

# North Carolina Title Reference Guide



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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](mailto:TitleSolutions@iaai.com)).



## 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: **630-203-1119**  
[TitleSolutions@iaai.com](mailto:TitleSolutions@iaai.com)

### Motor Vehicle Department:

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

### 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

**Greensboro**  
 171 Carden Road  
 Graham, NC 27253-9468  
**Phone:** 336-226-4224  
**Fax:** 336-226-4254  
**Auction:** Thursday 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

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

**Concord**  
 5100 Merle Rd  
 Concord, NC 28025  
**Phone:** 704-788-4421  
**Fax:** 704-784-2414  
**Auction:** Bi-Tuesday 12:00 PM 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 mistakes can be costly and can significantly delay the sale of salvage vehicles. Catching these potential errors before the title paperwork goes to the auction can prevent title problems that will delay a vehicle's sale by weeks or even months.

## 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, Power of Attorney, signed by all titled owners
  - Missing Title – Generic, 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** – Starting in 2021, odometer disclosure is required for 2011 model year vehicles and newer until the vehicles are 20 years old; 2010 model year and older are exempt. 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 -	\$20.00
Salvage -	\$20.00

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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## Duplicate Title

With the owner's cooperation, IAA can apply for a duplicate title.

IAA will need:

- Two (2) generic, 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 MVR3
- 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.

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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## 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

### 1. Transfer to Insurer (NC titled Vehicles)

Enables insurer to take possession of certificate of title through transfer of ownership if/when owner is non-responsive for a period of 30 days past request for documents to transfer. Insurer requests Division to transfer legal ownership to insurer per NC Code 20-109.1

Requirements:

- Submit form MVR-4F, Affidavit and Notification to Owner
- Proof of payment of claim
- If more than one lienholder, insurer must provide evidence that funds were paid to the first lienholder shown on the Division's record.
- Proof of attempt to notify owner via certified mail or similar service.

### 2. Transfer of Insurer (Out of State titled Vehicle)

Effective 2/14/2022: Enables insurer to obtain NC unregistrable certificate of title through transfer of ownership if owner/lienholder are non-responsive for a period more than 30 days past request for documents to transfer. Insurer requests Division to transfer legal ownership to insurer per NC Code 20-109.1A.

Requirements:

- Submit Application for Unregistrable Certificate of Title (**MVR-4D**)
  - Attach copy of accident report
  - Attach copy of total loss claim.
  - Attach Copy of correspondence with vehicle owner or lienholder
  - Notarize the document
- The incident that damaged the vehicle occurred within the boundaries of North Carolina.
- The vehicle has remained within North Carolina continuously since the incident.
- The owner of the vehicle has accepted a total loss settlement offer from the insurance company;
- The insurance company, or its agent or contractor, has made written request for the title from the vehicle owner and any lienholders of record at the addresses contained in the records of the state of registration, and the owner or lienholder has failed to deliver the title for more than 30 days from the receipt of such written request, or the written request has been returned undeliverable, as indicated by written correspondence.



## State Guidelines

### Title Requirements by Vehicle Type

Vehicle Type	Titled	Note
Passenger vehicles	Yes	
ATVs	No	
Boats	Yes	As of January 1, 2007 - Any motorized vessel or sailboat 14 feet or longer must be titled through the Wildlife Resources Commission.
Commercial trucks (i.e. tractor trailers)	Yes	
Farm Equipment	No	
Manufactured and mobile homes	Yes	
Mopeds	No	However, mopeds need to be registered in the state now.
Motor Homes and RV's	Yes	
Motorcycles	Yes	
Off-road vehicles	No	
Snowmobiles	No	
Trailers	Yes	



