

DMVQ PRINTABLE CHECKLIST

Memorandum Title Checklist

Use this when a lender holds your title and you need to register and plate the vehicle.




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Where titles happen, and why


A memorandum title comes from a County Clerk of Courts title office because the Clerk keeps the official title record while your lender holds the original. Once you have it, a BMV deputy registrar uses it to issue your registration and plates.


BRING THESE


Bring for the memo title, then plates

-  **Photo ID**
Ohio driver license or state ID.

-  **Lien and vehicle details**
The lienholder's name plus the title or VIN information.

-  **Form BMV 3774**
If applying directly at a title office rather than through your dealer or lender.

-  **Payment**
The \$5.00 memorandum title fee at the Clerk of Courts.

-  **Insurance for the plate step**
Bring the memo title and proof of Ohio insurance to an official DMV or BMV office.

DECISION POINT

How will you get it?

Through closing

Many dealers and lenders arrange the memorandum title when the loan closes, so check before making a trip.

Apply yourself

Request it at any County Clerk of Courts title office with form BMV 3774 and the \$5.00 fee.

Planning to sell?

A memo title cannot transfer ownership. The lien must be satisfied and the full title obtained first.

AT THE VISIT

Simple steps

- 1** Confirm the lender holds the title and gather the lien details.

- 2** Request the memo title at closing, or apply at a Clerk of Courts title office.

- 3** Bring the memo title and proof of insurance to an official DMV or BMV office for registration and plates.

- 4** After payoff, have the lien cancelled, no charge, and obtain the full Ohio title.

Avoid a return trip

Do not try to sell or gift a vehicle on a memorandum title, it is not proof of ownership.

Do not expect the BMV to print it, all Ohio titles come from the Clerk of Courts.

Do not misplace it, you need it to plate the vehicle while the loan is open.

For illustrative purposes only. This DMVQ guide is a plain-language planning aid. Requirements, fees, and eligibility are subject to change and may not reflect the most up to date information. Verify current requirements at bmv.ohio.gov or call an official DMV or BMV office before visiting.

OFFICIAL SOURCES

- Summit County Clerk of Courts title forms and fees
- Ohio BMV vehicle titles

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 Web guide: dmvq.com/memorandum-title
 Accessible version: dmvq.com/downloads/memorandum-title/