

**186A.170 Duties of Department of Vehicle Regulation in processing title applications.**

- (1) The Department of Vehicle Regulation shall:
  - (a) Within five (5) working days following receipt by it of an application for a certificate of title in proper form, process the application and its supporting documents in the manner provided in this section, and unless it finds discrepancies with respect to it or its supporting documents, issue a certificate of title in the name of the owner and send it postpaid to such owner;
  - (b) Within forty-eight (48) hours following electronic notification by a county clerk's office of an application for a certificate of title, issue a speed title which shall be held for pickup or returned to the owner by mail. The clerk shall take the application for title and process the appropriate paperwork as provided for in this chapter. Subject to the limitations outlined in paragraph (c) of this subsection, the department may provide by administrative regulation for exceptions to the speed title procedure; and
  - (c) Not exempt vehicles with salvage and rebuilt titles from the speed title procedures, but may extend the processing time on salvage and rebuilt title applications for which the documentation is complete and accurate for up to:
    1. Fifteen (15) business days for rebuilt vehicles that have been branded as unrebuildable in another state under KRS 186A.530(5) and (6); and
    2. Five (5) business days for all other salvage and rebuilt vehicles.
- (2) Upon receiving an application packet from a county clerk, the Department of Vehicle Regulation title examiner shall verify that the application form and its supporting documents are complete.
- (3) In the event there is a discrepancy between the application form and the supporting documents, the Department of Vehicle Regulation shall stop the application process and promptly contact the issuing clerk to resolve the discrepancy. After resolving the discrepancy, the clerk shall resubmit the application for further review and approval.
- (4) The Department of Vehicle Regulation shall carry out the following action with respect to each application:
  - (a) Examine the owner's application for legibility and proper execution, presence of required information, including required supporting documents, and the presence of required signatures. The Department of Vehicle Regulation shall ensure also that the required supporting documents are consistent in pertinent part with the information shown on the owner's application;
  - (b) The documents supporting an owner's application shall be examined as to authenticity and to determine if fraudulent alteration has occurred;
  - (c) Ensure that the vehicle identification number of the subject vehicle is apparently legitimate;
  - (d) Ensure that the vehicle identification number and any other appropriate information with respect to a vehicle for which a certificate of title has been applied for is compared against the National Crime Information Center

(NCIC) computerized listings of vehicles reported stolen, unless NCIC is not operational and the department has official notification that it is not expected to be operational within four (4) working days following the day on which an application for a certificate of title is received by it; and

- (e) Compare the computer-produced certificate of title for consistency with the owner's application and supporting documents.
- (5) The title application examiner shall ensure that each application has received the required examinations as indicated by the presence of each required approval via the application. Upon satisfying himself or herself that an application has passed the required examinations, the title examination certifier shall place his or her approval in KAVIS together with the date upon the application.
- (6) The Department of Vehicle Regulation shall withhold issuance of a title, until its questions are resolved to its satisfaction, when it finds material discrepancies or has information giving probable cause to believe:
- (a) That an applicant is not the lawful owner of a vehicle for which he or she seeks a title;
  - (b) His or her application is not in order;
  - (c) The documentation supporting an application is insufficient or fraudulent;
  - (d) The vehicle has an illegitimate vehicle identification number;
  - (e) The vehicle is stolen; or
  - (f) That the computer-produced certificate of title is not consistent with the owner's application.
- (7) In the case of multiple owners, the Department of Vehicle Regulation shall require only two (2) primary owners' names to be printed on the certificate of title. Upon submission of the title application, if more than two (2) owners are listed, the primary owners shall be determined by the title applicants. In such instances, the certificate of the title shall note that there are more than two (2) owners. The names of all title applicants shall be documented in AVIS.
- (8) When the Department of Vehicle Regulation finds that a certificate of title should be issued for a vehicle, the endorsement of the commissioner of the Department of Vehicle Regulation shall be engrossed upon the certificate of title following a preprinted statement which shall read: I certify that the Department of Vehicle Regulation has exercised due diligence in examining an application for a certificate of title for the above-described vehicle, and to the best of our knowledge and belief, the applicant whose name appears above is the lawful owner of the apparently legitimate vehicle described herein. ----- (signature), commissioner, Department of Vehicle Regulation, Kentucky Transportation Cabinet.

**Effective:** June 27, 2025

**History:** Amended 2025 Ky. Acts ch. 95, sec. 5, effective June 27, 2025. -- Amended 2023 Ky. Acts ch. 5, sec. 1, effective June 29, 2023. -- Amended 2017 Ky. Acts ch. 148, sec. 1, effective June 29, 2017. -- Amended 2012 Ky. Acts ch. 113, sec. 2, effective January 1, 2014. -- Amended 2010 Ky. Acts ch. 61, sec. 2, effective July 15, 2010. -- Amended 1996 Ky. Acts ch. 35, sec. 4, effective July 15, 1996. -- Created 1982 Ky. Acts ch. 164, sec. 31, effective July 15, 1982.