

How to fill out Form 824 — No Proof or Inadequate Proof of Ownership

Alaska · written against Form 824 (Rev 04/2025), issued under AS 28.10.216, the bonded-title statute, and 2 AAC 92.010(b), which sets the bond at one and one-half times the appraised value

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The route for a vehicle you own and cannot prove you own - bought from someone who never had the title, inherited out of a shed, paid for in cash with a handshake. It is one PDF containing three documents: the Division's instructions, a three-year non-cancelable Vehicle Title Surety Bond executed by an insurance company, and an Affidavit of Ownership you swear yourself. None of the three works without the other two, and two more forms travel with them. Read the exclusions on the first page before you spend anything, because four categories of vehicle are shut out of this process altogether.

This sheet is not the form. Download the blank Form 824 from the Alaska Division of Motor Vehicles, Department of Administration at <https://dmv.alaska.gov/media/hcthmtyh/824.pdf?f=alaska-824.pdf> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	OTHER	Bond number	Assigned by the surety company when it underwrites the bond, at the top of page two. Watch out: You do not choose this. If a broker asks you what number to put, they have not written a title bond before.
2	YOU	The principal	Your name, as the person the bond is written for and the person applying for the title. Watch out: It must be identical to the name on the affidavit and on the application. Three documents in one envelope, one name across all of them.
3	OTHER	The surety company	The name of the company issuing the bond, which the form requires to be duly authorized to transact surety business in the State of Alaska. Watch out: Check that authorisation before you pay a premium. A bond from a company not licensed here is not a bond the Division can accept.
4	OTHER	The sum	The amount of the bond - one and one-half times the fair market retail value the appraisal established. Watch out: Work it out yourself before the surety does. If the figure on the bond is not exactly one and one-half times the appraisal in the same envelope, the packet is inconsistent on its face.
5	OTHER	The bond's vehicle block	Plate number and state, serial number, year, make, model, body style and colour, repeated on the instrument. Watch out: A vehicle with no paperwork usually has no plate either, and None is the honest entry. Leaving it blank is not.
6	OTHER	Year, make, model on the bond	The description row of the same block, which has to match the appraisal and the inspection exactly. Watch out: Three documents will describe this vehicle. Agree the wording once - Land Cruiser or LandCruiser, 4D SUV or Wagon - and use it everywhere.
7	OTHER	The surety executes	Signed, sealed and dated by the surety, by an attorney-in-fact, with a valid power of attorney authorizing that attorney-in-fact to bind the surety attached. Watch out: That attached power of attorney is part of the packet. A bond arriving without it is missing a document the bond itself says must be there.
8	YOU	You execute	The principal's signature and seal in the second block, over the printed name and title. Watch out: This is signed in front of a notary or a DMV representative like everything else in the packet - the block has its own commission expiry line under it.
9	YOU	Your full legal name, on the affidavit	Page three opens with it: I, (print your full legal name), am the sole owner of the following vehicle. Watch out: Sole owner is a claim. If two of you bought the vehicle together, this packet needs rethinking before it is signed.
10	YOU	The affidavit's vehicle block	Plate number, state, serial number, year, make, model, body style and colour again. Watch out: Copy it from the inspection report rather than from memory. Form 811 is the document a DMV inspector signed after physically reading the numbers off the vehicle.
11	YOU	Year, make, model on the affidavit	The description row, matching the bond page and the appraisal. Watch out: The counter compares the three. A year that differs by one across two pages of the same packet is the kind of thing that sends it back.
12	YOU	How you acquired it	Four ruled lines: briefly describe how you acquired the vehicle. Watch out: Dates, places, names and what you have already tried. This is where the conscientious effort to contact the former owner is evidenced, and a one-line answer reads like an absence of one.

