AUTOMOBILE DEALER TRAINING ASSOCIATION



Oregon Dealer Renewal Compliance Guide

2027 Edition

New Oregon laws, DMV dealer updates and the federal changes every Oregon dealer should know when renewing your certificate.

oregondealers.com
Oregon Dealer Continuing Education

Automobile Dealer
Training Association



Are You Still Compliant?

Oregon and federal dealer rules changed significantly this year. Most dealers never hear about them until it's too late. This short update shows you what changed and what to watch for.

— Delus Johnson, Your Dealer Course Instructor

DMV No Longer Mails Renewal Letters

Oregon DMV has stopped mailing certificate renewal letters to vehicle businesses. Make sure DMV has your current email address, and watch for your renewal so your dealer certificate doesn't lapse.

Quick Self-Check: Can You Answer "Yes" to All Six?

1. **Do you run an NMVTIS report on every retail sale?**
   And keep a copy in your deal file
2. **Do you give the new financing disclosure?**
   Plain language, with a 10-day window
3. **Do you know the notice for temp permits without DEQ?**
   Required when you issue one
4. **Do you use a one-and-the-same statement?**
   When your business name varies on a transaction
5. **Are your registration fee quotes current?**
   Check Chapter M of the DMV handbook
6. **Do you honor every texting opt-out?**
   New federal rules start January 31, 2027

What's Inside

- **Part 1:** Latest Oregon law changes
- **Part 2:** DMV dealer updates
- **Part 3:** Federal rules for 2026 and 2027
- **Plus:** What your tuition includes

A "no" to any question above? Our Oregon continuing education course covers every item in detail, and you can start and stop the course at your convenience.

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This update is a summary for education only, not legal or tax advice. Laws change; confirm details with Oregon DMV, your attorney or your tax professional.

PART 1

Latest Oregon Law Changes

New Oregon laws that affect almost every deal you write.

1 Title History Search on Every Sale SB 840

Before you finalize a retail sale, you must:

- Run a vehicle record search through **NMVTIS** or an equivalent commercial system.
- Verify the vehicle's title information.
- Tell the customer about any title brand, defect or irregularity that could affect value, such as odometer discrepancies, damage reports or signs the vehicle was stolen.
- Keep a copy of the report in your records, and give the customer a copy.

Report required	Exempt
Passenger vehicles, trucks, buses, motorcycles, recreational vehicles and motor homes	Trailers, mobile homes, mopeds, semi-trailers, golf carts, boats, special machinery, vehicles on a salvage title or certificate of destruction, non-motorized vehicles and types not reported to NMVTIS

2 Temp Permits Without DEQ Proof SB 840

You may now issue a temporary registration permit for a vehicle subject to DEQ before it has proof of compliance. When you do, give the buyer a **written notice** that says:

- The vehicle is subject to pollution control requirements.
- DEQ testing must be done before the permit expires, or the buyer must reapply.
- It can't be registered until proof of compliance is submitted.
- If it fails emissions, the buyer must tell you right away.
- You must make sure it complies before first registration.
- After that, you aren't responsible for future testing.

Keep a copy of the notice. If you learn after the sale that the vehicle needs DEQ testing, send the notice within **5 business days**.

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3 Auto Loan Fairness and Transparency HB 3178

- Give a **plain-language disclosure** in Oregon's top six languages.
- You have **10 calendar days** (was 14) after delivery to finalize financing.
- The buyer may void the deal within that window if the terms change.
- Notify the buyer within **2 days** if a contract or lease is voided.
- Charges on a voided deal are limited.
- The disclosure lists the Oregon DOJ and State Bar contacts.

4 New RV Trip Permit for Out-of-State Buyers HB 2660

You can sell out-of-state RV buyers a trip permit so they can keep traveling in Oregon: **30 consecutive days, $70, one per vehicle**. Only the buyer can get it, never an Oregon resident, and the purchase agreement must state they won't title the RV in Oregon. Sold through the Dealer Portal in DMV2U.

5 Registration Fees HB 3991

Voters rejected most of the transportation package's tax and fee increases (Measure 120). The part already in effect stands: a **$30 per year** registration surcharge increase ($60 for two years) for vehicles rated 40+ MPG and electric vehicles. It doesn't apply to vehicles in OReGO. For current fees, see **Chapter M** of the Oregon DMV Title and Registration Handbook.

6 Dismantler Certificates HB 2706

Dismantler certificates are now good for **two years** instead of one, with a $1,000 renewal fee. Annual compliance visits and fire inspection reports to DMV still apply.

