**Section 1010.130 Exclusiveness of Lien on Certificate of Title** **and Removal of Lien**

a) Liens and security interests in any vehicle for which an Illinois certificate of title has been issued, may only be perfected as provided for in the IVC, and any other interests whether sought to be perfected by recording or under the provisions of the Uniform Commercial Code [815 ILCS 5], as amended, shall not supersede the notation of a lien on a certificate of title nor serve as a valid lien or security interest if no lien is noted on such certificate of title.

b) A lien recorded on a certificate of title may be removed from a title record and the certificate of title may be issued to either the vehicle owner or a secondary lienholder listed on a title without notice of the lien release being provided to the Secretary when the Secretary determines that:

1) the lien is more than seven years old;

2) the vehicle is more than 10 years old; and

3) the lienholder is out of business according to Secretary of State records or other actions undertaken by the Secretary of State to verify the status of the lienholder.

c) In accordance with IVC Sections 3-104 and 3-116, all applicable forms must be completed and fees paid in order to complete the transaction specified under subsection (b).

(Source: Amended at 49 Ill. Reg. 1590, effective January 22, 2025)