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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) © 2013. Insurance Auto Auctions, Inc.
Contact Information

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

Title Questions:

IAA – Title Solutions
13085 Hamilton Crossing Blvd
Carmel, IN 46032
Toll Free: 888-698-4853
FAX: 855-584-5198
TitleSolutions@iaai.com

Motor Vehicle Department:

Texas Department of Motor Vehicles
4000 Jackson Ave.,
Austin, TX 78731
Phone: 888-368-4689
Business Hours: M-F 8AM – 5PM CT
www.txdmv.gov

IAA Locations in Texas:

Abilene
7700 US 277
Hawley, TX 79601
Phone: 325-675-0699
Fax: 325-675-5073
Auction: BI-Weekly Every other Thursday at 9:30 AM CT

Amarillo
11150 S. FM 1541
Amarillo, TX 79118
Phone: 806-622-1322
Fax: 806-622-2678
Auction: Bi-Weekly: Every other Monday at 9:30 AM CT

Austin
2191 Highway 21 West
Dale, TX 78616
Phone: 512-321-8075
Fax: 512-321-8303
Auction: Every Tuesday at 9:00 AM CT

Houston-North
16602 E. Hardy
Houston, TX 77032
Phone: 281-443-1300
Fax: 281-443-4433
Auction: Every Thursday at 9:00 AM CT

Longview
5577 US Highway 80 East
Longview, TX 75605-6771
Phone: 903-553-9248
Fax: 903-553-0210
Auction: Every Thursday at 9:00 AM CT

Lubbock
5311 N. CR 2000
Lubbock, TX 79415
Phone: 806-747-5458
Fax: 806-747-5472
Auction: Every Tuesday at 9:30 AM CT
## IAA Locations in Texas (continued):

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
<th>Auction</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Corpus Christi</strong></td>
<td>4701 Agnes Street</td>
<td>361-881-9555</td>
<td>361-887-8880</td>
<td>Every Wednesday at 9:00 AM CT</td>
</tr>
<tr>
<td><strong>Houston</strong></td>
<td>2535 West Mt. Houston Road</td>
<td>281-847-4700</td>
<td>281-847-4799</td>
<td>Every Wednesday at 9:00 AM CT</td>
</tr>
<tr>
<td><strong>McAllen</strong></td>
<td>900 N. Hutto Road</td>
<td>956-464-8393</td>
<td>956-464-8510</td>
<td>Every Tuesday at 9:00 AM CT</td>
</tr>
<tr>
<td><strong>Permian Basin</strong></td>
<td>701 W 81st St</td>
<td>432-550-7277</td>
<td>432-366-8725</td>
<td>Every Thursday at 10:00 AM CT</td>
</tr>
<tr>
<td><strong>San Antonio-South</strong></td>
<td>11275 South Zarzamora</td>
<td>210-628-6770</td>
<td>210-628-6778</td>
<td>Every Monday at 9:00 AM CT</td>
</tr>
<tr>
<td><strong>El Paso</strong></td>
<td>14651 Gateway West</td>
<td>915-852-2489</td>
<td>915-852-2235</td>
<td>Every Wednesday at 9:30 AM MT</td>
</tr>
<tr>
<td><strong>Dallas/ Fort Worth</strong></td>
<td>4226 East Main Street</td>
<td>972-522-5000</td>
<td>972-522-5090</td>
<td>Every Monday at 8:30 AM CT</td>
</tr>
<tr>
<td><strong>Fort Worth North</strong></td>
<td>3748 McPherson Drive</td>
<td>940-648-5541</td>
<td>940-648-5543</td>
<td>Every Tuesday at 9:00 AM CT</td>
</tr>
<tr>
<td><strong>Dallas Processing Center</strong></td>
<td>4226 East Main Street</td>
<td>972-522-5005</td>
<td>972-522-5094</td>
<td></td>
</tr>
<tr>
<td><strong>Texas Service Center</strong></td>
<td>2191 Highway 21 West</td>
<td>512-321-8075</td>
<td>512-321-8305</td>
<td></td>
</tr>
</tbody>
</table>