**Title Branding Guidelines**

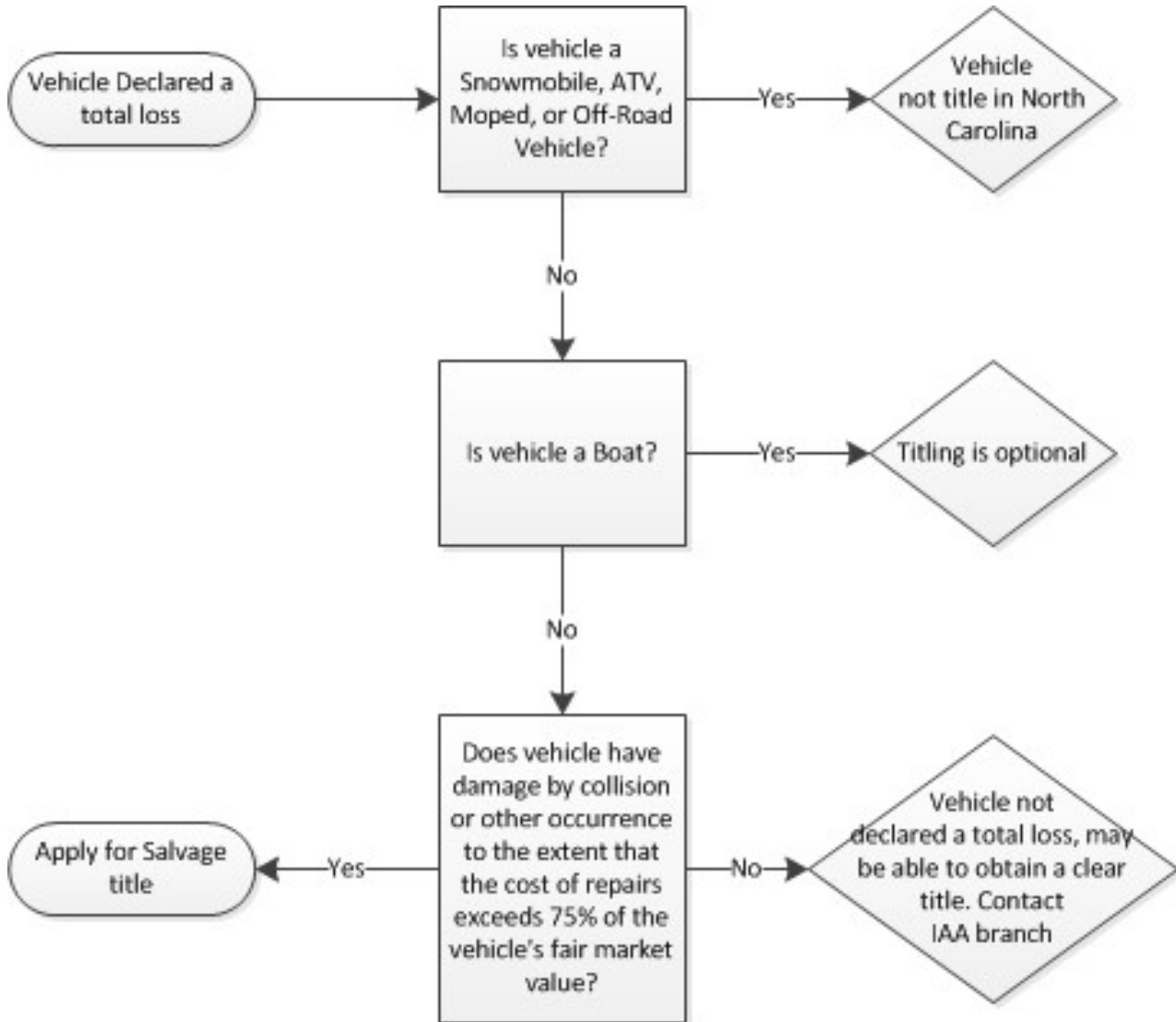
<b>Salvage Title</b>	Salvage titles are required for vehicles of all model years that have been damaged by collision or other occurrence to the extent that the cost of repairs exceeds 75% of the vehicle's fair market value.
<b>Clear Title</b>	If the vehicle has damage with a repair cost of less than 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.





## Determining the Correct Title Type

### North Carolina Salvage Title Flow Chart





## 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. NC DMV will not accept a POA with alterations, mark overs, cross overs, darkened writing to make corrections, etc. If errors are on the POA, a new POA needs to be obtained.

### **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)

**STATE OF NORTH CAROLINA**

MVR 191 (Rev 05/07)

**CERTIFICATE OF TITLE**

VEHICLE IDENTIFICATION NUMBER	YEAR MODEL	MAKE	BODY STYLE
TITLE NUMBER		TITLE ISSUE DATE	PREVIOUS TITLE NUMBER

MAIL TO

OWNER(S) NAME AND ADDRESS

ODOMETER READING

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ODOMETER STATUS

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TITLE BRANDS

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.

*Joseph H. Foster*  
 COMMISSIONER OF MOTOR VEHICLES

FIRST LIENHOLDER:	DATE OF LIEN	LIEN RELEASED BY: SIGNATURE _____ TITLE _____ DATE _____
SECOND LIENHOLDER:	DATE OF LIEN	LIEN RELEASED BY: SIGNATURE _____ TITLE _____ DATE _____
THIRD LIENHOLDER:	DATE OF LIEN	LIEN RELEASED BY: SIGNATURE _____ TITLE _____ DATE _____
FOURTH LIENHOLDER:	DATE OF LIEN	LIEN RELEASED BY: SIGNATURE _____ TITLE _____ DATE _____

ADDITIONAL LIENS: \_\_\_\_\_

75987443

ANY ALTERATIONS OR ERASURES VOID TITLE



**North Carolina Title (Back) Title does not require notarization when it is assigned to an insurance company**

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

**A FIRST RE-ASSIGNMENT OF TITLE BY REGISTERED OWNER**

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

Name of Buyer: \_\_\_\_\_  
 Address of Buyer: \_\_\_\_\_

"I, seller(s) certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked."

