

How to fill out 68 — Declaration of Damage to a Motor Vehicle

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Arkansas · written against 68 (July-19), issued under Ark. Code Ann. § 27-14-2301

/forms/arkansas/declaration-of-damage/

The owner's own damage filing, and the sheet that puts the word DAMAGED on an Arkansas title. Its notice paragraph sets the trigger: a completed copy is required to be surrendered with the certificate of title for any motor vehicle that sustains physical damage equal to or exceeding seventy percent of its average retail value, or water damage to the extent that it was submerged or partially submerged to the point that rising water reached over the doorsill and caused damage to the powertrain, primary computer, or electrical system - whereupon the owner shall apply for a new certificate bearing the notation DAMAGED in the remarks section. Failing to surrender it is a Class A misdemeanor, an approved insurance total loss report may be used in lieu of the form, and an out-of-state salvage brand carries forward onto the Arkansas title regardless of the vehicle's age.

This sheet is not the form. Download the blank 68 from the Arkansas Department of Finance and Administration, Office of Motor Vehicle at <https://www.dfa.arkansas.gov/wp-content/uploads/DeclarationofDamageforSalvageMV.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	YOU	Who is applying	Your name and address in the applicant block - and the current titled owner's, where the applicant is someone else. Watch out: An owner filing about their own car completes the first block and leaves the second empty. Both filled with the same name reads as confusion, not thoroughness.
2	YOU	The vehicle band	VIN, year, make, model, body style. Watch out: From the title, as always - this filing ends with the current title number anyway, so have the certificate on the table while you write.
3	YOU	Type, estimate, percent, and the guide	Physical or water; the damage estimate in dollars; the percent of average retail value; and the price guide with its year, month and figure. Watch out: Use a real guide edition and write down which. Seventy percent is the statutory line, and a declaration that shows its arithmetic survives scrutiny that a bare percentage would not.
4	YOU	Describe the damage like the rebuilder will read it	The nature and extent across the ruled lines, with frame or unibody structural damage specifically noted. Watch out: Years from now a rebuilt inspection and a buyer's notification both lean on this text. Water over the doorsill, reached wiring harness and seat modules is worth a dozen vague lines.
5	YOU	Certify, sign, surrender	The visual-inspection certification, your signature and date, the current title number and state - then the sheet and the certificate of title go to the department together. Watch out: What comes back is a title branded DAMAGED in the remarks section. That brand is the honest starting point for everything this vehicle does next - rebuild, sale, or the parts-only route.

What gets this one rejected

- Skipping the filing because nobody asked. The duty is the owner's own, triggered by the damage itself, and the notice prices the failure: a Class A misdemeanor.
- Percent arithmetic with no source. The form wants the price guide, its year and month, and the average retail value - a percentage conjured without them is an assertion, not a declaration.
- A description that says totaled and stops. The instruction asks for the nature and extent, with frame or unibody damage specifically noted, because the rebuilt inspection years later reads this very text.
- Filing it for a vehicle old enough to be exempt. The companion insurer form states the age rule: vehicles more than seven model years old before the calendar year of the damage are out - the exemption is determined by subtracting eight from the current calendar year.
- Using it to re-brand an out-of-state salvage title as clean. The notice says the incoming brand is carried forward on an Arkansas title with a DAMAGED brand, or PREVIOUS DAMAGE if the vehicle has been rebuilt, regardless of the vehicle's age.

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

Read off 68 (July-19) and the Arkansas Department of Finance and Administration, Office of Motor Vehicle'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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DECLARATION OF DAMAGE TO A MOTOR VEHICLE

NOTICE: A completed copy of this form (approved insurance total loss reports may be used in lieu of the form) is required to be surrendered to the department of Finance and Administration with the certificate of title to any motor vehicle that sustains physical damage equal to or exceeding seventy percent (70%) of its average retail value, or water damage to the extent that it was submerged or partially submerged in water to the point that rising water has reached over the doorsill of the motor vehicle and caused damage to the motor vehicle's powertrain, primary computer, or electrical system., and the owner shall apply for the issuance of a new certificate of title bearing the notation "DAMAGED" in the remarks section. Failure by the vehicle owner to surrender to the department a completed copy of this form is a Class A misdemeanor. Note: The salvage or similar brand of an out of state title surrendered to Arkansas will be carried forward on an Arkansas title with a "DAMAGED" brand or with a "PREVIOUS DAMAGE" brand if the vehicle has been rebuilt, regardless of the vehicle's age

DAMAGED TITLE APPLICANT INFORMATION	
NAME: <i>Rustin V. Baird</i>	DOING BUSINESS AS:
ADDRESS <i>118 Catalpa St</i>	CITY, STATE, ZIP <i>Pine Bluff, AR 71601</i>
CURRENT TITLED OWNER (IN OTHER THAN APPLICANT)	
ADDRESS:	CITY, STATE, ZIP:

VEHICLE INFORMATION				
V.I.N. 5XYRGDLF4MG193408	YEAR 2021	MAKE Kia	MODEL Sorento LX	BODY STYLE SUV

DESCRIPTION OF DAMAGE			
TPYE OF DAMAGE (physical or water): <u>Water</u>	ESTIMATE OF DAMAGE: \$ <u>\$14,900</u>	PERCENT OF A.R.V. <u>77</u> %	
PRICE GUIDE USED: <u>N.A.D.A. guide</u>	YEAR: <u>2026</u>	MONTH: <u>April</u>	AVERAGE RETAIL VALUE: \$ <u>\$19,400</u>

ENTER A THOROUGH DESCRIPTION OF THE NATURE AND EXTENT OF DAMAGE TO THE VEHICLE
(Damage to the frame or unibody structure that would require repair or replacement if rebuilt should be noted)

Floodwater from April 2026 backwater flooding stood over the doorsills for two days.
Water reached the carpets, seat modules and the cabin wiring harness; the engine was
not submerged. Cabin electronics are inoperative and corrosion is visible at the
floor-level connectors. No damage to the frame or unibody structure.

I hereby certify that the information contained herein is as complete and accurate as could be determined from a visual inspection of the damage. Additional undisclosed damage may have occurred which could not be detected without disassembly or the use of specialized equipment for the detection of structural, mechanical, or electrical damage.

<i>Rustin Baird</i>	<i>04/24/2026</i>	<i>18209947 (AR)</i>
SIGNATURE OF APPLICANT FOR DAMAGED TITLE	DATE	CURRENT TITLE NO. (STATE)

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