



Title and Lien Recording Instructions

Autos, Motorcycles, Recreational Vehicles, Boats, ATV, UTV, Jet Skis

DEALERSHIP Purchase or Lease Buyout

Dealership processes collateral title paperwork in your name and records lienholder.

Dealership does not process collateral title paperwork.

Lease Buyout information is received from leasing company.

Member Action
You take title(s) to the DMV or other state/local office to update owner(s) name and record lienholder.

Dealership or leasing company processes collateral title paperwork in your name and records lienholder.

PRIVATE SELLER Purchase*

Member Action

Clear Title: You and the seller(s) will take the title(s) to the DMV or other state/local office to update owner(s) name(s) and record RBFCU as lienholder.

Member Action

You will submit to RBFCU the proof of title changes and lienholder recording to receive cashier's check as payment for seller.

REFINANCE from Another Financial Institution

RBFCU mails pay-off check and authorization for title to be mailed to: RBFCU, P.O. Box 2097, Universal City, TX 78148

RBFCU submits title paperwork in your name and records lienholder.

RBFCU maintains Electronic Lien and Titling (ELT) accounts in the following states:

AZ 741185010	GA 101011254272	MA C42575	NE 57062297	SD 741185010
CA GRZ	IA 74118501000	MD 10579	NV RA0002	TX 74118501000
CO E741185010	ID 741185010	MI LH018108	PA 74118501001	VA RBF02
FL 0201864298	LA EWRD	NC 11561490	SC 741185010	WI 00041222

All other states, please use: RBFCU, P.O. Box 149, Wilmington, OH 45177

Completed Title Process

***Private Seller Purchase:** A private seller transaction means a person other than a licensed dealer who sells or offers a vehicle for sale. If you purchased from a private seller, it is your responsibility to register the collateral in your name and record RBFCU as first lienholder. As part of the loan agreement, you must provide the Certificate of Title or other proof of collateral ownership reflecting at least one borrower's name and RBFCU as first lienholder within 120 calendar days from the date of loan finalization. If the lien-recorded title is not received within 120 calendar days, RBFCU may increase the loan's rate by 10% with a maximum rate not to exceed 18%, which will change your final payment amount. For example, if your loan rate is 3%, your rate will increase to 13%. If the lien-recorded title change will not be completed until after 120 calendar days of loan finalization, contact must be made to RBFCU. Check your state's requirements to complete the title transfer and lien recording. Lien-recorded titles should be forwarded to RBFCU, P.O. Box 149, Wilmington, OH, 45177.