7 Connected Vehicle Privacy HB 3875

The Oregon Consumer Privacy Act now covers **all vehicle manufacturers and their affiliates**, regardless of size, and data from connected vehicles (sensors, navigation, apps, microphones and cameras). Owners can access, delete and opt out of the sale of that data. This mainly affects franchised dealers tied to a manufacturer.

IN THE COURSE How to add NMVTIS reports, DEQ notices and the new financing disclosure to your deal jacket, plus a 25-cent vehicle history report option.

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PART 2

Oregon DMV Dealer Updates

Process changes from DMV Dealer Services that can delay your titles and transactions if you miss them.

1 Renewal Letters Are No Longer Mailed

DMV used to mail renewal letters 6 to 8 weeks before your certificate expired, with your plate list and fee sheet. That has stopped. **Keep your email address current with DMV** and renew on time.

2 Lost Title? Use a Secure Power of Attorney

If the title is lost, the seller can give you power of attorney to disclose the mileage. Complete the odometer disclosure on a **secure POA** and apply for a replacement title for the owner of record. Once it's issued, copy the disclosure onto the back of the title.

3 Statement of Error (Form 502)

Use an SOE to explain name corrections made by crossing out, blacking out or white-out on **titles, MCOs and title applications only**. It can't fix odometer, vehicle or VIN errors, or names on odometer disclosures, POAs or other forms.

4 One-and-the-Same Statement Now Required

DMV no longer keeps these on file. If your business appears under different names or name variations in a transaction, include a one-and-the-same statement with an **original (wet) signature**, or a copy certified as a true copy.

5 No More Free Paper Form Packets

The ODOT Storeroom no longer mails free packets of title, transaction and reporting forms. Download current forms from the DMV website.

Oregon DMV Dealer Services	
Address	1905 Lana Ave NE, Salem, OR 97314
Phone and hours	503-945-5479, Monday to Friday, 10:00 a.m. to 3:00 p.m.
Email	DMVDealerServices@odot.oregon.gov

IN THE COURSE How to track new laws in Salem and Washington, D.C., contact your lawmakers, and renew your dealer certificate.

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PART 3

Federal Rules for 2026 and 2027

These apply to every Oregon dealer, including small and buy-here-pay-here lots.

1 FTC Safeguards Rule: Breach Reporting

Dealers who arrange financing must have a written information security program. If unencrypted data on **500 or more customers** is exposed, you must report it to the FTC within **30 days**. The FTC may post the report publicly.

2 CARS Rule Vacated, but Still Enforced

A federal court threw out the FTC's CARS Rule in 2025. The FTC and state attorneys general still go after deceptive pricing, hidden add-on fees and bait advertising under unfair and deceptive practices (UDAP) laws. Some states are passing their own versions.

3 Car Loan Interest Deduction

Buyers may deduct up to $10,000 a year in interest on loans for **new, U.S.-assembled** vehicles. Final IRS rules came out in 2026. Lenders, including some dealers who finance their own sales, must report this interest to the IRS and the buyer.

4 Texting and Calling Customers (TCPA)

Customers can opt out in any reasonable way, such as replying "stop." New FCC "revoke-all" rules start **January 31, 2027**. One opt-out may cover all your marketing texts and calls. Fines run up to $1,500 per message.

5 Coming Soon: Right to Repair

The REPAIR Act is pending in Congress. A narrower version is in the Motor Vehicle Modernization Act of 2026 (H.R. 7389), which a House committee passed 48-1 in May 2026.

6 Other Federal Reminders

- Federal EV clean vehicle tax credits ended for vehicles bought after **September 30, 2025**. Remove old credit claims from your ads.
- Cash over $10,000 in one deal still requires IRS **Form 8300** within 15 days.

IN THE COURSE What each federal rule means for your lot, plus free videos on financing, cash reporting and odometer fraud.

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- ✓ Donate Vehicles For Tax Writeoffs
- ✓ Consignments and Trade Ins
- ✓ Get a Dealer Floor Plan
- ✓ Get Loans for Every Customer
- ✓ Lucrative Buy Here Pay Here
- ✓ Complete Titles and Lost Titles
- ✓ National Motor Vehicle Title Info
- ✓ Odometer Fraud and Disclosure
- ✓ Hiring Tips for Dealers
- ✓ Financing and Cash Reporting
- ✓ Vehicle History Reports
- ✓ Hiring Employees for Dealerships
- ✓ Exporting Vehicles to Other Countries

Stay Compliant. Keep Your License. Grow Your Profits.

Take your Oregon dealer continuing education with the course that includes profit training, not just the state minimum.

oregondealers.com

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