

Title Certification: Minnesota Titles & Transfers



This document presents key information for deputy registrars and dealers about examining and transferring Minnesota titles.

Driver and Vehicle Services
A Division of the Minnesota Department of Public Safety

Revised January 2024



445 Minnesota St.

Saint Paul, MN 55101

dvs.training@state.mn.us

Table of Contents

- Certificate of Title for a Motor Vehicle 1
 - Additional Information 1
- Types of Minnesota Titles..... 1
 - Deficiency 1
 - Duplicate Title 2
 - Distinctive Title 2
 - Salvage Title 2
- Title Brands 2
 - Prior Salvage 2
 - Rebuilt 2
 - Flood Damaged..... 2
 - Reconstructed 3
 - Assembled 3
 - Lemon Law Vehicle 3
 - Hazardous Waste Contaminated Vehicle..... 3
- Examining a Minnesota Title 3
 - VIN (Vehicle Identification Number) 3
 - Lien Information 3
 - Assignment of Ownership..... 3
 - Owner(s) and Signatures on Title 4
 - Odometer Statements..... 4
 - Damage Disclosure Statement 4
- Application of Title by Buyer 5
 - Adding Conjunctions 5
 - Liens 5
 - Buyers Signatures 5
 - Sales Tax Declaration and Fees..... 5
- Requesting a Duplicate Title 6
- Releasing a Lien 6
 - Electronic Liens..... 6
 - Unable to Locate Lender 7

Adding a Lien (Grant of Lien).....	7
Assigning a Lien.....	8
Special Situations	8
Purchase by a Minor	8
District Court Order	9
Transfer to an Out of State Resident.....	9
Minnesota Registered (Non-Titled) Vehicles.....	9
Special Situations: Dealers.....	9
Supplemental Dealer Reassignment Form	9
Secure Power of Attorney.....	10
Part A.....	11
Parts B and C.....	12
Dealer Initiated Conditional Transfer.....	13
Review Documents.....	14
Missing Title or Bill of Sale	14
Missing Lien Release	14
Repossessions	14
Repossessions	14
Secured Party Does Not Have the Title	14
Secured Party Has the Title	15
Secured Party has the Assigned Title (not in owner’s name)	15
Foreign State Title Repossessions.....	15
Transfer Upon Death of Owner	16
Estate Not Subject to Probate.....	16
Surviving Spouse or Heir.....	16
Non Heir	17
Estate Subject to Probate.....	17
Correcting Title and Ownership Errors	18
Correcting Alterations.....	18
Correcting Lien Holder Errors.....	18
Processing a Legal Name Change	19
Changing the Owner’s Address	19

Correcting Ownership Errors.....	19
Cancelling a Sale	19

CERTIFICATE OF TITLE FOR A MOTOR VEHICLE

The title began mainly as an ownership document and provided for the assignment of ownership. Over the years, federal regulations and state laws have mandated additional functions:

- To declare sales tax and fees.
- To declare branding (salvage, flood, reconstruction, etc.).
- To protect lien holders' interests.
- To provide the odometer disclosure.

ADDITIONAL INFORMATION

All vehicles required to be registered are subject to titling. Manufactured homes and park trailers are required to be titled. Utility trailers with a gross vehicle weight of 3,000 pounds or less that do not have a lien do not have to be titled. However, if the utility trailer was previously titled in MN or another state, it will remain titled (once titled, always titled).

Once a vehicle has been issued a certificate of title, the owner must use the title to transfer of ownership.

Minnesota titles are printed on green security paper to deter fraud.

TYPES OF MINNESOTA TITLES

There are four types of titles in Minnesota. Original, Duplicate, Distinctive, and Salvage. Titles may have brands stamped on the title or legends such as "Secured by surety bond for three years from date of filing." However, these titles are valid and may be used to transfer ownership in Minnesota.

DEFICIENCY

When documents, information or fees are not sufficient to issue a title, DVS creates a deficiency, or case paper, on the vehicle record. A letter is also sent to the owner, explaining what is required to issue the title. The appropriate type of title is issued when the required information, fees or documents are submitted. See M.S. 168A.07.

DUPLICATE TITLE

A duplicate title means that the original title was lost, mutilated or stolen and the owner had to apply for a replacement. The legend "This Duplicate Title may be subject to the rights of a person under the original certificate" is noted on the front of the title See M.S. 168A.09.

