

How to fill out a Kentucky title

Kentucky certificate of title · 12 of 15 boxes are the seller's · rules as of 2026-08-23

This sheet is not the title. It is the checklist to keep beside one. DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATION, OR MUTILATIONS. MUST BE COMPLETED IN BLUE OR BLACK INK. - printed across the foot of the reverse. Every block name and every sentence in quotation marks below was transcribed from a Kentucky county clerk's published blank example of the current certificate and cross-checked against TC 96-182, which the Cabinet does publish and which prints the same odometer certification, the same total-consideration arithmetic and the same pair of notary blocks in type you can read.

Who has to sign

Every owner the front names, if the conjunction is AND	Kentucky prints the test on the back itself: JOINT OWNERSHIP: (AND) REQUIRES ALL SIGNATURES (OR) REQUIRES ONE SIGNATURE. Read the front before you book the notary.
One owner, if it is OR	Either name transfers the car on their own. A certificate with no conjunction printed at all is treated like AND, and both owners sign.
A notary, twice	Once under the seller's signatures and once under the buyer's, each with a commission number and an expiry date. One notarisation covering both halves is not what the document asks for.
The buyer, in their own block	Printed name, address, identification number and date of birth, then a signature of their own under their own notary line. They are applying for the title as well as acknowledging your mileage.
An attorney-in-fact, on TC 96-336 and not on the title	Kentucky's limited power of attorney is a separate notarised sheet that travels with the certificate. The absent owner signs the form, not the title.
Nobody, on a decedent's line	A dead owner's car moves on a death certificate, or on court documents where the surviving owner is not the spouse - never on a signature written in the deceased owner's name.

Every box, in the order you meet it

#	WHO	BOX	WHAT GOES IN IT
1	YOU	Turn the certificate over before you agree a price	Check the lien table on the front, check whether the owner names are joined by AND or by OR, and check that the back carries an affidavit of total consideration at all. Watch out: A certificate printed before February 2000 has only the assignment on its back, and a transfer on one of those needs a completed TC 96-182 with it. Finding that out at the clerk's counter with a buyer beside you is the expensive way.
2	YOU	BRAND DISCLOSURE	Four printed boxes at the head of the back: rebuilt vehicle, water damaged, hail damaged, unrebuildable. Tick what applies, and if the front of the certificate does not already carry the brand, write in the jurisdiction and title number where it was issued. Watch out: It follows the car onto the buyer's new certificate whatever the two of you agree, so declaring it is not a concession you are making - it is the only version of the sale that survives contact with the clerk.
3	YOU	Sale Price \$ / Trade in \$ / Net Cost \$ / Tax \$	The money row of the affidavit of total consideration. On a private sale with no trade-in you fill the sale price and leave the rest to the counter. Watch out: This is the single most consequential thing you write. The clerk taxes the buyer at six per cent of it, and the printed line underneath warns that if sale price is left incomplete, buyer may be billed for additional tax, plus applicable penalty and interest.
4	YOU	Date of Sale	The day the keys actually changed hands, in the small box beside the trade-in bracket. Watch out: Make it the same date the notary writes, and the same date on any TC 96-5 that goes with it. Three documents about one handover carrying two different dates is the sort of thing that gets an application set aside.
5	YOU	Odometer Reading (no tenths)	The whole miles off the dash, on the day of the handover, under the heading TRANSFER OF TITLE BY OWNER. Watch out: Read it on the day, not off a service invoice. If it will not fit, has been corrected, or the block is already used, the mileage moves onto a TC 96-5 and travels with the title.
6	YOU	The two caution boxes - normally neither	Statement 1, the mileage stated is in excess of its mechanical limits. Statement 2, the odometer reading is not the actual mileage. Watch out: The certificate shouts CAUTION READ CAREFULLY BEFORE YOU CHECK A BLOCK at you for a reason. Statement 2 puts an odometer discrepancy on the record permanently, and there is no box for an old vehicle that simply does not need disclosing.
7	YOU	Transferor / Seller Printed Name, address, city, county, zip	Your details printed - not signed - in the left-hand column, with a second name line if the front of the certificate names two owners. Watch out: Print it exactly as the front prints it. If the front says one thing and your licence says another, the Cabinet wants an affidavit showing they are the same person, and a marriage licence or a divorce decree is what it names as a good example.