Please direct any questions, comments, or corrections to IAA’s Title Solutions Team. 
[TitleSolutions@iaai.com](mailto:TitleSolutions@iaai.com) Toll Free - 888-MY-TITLE (888-698-4853) 
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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** – If owner held title at time of loss, then the provider must send a title that has been properly executed by the owner or the title including the correctly executed Power of Attorney (POA). If the lien holder possessed the title at the time of the loss, then the provider must send the unsigned title with a lien release if applicable or lien holder signed off on title, and Power of Attorney signed by the owner. Must be original – no copies. *Certified copies of original PoA are accepted.*

- **Lien Release** (if applicable) – Lien to be satisfied and dated on the face, or include separate notarized lien termination statement on lien holder letterhead with a vehicle description and owner’s name(s).original. No copies.

- **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.

- **Affidavit of Alteration/Correction/Error** – as a precaution, you should have an affidavit of alteration/correction/error signed by each owner that can be used to correct any errors that may be wrong with title paperwork.

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 Title - $2.00
Salvage - $8.00
Clear - $33.00
Non-repairable (party only) - $ 8.00
Duplicate Title
With the owner’s cooperation, IAA can apply for a clean duplicate title.
IAA will need:

- One (1) Power of Attorney and copy of owner’s driver’s license. If vehicle is titled in a business name a business card or statement on company letterhead stating the representative’s position signing on behalf of the company and that they are authorized to do so.
- Lien Release if applicable (must be original – copies not accepted). Either business card or letter proving that agent can sign is required, if lien release is not on company letterhead.

Additional Information

Deceased Owner Requirements

- If One Owner - A copy of the Death Certificate and notarized Affidavit of Heirship for a Motor Vehicle (VTR-262) is needed. Heir must sign title as seller or PoA.
- If Joint Tenant With Right of Survivorship (JTWROS) - Survivor must sign title as seller and provide copy of Death Certificate.
- If Joint Tenant without Right of Survivorship (JTWROS) – Survivor must sign title and or a PoA & a notarized Affidavit of Heirship of Motor Vehicle (VTR-262) signed by the legal heir is required.
- If Probated - Letters of Testamentary/Administration along with the title signed by executor is required.

Repossessed Vehicle

- On a repossessed vehicle, the lien holder has to sign as seller on original title, and attach a notarized Affidavit of Repossession or the lien holder must sign a power of attorney and provide a notarized Affidavit of Repossession.

Name Changes

- If the insured’s name is different than the name that appears on the title we must have an affidavit signed by the owner in addition to the signed title or PoA. For name variations such as a different last name or nickname instead of first name, we may require additional paperwork such as a copy of the marriage license, divorce decree, copy of photo ID or court document stating legal name has changed. Please contact the Texas Service Center 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.
Owner Retain

- If the vehicle has been declared a total loss by the provider, the owner may retain the vehicle. If the estimate to repair exceeds the ACV, the Insurance Company is required to submit an Owner Retained Report (VTR-436) to TX DMV. Additionally a salvage or non-repairable title must be obtained by the owner. The owner is required to surrender their original title to TX DMV and TX DMV will in turn issue the salvage or non-repairable title to the owner. It is acceptable for the Insurance Company to submit the title on behalf of the owner, but not required. The Owner Retained Report, however, must be submitted by the Insurance Company no later than 30 days from the payment of the claim.
- If any corrections need to be made to the Owner Retained Report (VTR-436), the Insurance Company or entity who submitted the Owner Retained Report can submit an Owner Retained Report Correction Request (VTR-436-E) form to TxDMV.

Un-Recovered Theft

- The provider is required to obtain a clear title in their name because the provider will need proof of ownership if the vehicle is recovered.
- Copy of Police Report is required (VIN and vehicle information must be visible).