1. The mileage stated is in excess of its mechanical limits.  
 2. The odometer reading is not the actual mileage.  
**WARNING - ODOMETER DISCREPANCY**

To my knowledge the vehicle described herein:  
 Yes  No  Has been involved in a collision or other occurrence to the extent that the cost to repair exceeds 25% of fair market value.  
 Yes  No  Has been a flood vehicle.  
 Yes  No  Has been a reconstructed or a salvage vehicle.

Date vehicle delivered to purchaser: \_\_\_\_\_

**B FIRST RE-ASSIGNMENT OF TITLE BY DEALER**

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

Name of Buyer: \_\_\_\_\_  
 Address of Buyer: \_\_\_\_\_

"I, seller(s) certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked."

1. The mileage stated is in excess of its mechanical limits.  
 2. The odometer reading is not the actual mileage.  
**WARNING - ODOMETER DISCREPANCY**

To my knowledge the vehicle described herein:  
 Yes  No  Has been involved in a collision or other occurrence to the extent that the cost to repair exceeds 25% of fair market value.  
 Yes  No  Has been a flood vehicle.  
 Yes  No  Has been a reconstructed or a salvage vehicle.

Date vehicle delivered to purchaser: \_\_\_\_\_

**C 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 liens and none other and that the information contained herein is true and accurate to my best knowledge and belief.

**OWNER(S)**  
 Owner 1 DL# \_\_\_\_\_ Full Legal name of Owner (First, Middle, Last, Suffix) or Company \_\_\_\_\_  
 Owner 2 DL# \_\_\_\_\_ Full Legal name of Owner (First, Middle, Last, Suffix) or Company \_\_\_\_\_

Residence Address: \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Tax County \_\_\_\_\_  
 Mail Address (if different from above) \_\_\_\_\_

<p><b>FIRST LIEN</b></p> Date of Lien _____ Account # _____ Lienholder ID _____ Lienholder Name _____ Address _____ City _____ State _____ Zip Code _____	<p><b>SECOND LIEN</b></p> Date of Lien _____ Account # _____ Lienholder ID _____ Lienholder Name _____ Address _____ City _____ State _____ Zip Code _____
--	---

I certify for the motor vehicle described herein that I have financial responsibility as required by law.  
 Insurance Company Authorized in NC: \_\_\_\_\_ Policy Number: \_\_\_\_\_

Signature of Owner(s): \_\_\_\_\_  
 Date \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated: \_\_\_\_\_ (owner(s)/name(s) of principal(s)).

Notary Public Signature: \_\_\_\_\_  
 Notary's Printed or Typed Name: \_\_\_\_\_  
 My Commission expires: \_\_\_\_\_ (SEAL)

NOTE: RETAIL PURCHASER MUST APPLY FOR NEW TITLE WITHIN 28 DAYS AFTER PURCHASE OR PAY STATUTORY PENALTY. ALTERATIONS OR ERASURES WILL VOID THIS TITLE.

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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## Glossary

<b>Affidavit of Correction</b>	A notarized form that can correct certain errors made by an owner on the title.
<b>Appraisal</b>	Written estimate detailing damage and replacement costs for a vehicle. Also known as an Estimate of Repair.
<b>Date of Loss</b>	Date accident occurred or vehicle was stolen.
<b>Duplicate Title</b>	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.
<b>Electronic Title</b>	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.
<b>Exceeds Mechanical Limits (EML)</b>	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.
<b>Lien Release</b>	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.
<b>Not Actual Mileage (NAM)</b>	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.
<b>Odometer Disclosure</b>	Requirement to disclose vehicle mileage either on title or separate disclosure statement. Requirement linked to vehicle model years and varies by state.



## Glossary

<b>Owner</b>	The name listed on the front of the title. It usually states Owner or Legal Owner.
<b>Owner Retain</b>	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.
<b>Power of Attorney (PoA)</b>	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.
<b>Properly Executed Title</b>	Title that is properly signed by owner and lienholder, which has released lien if applicable.
<b>Provider</b>	Provider, charity, or individual selling the vehicle through IAA
<b>Repair Estimate</b>	Written appraisal detailing estimated repair cost of damage and replacement cost for a vehicle. Also known as a Damage Appraisal
<b>Sale Document</b>	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.)
<b>Salvage Title</b>	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.
<b>Title Problems</b>	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.
<b>Title Solutions</b>	A specialized and exceptionally knowledgeable service by IAA that provides innovative and prompt solutions for your toughest title problems.
<b>Total Loss</b>	Any vehicle that has been deemed uneconomical to repair by the provider.
<b>Un-Recovered Theft</b>	Any vehicle that has been stolen and not recovered.



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