#	WHO	BOX	WHAT GOES IN IT
8	YOU	Transferee / Owner / Buyer Printed Name, identification number, date of birth	The right-hand column: their name, their Kentucky licence number or Social Security number, their date of birth, and both a mailing and a residential address. Watch out: Read it off the identification they hand you, before they put it back in their wallet. The county in that address is the clerk's office the transfer will be filed at, and the local rate of nothing at all - because Kentucky's usage tax is a flat six per cent - so the address matters for where, not for how much.
9	YOU	Transferor(s) / Seller Signature - in front of the notary	One signature line per owner. Do not sign it until you are standing in front of a notary with identification in your hand. Watch out: A county clerk's office will notarise it while you wait, which is the whole reason Kentucky handovers tend to end at the clerk's counter. Signing at home and asking a notary to stamp it afterwards is not something a notary can do.
10	YOU	Subscribed and attested before me this date - the seller's notary block	The notary's own lines directly under your signature: the date, the commission number, the expiry date and the attesting official's signature and title. Watch out: Check the commission expiry before you leave. An expired commission is not a technicality here - it is the difference between a transfer and a car still in your name.
11	BUYER	Transferee(s) / Owner / Buyer Signature, and their notary block	The buyer's signature, then a second, separate notary block with its own date, commission number and expiry. Watch out: Theirs, separately, and they will normally do it at their own clerk's counter when they file. Yours does not cover theirs, which is why the certificate prints the block twice.
12	BUYER	First Lienholder, address, county where lien will be filed	The buyer's lender, if they are financing it, plus the two loan tick boxes above it - have or have not applied, will or will not apply within 30 days. Watch out: Not your lender and none of your business, but worth knowing: where a lien is noted the new certificate is held rather than posted, and the buyer walks out with a registration receipt instead.
13	BUYER	COUNTY CLERK USE ONLY	Clerk's ID, clerk's fee, registration expiry, state fee, type of application, date of issuance, title number and plate number - the band across the foot of the reverse. Watch out: None of it is yours, but the clerk's certification above it cites KRS 186A.990, which makes knowingly giving false information on a title application forgery in the second degree. That sentence sits directly under the price you wrote.
14	YOU	Take the plate off before they drive away	Nothing to do with the certificate and everything to do with the next twelve months. The plate is registered to you and stays with you. Watch out: If the registration had already expired, it goes back to the county clerk instead - and if the buyer drove off with it on the car, the affidavit for that is TC 96-167.
15	YOU	Count to fifteen days	The buyer's deadline to file at their county clerk. On day sixteen the lever in KRS 186A.215(4) becomes yours to pull. Watch out: That lever is TC 96-3, sworn in front of a notary and handed to the clerk in your own county. It freezes the record so nothing can be registered on the vehicle until the transfer is completed.

Before the pen goes anywhere near it

- **Blue or black ink, and nothing else** — The foot of the reverse says it in capitals: it must be completed in blue or black ink if not completed online. Pencil, gel colours and a biro that skips are all reasons to start again with a duplicate.
- **Fill it in first, sign it last, and sign it in front of the notary** — Everything except the two signature lines can be written at the kitchen table. The signatures cannot, and a notary cannot stamp a signature that was already there when you arrived.
- **An error is not corrected, it is replaced** — The Cabinet's instruction is to provide an affidavit with new information signed and notarized rather than to scratch anything out. Where the certificate itself is the problem, you are buying a duplicate.
- **Read the conjunction on the front before you book the notary** — AND means every owner signs and every owner is notarised. OR means one will do. Turning up with one of two owners on an AND title wastes the appointment.
- **Whole miles, no tenths** — The box says so. Round down, write digits, and do not write a word like exempt into a block that has no exempt option.
- **Photograph both sides before it leaves your hand** — It is the only record you will have of what was written, what the notary stamped and on what date. Kentucky gives a private seller nothing else to keep.

