

**186A.005 Definitions for chapter. (Effective July 15, 2026)**

As used in this chapter:

- (1) "Approved entity" means:
  - (a) A motor vehicle dealer licensed under KRS Chapter 190 that applies to and is approved by the Transportation Cabinet to facilitate the title application or salvage title application process through the electronic title application and registration system;
  - (b) A state or federal financial institution chartered under the laws of this state, any other state, or the United States as a bank insured by the Federal Deposit Insurance Corporation (FDIC), bank holding company, trust company, credit union, savings and loan association, or a holding company or service corporation subsidiary thereof, or any agent of any of the entities listed in this paragraph;
  - (c) An owner of a fleet as defined in this section that applies to and is approved by the Transportation Cabinet to facilitate renewal of registration or maintenance of permanent registration under KRS 186A.127 through the electronic title application and registration system; and
  - (d) A retailer of manufactured homes, mobile homes, or recreational vehicles, as defined in KRS 227.550, that applies to and is approved by the Transportation Cabinet to facilitate the title application process through the electronic title application and registration system;
- (2) "Cabinet" means the Transportation Cabinet;
- (3) "Electronic title application and registration system" means a system established under KRS 186A.017 by which title applications, salvage title applications, title lien statements, other supporting documents, signatures, and fees are input and transmitted through the title application and registration process in an electronic format;
- (4) "Fleet" means:
  - (a) A group of at least one hundred fifty (150) U-Drive-It vehicles owned by the holder of a U-Drive-It certificate; or
  - (b) A group of at least ten (10) nonapportioned commercial motor vehicles owned by a company and used for business purposes;
- (5) "Manufactured home" has the same meaning as in KRS 227.550;
- (6) "Termination statement" means a statement allowing a lien to be released that is transmitted by:
  - (a) A form promulgated by the cabinet through administrative regulations in accordance with KRS Chapter 13A; or
  - (b) A letter from a lender that is dated, signed, and notarized, on letterhead with the name and logo of the lender, that includes the:
    1. Name of the owner of the vehicle or manufactured home;
    2. Identification number of the vehicle or manufactured home;
    3. Filing date of the lien; and

4. Lien file number assigned at the time of the filing of the lien; and
- (7) "Title lien statement" means a document or electronic submission, submitted by a secured party or authorized agent, to the cabinet through any county clerk's office in the Commonwealth, to note the security interest on the certificate of title, or to amend or terminate a security interest on the certificate of title.

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**History:** Amended 2026 Ky. Acts ch. 135, sec. 8, effective July 15, 2026. -- Amended 2023 Ky. Acts ch. 6, sec. 1, effective January 1, 2024. -- Created 2022 Ky. Acts ch. 18, sec. 1, effective January 1, 2024.