	Loader		SEDAN	Sedan	
LOG	Loggin Truck		STWAG	Station Wagon	
LSV	Low Speed Vehicle	5-5	SUV	Sport Utility Vehicle	
LUV	Limited Use Vehicle	کر میں	TANK	Tanker Truck	
MIXER	Mixer Truck	0.0.0 M	тоw	Tow Truck	
ΜΟΤϹΥ	Motorcycle	-	TRACT	Farm Tractor	
PANEL	Panel Truck (A panel truck is a windowless cargo van built on a truck chassis)		TRAIL	Trailer	
PU	Pickup Truck		UTIL	Utility Truck	000
			VAN	Van	50-0





#### APPENDIX B: VEHICLE TYPES AND DESCRIPTIONS

Vehicle Type	Description	Registration Requirements
Custom vehicle	A motor vehicle for which the year of manufacture is after 1948, the model year is at least 25 years old, and that has been altered from the manufacturer's original design or has a body constructed, in whole or in part, from non-original materials. Select the "model year" indicated on a motor vehicle's certificate of origin or (if there is no CO) the model year that the body of the vehicle most closely resembles.	Custom vehicles shall be titled as the year in which the vehicle was built and an appropriate description of the vehicle including make, model, and model year; provided, however, that the manufacturer's name shall continue to be used as the make with a label of "custom vehicle" applied to the title and registration card. A MA assigned VIN is required to register and title.
Imported Foreign Vehicles Grey Market	An Imported Foreign Vehicle or grey market vehicle is a motor vehicle that has been manufactured for use in a foreign country and has crossed a border into the USA.	For instruction on documents required on Imported Vehicles go to: <u>https://www.mass.gov/info-details/imported-foreign-vehicles</u>
Owner Retained Salvage Vehicle	An owner-retained title may be obtained when an insurance company deems a vehicle to be a total loss and the owner keeps possession of the vehicle.	The Owner Retained procedure: <u>https://www.mass.gov/how-to/apply-for-an-owner-</u> <u>retained-title</u>
Reconstructed Vehicle	A reconstructed vehicle is a vehicle that is permanently altered from its original construction by removing, adding, or substituting major components.	For all reconstructed vehicles, a branded title will need to be applied for. Use the RTA to apply for the new title. The old title is required and will be surrendered. They also need a salvage inspection <u>https://www.mass.gov/info-details/salvage- inspections</u>
Replica vehicle	A motor vehicle constructed or assembled by a non-manufacturer from new or used parts that, when assembled, replicates an earlier year, make and model vehicle.	Replica vehicles shall be titled as the year in which the vehicle was built and the make, model and year of the vehicle that is intended to be replicated. A label of 'Replica' shall be applied to the title and registration card. A MA assigned VIN is required to register and title.
Salvage Vehicle	A salvage vehicle is a vehicle that has been declared a total loss by an insurance company, resulting from fire, vandalism, collision, theft, flood, or other occurrence.	The insurance company will declare the title "Salvage" and the title will be cancelled.





Vehicle Type	Description	Registration Requirements
Salvage Reconstructed Vehicle	A salvage-reconstructed vehicle is a vehicle that was previously titled as salvage- repairable and has been repaired, inspected, and titled as a reconstructed vehicle.	If all repair requirements and inspection have been passed, the vehicle can now be registered. A branded title will be issued to the customer.
Salvage Recovered Theft Vehicle	A salvage recovered theft vehicle is a vehicle that was previously titled as salvage repairable theft with minimal damage and has passed inspection by an RMV inspector.	If all repair requirements and inspection have been passed, the vehicle can now be registered. A branded title will be issued to the customer.
Specially- constructed vehicle	A motor vehicle reconstructed or assembled by a non-manufacturer from new or used parts, the exterior of which does not replicate or resemble any other manufactured vehicle.	Specially-constructed vehicles shall be titled and registered showing the make as 'specially constructed' and the year the vehicle was built shall be the vehicle model year. A MA assigned VIN is required to register and title.
Street rod	A motor vehicle for which the year of manufacture is prior to 1949, and which has been altered from the manufacturer's original design or has a body constructed from non-original materials.	Street rods shall be titled as the year in which the vehicle was built and an appropriate description of the vehicle including make, model, and model year; provided, however, that the manufacturer's name shall continue to be used as the make with a label of "street rod" applied to the title and registration card. A MA assigned VIN is required to register and title.