COMMONWEALTH OF KENTUCKY · CERTIFICATE OF TITLE

the front — printed in Frankfort, and none of it in your handwriting

TITLE NO.	YEAR	MAKE / MODEL NAME	VIN / HIN
TITLE TYPE	MODEL NO.	BODY TYPE	COLOR
1 NO. CYL · ODOMETER · MOTOR NO. · WEIGHT The odometer figure here is the reading carried forward from the last transfer, not today's. Nothing in this row is yours to change.		2 PREV. TITLE NO / STATE Where the car came from. On a Kentucky-born vehicle it is empty, on one brought in from another state it names the title it replaced.	
3 KY NO. · BOAT TYPE · LENGTH · BEAM · CAPACITY · HULL MATERIAL · PROPULSION Kentucky titles boats on the same stock as cars, so a whole row of a car's certificate is about hulls. Empty is correct.			
4 DATE OF ISSUE · FUEL The day this certificate was printed — not the day you bought the car and not the day you are selling it.		5 USAGE TAX PAID What the last buyer paid in motor vehicle usage tax. It is a receipt, and it is the number your buyer's figure will sit beside next year.	
6 OWNER(S) NAME Up to two names. Whether they are joined by AND or by OR decides how many signatures and how many notary stamps the back of the sheet needs — and it is printed here, on the front, where nobody looks.			
7 FIRST LIENHOLDER · SECOND LIENHOLDER FIRST LIEN: NOTATION NO ____ COUNTY ____ FILING DATE ____ RELEASED BY ____ COUNTY CLERK'S USE ONLY ____ DATE ____ SECOND LIEN: the same SIX again Kentucky prints the lien table on the FRONT, and the lender signs the released-by line. Check it before you advertise the car: an unreleased lien found at the counter stops the sale with the money already on the table.			
"I certify that the Department of Vehicle Regulation has exercised due diligence in examining an application for a certificate of title for the above described vehicle" — signed by the Commissioner, Department of Vehicle Regulation.			
BLOCK NAMES TRANSCRIBED FROM A COUNTY CLERK'S BLANK EXAMPLE OF THE CURRENT CERTIFICATE			

THE BACK OF THE SAME SHEET

two documents printed one above the other, and both of them sworn

APPLICATION FOR TITLE / AFFIDAVIT OF TOTAL CONSIDERATION			
8 BRAND DISCLOSURE REBUILT VEHICLE ☐ WATER DAMAGED ☐ RAIL DAMAGED ☐ "When Block is checked and title does not include brand, provide jurisdiction ____ and title number ____ where previous brand was issued." A brand travels onto the buyer's new certificate whatever the two of you agree.			YOURS
IN COMPLIANCE WITH KRS 190.990(5) GIVING A FALSE STATEMENT AS TO THE TOTAL CONSIDERATION PAID IS A CLASS D FELONY WITH A MINIMUM FINE OF \$2000.00.			
9 SALE PRICE \$ The whole reason this half of the sheet is sworn. The county clerk charges the buyer six per cent of it.		TRADE IN \$ · NET COST \$ A dealership's arithmetic. On a sale between two people there is no trade-in and the net cost is the price.	TAX \$ Filled in at the counter by the clerk, from the price in block 9.
IF SALE PRICE IS LEFT INCOMPLETE, BUYER MAY BE BILLED FOR ADDITIONAL TAX, PLUS APPLICABLE PENALTY AND INTEREST (KRS 138.460).			
10 DATE OF SALE The day the keys changed hands. Match it to the date the notary writes and to any odometer statement travelling with the title.		TRADE-IN: MAKE · YEAR · VIN NO. · TITLE NO. (two rows) Two full rows for vehicles handed over in part payment. Empty on a private sale, and empty is a statement rather than an omission.	
<i>"Seller and buyer further certify subject to penalties of forgery in the second degree, that each has supplied true and correct information in this document to the best of his knowledge and belief, to include the above affidavit."</i>			
TRANSFER OF TITLE BY OWNER "I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked."			
11 ODOMETER READING (no tenths) Whole miles, read off the dash on the day. There is no exempt box anywhere on this document, so an old car that owes no disclosure simply leaves the block alone.		12 ****CAUTION READ CAREFULLY BEFORE YOU CHECK A BLOCK**** 1. IN EXCESS OF ITS MECHANICAL LIMITS ☐ 2. NOT THE ACTUAL RELEASE ☐ "WARNING — ODOMETER DISCREPANCY." Ticking box 2 marks the record permanently, and the record belongs to the car rather than to you.	
13 JOINT OWNERSHIP: (AND) REQUIRES ALL SIGNATURES (OR) REQUIRES ONE SIGNATURE The rule is printed on the document itself. Read the conjunction on the front before you book a notary appointment for one person.			
<i>"The undersigned owner hereby certifies that the vehicle described in this title has been transferred to the following transferee/buyer."</i>			
14 TRANSFEROR / SELLER PRINTED NAME SELLER/DEALER NO. · SECOND NAME LINE · STREET ADDRESS · PHONE NO. · CITY · COUNTY · STATE · ZIP · LESSEE NAME OR OTHER Printed, not signed. The dealer number line beside your name belongs to a licensed dealer and stays empty; so does the lessee row unless the car is coming off a lease.		15 TRANSFEE / OWNER / BUYER PRINTED NAME FED ID / SSN / DLN · DOB · SECOND NAME LINE · MAILING ADDRESS · PHONE NO. · CITY · COUNTY · STATE · ZIP · RESIDENTIAL ADDRESS · EMAIL ADDRESS More than the seller's block asks for: an identification number and a date of birth as well as two addresses. Take it off their licence at the handover.	
16 REQUIRED FOR BOAT TRANSFER CITIZENSHIP OF APPLICANT · SEX · COUNTY OF DOCKAGE The boat panel again, with its own application paragraph. A car leaves the whole of it blank.		17 THE LOAN DECLARATION I () HAVE () HAVE NOT APPLIED FOR A LOAN ... I () WILL () WILL NOT APPLY WITHIN 30 DAYS The buyer's answer, not yours. It decides whether the new certificate is posted to them or held for a lender.	
18 FIRST LIENHOLDER · ADDRESS · COUNTY WHERE LIEN WILL BE FILED Their lender, on the back. Yours, if there was one, was released on the front.		19 DATE OF TRANSFER The same date as block 10, written again. Two different dates on one sheet is a question the clerk will ask.	
20 TRANSFEROR(S) / SELLER SIGNATURE SUBSCRIBED AND ATTESTED BEFORE ME THIS DATE ____ / ____ / ____ MY COMMISSION EXPIRES ____ / ____ / ____ ATTESTING OFFICIAL / NOTARY SIGNATURE Two signature rules and a notary block underneath them. Sign in front of the notary, not before — a county clerk's counter staff will do it while you wait, which is why so many Kentucky handovers finish at the clerk's office. X _____		21 TRANSFEE(S) / OWNER / BUYER SIGNATURE THE IDENTICAL NOTARY BLOCK, PRINTED AGAIN · NOTARY PUBLIC Sworn separately. KRS 138.450 defines the affidavit above as one where the signature of the buyer and the signature of the seller are individually notarized, which is why there are two blocks rather than one. X _____	
22 COUNTY CLERK USE ONLY CLERK'S ID · CLERK'S FEE · REG EXPIRES · STATE FEE · TYPE APPLICATION · DATE OF ISSUANCE · TITLE NO. · PLATE NO./DECAL Under it, the issuer certifies "subject to the penalty provisions of KRS 186A.990" that the supporting documents are present and consistent with the application, and that the information has been entered into the automated vehicle information system. That sentence sits directly beneath the price you wrote.			
DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATION, OR MUTILATIONS. MUST BE COMPLETED IN BLUE OR BLACK INK. 49 USC SEC 32706 AND KRS 190.300 REQUIRES THAT YOU STATE THE VEHICLE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.			

