

VTR DIRECTIVE

2010 - 06

TO: DMV ALL

DATE: November 12, 2010

 FROM: Randy Elliston

SUBJECT: Duplicate CCO 30 Day Waiting Period

The purpose of this Directive is to provide a revised procedure for processing Certified Copy of Original Title (CCO) applications at VTR Regional Offices. This Directive establishes a 30 day waiting period for the issuance of duplicate CCOs. If a prior CCO has been issued, another CCO for the same vehicle may not be issued until 30 days after the last CCO issue date.

In some emergency situations, the waiting period may be waived. These instances could include immediate military deployments; initial CCO was issued based on fraudulent Release of Lien and other such occurrences. A CCO can be issued prior to the 30 day waiting period if the applicant surrenders the outstanding CCO or title for the vehicle. Please use your best judgment when addressing these situations and consult with a manager or supervisor on the best solution.

As you may know, there have been several instances of individuals acquiring multiple CCOs in a matter of days. These individuals have used the multiple titles for fraudulent purposes including obtaining multiple financial loans using the same vehicle as collateral. Our revised policy is in response to an increase of multiple CCO issuances for fraudulent activities.

The Registration and Title System (RTS) Version 6.6.0, scheduled for release in December, will contain a new feature to help enforce the new 30 day policy. Employees attempting to issue a duplicate CCO within the 30 day window will encounter a pop-up message informing them that a duplicate CCO has been issued in the last 30 days. Customers should be informed of the 30 day waiting period and the need to return on the appropriate date in order to apply for a duplicate CCO.

VTR will inform lienholders of the new policy and encourage them to help prevent title fraud by reporting liens in an expedited fashion. The message will include information about how to subscribe to our Motor Vehicle Data Inquiry (MVDI) service to allow them access to the latest title and lien information. Please feel free to share this information with any lienholder in your area.

Thank you for your attention to this matter.