



Form 411108 (07-26)

MOTOR VEHICLE DAMAGE DISCLOSURE STATEMENT

Iowa Code 321.69 requires damage disclosure for transfer of any vehicle that is seven model years old or newer. Please read page 2 of this form for full requirements and information.

1. I, Marlys J. Vandenberg
(Printed Seller / Transferor Name)

hereby certify that the following damage disclosure statement is true and correct for the following motor vehicle.

2. Year: 2016 Make: Buick VIN: 3N7HK5AR0GT802416

SECTION 1 – SELLER / TRANSFEROR

The seller must complete Section 1 if any of the following conditions apply:

- The Iowa title is not available;
- The face of the seller's Iowa title contains no indication that the vehicle was previously salvaged, titled as a salvage, rebuilt, or flood and the seller knows or reasonably should know that the vehicle was previously salvaged, titled as a salvage, rebuilt, or flood in another state; and/or
- The motor vehicle is a new vehicle sold in Iowa with 1,000 miles or less that has sustained damage exceeding 70% of its fair market value if the sale took place on or after July 1, 2021; or 50% if the sale was prior to July 1, 2021.

3. 1. I have knowledge the motor vehicle is now or was previously titled as salvage, rebuilt or flood in this state or any other state.
☐ Yes (skip to question #3) ☒ No

2. (If you answered "no" to question 1) I have knowledge that, prior to or during the time I owned the motor vehicle, it sustained damage for which the cost of repair exceeded 70% of the fair market value before it became damaged.
☐ Yes ☒ No

4. 3. I have knowledge that the current motor vehicle certificate of title shows that there was prior damage to the motor vehicle.
☐ Yes ☒ No

SECTION 2 – BUYER / TRANSFeree

The buyer must complete Section 2 if any of the following conditions apply:

- The vehicle was purchased from or transferred by a non-resident of Iowa;
- The vehicle was transferred through an operation of law (see page 2);
- The transfer took place on or after July 1, 2021, AND the seller completed the damage disclosure on the back of an Iowa title that was issued prior to July 1, 2021, that references 50% damage (see page 2); and/or
- When IADOT Form 411109 is submitted to provide a statement that the transferee has attempted in good faith to contact the transferor to obtain a damage disclosure statement.

5. 1. I have knowledge the motor vehicle is now or was previously titled as salvage, rebuilt or flood in this state or any other state.
☐ Yes (skip question 2) ☐ No

2. (If you answered "no" to question 1) I have knowledge that, prior to or during the time I owned the motor vehicle, it sustained damage for which the cost of repair exceeded 70% of its fair market value.
☐ Yes ☐ No

SIGNATURES

Seller's/ Transferor's signature (seller does not need to sign if only Section 2 is completed)
Marlys J. Vandenberg

Date: 08/17/2026

Buyer's/ Transferee's signature
Curtis A. Boelman

Date: 08/17/2026

INFORMATION / DEFINITIONS

This form must be provided to the buyer and submitted to the County Treasurer or Iowa DOT, when applicable, during the title application process.

WARNING: A person who knowingly makes a false damage disclosure statement commits a fraudulent practice.

As per Iowa Code 321.69, the damage disclosure statement is required for all motor vehicles except:

- Motor trucks and truck tractors with a gross vehicle weight rating of 16,000 pounds or more.
- Vehicles more than seven model years old.
- Motorcycles or motorized bicycles.
- Special mobile equipment.
- New motor vehicles with a true mileage of 1,000 miles or less, unless the vehicle has sustained damage for which the cost of repair exceeds 70% of the fair market value of the vehicle.

DEFINITIONS AND EXPLANATIONS

Damage - Damage must be disclosed if it exceeds 70% of the fair market value of the motor vehicle before it became damaged. The amount of damage shall be based on estimates of the RETAIL cost of repairing the vehicle, including labor, parts, and other materials if the vehicle has not been repaired; or on the ACTUAL RETAIL cost to repair, including labor, parts, and other materials if the vehicle has been repaired. All repair charges, including sales tax, must be included.

EXAMPLE: A vehicle had a retail value of \$20,000 at the time it was damaged and the cost to repair it was \$15,000. The cost to repair is more than 70% of the retail value of the vehicle at the time it was damaged. Therefore, the "Yes" box in Section #1, Question #2 must be checked.

Fair Market Value - refers to the average retail value found in the "JD Power Car Book Values". Values may be available through a library, insurance agent, auto dealer, or on-line at <https://www.jdpowervaluesonline.com>.

Iowa titles issued prior to July 1, 2021 – due to a change in Iowa law, all Iowa titles issued on or after July 1, 2021, reference a damage level of 70% in the damage disclosure in the assignment area on the back of the title. If transfer is made with an Iowa title issued before July 1, 2021, and the seller discloses a damage level of 50%, then the buyer is required to complete Section 2 on the front of this form to indicate whether the buyer has knowledge that the damage was 70% or higher. If the buyer checks "no" then this means the damage level was between 50% and 70%.

EXAMPLE: The seller uses the assignment area on the back of a title that references 50% damage to disclose that a vehicle with a retail value of \$20,000 was damaged and the cost to repair it was \$11,000. The cost to repair is more than 50% of the retail value of the vehicle so the seller checks the "yes" box. The buyer then must complete Section 2 of this form to indicate whether the damage was 70% or higher. In this case, the damage is only 55% so the buyer checks the "no" box. If the seller completes Section 1 of this form, then the buyer does not need to complete Section 2 in this scenario.

