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Please note - This document is intended to cover most requirements for obtaining a negotiable, lien-free title. It is not intended to replace motor vehicle department regulations or rulings. If you have title questions please contact IAA’s Title Solutions Department (TitleSolutions@iaai.com).

Please direct any questions, comments, or corrections to IAA’s Title Solutions Team.
TitleSolutions@iaai.com Toll Free - 888-MY-TITLE (888-698-4853)
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Contact Information

IAA Website:  http://www.iaai.com

Title Questions:

IAA – Title Solutions
7835 Woodland Drive
Suite 200
Indianapolis, IN 46278
Toll Free: 888-698-4853
FAX: 630-203-1119
TitleSolutions@iaai.com

IAA Locations in North Carolina:

Asheville
4900 Hendersonville Hwy
Fletcher, NC 28732
Phone: 828-684-1564
Fax: 828-684-3246
Auction: Bi-Friday 9:30 AM ET

Charlotte
1710 Starita Road
Charlotte, NC 28206-1286
Phone: 704-596-5854
Fax: 704-596-7492
Auction: Monday 9:30 AM ET

Concord
5100 Merle Rd
Concord, NC 28025
Phone: 704-788-4421
Fax: 704-784-2414
Auction: Bi-Tuesday 12:00 PM ET

Motor Vehicle Department:

Vehicle Registration Section
3148 Mail Service Center,
Raleigh, NC 27699-3148
Phone: 919-715-7000
www.ncdot.gov/dmv/vehicle

Greensboro
171 Carden Road
Graham, NC 27253-9468
Phone: 336-226-4224
Fax: 336-226-4254
Auction: Thursday 9:30 AM ET

Raleigh
60 Sadisco Road
Clayton, NC 27520
Phone: 919-553-6148
Fax: 919-553-2857
Auction: Wednesday 9:00 AM ET

Wilmington
415 Madeline Trask Drive
Castle Hayne, NC 28429-5841
Phone: 910-675-2311
Fax: 910-675-1619
Auction: Bi-Tuesday 9:30AM ET
Title and Disposal Information

Standard Title Processing
IAA will apply for the appropriate title in the Provider’s name. In order to initiate this process the vehicle provider must supply the following documentation:

- **Properly Executed Title** –
  - Non-Lien – Original title signed by all titled owners
  - Lien – Original title, unsigned
    - Lien released on front of title by lienholder – requires signature / title
    - Generic, notarized Power of Attorney, signed by all titled owners
  - Missing Title – Generic, Notarized Power of Attorney, signed by all titled owners

- **Lien Release** (if applicable) –
  - Lien released on the front of the title by a financial institute (bank, credit union, etc)
  - Must be released by signature and stamp
  - Separate notarized lien release on letterhead if the lienholder is not a financial institution (individual, dealer)
  - Must include year, make, model, and VIN and titled owner’s name

- **Odometer Disclosure** – Odometer disclosure is required for vehicles less than 10 model years. This can be accomplished on the title or with a separate odometer statement, signed by the owner. Mileage should be stated with a verified reading and should not be an estimate or guess.

If IAA is not processing the title, please attach the properly executed sale document and any additional required forms as outlined above to a coversheet with your selling instructions noted. Forward these documents to the appropriate IAA Branch.

DMV Title Fees
Please contact your local IAA Branch or DMV for up-to-date fees
Duplicate - $15.00
Salvage - $15.00
Duplicate Title
With the owner’s cooperation, IAA can apply for a duplicate title.
IAA will need:

- Two (2) generic, notarized Power of Attorney forms signed by all titled owners
- Damage Disclosure Form MVR181 (Contact IAA for Details – Provider Specific)
- Lien release – If applicable

Additional Information

Deceased Owner Requirements

- Joint Tenants with Right of Survivorship requires Death Certificate and signature of surviving spouse / kin.
- If probated, need Letters of Testamentary and title signed by executor.
- No probate requires Death Certificate, release from next of kin Form 317, and signed title by appointed.