#### **APPENDIX C: TITLE STATUSES**

Title Status Descriptions:

- Active The Certificate of Title is currently active.
- **Cancelled** The Certificate of Title has been cancelled through the National Motor Vehicle Titles Information System (NMVTIS), as the motor vehicle has been re-titled in another state. This differs from INAC, as the motor vehicle was re-titled.
- **Inactive** The Certificate of Title is inactive, which means the owner displayed is not the current owner of the motor vehicle. This also indicates that the motor vehicle was re-titled in Massachusetts.
- In Progress The Certificate of Title has not yet been activated or released. The title will be issued within 10 (business) days, provided no Title Hold or Case exists.
- Junk The motor vehicle has been declared "junked" or "scrapped".
- **NMVTIS Error** Title has been rejected by NMVTIS.
- **Pending New Title Issuance** The title was not issued and never will be. New ownership is required for a new title status.
- **Returned** The title has been returned to the RMV.
- **Review** Title is being reviewed.
- **Revoked** The Certificate of Title is revoked.
- **Suspended** The Certificate of Title is suspended.
- Withdrawn The Certificate of Title is withdrawn before printing.

#### APPENDIX D: TITLE FAQS FOR THE GENERAL PUBLIC

#### Question: What if someone has an original Certificate of Title, and a duplicate of that Title exists?

<u>Answer:</u> The original Certificate of Title must be surrendered to the RMV as specified by Massachusetts General Laws Chapter 90D Section 14.

### <u>Question:</u> Whom do I contact if I did not receive the Certificate of Title to my vehicle within the normal processing time?

<u>Answer:</u> Please contact the Title Division.

#### Question: What if my existing Certificate of Title is mutilated or illegible?

<u>Answer:</u> If your Certificate of Title is mutilated or illegible, you must apply for a Duplicate Title. You must submit your current Certificate of Title with the Application for Duplicate Certificate of Title.

#### Question: What if I want a Duplicate Title and the party to whom the Certificate of Title was issued is deceased?

<u>Answer:</u> You must submit the following:

- Application for Duplicate Certificate of Title
- Copy of the court appointment as administrator or executor of the estate of the decedent, or an Affidavit of Surviving Spouse and a copy of the death certificate





#### Question: What information must be completed on the RTA when applying for a Salvage Title?

<u>Answer:</u> All of the following information must be completed on the RTA including:

- The date of loss
- The odometer reading
- The Primary Salvage Brand (i.e., Repairable or Parts Only)
- The Secondary Brand(s) (i.e. Collision, Fire, Flood, Salt, Theft, or Vandalism)

#### Question: Can a Salvage Title be converted to an Owner-Retained Title?

<u>Answer:</u> No. Once a motor vehicle has been issued a Salvage Title, it can never revert to Owner-Retained status. For more information, please see the Total Loss/Salvage Vehicle Process section.

#### Question: If I have a commercial truck or cargo van over ten years old, do I need a Salvage Title?

<u>Answer:</u> Yes. All motor vehicles must have a Salvage Title except:

- Motor vehicles owned by the United States unless it is registered in Massachusetts
- Motor vehicles moved solely by animal power
- An implement of husbandry
- Special mobile equipment
- Trailers
- Passenger vehicles ten or more years old
- Manufactured homes

### <u>Question:</u> If I have a Salvage Title and my motor vehicle is older than ten years old, is the salvage inspection still required?

<u>Answer:</u> Yes, once a Salvage Title has been issued the salvage inspection process must be completed.

#### Question: What should I do if I discover that a motor vehicle that I purchased was previously salvaged?

<u>Answer:</u> The law requires that the seller disclose any salvage brands at the time of sale. If you did not know that the vehicle was previously salvaged, you should:

- For a dealer sale, contact the Office of the Attorney General's Consumer Protection Division
- For a private sale, contact a private attorney

### <u>Question:</u> I have a Clear Title for my vehicle, but the RMV contacted me and indicated that it should be a Reconstructed Title. How can this be resolved?

<u>Answer:</u> All questions on this matter should be referred to the Title Division. Occasionally, the RMV issues a Title without a brand when it should have been issued as Reconstructed.





#### APPENDIX E: KEYING TITLE INFORMATION FROM OOS TITLES

The following table gives you guidance on which number to enter into the Title number field for the titles from different states. Since states may update their titles or use different titles for different vehicle types.