Alternate Disposal

If the Provider is unable to obtain a negotiable title, IAA can obtain one through one of the following processes:

- **TX -HB1422 (Insurance Companies Only):** If a provider has exhausted all efforts to obtain a negotiable title, they can obtain a certificate of title through this process. The provider has the option of a clear, salvage, non-repairable, salvage flood, or non-repairable flood (based on percent of damage). HB1422 Provider Requirements include: Two written notices attempting to obtain the properly assigned certificate of title, a Title Transmittal Form, a signed Insurance Company Statement, a Proof of Paid Claim form, and proof of ownership (DMV printout, copy of title, registration receipt – any document that has the owner’s information as well as the vehicle’s information.). This process can be used on out of state titled vehicles as long as there is a connection to Texas. A connection to Texas include any of the following: theft occurred in Texas, theft recovery occurred in Texas, damage occurred in Texas, or owner resides in Texas.
- **Abandonment without Proceeds** – A provider release of interest form (IAA Disposal/ Abandonment Request) is required. Please contact your local IAA branch for details.
- **Court Ordered Title (Donation/Dealer Vehicles – Non Insurance Vehicles):** Can be used on any vehicle without a stolen notice in DMV. This process takes 4 to 6 months to obtain an adequate resale documents. Process costs: $195 for a clear title and $153 for salvage or non-repairable titles and can be initiated with written notification on Provider letterhead requesting a Court Ordered title. A power of attorney appointing IAA is required if we do not already have one on file. Email requests are acceptable, please be sure to clearly request a court ordered title and provide the following information: Actual Cash Value of the vehicle (ACV), Title branding and the exact name the title should be transferred into.
# 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>Yes</td>
<td></td>
</tr>
<tr>
<td>Boats – motorized</td>
<td>Yes</td>
<td>All powerboats, self-propelled boats less than 14 feet in length are exempt from titling.</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>Sell on Bill of Sale</td>
</tr>
<tr>
<td>Manufactured and mobile homes</td>
<td>No</td>
<td>Sell on Bill of Sale</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>Snowmobiles</td>
<td>No</td>
<td>Sell on Bill of Sale</td>
</tr>
<tr>
<td>Trailers with an unloaded weight equal to or greater than 4,000lbs</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Trailers with an unloaded weight less than 4,000lbs</td>
<td>No</td>
<td>Sell on Bill of Sale*</td>
</tr>
</tbody>
</table>

*Trailers now have the option to be titled if the following applies:

- 17 digit VIN
- Has a record of non-titled in TX DMV
- Must have a power of attorney from the owner on the DMV record
- Bill of Sale signed by the owner to the Provider
- Photo ID from the owner
Title Branding Guidelines

<table>
<thead>
<tr>
<th>Title Type</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Salvage Title/Non-repairable Title</strong></td>
<td>Salvage titles are required for vehicles of all model years that have been damaged over 100% of the ACV. The provider can choose to apply for a salvage or non-repairable title even if the damages do not exceed 100% of the ACV. Salvage title needed for any flood claim. Non-repairable titles are required on all vehicles for which the residual value is scrap only. (Total burns and basket Cases.)</td>
</tr>
<tr>
<td><strong>Clear Title</strong></td>
<td>As long as the estimated cost of repair is less than 100% of the ACV the title can remain clear.</td>
</tr>
<tr>
<td><strong>Flood Title</strong></td>
<td>All Flood Titles must be Salvage Flood or Non-repairable Flood – not clean.</td>
</tr>
</tbody>
</table>
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 please have the owner(s) sign an affidavit of correction/alteration to correct any errors. Please contact the Texas Service Center for more specific situations.

Is a copy of the written estimate needed to process the title?
A damage appraisal is not required, unless a TX clear title is being requested. The estimate cost of repair or ECR will need to be provided on the paperwork that is sent in to determine if the percent of damage is less than 100%.

