vitu

Cover Sheet - MI

Process Date	Transaction Id
10/08/2026	191559186
Titling State	**Military**
MI	

YV4M12PE0T1427945 2026 VOLVO
New Passenger

Vehicle Info

Model:	XC90
Body Type:	Utility
GVW:	7000
Fuel Type:	Gas
Odometer Reading:	5929

Sale Information

Purchase Date:	09/26/2026
Sale Type:	Lease
Taxable Selling Price:	33,102.05
MSRP:	68,030.00
List Price:	
Trade in Value:	

Owner Info

Owner 1 Name:	SYDNEY MCCONKEY-SPENCER
Owner 2 Name:	RYAN SPENCER
Registered Address:	416 WALNUT AVE, ROYAL OAK, Oakland, MI, 48073
Lessor Name:	VCFS AUTO LIEN COMPANY LLC
Address:	6150 OMNI PARK DR, MOBILE, MOBILE, AL, 36609

Lienholder Info

Lienholder 1 Name:	VCFS LIEN COMPANY LLC
Address:	PO BOX 91300, MOBILE, MOBILE, AL, 36691
Lienholder 2 Name:	
Address:	
Lienholder 3 Name:	
Address:	

Registration Information

Application Type:	Title & Registration
Registration Action:	Plate Transfer
Registration Period:	
Plate Number:	INJTR
Expiration Date:	10/30/2026

Final Destination

Send to:	Howard Orloff Imports Attn: Delgado Veronica
Phone:	(773)227-3200
Mailing Address:	1924 Paulina St, Chicago, Cook, IL, 60622

Fee Summary

TITLE FEE	$15.00
LIEN RECORDING FEE	$1.00
REGISTRATION FEE	$317.00
TRANSFER FEE	$15.00
PLATE FEE	$10.00
MI STATE TAX (6%)	Due w/ Monthly Payment
ELECTRONIC FILING FEE	$15.00
VITU FULL SERVICE FEE	$165.00
MI STATE VARIABLE FEES	$.00
Total	**$538.00**

Submitted By: Veronica Delgado
Phone: (773)227-3200
Location: Howard Orloff Imports
Address: 1924 Paulina St, Chicago, Cook, IL, 60622

For Vitu use

Pre-Checker Name

Comments / Resolution:

RECEIVED
OCT 13 2026
BY: KF

For your paperwork to be processed faster, please send your transaction documents in the order they are listed on the checklist. Thank you!

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MICHIGAN REGISTRATION **JOCELYN BENSON**
Secretary of State

Plate: INJTR Expires: 10/30/2027
RENEWAL TRANSFER
2026 VOLVO STA WGN
Vehicle No: YV4M12PE0T1427945 Fee Cat. or Wt: 65050
M 252 782 210 381 County: OAKLAND

VCFS AUTO LIEN CO. LLC LSR SYDNEY
MCCONKEY-SPENCER LSE & ET AL LSE
416 WALNUT AVE
ROYAL OAK MI 48073

INJTR

License Fee: 393.00

10192026 607 127560281 409.00 TR-1L

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416 WALNUT AVE
ROYAL OAK MI 48073

5716240

TR-1L (2/19)

A "P" will print on your tab if you purchased a Recreation Passport.



Your plate number is printed on your tab. Match your tab to the correct plate.

Important

Bend at dotted line and carefully peel until tab is fully removed.

1. Don't remove this tab until you are ready to place it on your license plate.
2. Your new license plate tab shows both the month and year of expiration.
3. Be sure your license plate is clean and dry, then apply your tab as follows: All plates **except motorcycle, Wonderland and legacy plates:** Upper right corner. Motorcycle, Wonderland and legacy plates: Lower right corner.

This registration and your current Certificate of Michigan No-Fault Insurance must be carried in the vehicle or by the driver.

Both must be presented upon request of a police officer.

Commercial vehicles only - signature required
If an elected gross vehicle weight is selected, I declare this vehicle won't exceed that weight. I further certify the registrant and operator will be knowledgeable of the federal and state motor carrier safety regulations, including hazardous materials regulations. **X** _____ Owner's signature

Present this registration when transferring this license plate to another vehicle.

This registration and your current Certificate of Michigan No-Fault Insurance must be carried in the vehicle or by the driver.

Both must be presented upon request of a police officer.

Commercial vehicles only - signature required
If an elected gross vehicle weight is selected, I declare this vehicle won't exceed that weight. I further certify the registrant and operator will be knowledgeable of the federal and state motor carrier safety regulations, including hazardous materials regulations. **X** _____ Owner's signature

Present this registration when transferring this license plate to another vehicle.

Application for Michigan Vehicle Title TR-11L

Electronic Title Issued MI0032095459

Vehicle information

Transaction type: ORIG TITLE/REN TRANS PLATE Plate: INJTR Expiration: 10/30/2027

Year: 2026 Make: VOLVO Model: XC90 Body style: STA WGN

VIN: YV4M12PE0T1427945 Title brand: Base MSRP: 65050

Empty weight in pounds: Odometer: 5929 Odometer brand: ACTUAL

Owner information

Driver's license number or FEIN: M252782210381

Names as they will appear on title: VCFS AUTO LIEN CO. LLC LSR SYDNEYMCCONKEY-SPENCER LSE & ET AL LSE

Address: 416 WALNUT AVE ROYAL OAK MI 48073

Mailing address:

Full rights to survivor: NO

Lienholder information

First secured party: VCFS LIEN COMPANY LLC Filing date: 09/26/2026

Address: PO BOX 91300 MOBILE AL 366911300 Lien code ID: LH061984

Second secured party: NONE Filing date:

Address: Lien code ID:

Fees

Registration fee: $ 383.00 Recreation Passport fee: $ 0.00 Registration transfer fee: $ 10.00

Title fee: $ 16.00 Title late fee: $ 0.00 Expeditious fee: $ 0.00 Tax: $ 0.00 Total: $ 409.00

Use tax return

Purchase price or retail value, whichever is greater: $ 33,102.05 6% tax: $ 0.00

Credit for tax paid to reciprocal state, proof attached: $ 0.00 Tax being paid: $ 0.00

Tax exemption reason: LEASED VEHICLE

Owner certifications

I certify I own this vehicle and to the best of my knowledge all information on this application is valid and correct.

New owner or applicant signature(s):

Seller name: Purchase date: 09/26/2026

If you don't receive your title in 60 days, call 888-767-6424

For Michigan Department of State office use only

Applicant identification

Applicant name: Owner: ___ Other: ___ Type of ID shown:

Legal document

Type of document: County: State:

Court: File or docket number:

Personally identifiable information collected on this form is limited to what's needed to complete your transaction. For other ways your information may be used, visit Michigan.gov/SOS/policies

10192026 607 127560281 409.00 CARS0127560281

TR-11L (Rev. 1/26) Authority granted under Public Act 300 of 1949 as amended

Invoice

Date	Invoice #
10/20/2026	127156

PAID 10/20/2026

Bill To	Ship To
VITU 150 DOW ST TOWER 4 STE 451 MANCHESTER, NH 03101	

State	Terms	Rep	Ship
MI			10/20/2026

Quantity	Item Code	Description	Price Each	Amount
		SYDNEY SPENCER 191559186		
0			)	0.00
1	TITLE FEE	TITLE FEE	16.00	16.00
1	REG FEE	REG FEE	393.00	393.00
1	ELECTRONIC FI...	ELECTRONIC FILING FEE	15.00	15.00

Total	$424.00
Payments/Credits	-$424.00
Balance Due	$0.00