State	Location
Alabama (AL)	Use the sequenced characters as shown in the "Title No." field at the upper left of the document
Alaska (AK)	Use the sequenced characters as shown in the "Title No." field at the upper left of the document.
Arizona (AZ)	Use the sequenced characters located on the left side of the title, one-third the way down. Do not use Previous <b>Title number, Film number, or inventory control number</b>
Arkansas (AR)	Use the sequenced title number in the upper left section of titles issued in 2006 and later, or enter the sequenced title number at the upper right section of titles issued before 2006
California (CA)	California does not specify title number. Use the 4-digit year, the 2-digit month and the 2-digit day shown in the "Issue Date" field. For example: the Issue Date field shows "5/27/08" the title number will be 20080527
Colorado (CO)	Use the sequenced title number as shown in the "Title Number" field at the upper right of the document
Connecticut (CT)	Use the sequenced title number as shown in the "Title Number" field at the top center of the document. <b>Do not use the "Previous Title Number"</b>
Delaware (DE)	Use "Title, Tag and Registration No." in the top left corner on newer titles, use "Title #" on older titles. Include prefix of PC, C, CL, MC, FT, and U if present
District of Columbia (DC)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document
Florida (FL)	Use the sequenced title number as shown in the "Title Number" field at the upper right of the document
Georgia (GA)	Use the sequenced title number as shown in the "Current Title Number" field at the upper right of the document. <b>Do not use "Previous Title Number"</b>
Hawaii (HI)	Use "License #" (usually 6 characters) in the top right corner of the title plus the last two digits of the year the title was issued
Idaho (ID)	Use the sequenced title number as shown in the "Title Number" field at the upper right of the document
Illinois (IL)	Use the sequenced title number as shown in the "Title No." field at the upper right of the document
Indiana (IN)	Use the sequenced title number as shown on the "Title Number" field at the lower right of the document. <b>Do not use the "Previous Title Number"</b>
Iowa (IA)	Use the sequenced title number as show on the "Title No." field at the upper left of the document
Kansas (KS)	Use the sequenced title number as shown in the "Title No." field at the upper left of the document



State	Location	
Kentucky (KY)	Use the sequenced title number as shown on the "Title No." field at the upper left of the document. Do not use the "Previous Title Number"	
Louisiana (LA)	Use the sequenced title number as shown in the "Title Number" field at the top of the document	
Maine (ME)	Use the sequenced title number as shown in the "Title Number" box at the upper right of the document. Do not use the "Previous Title Number"	
Maryland (MD)	Use the sequenced title number as shown in the "Title Number" field at the upper right of the document. <b>Do not use the red control number</b>	
Massachusetts (MA)	Use the sequenced title number as shown in the "Title Number" field at the top left of the document. Do not use the "Previous Title Number"	
Michigan (MI)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document	
Minnesota (MN)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document	
Mississippi (MS)	Use the sequenced title number as shown in the "Title Number" box at the top right of the document	
Missouri (MO)	Use the sequenced title number as shown in the "Title Number" field at the top left of the document	
Montana (MT)	Use the sequenced title number as shown in the "Title Number" field in the upper left of the document for newer titles. <b>Do not use the control number</b>	
Nebraska (NE)	Use the sequenced title number as shown in the "Title Number" field at the bottom right of the document. <b>Do not use the "Previous Title"</b>	
Nevada (NV)	Use the sequenced title number as shown in the "Title Number" field at the top right of the document. Include the NV prefix when entering the title number	
New Hampshire (NH)	Use the sequenced title number as shown in the "Title Number" field at the top right of the document after 7/2011. Use the sequenced title number as shown in the "Title Number" field at the top left of the document prior to 7/2011	
New Jersey (NJ)	Use the sequenced title number at the bottom right corner of the title. The title number is always reported to NMVTIS as a 17-digit number For example: at the bottom of a NJ title shows NN20081851234. The title number will show on NMVTIS as NN200818500001234	
New Mexico (NM)	Use the sequenced title number as shown in the "Title Number" field at the upper right of the document. <b>Do not use the "Previous Title Number"</b>	
New York (NY)	NY does not specify title number. Use the 4-digit year, the 2-digit month and the 2-digit day shown in the "Date Issue" field For example: the Date Issue field shows "5/27/08" the title number will be 20080527	
North Carolina (NC)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document. <b>Do not use the "Previous Title Number"</b>	
North Dakota (ND)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document. Do not use the "Previous Title Number"	