DISTINCTIVE TITLE

A distinctive title contains the legend "This vehicle may be subject to an undisclosed lien."

The distinctive title is negotiable. If the distinctive title was issued over 4 months ago, the legend is cleared upon issuance of a new title.

SALVAGE TITLE

A salvage title is issued to late-model and high-value vehicles that an insurance company has paid a total loss claim on the vehicle. The title is stamped "Salvage" See M.S. 168A.01.

TITLE BRANDS

Minnesota branding laws affect all model year vehicles. All brands are permanent and will appear on all subsequent titles issued. See M.S. 325F.6642 and 325F.6641.

PRIOR SALVAGE

A title is branded "Prior Salvage" when the salvage status of the vehicle is cleared.

REBUILT

"REBUILT" appears on the title when it is disclosed that the vehicle has sustained damage in excess of 80 percent and the PRIOR SALVAGE brand does not apply.

FLOOD DAMAGED

"FLOOD DAMAGE" appears on the title when the application for title indicates the vehicle is classified as a loss by an insurance company because of flood or water damage, or a foreign state title is surrendered with a brand or notation indicating flood or water damage. This brand will remain on the title with any additional branding if applicable.

RECONSTRUCTED

The title is branded with "RECONST" for vehicles that are altered from the original construction by the removal, addition or substitution of essential parts.

ASSEMBLED

"ASSEMBLED" appears on the title for motorcycles that are assembled from new aftermarket parts.

LEMON LAW VEHICLE

The "LEMON LAW VEHICLE" brand appears on the title of any vehicle subject to Minnesota's lemon law (see M.S. 325F.665) and all vehicles with out-of-state titles that bear the term "lemon law vehicle" or any similar term.

Hazardous Waste Contaminated Vehicle

The "Hazardous Waste Contaminated Vehicle" brand will appear on titles of a motor vehicle that has been contaminated by substances, chemicals, or items of any kind used in the manufacture of methamphetamine or any part of the manufacturing process, or the by-products or degradates of manufacturing methamphetamine.

EXAMINING A MINNESOTA TITLE

Carefully examine the Minnesota title to ensure it is complete and accurate.

VIN (VEHICLE IDENTIFICATION NUMBER)

Make sure the VIN on the title matches the lien release, bill of sale and all other documents. *Check the entire VIN*, not just the last few digits.

LIEN INFORMATION

Multiple liens may be printed on the title while only the first lien holder's full information will be printed on the front of the title. There is no limit to how many liens can be listed. Be sure to check the title to see if there are more than one lien. If so, ensure you have a lien release for all lien holders.

There may be a notification on the title if there is an electronic lien.

ASSIGNMENT OF OWNERSHIP

All sellers and buyers must hand print **and** sign their names. The date of

sale must be completed, and it must be the same as or later than the previous sale. The Minnesota dealer license number is required on dealer sales.

Owner(s) and Signatures on Title

If there are two names on the title (joint owners), **both** people must sign to sell the vehicle. The conjunction "OR" between the names establishes rights of survivorship, but both signatures are required for a sale. Some older titles may have an "AND" conjunction, in which case both signatures are required for transfer.

"TOD" stands for "transfer on death." If the owner is alive, only the owner's signature is required to sell the vehicle (not the person named as beneficiary). See the "Transfer Upon Death of Owner" section for more information.

"DBA" stands for "doing business as." Only one signature is required by the individual doing business under the assumed name. For example, "William Adam Smith DBA Smith Plumbing" would only need William Smith to sign as seller.

Odometer Statements

The odometer reading is needed on vehicles in their 20th year of life or newer beginning with model year 2011 with a gross weight of 16,000 lbs. or less. Vehicles that are model year 2010 and older are exempt from this requirement.

Make sure the odometer reading in the assignment area is the same or higher than the printed reading and that a box is checked (actual, exceeds mechanical limits or not actual).

If there are multiple assignments of ownership, the odometer for each assignment must be the same as or higher than the previous assignments.

Damage Disclosure Statement

The damage disclosure is required for vehicles six model years or newer. (Older titles may have a pollution disclosure statement; this is no longer required.)

APPLICATION OF TITLE BY BUYER

The full name, date of birth and MN driver's credential number (if applicable) are required for all buyers. If the buyer does not have a MN credential then a copy of another acceptable form of ID will need to be submitted with the application. Please refer to the Help Manager under MV Identification Requirements.

