

VSD 929 — Affidavit in Lieu of Certificate of Title for a Salvage or Junk Vehicle: a filled-in example. Amber is what you write; grey is a block somebody else completes. The line-by-line notes follow. [Back to the walkthrough](#)



AFFIDAVIT IN LIEU OF CERTIFICATE OF TITLE FOR A SALVAGE OR JUNK VEHICLE

This form is *only* to be used by insurers licensed under the Illinois Insurance Code who have made full payment on a total loss claim to either an owner or lienholder, or both, of the vehicle listed below under Section 3-117.3 of the Illinois Vehicle Code (625 ILCS 5/3-117.3(b)). Registration *is not* to be issued to the vehicle below.

In addition to this affirmation, the applicant **must submit** (1) a paper application for title (VSD 190 form) for a salvage or junk title (**ERT applications will not be accepted at this time**); (2) proof of paid claim to either/both the owner/lienholder of record (a copy of the payment document indicating the insurance company has made payment of claim involving the vehicle below including proof of an electronic deposit, canceled check, or release from owner/lienholder that payment was accepted in lieu of ownership of the vehicle); (3) any applicable fees and/or taxes; and (4) written notice, including proof of service (certified mail, service process), to the owner and/or lienholder, that an application for title will be made on the insurance companies behalf based on the acceptance of payment of the total loss claim at least 30 days before the date of the application for title, along with proof of service.

We reserve the right to request additional documentation to ensure that any owner/lienholder is made whole before processing the application for a certificate of title under Section 3-117.3 of the Illinois Vehicle Code.

APPLICANT INFORMATION

1	<i>Prairie Mutual Casualty Company</i> Applicant's name (name of insurance company) <i>2200 Diehl Rd, Naperville</i> Applicant's address <i>(630) 555-0164</i> Applicant's phone <i>titles@example.com</i> Applicant's email address <i>Gwen Okafor</i> Applicant's authorized representative
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VEHICLE INFORMATION

2	<i>2010</i> Year	<i>Chevrolet</i> Make	<i>Impala</i> Model	<i>Silver</i> Color	<i>2G1WB5EK9A1174028</i> Vehicle Identification Number (VIN)
3	<i>Roland K. Petrakis, 1130 S. Ridgeland Ave, Oak Park, IL 60304</i> Name and registered address of current owner of vehicle				

Was the vehicle model 2011 or newer at time of total loss? (check one): ☐ Yes ☒ No

CERTIFICATION

5	<i>Gwen Okafor</i> I, (please print), am authorized to sign this document on behalf of the applicant insurance company identified above. I certify and affirm that all the information presented in this form and accompanying documents are true, correct, and genuine. I certify and affirm that: (1) I have provided documentary evidence indicating the insurer has paid a total-loss claim to the former owner of the vehicle; (2) the insurer has satisfied any existing lienholder, if any; (3) the company has not been able to obtain the Certificate of Title from the owner; and (4) I have provided legible copies of written attempts to contact the vehicle's owner at the owner's last known address at least 30 days ago, based on both the insurer's records and the Illinois Secretary of State's vehicle records.
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I understand that this affirmation is only to be used when a motor vehicle has been issued title in Illinois, the owner and/or lien holder has received compensation from the insurer in exchange for relinquishing ownership rights, the insurer is licensed under the Illinois Insurance Code, the insurer is unable to obtain the certificate of title from either the owner or lien holder, and neither the vehicle owner or lien holder has sent notice of dispute within 30 days after the notice of transfer was sent.

I understand that I am making this affirmation under the penalty of perjury and that knowingly making a false representation on this form is punishable by law.

6	<i>Gwen Okafor</i> Signature of authorized agent of the insurer	<i>Total Loss Title Supervisor</i> Position	<i>10/02/2026</i> Date
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How to fill out VSD 929 — Affidavit in Lieu of Certificate of Title for a Salvage or Junk Vehicle

Illinois · written against VSD 929 (VSD 929.2, March 2026), issued under 625 ILCS 5/3-117.3(b)

[sellmycarhub.com](https://sellmycarhub.com/forms/illinois/vsd-929-affidavit-in-lieu-of-title-salvage/)
[/forms/illinois/vsd-929-affidavit-in-lieu-of-title-salvage/](https://sellmycarhub.com/forms/illinois/vsd-929-affidavit-in-lieu-of-title-salvage/)

Not a seller's form, and worth knowing about for exactly that reason. It is how an insurer that has paid a total loss claim gets a salvage or junk title when it cannot get the certificate out of the owner's hands - which means it is the document that moves a car out of your name whether or not you have signed anything.

This sheet is not the form. Download the blank VSD 929 from the Illinois Secretary of State at https://www.ilsos.gov/content/dam/publications/pdf_publications/vsd929.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	LENDER	Applicant information	The insurance company's name, address, phone, email and authorised representative. Watch out: The applicant is the insurer. If you are an owner reading this because a letter arrived, the name in this block is who to reply to.
2	LENDER	Vehicle information	Year, make, model, colour and VIN. Watch out: Check the VIN against your own title. A misidentified vehicle is the one clean objection an owner can make.
3	LENDER	Name and registered address of current owner	Taken from the Secretary of State's record. Watch out: This is why an out-of-date address matters. The notice that starts the clock goes to the last known address in both the insurer's records and the state's.
4	LENDER	Was the vehicle model 2011 or newer at time of total loss?	A yes or no tick. Watch out: The 2011 line is the odometer boundary written into Illinois law, and it is on this form because whether a reading has to be disclosed turns on it.
5	LENDER	The four affirmations	Documentary evidence of the total-loss payment; any lienholder satisfied; the certificate could not be obtained from the owner; and legible copies of written attempts to contact the owner at the last known address at least 30 days ago. Watch out: The fourth is the one an owner can test. If no letter reached the address on the state's record, the affirmation is not made out.
6	LENDER	The signature block	The authorised agent signs with a position and a date, under an acknowledgement that a knowingly false representation is punishable by law. Watch out: Then the paper VSD 190 goes in alongside it, with proof of the paid claim, the fees and the proof of service. There is no route through the electronic system for this one.

What gets this one rejected

- Anyone who is not an insurer using it. The first line restricts it to insurers licensed under the Illinois Insurance Code who have made full payment on a total loss claim to an owner or lienholder.
- Filing it through the electronic system. The form asks for a paper application for title - a VSD 190 - for a salvage or junk title, and says electronic applications will not be accepted at this time.
- Filing it without proof of payment. A copy of the payment document is required: proof of an electronic deposit, a cancelled cheque, or a release from the owner or lienholder that payment was accepted in lieu of ownership.
- Filing it early. Written notice with proof of service has to have gone to the owner and any lienholder at least 30 days before the date of the application.
- Filing it where the owner has objected. The affirmation includes that neither the owner nor the lienholder sent notice of dispute within 30 days after the notice of transfer was sent.

☒ Amber is what you write ☐ Grey is a block somebody else completes The filled-in example is at the start of this sheet.

Read off VSD 929 (VSD 929.2, March 2026) and the Illinois Secretary of State'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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