What type of POA is required if the title is not signed?
All titles must be signed by the owner as seller, releasing the title. If a power of attorney is necessary you may use the Limited Power of Attorney for Eligible Motor Vehicle Transactions (VTR-271) or if the vehicle is 9 year models and newer (2010 and newer) you may use the Power of Attorney for transfer of ownership to a Motor Vehicle, secure POA -VTR-271-A.

If an owner’s full name is listed, does he/she need to sign as listed on the face of the title?
The owner(s) signature can be as normal but the printed name should appear exactly how it is on the face of the title, including any suffixes (Jr./ Sr./ III).
Example: Face of title reads John P. Doe, owner signs as John Doe, printed name should read John P. Doe.
Example Documents

Texas Title (Front)

A signature on the face of the title is not required by TX DMV but if there is a signature present from the owner here it is okay to leave as is.
Texas Title (Back)

All owners listed on the face of the title must release the back of the Texas title as **seller**.
# Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affidavit of Correction</td>
<td>A form that can correct certain errors made by an owner on the title.</td>
</tr>
<tr>
<td>Appraisal</td>
<td>Written estimate detailing damage and replacement costs for a vehicle.</td>
</tr>
<tr>
<td>Clear Title</td>
<td>A clear, original title with no brands. Also known as a clean title.</td>
</tr>
<tr>
<td>Date of Loss</td>
<td>Date accident occurred or vehicle was stolen.</td>
</tr>
<tr>
<td>Duplicate Title</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>Electronic Title</td>
<td>Some states are now using E-Titles especially when there is a Lien Holder listed. An E-Title is held in the title possessing agency’s system until the Lien Holder releases the lien. The title is then printed and mailed out to the specified party.</td>
</tr>
<tr>
<td>Exceeds Mechanical Limits (EML)</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>Lien Release</td>
<td>When a lien has been paid off on a vehicle the state requires the lien holder 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 lien holder sign and date the face of the title or by providing a separate notarized lien termination statement on the lien holder’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). Lien holder can also add or remove electronic liens by accessing the state’s database. A paper title will automatically be mailed to address of the lien holder’s discretion if the lien is active or to the vehicle owner if it is a title holding state. (Prescribed form of release of lien – VTR-266.)</td>
</tr>
</tbody>
</table>
## Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Repairable Title</td>
<td>Non-repairable titles are required on all vehicles for which the residual value is scrap only. (Total burns and basket Cases.)</td>
</tr>
<tr>
<td>Not Actual Mileage (NAM)</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 vehicles engine control unit (ECU) is replaced, or when the odometer or its related systems are damaged or inoperable.</td>
</tr>
<tr>
<td>Odometer Disclosure</td>
<td>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.</td>
</tr>
<tr>
<td>Owner</td>
<td>The name listed on the front of the title. It usually states Owner or Legal Owner.</td>
</tr>
<tr>
<td>Owner Retain</td>
<td>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.</td>
</tr>
<tr>
<td>Power of Attorney (PoA)</td>
<td>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.</td>
</tr>
<tr>
<td>Properly Executed Title</td>
<td>Title that is properly signed by owner and lien holder, which has released lien if applicable.</td>
</tr>
<tr>
<td>Provider</td>
<td>Insurance company, charity, or individual selling the vehicle through IAA</td>
</tr>
<tr>
<td>Repair Estimate</td>
<td>Written appraisal detailing estimated repair cost of damage and replacement cost for a vehicle. Also known as a Damage Appraisal</td>
</tr>
<tr>
<td>Sale Document</td>
<td>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.)</td>
</tr>
<tr>
<td>Salvage Title</td>
<td>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 salvage if it has been deemed uneconomical to repair by the insurance company. These vehicles are issued a salvage title and may be subject to repair and re-inspection.</td>
</tr>
<tr>
<td>Title Problems</td>
<td>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.</td>
</tr>
</tbody>
</table>
Glossary

**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 insurance company.

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