If the owner is a company, do not list the owner's driver's license number.

Adding Conjunctions

- *DBA* – For an individual doing business under an assumed name, list "DBA" after the individual's full name and the assumed name as the additional purchaser.
- *OR* – If there are joint owners on a vehicle and they wish to have rights of survivorship, note "OR" next to their names.
- *TOD (transfer on death)* – To designate a beneficiary for a vehicle, a notarized Application for Transfer-on-Death Beneficiary form (PS2004) is completed (owner should retain a copy of the PS2004 with their important papers). A beneficiary's name is followed by "(TOD)" on the title.

Note: The beneficiary does not have ownership rights while the owner(s) are alive or there is a lien holder with interest in the vehicle. (Other state or county claims or liens may void the TOD conveyance.)

Liens

Make sure the lender's correct name is listed as well as the complete address and date of the security agreement.

Buyers Signatures

All buyers must sign **both** the *Application for Title* and *Assignment of Ownership sections*.

SALES TAX DECLARATION AND FEES

The purchase price is required in all cases. When there is a trade-in, write the trade-in value and the year, make and license plate number of the trade-in vehicle. For foreign state vehicles, write the year, make and VIN. Include exemption information if the sale is exempt from sales tax.

All fees collected must be written in the fee area on the title.

REQUESTING A DUPLICATE TITLE

The *Application for Duplicate Title, Registration, Cab or Lien Card* form (PS2067A) must be completed and signed by at least one owner.

If the duplicate title should be sent to a dealer that is holding the vehicle for the deputy can enter C/O (in care of) the dealer name and address.

If a deficiency is on the record, processing a duplicate title is not appropriate in most cases. Usually the deputy would submit the documents and/or fees required to clear the deficiency and issue the title.

When processing a duplicate title, Check the vehicle record and compare it against the NMVTIS results. The NMVTIS results must be reviewed. Some vehicles that received titles prior to January 1st 2022 may have received a "Clean" title. The law changed where all vehicles that should have been branded will now be branded. If you see that a vehicle should have been branded and is not showing the brand, a correct title transaction to add the appropriate brand will need to be processed and the title issued from St. Paul.

Do not print a title in office if there is a brand showing in NMVTIS, but is not showing in the record.

RELEASING A LIEN

A lien release is required for each lien recorded on the vehicle record. The lien release can be completed on the Lien Card, a notarized letter on the lienholder's letterhead or a notarized *Assignment, Release or Grant of Secured Interest* form (PS2017).

If a letter or a PS2017 is used for a lien release, the signature of the person signing for the secured party **must be notarized**.

Electronic Liens:

Electronic Liens (e-Liens) allow financial agencies the option of registering with Minnesota DVS to become e-Lienholders. This gives e-Lienholders the access to mark a lien as electronic in MNDRIVE which then replaces the need for storing/tracking a Lien Card for the vehicle. Once the lien has been satisfied by the customer, the e-Lienholder can then electronically release the lien via

MNDRIVE e-Services for Business which will update the vehicle account instantly in MNDRIVE. The e-Lienholder then can notify the customer the lien has been released and instruct them to visit a Deputy Registrar to update their title if desired. After this, any transaction to add/remove lien, transfer title, and clear dealer conditionals will result in the Lien Release Date being auto-populated in the transaction. In this process, no lien card will be sent to the customer and won't be required in order to release the lien from the title.

REMINDER: e-Liens is optional process for financial agencies. Any lienholders not participating will still be sent lien cards.

Additional information on electronic liens is available in the MNDRIVE help file **“Electronic Liens”**

UNABLE TO LOCATE LENDER

If the lien is seven or more years old and the owner is unable to locate the lender, DVS will clear the lien when **all four** of the following conditions are met:

1. The vehicle is a **passenger class** vehicle or **Manufactured Home**.
2. The lien is recorded on a **Minnesota** title.
3. The lien is at least seven years old (calculated from the date of security interest).
4. The customer provides proof that s/he is unable to locate the lien holder, such as an unopened, returned certified letter indicating the letter was undeliverable.

Note: A lien release may be required if a vehicle is sold to a non-resident. Other states may not honor our seven year policy.

