

How to fill out 108 — Request for Title or Watercraft Registration with Beneficiary

Arkansas · written against 108 (Jul - 11), issued under Ark. Code Ann. Title 27, Chapter 14

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/forms/arkansas/request-for-title-with-beneficiary/

The filing that makes the inheritance affidavit unnecessary - Arkansas's transfer-on-death arrangement for a vehicle. The form defines its own term: Beneficiary means one (1) individual who is designated to become the owner of a vehicle or watercraft upon the death of the current owner(s) as reflected on the vehicle certificate of title. The limits are printed with the definition: no more than three owners on a title taking a beneficiary, no business or other legally-created entity as beneficiary, no beneficiary while the vehicle is subject to a lien, and during the owner's lifetime the beneficiary's signature or consent is not required for any transaction - the owner can still sell, and the designation is revoked if the vehicle is sold.

This sheet is not the form. Download the blank 108 from the Arkansas Department of Finance and Administration, Office of Motor Vehicle at <https://www.dfa.arkansas.gov/wp-content/uploads/ctBeneficiary.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	What the filing does, and to which certificate	One box among add, change, remove - noting the add boxes carry the condition vehicle is not subject to a lien - and one box choosing vehicle title or watercraft registration. Watch out: A live lien blocks adding outright. Pay the loan off and release the lien first, or the request has nowhere to land.
2	YOU	The beneficiary, precisely	Full legal name, social security number, and address of the one individual designated. Watch out: One person, no entities. The SSN is how the state distinguishes your Odessa from every other - it is worth confirming rather than recalling.
3	YOU	The vehicle	VIN or hull number, year, make, model and body type. Watch out: Copy from the certificate the designation will be printed on. This filing produces a new title, so the description must match the record being reissued.
4	YOU	Every owner's block	Printed name, driver's license number and signature for each owner, up to the three the rules allow. Watch out: And-joined owners all sign; or-joined, either may - the form prints the rule above the signature blocks so nobody argues it at the counter.
5	YOU	Date it and understand what you filed	The date of request, and a designation that now rides the title - revocable by this same form, and revoked automatically by a sale. Watch out: Tell the beneficiary where the title is kept. The whole value of the designation is that, on the day it matters, the named person can walk in with the death certificate and the title and become the owner without an affidavit in sight.

What gets this one rejected

- A business named as beneficiary. The definition excludes a business, firm, partnership, corporation, association, or any other legally-created entity - one human being only.
- Two beneficiaries. One (1) individual is the printed count; a family wanting a split needs the estate routes instead.
- A vehicle with a lien on it. A beneficiary cannot be added if a vehicle or watercraft is subject to a lien - and if a beneficiary title is surrendered to file a lien, the new title issues without the beneficiary.
- Missing owner signatures. And-joined owners all sign, and the form prints three owner blocks precisely so nobody's signature is squeezed out.
- Expecting it to survive a sale. The certificate with beneficiary will be revoked if the vehicle is sold - the designation follows the ownership it was made under, not the car.

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

Read off 108 (Jul - 11) 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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STATE OF ARKANSAS
REQUEST FOR TITLE OR WATERCRAFT REGISTRATION WITH BENEFICIARY

“Beneficiary” means one (1) individual who is designated to become the owner of a vehicle or watercraft upon the death of the current owner(s) as reflected on the vehicle certificate of title or watercraft registration certificate. No more than three (3) owners may be listed on a vehicle title or watercraft registration certificate to which a beneficiary will be added. A beneficiary cannot be a business, firm, partnership, corporation, association, or any other legally-created entity. During the lifetime of the owner(s), the signature or consent of a beneficiary listed on a certificate is not required for any transaction relating to the vehicle or watercraft. A beneficiary cannot be added if a vehicle or watercraft is subject to a lien. If a vehicle title with a beneficiary is surrendered to file a lien, the beneficiary cannot be reflected on the newly issued title reflecting the lien.

Check the appropriate box below to indicate whether a beneficiary being added, changed, or removed:

- 1 — Add Beneficiary - Vehicle or Watercraft is not Subject to a Lien ☒
- Change Beneficiary - Vehicle or Watercraft is not Subject to a Lien ☐
- Remove Beneficiary ☐

Check the appropriate box below to indicate the type certificate to which a beneficiary is being added, changed, or removed:

Vehicle Certificate of Title ☒

Watercraft Registration Certificate ☐

- 2 — Odessa L. Fairbrook 943-55-0162
Full Legal Name of Beneficiary Social Security Number of Beneficiary
- 2114 Prospect Ave
Address of Beneficiary
- Jonesboro, AR 72401
City, State, Zip Code

- 3 —
- | Vehicle Description | | | | |
|---------------------------------------|------|------|-------|-----------|
| Vehicle or Hull Identification Number | Year | Make | Model | Body Type |
| 1FTRW12W44KC80531 | 2004 | Ford | F-150 | Pickup |

The certificate of title or watercraft registration certificate with beneficiary will be revoked if the vehicle is sold or if an application is filed with the Office of Motor Vehicle to remove or change a beneficiary.

If title reflects multiple owners with names connected by “and”, all owners must sign. If owner names are connected by “or”, either may sign.

I/We hereby certify that the information above is true and correct to the best of my/our knowledge.

- 4 — Printed Name of Owner Emmett C. Fairbrook Driver's License Number 902358114
- Signature of Owner Emmett Fairbrook
- Printed Name of Owner _____ Driver's License Number _____
- Signature of Owner _____
- Printed Name of Owner _____ Driver's License Number _____
- Signature of Owner _____
- Date of Request 10/03/2024