State	Location	
Ohio (OH)	Use the sequenced title number as shown in the "Title Number" field at the top right of the document. Do not enter any spaces	
Oklahoma (OK)	Use the sequenced title number as shown in the "Title No" field at the top right of the document	
Oregon (OR)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document. <b>Do not use the control number</b>	
Pennsylvania (PA)	Use the sequenced title number as shown in the "Title Number" field at the top right corner of the document. <b>Do not include the 2 letters following the title number</b>	
Rhode Island (RI)	Use the sequenced title number as shown in the "Title Number" field at the top right corner of the document. Use the sequenced title number as shown in upper left of the document issued after 2017	
South Carolina (SC)	Use the sequenced title number as shown in the "Title Number field in the upper right section of titles issued in 2003 or later. Titles issued before 2003 the title number was in the middle of the upper section of the title	
South Dakota (SD)	Use the sequenced title number as shown in the "Title No." field at the upper left of the document.	
Tennessee (TN)	Use the sequenced title number as shown in the "Title Number" field at the top right of the document	
Texas (TX)	Use the sequenced title number as shown in the "Title Number" under the "Make" section. <b>Do not use control number</b>	
Utah (UT)	Use the sequenced title number as shown in the "Title Number" field in the upper right portion of the document	
Vermont (VT)	Use the sequenced title number as shown in the "Title No" field at the upper right portion of the document	
Virginia (VA)	Use the sequenced title number as shown in the "Title No." field in the upper right of the document	
Washington (WA)	Use the sequenced title number as shown in the "Certificate or Title Number" field in the center of the document	
West Virginia (WV)	Use the sequenced title number as shown in the "Title Number" field at the upper right of the document	
Wisconsin (WI)	Use the sequenced title number as shown in the "Title Number" field at the upper left of the document	
Wyoming (WY)	Use the sequenced title number as shown in the "Title Number" field at the top right of the document	





#### APPENDIX F: NMVTIS AND ENTERING TITLE INFORMATION

When completing an EVR transaction for a vehicle that has an existing title, it's very important to ensure the Title information that you enter is correct for the following fields:

- Vehicle Condition
- Previous Title Issue Date
- Previous Title Number
- Previous Title State

These fields will be listed in Section C of the Registration and Title Application and should be confirmed against the vehicle's physical title document as these fields will affect the printing of the title.



The Title Information you enter is verified through the National Motor Vehicle Title Information System (NMVTIS).

#### Key Information about NMVTIS

- Since November 11, 2019, the RMV's system, ATLAS has been interfacing with NMVTIS which connects Massachusetts with the 49 participating states to help verify a vehicle's title.
- The main purpose of NMVTIS is 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.
- The RMV now has a NMVTIS unit that must investigate when NMVTIS discrepancies occur during a transaction and follow up with any necessary actions.
  - To help ensure that the NMVTIS team only investigates true discrepancies it's vital to enter the information exactly as recorded on the vehicle's title.

### If there is a discrepancy between the information you enter for the title and what is listed in NMVTIS, the new title will not be issued to the customer or lienholder until it is resolved.





#### APPENDIX G: VEHICLE TRIM NAMING CONVENTION

This chart breaks down the naming convention of the Vehicle Trim field that may need to be entered on the RTA.

Base & Mid-level Trim Naming Convention	Sport & Performance Trim Naming Convention	Luxury Trim Naming Convention
L - Entry Level Grade	GT - Gran Turismo	ES - Executive Sedan
S - Standard	GTS - Gran Turismo Sport	EX-L - Extra Luxury
SL - Standard Level	RS - Rally Sport	LE - Luxury Edition
EX - Extra	RST - Rally Sport Truck	LT - Luxury Touring
SV - Standard Value	SR - Sport Rally	LX - Luxury
SXT - Standard Extra Trim	SRT - Street and Racing Technology	LTX - Luxury Touring Special
SLE - Special Level Extra	LS - Luxury Sport	LTD - Limited
L - Entry Level Grade	SE - Sport Edition	SEL - Special Edition Limited
S - Standard	SX - Sport Crossover	SLT - Special Luxury Touring
SL - Standard Level	SV - Special Version	XLE - Executive Luxury Edition
EX - Extra	XSE - Extreme Sport Edition	XLT - Extra Luxurious Truck / Extra Level Touring
SV - Standard Value	XL - Extra Load	Editions (ex. Black Label or 80th Anniversary)
	TRD - Toyota Racing Development	