ADDING A LIEN (GRANT OF LIEN)

To add (perfect) a lien, the secured party's full address and the date of the security agreement must be listed on one of the following documents:

- The **Application for Title** section of the Minnesota title, signed by all owners in the buyer's signature area.
- The **PS2017** signed by all owners and submitted with the Minnesota title.
- If a non-titled vehicle (small trailer) – an *Application to Title and*

Register a Vehicle form **(PS2000)** signed by all owners.

Do not enter the information on both a PS2000 and a PS2017. If it is recorded in both places, even with the same security agreement date, DVS will record two lien holders on the title.

ASSIGNING A LIEN

A recorded (perfected) secured party may assign their interest to another secured party. In order to assign the lien, the existing secured party cannot release the lien. The date of the lien remains unchanged. See M.S. 168A.19.

Assigning a lien requires **both** of the following documents:

1. The Minnesota title.
2. A PS2017. The assignor (existing lien holder) completes and signs in section A, checks the assignment box and completes the assignee's name (new lien holder) in section B.

SPECIAL SITUATIONS

PURCHASE BY A MINOR

A minor may own a motorcycle, motor scooter, moped or trailer. To own a passenger automobile or truck under the age of 18, a minor must meet **one** of the following conditions:

- Is 17 years of age and has successfully completed an approved driver training course.
- Is 17 years of age and a high school graduate.
- Is an employed, emancipated minor and holds a Minnesota driver's license.
- Was the registered owner of the vehicle in another state or country before becoming a Minnesota resident.

The minor must complete section F on the back of the PS2000 and sign the application.

DISTRICT COURT ORDER

To transfer a vehicle that was awarded to an individual in a court proceeding, submit the title (if available) along with a certified copy of the District Court order directing the department to transfer ownership to the person or persons identified in the order. The order must identify the vehicle by year, make, model and *VIN*.

The person named in the court order must complete the PS2000 (or the title if available).

All transfer fees and sales tax are due, unless the court order directs otherwise.

TRANSFER TO AN OUT OF STATE RESIDENT

When a vehicle is sold to a resident of another state, the plates are to be removed from the vehicle and the sale must be reported on MNDRIVE . The buyer is issued a *31-Day Non-Resident Permit* to remove the vehicle from Minnesota.

MINNESOTA REGISTERED (NON-TITLED) TRAILER

Unless there is a lien or the trailer is currently titled, a Minnesota title is not issued for utility trailers that are registered at 3,000 gross weight or less. These trailers are issued permanent registration. However, once a trailer is titled in Minnesota or another state it is always titled in Minnesota.

Transfer of ownership is accomplished using **one** of the following documents signed by all buyers and sellers:

- Trailer registration card or Title (if applicable).
- PS2000.
- Written bill of sale, with a complete vehicle description (year, make, model and VIN), purchaser's name and date of sale.

SPECIAL SITUATIONS: DEALERS

SUPPLEMENTAL DEALER REASSIGNMENT FORM

Federal law requires the dealer to fill in the assignments on the actual Minnesota title if they have it in their possession. If the assignment areas on the Minnesota title are full, a *Supplemental Dealer Reassignment* form must be used for additional assignments.

The *Supplemental Dealer Reassignment* form is also used if the dealer has sold the vehicle and the title is not yet available. However, the dealer cannot submit the form without the title. In these situations, the *Supplemental Dealer Reassignment* form is held in the dealer file and is submitted with the certificate of title when received.

The form may be used as a reassignment supplement on a foreign state title, provided a Minnesota licensed dealer appears as a seller or buyer on the form.

SECURE POWER OF ATTORNEY

The *Minnesota Secure Power of Attorney and Disclosure* form (SPOA) is used when the certificate of title for a vehicle subject to the Federal Truth in Mileage Act (TIMA) has been lost and the owner is applying for a duplicate. If the vehicle is **not** subject to TIMA, it is not necessary to use a SPOA. A regular power of attorney is acceptable.

The SPOA authorizes someone (usually a dealer) to sign the certificate of title when it becomes available on behalf of the seller and, in some situations, the buyer.

The use of a SPOA is wholly voluntary on the part of a customer. The seller may elect to wait until a duplicate title is issued and assign ownership on it to the dealer rather than give power of attorney to a dealer.

When a SPOA is used to transfer a vehicle, the dealer must show the purchaser this SPOA, if requested. The buyer must be given an opportunity to view the actual odometer statement of the original owner.

Since security features are of primary importance on these SPOA forms, photocopies or any other substitute forms are unacceptable. Any erasures or alterations void the form.