Repossessed Vehicle

- Affidavit of Repossession
- Do not release lien
- Lienholder signs title as seller
- Title required in provider’s name

Name Changes

- If the insured’s name is different than the name that appears on the title (i.e. different last name or nickname instead of first name), a copy of the marriage license, divorce decree, or court document stating legal name has changed may be required in addition to the signed title. Please contact a North Carolina branch if questions arise.
- If name on title is completely different, this could be a situation where the owner purchased the vehicle from someone and did not title it properly. In this scenario the owner will be required to pay sales taxes and have the vehicle titled properly before it can be sold. Contact your local IAA branch or Title Solutions for assistance in resolving these situations. Title Solutions requires written approval via email or fax from provider before providing assistance.

Owner Retain

- If the vehicle has been declared a total loss by the provider and deemed repairable, the owner may retain the vehicle. A salvage title does NOT have to be issued on an owner retained vehicle.
- The provider completes a North Carolina Notification of Owner-Retained Salvage form (MVR-4C) and mails it to the North Carolina DMV.
- Please contact Title Solutions for more details.
Un-Recovered Theft

- The provider is required to obtain a title in their name because the provider will need proof of ownership if the vehicle is recovered.
- MVR 181 will need to be sent to state with title and application. Mark ‘theft’ on MVR181.

Alternate Disposal

- If the Provider is unable to obtain a negotiable title, the vehicle can be sold for Parts Only. IAA requires written notification on provider letterhead. Lienholder needs to provide notification as well, if applicable.
- If lienholder is out of business or unresponsive, contact your local IAA branch.

State Guidelines

Title Requirements by Vehicle Type

<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>Titled</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passenger vehicles</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>ATVs</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Boats</td>
<td>Yes</td>
<td>As of January 1, 2007 - Any motorized vessel or sailboat 14 feet or longer must be titled through the Wildlife Resources Commission.</td>
</tr>
<tr>
<td>Commercial trucks (i.e. tractor trailers)</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Farm Equipment</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Manufactured and mobile homes</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Mopeds</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Motor Homes and RV’s</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Motorcycles</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Off-road vehicles</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Snowmobiles</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Trailers</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>
### Title Branding Guidelines

<table>
<thead>
<tr>
<th><strong>Salvage Title</strong></th>
<th>Salvage titles are required for vehicles of all model years that have been damaged by collision or other occurrence to the extent that the cost of repairs exceeds 75% of the vehicle's fair market value.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clear Title</strong></td>
<td>If the vehicle has damage with a repair cost of less than 75% of the fair market value it can be sold with a clear title unless a total loss claim was paid. If a provider pays a total loss claim, the vehicle is always sold on a salvage title.</td>
</tr>
</tbody>
</table>
Determining the Correct Title Type
North Carolina Salvage Title Flow Chart

- Vehicle Declared a total loss
  - Is vehicle a Snowmobile, ATV, Moped, or Off-Road Vehicle?
    - Yes → Vehicle not title in North Carolina
    - No → Is vehicle a Boat?
      - Yes → Titling is optional
      - No → Does vehicle have damage by collision or other occurrence to the extent that the cost of repairs exceeds 75% of the vehicle’s fair market value?
        - Yes → Apply for Salvage title
        - No → Vehicle not declared a total loss, may be able to obtain a clear title. Contact IAA branch
Frequently Asked Questions

What is required to correct a mistake that is made by the owner on the back of the title?
If an error is made on the title form MVR-5 can be used. Get a signed and notarized PoA from owner/owners and correction affidavit can be completed on their behalf.

Is a copy of the written estimate needed to process the title?
A damage appraisal is not required.

What type of PoA is required if the title is not signed?
The state accepts a generic power of attorney.

