

HOUSE No. 3676

The Commonwealth of Massachusetts

PRESENTED BY:

Danielle W. Gregoire

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to modernizing and expanding availability of motor vehicle titling and registration services.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Danielle W. Gregoire</i>	<i>4th Middlesex</i>	<i>1/16/2025</i>
<i>Angelo J. Puppolo, Jr.</i>	<i>12th Hampden</i>	<i>2/19/2025</i>
<i>Mark J. Cusack</i>	<i>5th Norfolk</i>	<i>2/19/2025</i>
<i>Joseph W. McGonagle, Jr.</i>	<i>28th Middlesex</i>	<i>2/19/2025</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>2/19/2025</i>
<i>Hannah Kane</i>	<i>11th Worcester</i>	<i>2/19/2025</i>

HOUSE No. 3676

By Representative Gregoire of Marlborough, a petition (accompanied by bill, House, No. 3676) of Danielle W. Gregoire and others relative to motor vehicle titling and registration services. Transportation.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act relative to modernizing and expanding availability of motor vehicle titling and registration services.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 2 of chapter 90 of the General Laws, as so appearing, is hereby
2 amended by inserting after the third paragraph the following:-

3 The registrar is hereby authorized and directed to enter into agreements on behalf of the
4 commonwealth with the duly authorized representatives of any state of the United States or the
5 District of Columbia providing for the establishment of a reciprocal cross-border electronic
6 vehicle titling and registration program that would enable a person purchasing a motor vehicle in
7 a participant state that is other than the person’s state of residence to have such vehicle titled and
8 registered electronically in the person’s state of residence pursuant to the rules and regulations of
9 such reciprocal electronic titling and vehicle registration program; provided, however, that,
10 notwithstanding the provisions of any other previous agreement, permit, or license in existence
11 between the registrar, the commonwealth, and other parties, no person who sells motor vehicles
12 outside of the commonwealth pursuant to the laws and regulations of the state where said

13 person's place of business is located shall be allowed to engage in the electronic titling and
14 registration of motor vehicles into the commonwealth unless and until such reciprocal cross-
15 border electronic vehicle registration program is executed and established with the
16 commonwealth and such other state.

17 SECTION 2. Chapter 90 of the General Laws, as so appearing, is hereby further
18 amended in section 31 by inserting after the first paragraph the following:

19 The registrar shall make no rules or regulations limiting any class of motor vehicle dealer
20 from participation in the registry's electronic vehicle registration program solely based on the
21 volume of transactions conducted by the dealer.

22 SECTION 3. Chapter 90D of the General Laws, as so appearing, is hereby amended in
23 section 11a by inserting after the first paragraph the following:

24 Upon receiving notification of satisfaction of a security interest, the registrar may waive
25 the issuance and mailing of the certificate of title to the owner or third party requested by the
26 lienholder. If the registrar exercises this waiver, the registrar shall: (1) ensure the owner or third
27 party can subsequently request a paper certificate of title for no fee; and (2) have a process or
28 system established to ensure the owner or third party can effect action that would otherwise be
29 necessary upon the paper certificate of title.

30 SECTION 4. Chapter 90D of the General Laws, as so appearing, is hereby further
31 amended by striking out section 24 and inserting in place thereof the following section:

32 Section 24. (a) Upon the satisfaction of a security interest in a vehicle for which the
33 certificate of title is in the possession of the lienholder, the lienholder shall, within three days

34 after demand and, in any event, within ten days, execute a release of his security interest, in the
35 space provided therefor on the certificate or as the registrar shall prescribe, and mail or deliver
36 the certificate and release to the next lienholder named therein, or, if none, to the owner or any
37 person who delivers to the lienholder an authorization from the owner to receive the certificate.

38 (b) Upon the satisfaction of a security interest in a vehicle for which the certificate of title
39 is in the possession of a prior lienholder, the lienholder whose security interest is satisfied shall
40 within three days execute a release in such form as the registrar shall prescribe and deliver the
41 release to the owner, or to any person who delivers to the lienholder an authorization from the
42 owner to receive it. The lienholder in possession of the certificate of title shall either deliver the
43 certificate to the owner, or the person authorized by him for delivery to the registrar, or, upon
44 receipt of the release, mail or deliver it with the certificate to the registrar, who shall release the
45 subordinate lienholder's rights on the certificate or issue a new certificate.

46 (c) If the payment in satisfaction of the security interest is in cash or by certified check,
47 cashier's check, teller's check, intra-bank or inter-bank transfer of funds, or an electronic transfer
48 of funds, the payment shall be considered cleared immediately upon receipt by a lienholder.

49 (d) Notwithstanding paragraph (a) of section sixteen, no later than January 1, 2026, the
50 registrar shall prescribe a form or electronic process whereby a dealer can retail a vehicle for
51 which: (i) the dealer has made payment as described in paragraph (c); or (ii) the registrar has
52 received an electronic notification of the satisfaction of a security interest in accordance with the
53 system established pursuant to section eleven a. The registrar shall prescribe the manner in which
54 the dealer is to maintain, invalidate, or surrender the certificate of title upon receipt of the
55 certificate of title for a vehicle which is retailed under this paragraph.

SECTION 5. This act shall take effect upon its passage.