

186A.201 Lienholder, motor vehicle dealer, and manufactured home retailer to use electronic title application and registration system and centralized lien management system, as applicable -- Exceptions -- Duties of Transportation Cabinet. (Effective July 15, 2026)

- (1) Beginning July 1, 2027:
 - (a)
 1. Except as provided in subparagraph 2. of this paragraph, a lienholder shall use the electronic title application and registration system to submit liens and lien documents.
 2. This paragraph shall not apply to lienholders who are not normally engaged in the business of financing motor vehicles or manufactured homes and are exempted by the department; and
 - (b)
 1. Except as provided in subparagraph 2. of this paragraph, a motor vehicle dealer licensed under KRS Chapter 190 or a manufactured home retailer licensed under KRS Chapter 227 shall use the electronic title application and registration system and the centralized lien management system to submit title, registration, and lien documents.
 2. This paragraph shall not apply to any motor vehicle dealer who submits less than twenty-five (25) title applications annually.
- (2) The Transportation Cabinet shall:
 - (a) Work with county clerks, motor vehicle dealers, manufactured home retailers, lenders, and other entities to construct and test systems to enable full implementation of the electronic title application and registration system and the centralized lien management system prior to July 1, 2027; and
 - (b) Ensure that the electronic title application and registration system and the centralized lien management system are operational by January 1, 2027.

Effective: July 15, 2026

History: Created 2026 Ky. Acts ch. 135, sec. 1, effective July 15, 2026.