If an owner’s full name is listed, does he/she need to sign as listed on the face of the title?
The signature should match exactly as the name is listed on the face of the title.
Example: John P. Doe / John P Doe. Note that this is NOT signed John Doe or J. Doe or Mr. Doe.
Example Documents

North Carolina Title (Front)

The Commissioner of Motor Vehicles of the State of North Carolina hereby certifies that an application for a certificate of title for the herein described vehicle has been filed pursuant to the General Statutes of North Carolina and based on that application, the Division of Motor Vehicles is satisfied that the applicant is the lawful owner. Official records of the Division of Motor Vehicles reflect vehicle is subject to the liens, if any, herein enumerated at the date of issuance of this certificate.

As WITNESS, his hand and seal of this Division of the day and year appearing in this certificate as the title issue date.

Commissioner of Motor Vehicles

75987443
## North Carolina Title (Back)

### FIRST RE-ASSIGNMENT OF TITLE BY REGISTERED OWNER

The undersigned hereby certifies that the vehicle described herein has been transferred to the following printed name and address:

**Name of Buyer:**

**Address of Buyer:**

- **H.O.**
- **Mailing Address:**

**Sellers:**

- **Hand Printed Name:** Jane Doe
- **Hand Printed Name:** Jane Doe

**Date of Transfer:**

**ODOMETER READING:**

- **Mil:**

**WARNINGS - ODOMETER DISCREPANCY:**

- **Yes:**
- **No:**

**To my knowledge the vehicle described herein:**

- **Yes:**
- **No:**

**Sellers’ Signature:**

**Notary Public:**

**Hand Printed Name:**

**Date:**

**Place:**

**County:**

**Commission Expires:**

**July 20, 2016**

### FIRST RE-ASSIGNMENT OF TITLE BY DEALER

The undersigned hereby certifies that the vehicle described herein has been transferred to the following printed name and address:

**Name of Buyer:**

**Address of Buyer:**

- **H.O.**
- **Mailing Address:**

**Dealers:**

- **Hand Printed Name:**
- **Hand Printed Name:**

**Date:**

**County:**

**Notary Public:**

**Hand Printed Name:**

**My Commission expires:**

**July 20, 2016**

### PURCHASER’S APPLICATION FOR NEW CERTIFICATE OF TITLE

The undersigned purchaser of the vehicle described on the face of this certificate, hereby makes application for a new certificate of title and certifies that said vehicle is subject to the following named lienholders and that the information contained herein is true and accurate to my best knowledge and belief.

