Texas 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 (<u>TitleSolutions@iaai.com</u>).

Please direct any questions, comments, or corrections to IAA's Title Solutions Team.
<u>TitleSolutions@iaai.com</u> 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

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):

Corpus Christi

4701 Agnes Street

Corpus Christi, TX 78405-3601

Phone: 361-881-9555 **Fax:** 361-887-8880

Auction: Every Wednesday at 9:00 AM CT

Dallas

204 Mars Road Wilmer, TX 75172 **Phone:** 972-525-6401

Fax: 972-525-6403

Auction: Every Wednesday at 9:00 AM CT

Dallas/Fort Worth

4226 East Main Street Grand Prairie, TX 75050 **Phone:** 972-522-5000

Fax: 972-522-5090

Auction: Every Monday 8:30 AM CT

El Paso

14651 Gateway West El Paso, TX 79927 **Phone:** 915-852-2489

Fax: 915-852-2235

Auction: Every Wednesday at 9:30 AM MT

Fort Worth North

3748 McPherson Drive Justin, TX 76247 **Phone:** 940-648-5541

Fax: 940-648-5543

Auction: Every Tuesday at 9:00 AM CT

Houston

2535 West Mt. Houston Road Houston, TX 77038-3532 **Phone:** 281-847-4700

Fax: 281-847-4799

Auction: Every Wednesday at 9:00 AM CT

McAllen

900 N. Hutto Road Donna, TX 78537 **Phone:** 956-464-8393 **Fax:** 956-464-8510

Auction: Every Tuesday at 9:00 AM CT

Permian Basin

701 W 81st St Odessa, TX 79764 **Phone:** 432-550-7277 **Fax:** 432-366-8725

Auction: Every Thursday at 10:00 AM CT

San Antonio-South

11275 South Zarzamora San Antonio, TX 78224 **Phone:** 210-628-6770 **Fax:** 210-628-6778

Auction: Every Monday at 9:00 AM CT

Dallas Processing Center

4226 East Main Street Grand Prairie, TX 75050 Phone: 972-522-5005 Fax: 972-522-5094

Texas Service Center

2191 Highway 21 West

Dale, TX 78616 Phone: 512-321-8075 Fax: 512-321-8305

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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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** 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 Clear - \$33.00

Salvage - \$8.00 Non-repairable (party only) - \$8.00

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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 <u>must have an affidavit signed</u> 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.
- <u>Abandonment without Proceeds</u> A provider release of interest form (IAA Disposal/ Abandonment Request) is required. Please contact your local IAA branch for details.
- <u>Court Ordered Title (Donation/Dealer Vehicles Non Insurance Vehicles):</u> 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.

Please direct any questions, comments, or corrections to IAA's Title Solutions Team.

<u>TitleSolutions@iaai.com</u> Toll Free - 888-MY-TITLE (888-698-4853)

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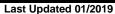
State Guidelines

Title Requirements by Vehicle Type

Vehicle Type	Titled	Note
Passenger vehicles	Yes	
ATVs	Yes	
Boats – motorized	Yes	All powerboats, self-propelled boats less than 14 feet in length are exempt from titling.
Commercial trucks (i.e. tractor trailers)	Yes	
Farm Equipment	No	Sell on Bill of Sale
Manufactured and mobile homes	No	Sell on Bill of Sale
Motor Homes and RV's	Yes	
Motorcycles	Yes	
Snowmobiles	No	Sell on Bill of Sale
Trailers with an unloaded weight equal to or greater than 4,000lbs	Yes	
Trailers with an unloaded weight less than 4,000lbs	No	Sell on Bill of Sale*

^{*}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

Salvage Title/ Non-repairable Title	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.)
Clear Title	As long as the estimated cost of repair is less than 100% of the ACV the title can remain clear.
Flood Title	All Flood Titles must be Salvage Flood or Non-repairable Flood – not clean.



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.