The SPOA is divided into three parts:

Part A

MINNESOTA SECURE POWER OF ATTORNEY and DISCLOSURE FORM		864625
<p>WARNING: This form may be used only when title is physically held by lienholder or has been lost. This form must be submitted to the state by the person exercising powers of attorney. Failure to do so may result in fines and/or imprisonment.</p>		
<p>VEHICLE DESCRIPTION: YEAR _____ MAKE _____ MODEL _____ BODY TYPE _____ PLATE _____ VIN _____</p>		
<p>PART A: TRANSFEROR'S POWER OF ATTORNEY AND DISCLOSURE Federal and Minnesota Law require that you state the mileage upon transfer of ownership. Minnesota Law requires that you make disclosures about damage to the vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.</p>		
<p>I, we (transferor's name, print) _____ appoint (transferee dealer's name, print) _____ attorney-in-fact, to assign my interest, to disclose the mileage and make damage disclosures on the title for the vehicle described above, exactly as stated in the following disclosures.</p>		
<p>The date of these statements is _____.</p>		
<p style="text-align: center;">MILEAGE AND DISCLOSURE STATEMENT</p> <p>I (WE) CERTIFY THAT THE ODOMETER NOW READS: _____ (NO TENTHS) MILES AND TO THE BEST OF MY KNOWLEDGE THE ODOMETER MILEAGE IS:</p> <p><input type="checkbox"/> ACTUAL MILEAGE</p> <p><input type="checkbox"/> EXCEEDS MECHANICAL LIMITS OF ODOMETER</p> <p><input type="checkbox"/> NOT ACTUAL MILEAGE – WARNING ODOMETER DISCREPANCY</p>	<p style="text-align: center;">DAMAGE DISCLOSURE STATEMENT</p> <p>TO THE BEST OF MY KNOWLEDGE, THIS VEHICLE (CHECK ONE)</p> <p><input type="checkbox"/> HAS</p> <p><input type="checkbox"/> HAS NOT</p> <p>SUSTAINED DAMAGE, EXCLUSIVE OF ANY COSTS TO REPAIR, REPLACE, OR REINSTALL AIR BAGS AND OTHER COMPONENTS THAT WERE REPLACED DUE TO DEPLOYMENT OF AIR BAGS, IN EXCESS OF 70 % ACTUAL CASH VALUE</p>	
<p>Transferor's Signature _____</p> <p>Signer's Printed Name _____</p> <p>Transferor's Address _____</p> <p>City _____ State _____ ZIP _____</p>	<p>Transferee Dealer's Signature _____</p> <p>Signer's Printed Name _____</p> <p>Transferee Dealer's Business Address _____</p> <p>City _____ State _____ ZIP _____</p>	

Part A is completed when the title is lost and the seller (who has applied for a duplicate title) wishes to authorize the dealer to sign the title on their behalf, once received. Information from Part A is used by the dealer to complete the transfer and disclosures from the titled owner to the dealer.

