

Chapter 8, Section C: Title After Repossession

Revised September 9, 2008

Titling in Name of Repossessor Not Required

Vehicle titles from all states, which are accompanied by repossession documents, shall be accepted for transfer and registration without requiring that the reposessor title in his name before resale. However, if a reposessor wishes to title the vehicle in his name, he may acquire a "Title Only."

Requirements for titling a vehicle after repossession:

1. **Original Certificate of Title**

This document must indicate the lien of the reposessor on the face of the title.

2. **Affidavit of Repossession**

The applicant must submit the Affidavit of Repossession ([MVD-10012](#)) completed by the reposessor.

3. **Release of Lien**

The lien holder reflected on the title must sign a release of lien before the title can be transferred.

4. **Odometer Disclosure Statement ([MVD-10187](#))**

NHTSA 49 U.S.C. 32701-711, the Federal statute that establishes requirements for odometer requirements for odometer disclosure, and NHTSA's odometer disclosure regulations (49 CFR Part 580) do not require an odometer statement disclosure statement from the debtor when a vehicle is repossessed. (NHTSA interpretation file #98).

An odometer reading is also not required for off-highway motor vehicles (OHVs).

5. **NCIC**

A National Crime Information Center (NCIC) check is required ([PQU#68](#)).

6. **Bill of Sale**

If the applicant has purchased the vehicle from the reposessor, the assignment on the back of the title may be completed, or a "Bill of Sale" form ([MVD-10009](#)) must be completed.

Note: In situations where the lien holder has undergone a name change (example from Bank of America to Norwest Bank) a letter of explanation is required.