

Certificate of Title

When buying a vehicle, the seller must provide the purchaser the title to that vehicle. The title identifies the year, make, model and serial number of that vehicle.

Once a vehicle is purchased, the new owner must have the Title Department transfer the title into their name.

When considering buying a vehicle from an individual, you should ask to see the title. **NEVER GIVE THEM MONEY UNTIL YOU VERIFY THEY OWN THE VEHICLE AND HAVE THE TITLE FOR IT.**

- Once you have the title in-hand, look at the front of the title for any stamp of a finance company noting there is a lien on the vehicle. If there is, do not buy the car. If there is a lien on the title, you will not be able to have the title transferred to your name until the balance of the lien has been paid. If the front of the title shows there was a lien and then a secondary stamp showing it was cancelled, it should be safe to purchase the vehicle if you choose to do so.
- Look at the top of the title for the word "Salvage". If the title is a "salvage" title, that means the vehicle has been wrecked and repaired. You can generally get some good deals on a salvage vehicle however, it is recommended to have someone follow during a test drive to make sure the vehicle appears to be tracking straight down the road and not crabbing. If the frame was bent and not repaired, you can most likely expect to be replacing tires on a regular basis and wear out steering components sooner than normal.
- Compare the serial number on the title to the serial number on the vehicle identification number (v.i.n.) plate. This plate is located on the dash inside the windshield on the driver's side. The serial number on the title and the v.i.n. plate should match exactly.
- Open the driver's door and look for the federal sticker to verify the serial number on the sticker matches that of the title. If it is gone or does not match, most likely the car has been previously wrecked or even stolen. There is no good reason for someone to remove the federal sticker.

Additional things to know:

- The seller's signature must be witnessed by a notary. Do not take possession of a title from the seller if this has not been done.
- At the top on the back of all vehicle titles is noted "ERASURES AND ALTERATIONS VOID THIS TITLE ASSIGNMENT". In other words, if anyone makes a mistake when completing the rear of the title, the seller will need to get a new title and the process of completing of the rear of the title will have to start all over. If you are not 100% on what needs to be filled in on the back of the title, the transfer for the sale should be done at the Title Department with their help.
- To purchase a vehicle, the purchaser will have to pay sales tax on the sale amount of the vehicle. If the vehicle is purchased for \$2000 and the county sales tax is 7%, you will need to pay \$140 plus the title transfer fee.