Parts B and C

<p>PART B: POWER OF ATTORNEY TO REVIEW TITLE DOCUMENTS AND ACKNOWLEDGE DISCLOSURE (PART B is invalid unless PART A has been completed.) Federal and Minnesota Law require the dealer to state the mileage upon transfer of ownership. Minnesota Law requires the dealer to make disclosures about damage to the vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.</p> <p>I, we (transferee's name, print) _____ appoint (transferor dealer's name, print) _____ attorney-in-fact, to make application for title and to acknowledge the mileage and damage disclosures on the title for the vehicle described above, only if the disclosures are exactly as the disclosures completed below. The date of this statement is _____. The vehicle <input type="checkbox"/> will <input type="checkbox"/> will not (<i>check one</i>) be subject to a lien.</p>	
<p style="text-align: center;">MILEAGE AND DISCLOSURE STATEMENT</p> <p>I (DEALER) CERTIFY THAT THE ODOMETER NOW READS: _____ (NO TENTHS) MILES AND TO THE BEST OF MY KNOWLEDGE THE ODOMETER MILEAGE IS:</p> <p><input type="checkbox"/> ACTUAL MILEAGE</p> <p><input type="checkbox"/> EXCEEDS MECHANICAL LIMITS OF ODOMETER</p> <p><input type="checkbox"/> NOT ACTUAL MILEAGE – WARNING ODOMETER DISCREPANCY</p>	<p style="text-align: center;">DAMAGE DISCLOSURE STATEMENT</p> <p>TO THE BEST OF MY KNOWLEDGE, THIS VEHICLE (<i>CHECK ONE</i>)</p> <p><input type="checkbox"/> HAS</p> <p><input type="checkbox"/> HAS NOT</p> <p>SUSTAINED DAMAGE, EXCLUSIVE OF ANY COSTS TO REPAIR, REPLACE, OR REINSTALL AIR BAGS AND OTHER COMPONENTS THAT WERE REPLACED DUE TO DEPLOYMENT OF AIR BAGS, IN EXCESS OF 70 % ACTUAL CASH VALUE</p>
<p>Transferor Dealer's Signature _____</p> <p>Signer's Printed Name _____</p> <p>Transferor Dealer's Business Address _____</p> <p>City _____ State _____ ZIP _____</p>	<p>Transferee's Signature _____</p> <p>Signer's Printed Name _____</p> <p>Transferee's Address _____</p> <p>City _____ State _____ ZIP _____</p>
<p>PART C: CERTIFICATION (Must be completed when both PARTS A and B have been used.)</p> <p>I, _____ (person exercising above powers of attorney, print) hereby certify that the mileage I have disclosed in the title document is consistent with that provided to me in the above power of attorney. Further, on examination of the title and any reassignment documents for the vehicle described above, the mileage disclosure I have made on the title pursuant to the power of attorney is greater than that previously stated on the title and reassignment documents. This certification is not intended to create, nor does it create any new or additional liability under Federal or State Law.</p> <p>Signature _____ Signer's Printed Name _____</p> <p>Business Street Address _____ City _____</p> <p>City _____ State _____ ZIP _____ Date _____</p>	
<p>ORIGINAL - ATTACH TO TITLE CANARY COPY - FILE PINK COPY - TRANSFEEE (PART B) GOLD COPY - TRANSFEROR (PART A)</p>	
<p>MADA #900 - 04/10 © MADA SERVICES INC. 2010</p>	

Parts B and C are **only** used if the trade-in vehicle is sold before the dealer receives the duplicate title or the title is held by the lien holder. Part B is invalid unless Part A is also completed.

Part B authorizes the dealer to complete the title transfer into their new buyer's name(s). Information contained in Parts A and B is used to complete the odometer and disclosures for both transfers as well as apply for title in the buyer's name(s).

The dealer employee who actually completes the title must also complete part C of the SPOA.

DEALER INITIATED CONDITIONAL TRANSFER

St Paul Motors Inc.

133 University Avenue
St Paul MN 55105

May 14, 2019

In reference to:

2014 Acura 4D TYS

VIN: 19UUA76517A013002

To whom it may concern:

We purchased the above described vehicle from Brook Kong on May 4, 2019 . Brook Kong lost the Minnesota title #L009A4001 and has applied for a duplicate title.

St. Paul Motors, Inc. sold the vehicle on May 9, 2019 to Scott R. Smith. We request a dealer conditional transfer to Scott R. Smith until the duplicate is received.

Sincerely,

Martin Dealer

Martin Dealer, Title Clerk

St Paul Motors, Inc.

A Minnesota dealer is required to submit a Minnesota retail buyer's application for title and applicable fees and taxes within ten business days of the date of sale.

DVS allows Minnesota dealers to file a conditional transfer when they are unable to obtain all of the required documents and/or signatures to transfer ownership within the 10 days.

Dealer conditionals are **not** allowed on new vehicle applications requiring the *Manufacturer's Certificate of Origin* (MCO). A conditional transfer can be filed for out of state titles. However, a foreign state dealer cannot request dealer conditional transfer.

A duplicate title should be requested before filing a conditional transfer.

REVIEW DOCUMENTS

1. Verify the title application (PS2000) is completed and signed by the dealer and the buyer(s).
2. Include a letter from the dealership explaining what documents are missing and why.

Missing Title or Bill of Sale

- The dealer retains all transfer documents, including *Supplemental Dealer Reassignment* forms, until the title document and/or reassignment documents may be submitted together.
- If missing a Minnesota title, a duplicate title must be requested before filing a conditional transfer.
- If missing an out of state title, letter must include the state the title is from if known, the owner's name, and the name of any lien holders if known.

