



## VEHICLE TITLING INSTRUCTIONS

Member Name	Loan Account Number	Disbursement Date
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Thank you for making WSECU your lender of choice! As stated in your loan agreement, you'll need to apply for title with WSECU listed as legal owner/lienholder on your vehicle and provide us with a copy of your registration via email at [ConsumerLoanServicing@wsecu.org](mailto:ConsumerLoanServicing@wsecu.org) or by fax to 360.570.3539 **within six (6) weeks** of the disbursement of your loan.

**Please note:** Names in the box above must match the names on the DMV title application. Failure to transfer your title to WSECU within the required timeframe may result in your loan being reclassified as an unsecured personal loan at a substantially higher rate and payment.

**If your vehicle will be titled in the State of Washington,** please contact the Department of Licensing for verification of required documents and scale weight documentation. Information is available on the DOL website at [www.dol.wa.gov/vehicleregistration](http://www.dol.wa.gov/vehicleregistration) or by calling the DOL at 360.902.3770.

**If your vehicle will be titled outside the State of Washington,** please contact the Department of Licensing, Department of Motor Vehicles or the licensing and titling authority in that state for assistance in applying for the new title.

## OBTAINING THE CERTIFICATE OF TITLE

**If the seller is the legal owner of the vehicle (i.e., there is no lienholder or this is a private transaction with another individual):**

- Obtain the title from the seller. Verify all legal owners have signed and dated the front of the title, releasing their interest.
- Ensure that the mileage is disclosed on the back of the title and that it is properly signed.
- The purchase price may be disclosed on the title or on a Bill of Sale (this form is available on the DOL website at [www.dol.wa.gov](http://www.dol.wa.gov)).
- Declaration of buyer and seller will need to be completed and signed by both parties for transactions in Washington State (the form is available on the DOL website at [www.dol.wa.gov](http://www.dol.wa.gov)).
- If a vehicle emission is required in your area of residence, verify that the seller has a current emission test. Emissions requirements vary from state to state.

**If you are refinancing your loan from another lender (changing the lienholder to WSECU):**

Contact your current lender/lienholder for payoff instructions. It is recommended that you call prior to completion of your loan with WSECU. You will need:

- A current payoff amount.
- The Certificate of Title from your current lender.
- A Cashier's Check or certified funds for same-day issuance of the Certificate of Title. If same-day issuance of the Certificate of Title isn't possible, please ask about the best option.

Ensure your lender has released interest by signing off as legal owner/lienholder on the Certificate of Title.

## APPLYING FOR YOUR TITLE

**Applying for a Title in Washington State:**

Please call the Department of Licensing at 360.902.3770 or visit the DOL website at [www.dol.wa.gov](http://www.dol.wa.gov) for assistance on required documents and scale weight documentation. The DOL requires application of title within 15 days from the date of purchase or from the date the legal owner/registered owner has signed and dated the Certificate of Title.

**Applying for a Title in Another State:**

Please contact the Department of Licensing in that state by phone or online for assistance in applying for a new title.

When submitting your title application to the Department of Licensing, please list WSECU as the legal owner as follows:

WSECU  
PO Box 20967  
Lehigh Valley, PA 18002-0967

**Please note:** Names in the box above must match the names on the DMV title application. Failure to transfer your title to WSECU within the required timeframe may result in your loan being reclassified as an unsecured personal loan at a substantially higher rate and payment.

Please pay the title application fee and, if applicable, sales tax and tab fees directly to the Department of Licensing when you transfer the title.