Operation of Law - transfers by operation of law include the following:

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| <ul style="list-style-type: none"> • Inheritance • Devise or bequest • Dissolution decree • Order in bankruptcy • Insolvency • Replevin | <ul style="list-style-type: none"> • Foreclosure or execution sale • Abandoned vehicle sale • Possessory lien (artisan, landlord, self-service storage or storage lien) • Repossession |
|---|--|

Review – Iowa Administrative Rule 761.405.6 requires that a computer records check is made before title is issued to determine if the motor vehicle ever had or should have had a damage designation. Iowa DOT and County Treasurers have the authority to apply a designation to the title based on the results of the records search regardless of whether the seller or buyer disclose the damage.

OTHER REQUIREMENTS

All sellers, including private sellers, must provide this separate damage disclosure statement if it is required to the buyer at or before the time of sale of the vehicle.

Dealers, wholesalers, and recyclers are required to maintain copies of damage disclosure statements for five years. If you received this separate damage disclosure statement from a prior owner and you did not obtain a new title in your name, you are required to give this separate damage disclosure statement to your buyer.

If the transferor/seller failed to provide a damage disclosure statement or if the transferee lost the statement, and the transferee has attempted in good faith to contact the transferor, the transferee may submit a sworn statement of absent damage disclosure with Section 2 of this form complete.

How to fill out 411108 — Motor Vehicle Damage Disclosure Statement

sellmycarhub.com

[/forms/iowa/411108-damage-disclosure-statement/](https://forms/iowa/411108-damage-disclosure-statement/)

Iowa · written against 411108 (07-26), issued under Iowa Code s. 321.69 and 761 Iowa Admin. Code 400.43

The disclosure normally lives in the assignment block on the back of the title, and this form is what you use when it cannot. Two pages: three tick-box questions for the seller, two for the buyer, and a page of definitions that is the clearest thing the department publishes about what seventy per cent actually means. A private seller who has a title in hand and a clean car will usually never touch it - which is exactly why the cases where you do need it are worth knowing.

This sheet is not the form. Download the blank 411108 from the Iowa Department of Transportation, Motor Vehicle Division at <https://iowadot.forms.govos.com/f/DamageDisclosureStatement?f=411108.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	Printed Seller / Transferor Name	Your name in the certification sentence at the top, before the vehicle boxes. Watch out: The sentence you are completing says the disclosure is true and correct for the vehicle below. Read the whole line before you write in it - it is a certification, not a header.
2	YOU	Year, Make, VIN	Three boxes. The VIN is the only one that has to be exact to the character. Watch out: Copy the VIN from the title rather than the windscreen. A single wrong character makes the disclosure attach to a vehicle that is not the one you sold.
3	YOU	Question 1: salvage, rebuilt or flood	Whether you know the vehicle is now or was ever titled salvage, rebuilt or flood in Iowa or anywhere else. Yes sends you to question 3. Watch out: This one asks what you know, not what the title says. A car you bought cheap out of state with a story attached is exactly the case the question was written for.
4	YOU	Question 2: the seventy per cent question	Only if question 1 was no. Whether damage before or during your ownership cost more than seventy per cent of the vehicle's fair market value before it was damaged. Watch out: The form works an example: a vehicle worth \$20,000 damaged, repaired for \$15,000, is a yes. Compare the repair against what it was worth beforehand, not against what you are selling it for.
5	YOU	Question 3: what the title shows	Whether the current certificate of title shows prior damage. There is no equivalent box in the assignment area on the back of an Iowa title. Watch out: Look at the front of your own certificate before you answer. A damage designation prints on the face, and this question is asking whether you have read it.
6	BUYER	Leave Section 2 alone	The buyer's half, for four situations: a non-resident seller, a transfer by operation of law, a sale on pre-July-2021 title stock, and a buyer filing Form 411109 because you could not be found. Watch out: If you are handing this to a buyer along with the car, the only mark you make below your own signature is nothing at all.
7	YOU	Sign and date	The seller's line, with the date. No notary. Watch out: The form's own note beside the line - seller does not need to sign if only Section 2 is completed - is there because a buyer filing this alone would otherwise be stuck waiting for a signature they cannot get.
8	BUYER	The buyer signs underneath	Their signature and date, on the line below yours. Watch out: This form has to be provided to the buyer and surrendered to the county treasurer during the title application, so the copy they sign is the copy that gets filed.

What gets this one rejected

- Using it on a vehicle more than seven model years old. Iowa Code s. 321.69 exempts those outright, along with motorcycles, motorised bicycles, special mobile equipment, and trucks and truck tractors rated at 16,000 pounds or more.
- Answering question 2 after answering yes to question 1. The form sends you straight past it - the instruction on question 1 reads skip to question #3.
- Working the seventy per cent off what you paid. It is measured against the fair market value before the damage, and the 07-26 revision points at the JD Power Car Book Values for that figure.
- Guessing at repair cost. The form asks for the retail cost of repairing the vehicle including labour, parts and other materials if it has not been repaired, or the actual retail cost if it has - and all repair charges including sales tax must be included.
- Leaving it out when the title is not to hand. The department's own condition for completing Section 1 is that the Iowa title is not available, which is the commonest reason a private seller ends up on this form at all.

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