Missing Lien Release

- If missing a lien release, letter must include that lender's name and address.
- If the *lien release is the only thing missing*, the dealer must also turn in the completed title and all other documents associated with the transfer.

NOTE: The complete chain of ownership must be completed and signed on a "secure" document.

REPOSSESSIONS

REPOSSESSIONS

The following procedures apply only to perfected liens. A perfected lien is one that is listed on a certificate of title or when the lender has the vehicle owner's title and a grant of security interest or lien form signed by the vehicle owner.

Secured Party Does Not Have the Title

If the secured party is unable to obtain the certificate of title from the registered owner, a title must be issued in the secured party's name prior to transferring the vehicle.

To apply for title submit:

- The *Affidavit of Repossession/Title Application* form (PS2024) with a notarized signature. The PS2024 serves as the lender's application for title; they do not complete the *Application for Duplicate Title* form.
- The grant of security interest, if the lien is not listed on the DVS record (perfected).

Secured Party Has the Title

If a secured party is perfected, (listed) on the record and obtains the title from the registered owner, they can choose one of these options:

- Hold the vehicle for resale and notify DVS. The title is held until the vehicle is sold. Upon sale, the secured party would sign the title as seller and attach the PS2024.
- Complete the PS2024 with a notarized signature and submit it with the title.

Secured Party has the Assigned Title (not in owner's name)

This situation is where the buyer failed to submit the transfer of ownership, but the lien holder has the assigned title listing them as secured party. To title the vehicle in the lien holder's name:

- Complete the PS2024 with a notarized signature and submit it with the title.
- *All taxes and transfer fees are due* for the transfer to the owner.

FOREIGN STATE TITLE REPOSSESSIONS

The requirements for repossession vary from state to state, but a customer must provide the documents required by the jurisdiction that issued the title. A Minnesota repossession form is not acceptable with a foreign state title. Consult the Polk Manual for forms and procedures in other states.

TRANSFER UPON DEATH OF OWNER

“OR” conjunction – If one owner is deceased, the survivor can transfer the vehicle title to their name or sell it with proof of death. Acceptable proof of death is a copy of a death certificate, an obituary notice or a memorial card.

“TOD” conjunction– the beneficiary may transfer the vehicle to their name by submitting the title with proof of death. However, if a lien is listed, a release is required and if there are state or county claims or liens, they void the TOD conveyance.

“And” conjunction or no conjunction – this conjunction does not give rights of survivorship, transfer as outlined in the following procedures.

If the current owner is deceased, the vehicle must be transferred before registration can be renewed. **Joint ownership--

ESTATE NOT SUBJECT TO PROBATE

Surviving Spouse or Heir

The transfer must take place on the Minnesota title.

If the title has been lost, destroyed, or mutilated, the heir must apply for a duplicate title by providing the surviving spouse/not subject to probate form and proof of death for the deceased. Once the duplicate title is printed in the office or received from the state, the survivor must include the surviving spouse/not subject to probate and proof of death. They can sign off on behalf of the deceased on the title and transfer it to their self or to a new buyer.

To transfer the vehicle to the surviving spouse or heir, use the *Assignment of a Vehicle to a Surviving Spouse/Not Subject to Probate* form (PS2071). Signatures must be notarized by a notary or witnessed by a deputy registrar. If witnessed by the deputy registrar, the **deputy stamps and initials or signs the form.**

- *A surviving spouse* signs the form, certifying that they selected the vehicle from the estate (see M.S. 524.2-403).
- *Heirs at law* certify the estate has not been and will not be probated and that there are no monetary claims or security interests (see M.S. 524.2-201).

Heirs at law are the immediate kin (such as the spouse and children 18 years of age

and older). If there is no spouse or children, then the next nearest kin (such as mother, father, brother, or sister) should sign the affidavit.

Non-Heir

An *Affidavit for Collection of Personal Property* form may be used by a non-heir to transfer a vehicle that is not subject to probate (see M.S. 5524.3-1201). The affidavit must be completed in full and the applicant's signature must be notarized.

Note: If the title is lost, the non-heir must either title the vehicle in their name first or obtain a duplicate title in the deceased party's name so the transfer is completed on a title.

ESTATE SUBJECT TO PROBATE

The transfer must take place on the Minnesota title. If the title has been lost, destroyed or mutilated, a duplicate title must be obtained before transfer.