13	YOU	The amount deposited	The bond figure written into the indemnity sentence: I have deposited a \$____ surety bond with the Division of Motor Vehicles. Watch out: The same number as page two. Two different figures inside one packet is a contradiction you have sworn to.
14	YOU	Sign the affidavit	Your signature, with the instruction printed beside it - sign in front of DMV Representative or Notary - and the date. Watch out: Everything above it is a statement of fact you are swearing to, including the sentence about there being no liens or encumbrances on the vehicle.
15	OTHER	The notary block, left for the officer	Subscribed and sworn to before me this day of, 20 __, with a seal, the officer's signature and login ID, and a commission expiry. Watch out: Blank until you are standing in front of them. A pre-filled notary block on a sworn affidavit is the one thing that guarantees the packet comes back.

What gets this one rejected

- An appraisal that has gone stale. Ninety days, from the appraisal, and the packet has five moving parts - a bond that takes a fortnight to underwrite can outlive the valuation it was written against.
- A low appraisal to keep the bond cheap. The instruction anticipates it exactly: an appraisal significantly less than the fair market retail value will be rejected, and the whole packet goes back.
- A cancelable bond, or one written for less than three years. The heading on the bond page says three-year non-cancelable twice, and the Division repeats it in bold in the instructions.
- An affidavit sworn without any effort to find the previous owner. The conscientious-effort sentence is a statement of fact you are swearing to, and letters returned undelivered are what makes it true.
- A vehicle sitting in another state. The regulation requires it to be physically present in Alaska, and the appraisal has to be done in person here as well - photographs of a vehicle in Washington satisfy neither.

☒ Amber is what you write ☐ Grey is a block somebody else completes The completed example follows overleaf.

Read off Form 824 (Rev 04/2025) and the Alaska Division of Motor Vehicles, Department of Administration's own pages, current as of 2026-08-23.
Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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STATE OF ALASKA

DIVISION OF MOTOR VEHICLES

NO PROOF OR INADEQUATE PROOF OF OWNERSHIP

This packet is designed for use by applicants who have purchased a motor vehicle or trailer and have lost the original title or did not receive adequate proof of ownership. As per 2 AAC 92.010(b), the vehicle must be **physically present** in the State of Alaska to be titled under these procedures. Anyone who does not have valid proof of ownership as provided by Alaska Statute or has inadequate proof of ownership and wishes to obtain Alaska vehicle title, may apply for such pursuant to AS 28.10.216. The State of Alaska does not title disassembled or incomplete vehicles in accordance with 28.10.221(2).

These instructions and procedures DO NOT apply to:

- Abandoned vehicles,
- Vehicles obtained through a work and/or storage lien (aka mechanic's lien)
- Vehicles obtained through a towing and storage lien (aka impoundment or warehouseman's lien)
- Foreign vehicles without the proper documentation from customs

To apply for a vehicle title under AS 28.10.216, you must:

1. Obtain a bona fide appraisal of the current fair market value of the vehicle using Alaska **DMV Form 825**.
 - a) Appraisals that are significantly less than the fair market retail value of the vehicle will be rejected.
 - b) Appraisals older than 90 days will be rejected.
2. Secure a three (3) year non-cancelable surety bond* for one and one-half times the appraised value of the vehicle (attached) or submit a cash bond of the same value to DMV.
3. Complete the attached Affidavit of Ownership. (MUST BE NOTARIZED)
4. Complete and sign an Application for Title and Registration (Form V1).
5. Have the vehicle physically inspected and complete and sign a Certificate of Vehicle Inspection (Form 811)

Note: if the vehicle **is not** present in the State of Alaska, then an ownership document should be obtained in the state where the vehicle is located.

6. The Application for Title and Registration, Affidavit of Ownership, Surety Bond, and Appraisal forms, in conjunction with proper fees and taxes, are to be submitted to the nearest motor vehicle office. Original documents may also be mailed to the following address. It is highly recommended that you only mail documents by certified mail and receive a tracking number. Applicable taxes and fees may be located on our public website at <https://online.dmv.alaska.gov/MVRTCost/>. Do not send cash, only include a check or money order payable to the State of Alaska.

ATTN: DMV Correspondence
4001 Ingra Street, Suite 101
Anchorage, AK 99503

A SURETY BOND MUST BE NON-CANCELABLE FOR A PERIOD OF THREE (3) YEARS.

