

Twelve Year Lien Expiration FAQs

1. **Q: When does 12 year lien expiration take effect?**

A: Lien expiration takes effect February 1, 2017.

2. **Q: Which liens will expire?**

A: All liens dating February 1, 2005 and earlier will expire as of February 1, 2017 if a continuation is not filed.

Starting February 1, 2017, all liens will expire once they reach 12 years old. Therefore, lenders should file a lien continuation 6 months prior to expiration to prevent the lien from expiring. For example, a lien recorded on August 1, 2010 will expire on August 1, 2022 unless a lien continuation is filed by the lender. The lender should file the continuation request no sooner than February 1, 2022 (6 months prior to expiration)

Once a lien is expired, DMV will not be able to process a late continuation request.

3. **Q: Are there any exceptions to lien expiration?**

A: Yes, there will be some exceptions. The following vehicle types are exempt from lien expiration:

-Motor Homes

-Mobile Homes

-Special Mobile Equipment – 9,000 pounds or more (including farm tractors, road construction and maintenance machinery, ditch-digging apparatus, well-boring apparatus, truck cranes or mobile shovel cranes, and similar vehicles)

-Commercial Trucks – has a gross combination weight rating of 26,001 pounds or more

4. **Q: Who may file a lien continuation statement?**

A: The current lienholder on the title record must file the lien continuation.

5. **Q: How soon can I apply for a lien continuation?**

A: Lien continuations may be filed no sooner than 6 months prior to the expiration.

6. **Q: How long is the continuation?**

A: The continuation extends the lien for two more years.

7. **Q: How many lien continuations can be filed on a single lien?**

A: A lien may only be continued once after which time it must expire.

8. **Q: How do I file a lien continuation?**

A: To file for a lien continuation for any of your outstanding liens, please complete the [Form TI-003A Lien Continuation Request](#) for each vehicle's lien record, and submit to:

SCDMV
Lien Continuation Request
Post Office Box 1498
Blythewood, SC 29016-0051

If your financial institution has acquired the lien from a previous lender, please submit documentation indicating that you have acquired the lien.

9. **Q: Will I receive a paper title automatically when I send a paper title with a continuation?**
A: No, when you submit a lien continuation, your continuation will be documented on record. If you need a paper title, you may select the duplicate title option on the Lien Continuation Request form and pay \$15 to receive a duplicate title after lien continuation.
10. **Q: Will SCDMV provide a list of liens expiring for my lending institution?**
A: NO, SCDMV will not provide a list of expiring liens. All lenders are required to maintain a records on vehicles upon which that lender has lien.
11. **Q: Where can I find more information on Lien expiration?**
A: Additional lien expiration information may be found at:
<http://scdmvonline.com/DMVNew/default.aspx?n=titleandreg>
See also South Carolina Code of §Law 56-19-265 (G).