

**186A.120 Initial application for title and registration to be in county of residence of owner -- Exceptions.**

- (1) (a) Except for applications for title or salvage title using the electronic title application and registration system established under KRS 186A.017, application for a first certificate of registration or title and plate shall be made by the owner to the county clerk of the county in which the owner resides, except that, if a vehicle is purchased from:
  1. A dealer other than in the county in which the purchaser for use resides, the purchaser, or the dealer on behalf of the purchaser, may make application for registration to the county clerk in either the county in which the purchaser resides, or in the county in which the dealer's principal place of business is located; or
  2. An individual who resides in a county in which the purchaser does not reside, application for registration may be made to the county clerk in either the county where the seller resides or the purchaser resides.
- (b) The county clerk shall ensure that all applications and required supporting documents are complete.
- (c) An application received by a county clerk shall be processed and sent to the cabinet within three (3) business days of receipt.
- (2) (a) When purchaser of a vehicle upon which a lien is to be recorded is a resident of a county other than that of the dealer, the application for registration or title may be made to the county clerk in either county. The lien must be recorded in the county of the purchaser's residence.
- (b) If vehicle application for registration or title is presented to the county clerk of dealer's location rather than purchaser's residence, the clerk shall process documents in a manner similar to that of any application, with the exception that the AVIS system shall be programmed in a manner that the title shall not be issued from Frankfort until the lien information has been entered by the county clerk of the purchaser's residence.
- (3) (a) A new vehicle, when first registered or titled in this state, shall be registered or titled in the name of the first owner for use rather than in the name of a dealer who held the vehicle for sale.
- (b) Except as otherwise provided in this chapter, a used vehicle not previously registered or titled in this state shall be registered or titled in the name of the first owner for use rather than in the name of a dealer who held the vehicle for resale.
- (4) If the owner of a vehicle required to be registered or titled in this state does not reside in the Commonwealth, the vehicle shall be registered or titled with the county clerk of the county in which the vehicle is principally operated.
- (5) The Transportation Cabinet shall not require a member of the Armed Forces who is stationed in the Commonwealth to obtain a Kentucky operator's license in order to register a motor vehicle in the Commonwealth.
- (6) If the owner of a vehicle is other than an individual and resides in the Commonwealth, the vehicle shall be registered or titled with the county clerk in

either the county in which the owner resides or in the county in which the vehicle is principally operated.

**Effective:** June 27, 2025

**History:** Amended 2025 Ky. Acts ch. 95, sec. 3, effective June 27, 2025. -- Amended 2024 Ky. Acts ch. 123, sec. 40, effective July 15, 2024. -- Amended 2023 Ky. Acts ch. 6, sec. 3, effective January 1, 2024; and ch. 129, sec. 5, effective January 1, 2024. -- Amended 2022 Ky. Acts ch. 18, sec. 4, effective January 1, 2024. -- Created 1982 Ky. Acts ch. 164, sec. 21, effective July 15, 1982.