***A surety bond is an insurance policy purchased from an insurance company licensed to do business in Alaska, guaranteeing payment up to one and one-half times the appraised value of the vehicle to people who have sued and won in the Alaska courts due to illegal or wrong issuance of a vehicle title issued according to AS 28.10.216.**

NOTE: Cash deposits are not automatically returned. You must apply with the Division to obtain your deposit at the end of the three years.

VEHICLE TITLE SURETY BOND 3 YEAR NON-CANCELABLE

Bond Number: APS-2026-40817

KNOW ALL MEN BY THESE PRESENTS:

That Talia R. Sturdevant as

principal/s and Aurora Pacific Surety Company ,
NAME OF SURETY COMPANY

a company duly authorized to transact surety business in the State of Alaska, a surety, do hereby jointly and severally acknowledge ourselves to be held and bound unto the State of Alaska, Commissioner of Administration, State of Alaska, in his capacity as agent in the premises for the State of Alaska, in the sum of \$ 14,700.00 , which is one and one-half times the fair market retail value of the vehicle described below:

None	AK	6B4TLD8H2RK105372		
LICENSE PLATE NUMBER	STATE	SERIAL NUMBER (VIN)		
1994	Toyota	Land Cruiser	4D SUV	White
YEAR	MAKE	MODEL	BODY STYLE	COLOR

for the true payment of which we, and each of us, bind ourselves, our heirs, executors, administrators, successors or assigns, jointly and severally by these presents.

THE CONDITIONS OF THE ABOVE BOND ARE SUCH that the above named principal warrants:
(1) They are the true owner of the vehicle described above. (2) There is no defect in or undisclosed security interest on the title of the vehicle. (3) If any former owners, second parties, or subsequent purchasers of the vehicle and their successors suffer any loss resulting from a defect in or undisclosed security on the title of the vehicle, they may sue on the bond for a breach of its condition, but the liability of the surety may not exceed the amount of the bond.

No attached documents shall modify the provisions of this bond or conditions thereto or rights of action arising under AS 28.10.216.

This bond shall remain in force until three years from its date except as it may be extended under the provisions of AS 28.10.216 (c).

IN WITNESS WHEREOF the said surety has hereunto set his hand and seal and the said surety has caused this bond to be signed, sealed and dated this 4th day of September, 2020.

NOTARY OR DMV REPRESENTATIVE (SEAL)
(LOGIN ID & Office Number)
MY COMMISSION EXPIRES:

BY Aurora Pacific Surety Company
SURETY

Garrett P. Oyoumick
ATTORNEY-IN-FACT

Attached hereto a valid power of attorney authorizing the attorney-in-fact to bind the surety.

IN WITNESS WHEREOF the said principal has hereunto set his hand and seal and the said surety has caused this bond to be signed, sealed and dated this 4th day of September, 2020.

NOTARY OR DMV REPRESENTATIVE (SEAL)
(LOGIN ID & Office Number)
MY COMMISSION EXPIRES:

BY Talia R. Sturdevant
PRINCIPAL

Talia R. Sturdevant, owner
PRINTED NAME AND TITLE

9. I, Talia R. Sturdevant am the sole owner of the following vehicle:
(Print Your Full Legal Name)

11	1994	Toyota	Land Cruiser	4D SUV	White
	Year	Make	Model	Body Style	Color

Briefly describe how you acquired the vehicle:

Bought for cash at an estate clear-out in Sutton on

11 May 2026. The seller had no title and the previous owner, who had

died, was the name on the Division's record. Two letters to that address

came back undelivered; the appraisal and inspection are attached.

I hold the State of Alaska harmless and free from blame in any and all suits concerning questions of title and ownership and I promise to indemnify the State of Alaska and the Division of Motor Vehicles for any and all judgements against it arising out of these actions. I have deposited a \$ 14,700.00 (surety bond) with the Division of Motor Vehicles to indemnify the State, former owners, secured parties, and subsequent purchasers of the vehicle and their successors against loss resulting from a defect in or undisclosed security interest on the title of this vehicle.

09/04/2026

Date

Subscribed and sworn to before me this: _____ (SEAL)

15 _____ day of _____, 20_____

Notary or DMV Representative (LOGIN ID & Office Location)

My Commission Expires: