

FACT SHEET

Forms MV-217 and MV-217A

PURPOSE

This fact sheet explains the procedures for obtaining a certificate of title after default by owner using Forms [MV-217](#) and [MV-217A](#).

APPLICATION PROCEDURES

1. Form MV-217, "Application for Certificate of Title After Default by Owner"

The three options available for repossession on the [Form MV-217](#) are the following:

1. Judgment and Execution;
2. Non-judicial Sale or Repossession and Retention (U.C.C.); or
3. Court Order.

With Option 3, if the original certificate of title is available, it must be attached to the application. If the title is not available, documentation must be included explaining why the title is not attached.

The person named on a court order or the purchaser of a vehicle at a sheriff's sale must be the applicant listed on Form MV-1, "Application for Certificate of Title." After the title is issued to that person, they may reassign ownership on the reverse side of the title and attach a completed Form MV-4ST, "Vehicle Sales and Use Tax Return/Application for Registration."

Form MV-1 must be properly completed and accompany the completed [Form MV-217](#) form along with the required supporting documents listed under the appropriate option.

2. Form MV-217A, "Application by Financial Institutions for Certificate of Title After Default by Owner"

The three options available to financial institutions for repossession using the [Form MV-217A](#) are the following:

1. Renunciation;
2. Non-judicial Sale or Repossession and Retention (M.V.S.F.A.); or
3. Mobile Home.

[Form MV-217A](#) may only be used by the lienholder who is licensed by the Department of Banking and in all cases the certificate of title must be attached. Lienholder's using this form are required to take title only when the repossession is being done under Option 1, Renunciation. Under Option 2 and 3, the lienholder may reassign Section A on the reverse side of the title to a dealer or individual. However, the purchaser listed in Section A must immediately obtain a certificate of title in their name. In addition, the "application for title" and "lien information" sections on the certificate of title must be completed.

[Form MV-217A](#) must be completed and attached to the certificate of title held by the lienholder. Sales tax information and fees must be listed in Section G on [Form MV-217A](#). A check or money order made payable to the Commonwealth of Pennsylvania in the total amount listed on the form must be submitted along with the completed application.



When submitting the applications through the mail or a messenger service, and the customer is requesting a temporary registration plate in conjunction with the repossession title application, [Form MV-217A](#) and [Form MV-140](#), "Request for Registration," must be completed. The agent is required to send the application to PennDOT for processing, and PennDOT will issue the registration plate to the customer. Please remember, Form MV-120, "Temporary Registration Plate or Temporary Registration Transfer Card," may only be completed for the purposes of issuing a temporary registration plate when the vehicle is already titled in the applicant's name. When completing [Form MV-217A](#), the vehicle record is not yet in the applicant's name; therefore, Form MV-120 may not be used in conjunction with [Form MV-217A](#) to issue a temporary registration plate to the vehicle.

If submitting the application through the mail or a messenger service, and the customer is requesting to transfer their registration plate in conjunction with a repossession title application, Forms [MV-217A](#) and MV-120 to transfer the registration plate must be completed. The agent must instruct the customer that the vehicle may not be operated with the transferred registration plate until their application is processed by PennDOT and the applicant receives their registration credentials. The agent is required to destroy the pink copy of Form MV-120 and not provide the pink copy to the applicant.

If the customer is requesting registration to be issued or registration to be transferred AND the agent is processing through the On-Line Registration Program (OLRP), the on-line agent is permitted to complete [Form MV-217A](#), and the Applicant Summary Statement and immediately process the application, issuing the customer their registration credentials.

Type of Agent	Issuing Temporary Registration	Transferring Registration
Agent Submitting Application through the Mail or with a Messenger Service	Form MV-217A Form MV-140 (plate will be issued by PennDOT)	Form MV-217A Form MV-120 (Agent is Required to Destroy the Pink Slip)
Agent Processing Online through the OLRP Program	Form MV-217A Applicant Summary Statement	Form MV-217A Applicant Summary Statement

Forms [MV-217](#) and [MV-217A](#) are to be mailed to the following address for processing:

Bureau of Motor Vehicles
P.O. Box 68672
Harrisburg, PA 17106-8672.

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