**OWNERS:**

- **Owner 1 D.L.:**
- **Owner 2 D.L.:**

**Address:**

- **City:**
- **State:**
- **Zip Code:**
- **Tax:**

**FIRST LIEN:**

**Date of Lien:**

**Liensholder:**

**Name:**

**Address:**

- **City:**
- **State:**
- **Zip Code:**

**SECOND LIEN:**

**Date of Lien:**

**Liensholder:**

**Name:**

**Address:**

- **City:**
- **State:**
- **Zip Code:**

**ODOMETER READING:**

**WARNINGS - ODOMETER DISCREPANCY:**

- **Yes:**
- **No:**

**To my knowledge the vehicle described herein:**

- **Yes:**
- **No:**

**Dealers’ Signature:**

**Notary Public:**

**Hand Printed Name:**

**My Commission expires:**

**July 20, 2016**

**NOTES:**

- **Retailers must apply for new title within 28 days after purchase or pay statutory penalties. Alterations or additions will void this title.**
# Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Affidavit of Correction</strong></td>
<td>A notarized form that can correct certain errors made by an owner on the title.</td>
</tr>
<tr>
<td><strong>Appraisal</strong></td>
<td>Written estimate detailing damage and replacement costs for a vehicle. Also known as an Estimate of Repair.</td>
</tr>
<tr>
<td><strong>Date of Loss</strong></td>
<td>Date accident occurred or vehicle was stolen.</td>
</tr>
<tr>
<td><strong>Duplicate Title</strong></td>
<td>A duplicate title is a replacement title obtained through the state title processing agency (Ex. DMV, MVD, BMV). When a duplicate title is issued the original title becomes void.</td>
</tr>
<tr>
<td><strong>Electronic Title</strong></td>
<td>Some states are now using E-Titles especially when there is a Lienholder listed. An E-Title is held in the title possessing agency’s system until the Lienholder releases the lien. The title is then printed and mailed out to the specified party.</td>
</tr>
<tr>
<td><strong>Exceeds Mechanical Limits (EML)</strong></td>
<td>Exceeds Mechanical Limits is an option on most titles that is selected when the vehicle has travelled more miles than the odometer can register. Many older vehicles are limited to 99,999.9 mile odometer reading. When the vehicle exceeds the odometer’s mechanical limits traveling past 100,000.0 miles, the vehicle has exceeded its mechanical limit for the odometer. This option is rarely selected on newer vehicles since most odometers now register up to 999,999 miles.</td>
</tr>
<tr>
<td><strong>Lien Release</strong></td>
<td>When a lien has been perfected on a vehicle the state requires the lienholder to release the lien indicating that the lien has been satisfied before ownership of the vehicle can be transferred. Lien releases are typically executed by having the lienholder sign and date the face of the title or by providing a separate notarized lien termination statement on the lienholder’s letterhead. If a separate statement is used the statement should include a description of the vehicle including; VIN, year, make, model, and the owner’s name(s). Lienholder can also add or remove electronic liens by accessing the state’s database. A paper title will automatically be mailed to address of the lienholder’s discretion if the lien is active or to the vehicle owner if it is a title holding state.</td>
</tr>
<tr>
<td><strong>Not Actual Mileage (NAM)</strong></td>
<td>Not Actual Mileage is an option on most titles that allows the owner to indicate that mileage shown on the odometer is not a true representation of the mileage of the vehicle. This can happen on some vehicles when the odometer or the vehicle’s engine control unit (ECU) is replaced, or when the odometer or its related systems are damaged or inoperable.</td>
</tr>
</tbody>
</table>
Glossary

Odometer Disclosure
Odometer disclosure is required for vehicles less than 10 model years. This can be accomplished on the title or with a separate odometer statement signed by the owner. Mileage should be stated with a verified reading and should not be an estimate or guess.

Owner
The name listed on the front of the title. It usually states Owner or Legal Owner.

Owner Retain
Any vehicle deemed a total loss by the provider that the owner elects to retain ownership of. Most states will require that the title is converted into some form of salvage title. Rules regarding who is responsible for transferring the title vary by state.

Power of Attorney (PoA)
Legal document that allows the appointed person/Provider to sign title, application, or any other documents related to the vehicle listed on the form on behalf of the owner.

Properly Executed Title
Title that is properly signed by owner and lienholder, which has released lien if applicable.

Provider
Provider, charity, or individual selling the vehicle through IAA

Repair Estimate
Written appraisal detailing estimated repair cost of damage and replacement cost for a vehicle. Also known as a Damage Appraisal

Sale Document
Document that was used to sell the vehicle at an IAA auction. (bill of sale, clear title, salvage title, certificate of destruction, junk title, scrap title etc.)

Salvage Title
Titles are branded Salvage on ANY vehicles that fall into the salvage branding criteria for each specific state. Most states consider a vehicle to be deemed salvage if it is 10 model years of age or newer that has been stolen or has been deemed uneconomical to repair by the provider. (S.) These vehicles are issued a salvage title and may be subject to repair and re-inspection.

Title Problems
Title paperwork received by IAA that is not correct or incomplete and requires additional documents or information before the title can be processed and vehicle can be sold.

Title Solutions
A specialized and exceptionally knowledgeable service by IAA that provides innovative and prompt solutions for your toughest title problems.

Total Loss
Any vehicle that has been deemed uneconomical to repair by the provider.

Un-Recovered Theft
Any vehicle that has been stolen and not recovered.
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