When an estate is subject to probate, an original or certified court document must be submitted or viewed by a deputy registrar and submitted with the title. (If the deputy is unable to scan the document they should make a copy of the original/certified document, they must initial it and note "viewed original" or "viewed certified" on the copy that is submitted.)

- Certified copy of *Letters of Administration* that show who is appointed as the administrator/executor of the estate. If more than one person is appointed as administrator/executor, all must sign as seller, unless the document indicates that they may act independently (usually indicated by the use of the conjunction "OR" between the names of the administrators).

An administrator may purchase a vehicle from the estate. The administrator signs the title as both seller and buyer. Sales tax may be due if the administrator is not receiving the vehicle as an inheritance.

- Certified copy of a *Probate Court Order* setting aside the property to the surviving spouse.
- Certified copy of a *Decree of Partial Distribution* of the estate specifically awarding the vehicle to the title applicant.
- Certified copy of the *Final Decree of Distribution* indicating to whom property was distributed. If the vehicle is not to be registered in the name of all persons shown in the decree of distribution, an assignment

of ownership by such persons is required.

Note: A memorial card, death certificate, etc. is **not** required since the court document serves as proof of death.

CORRECTING TITLE AND OWNERSHIP ERRORS

To correct an error on a title or record, an *Application for Corrected Title/Odometer* form (PS2025A) or an *Affidavit to Correct the Ownership Record of a Motor Vehicle (PS2025B)* must be submitted with the transaction.

Only the vehicle owner or the owner's authorized agent may apply for a corrected title.

Occasionally, a customer returns a title due to an error made by the department or deputy registrar; the corrected title fee and filing fee is waived.

CORRECTING ALTERATIONS

Alterations on a title or on an MCO (such as cross-outs, erasures or white out) void the document. This applies to alteration of an odometer disclosure, damage disclosure, a sale date or sale price.

1. Complete the *Application for Corrected Title/Odometer* (PS2025A).
2. All buyers and sellers must sign.

CORRECTING LIEN HOLDER ERRORS

When a lien holder's name is recorded in error on a title or MCO and the buyer has **not** signed the document, a lien release is not required. Instead, all buyers must sign the *Application for Corrected Title/Odometer* (PS2025A).

If the buyer signed the title, MCO or PS2000 listing the lien, it is a granted security interest. To remove the lien, the lien holder listed must submit a notarized *Lien: Notification of Assignment, Release or Grant of Secured Interest* form (PS2017).

PROCESSING A LEGAL NAME CHANGE

To change the legal name of the vehicle owner, complete the *Application for Corrected Title/Odometer* (PS2025A). One owner must sign.

Record the new Minnesota driver's license/identification number (if it has been changed to reflect the new name) or submit proof of the name change (marriage certificate, divorce decree or court order). Make a copy of the original document and note "viewed original" on the copy that is submitted with the application. If a lien is recorded on the title, a lien release is **not** required. The new title will still reflect the lien.

Note: If a lien is being released at the same time, remember to process the correction transaction first, before processing the lien release transaction.

CHANGING THE OWNER'S ADDRESS

An address change does not require a new title. However, if the owners would like to receive a title that reflects their current address, they must submit the title, list the new address on the title, Complete the *Application for Corrected Title/Odometer* (PS2025A), and pay a corrected title fee.

CORRECTING OWNERSHIP ERRORS

Incorrect buyer is listed on title and the buyer **did not sign on the title:**

1. Complete the *Application for Corrected Title/Odometer* (PS2025A).
2. All sellers must sign.

Incorrect buyer is listed on title and the buyer **signed on the on the title:**

1. Complete the *Affidavit to Correct Ownership* (PS2025B).
2. All sellers and buyers (including the one listed incorrectly) must sign the PS2025B.
3. The correct buyer must submit a completed PS2000.
4. If a lien was listed by the incorrect buyer, a lien release must be submitted with the transaction.

CANCELLING A SALE

If a sale is cancelled (customer returns a vehicle), the title and the *Affidavit to Correct Ownership* (PS2025B) must be submitted with a *Claim for Motor Vehicle Refund* form (PS2511) within 90 days of the initial sale date to qualify for a sales tax refund. If the title has not yet been issued, submit the *Affidavit to Correct Ownership*, a PS2000 and a *Claim for Motor Vehicle*

Refund. A cancelled sale can only be done if the most recent title is a MN

record in MNDRIVE or the sale was facilitated by a MN dealership.