WHEN VEHICLE IS SOLD, TITLE HOLDER MUST ASSIGN AND FURNISH THIS TITLE, CURRENT LICENSE RECEIPT, AND SIGNED APPLICATION FOR TITLE (FORM 130-U) INDICATING DATE OF SALE AND SALES PRICE TO THE PURCHASER WHO MUST FILE APPLICATION WITH COUNTY TAX ASSESSOR-COLLECTOR WITHIN 20 WORKING DAYS TO AVOID PENALTY.						
>	FEDERAL AND STATE LAW REQUIRES TO OWNERSHIP, FAILURE TO COMPLETE OR P.					
100	The undersigned hereby certifies that the vehicle described in this	title is free and clear of all liens, except as noted	herein, and has been transferred to	o the following printed nar	me and address.	
ASSIGNMENT OF TITLE	Name of Purchaser I certify to the best of my knowledge that the odoms Date of Sale Signature of I am aware of the above odometer certification made	1. The mileage stated is in exce 2. The edometer reading is not the state of the st	ss of its mechanical limits.	OC.		
	Market Street Street	- W) 010 Selfor 18 Selfor	Salad Name (a			
	Signature of Buyer/Agent	Printed Name (se				
-	The undersigned hereby certifies that the vehicle described in this	title is tree and clear or all sens, except as noted	neters, and has been transferred t	a the rollowing priored has	me and address.	
ST REASSIGNMENT DEALER ONLY	Name of Purchaser I certify to the best of my knowledge that the odome ODCMETER READING (No Terths)	Street eter reading is the actual mileage of the 1. The mileage stated is in exce	ss of its mechanical limits.	G ODOMETER DI		
A H	Date of Sale			Dealer No.	7525	
H H		Dealer's Name	WITH THE SERVICE		1-1-1	
FIRST	Agent's Signature I am aware of the above odometer certification made	e by the selfer/agent.	Printed Name (sa	me as signature)		
35,77	Signature of Buyer/Agent	Maria Company	Printed Name (sa	me as signature)	MANUS PAR	
E	The undersigned hereby certifies that the vehicle described in this	title is free and clear of all liens, except as noted	herein, and has been transferred t	g the following printed ris	me and address:	
ECOND REASSIGNMENT DEALER ONLY	Name of Purchaser I certify to the best of my knowledge that the odome ODOMETER READING (No Tenths) Date of Saler	Street eler reading is the actual mileage of th 1. The mileage stated is in exce 2. The odometer reading is not the	ess of its mechanical limits.			
AA		Dealer's Name				
SECON	Agent's Signature I am aware of the above odometer certification made	e by the seller/agent.	Printed Name (sa	rmo ae signature)		
3	Signature of Buyer/Agent		Printed Name (se	ime as signature)		
=	The undersigned hereby certifies that the vehicle described in this	title is free and clear of all liens, except as noted	herein, and has been transferred t	to the following printed na	irne and address:	
THIRD REASSIGNMENT DEALER ONLY	Name of Purchaser I certify to the best of my knowledge that the odom CDOMETER READING (No Tentre) Date of Sale	Street eter reading is the actual mileage of th 1. The mileage stated is in exce 2. The odometer reading is not the	ess of its mechanical limits.			
문본		Dealer's Name		ARAMA TALL	CONTRACTOR OF	
THIRD	Agents Signature I am aware of the above odomater certification mad	e by the seller/agent,		ume as signature)		
	Signature of Buyer/Agent		Printed Name (se	ame as signature)	A STREET	
LEN	IST LIEN IN FAVOR OF (NAME & ADDRESS)					

Please direct any questions, comments, or corrections to IAA's Title Solutions Team.

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Glossary

Affidavit of Correction A form that can correct certain errors made by an owner on the title.

Appraisal Written estimate detailing damage and replacement costs for a vehicle.

Clear Title A clear, original title with no brands. Also known as a clean title.

Date of Loss Date accident occurred or vehicle was stolen.

Duplicate Title 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.

Electronic Title 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.

Exceeds Mechanical

Limits (EML)

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.

Lien Release 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.)



Glossary

Non-Repairable Title Non-repairable titles are required on all vehicles for which the residual value is

scrap only. (Total burns and basket Cases.)

Not Actual Mileage

(NAM)

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.

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 lien holder, which has released lien if

applicable.

Provider Insurance company, 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 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.

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.

Please direct any questions, comments, or corrections to IAA's Title Solutions Team.

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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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