☐ You write it, in pen ☐ Not yours to fill ☒ The certificate's own blocks, front then back

Block names and printed sentences transcribed from the Hardin County Clerk's blank example of the current Kentucky certificate, and cross-checked against TC 96-182 (Rev. 06/2026), which prints the same brand disclosure, odometer certification, total-consideration row and pair of notary blocks - statutory sentences read at apps.legislature.ky.gov - the Kentucky Transportation Cabinet publishes no specimen of its own certificate, and the clearest county pictures of one are real issued titles - none of the certificate's colour, security tint, border, proportion or barcode is reproduced here

		KENTUCKY TRANSPORTATION CABINET DIVISION OF MOTOR VEHICLE LICENSING		TC 96-182 Rev. 06/2026	
APPLICATION FOR KENTUCKY CERTIFICATE OF TITLE OR REGISTRATION <i>(Submit completed form and required documentation to county clerk.)</i>					
1. Select the type of application ☐ Duplicate ☐ Title Only ☒ Transfer ☐ First time ☐ Salvage ☐ Classic If Duplicate is selected, the original Certificate of Title ☐ Lost ☐ Destroyed ☐ Damaged ☐ Illegible ☐ Other _____					
SECTION 1: VEHICLE IDENTIFICATION					
VEHICLE IDENTIFICATION # <u>4S4BSANC4F3291746</u>					
YEAR	MAKE	MODEL	MODEL #	BODY STYLE	COLOR
<u>2015</u>	<u>Subaru</u>	<u>Outback</u>		<u>Wagon</u>	<u>Blue</u>
ENGINE TYPE: ☒ Gas ☐ Hybrid ☐ Plug-in Hybrid ☐ Electric CYLINDERS: <u>4</u> TRUCK WEIGHT: _____ lb. If motorcycle, MOTOR #: _____ TITLE BRAND DISCLOSURE: (Select appropriate box.) ☐ Rebuilt ☐ Water-Damaged ☐ Hail-Damaged ☐ Unrebuildable If box is selected and title does not include brand, provide jurisdiction _____ and title # _____ where previous brand was issued.					
SECTION 2: ODOMETER DISCLOSURE, TOTAL CONSIDERATION, & TRADE-IN INFORMATION					
CAUTION: READ CAREFULLY BEFORE SELECTING A BOX. 49 USC Sec. 32705 and KRS 190.300 require that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is selected.					
ODOMETER <u>118436</u> miles (no tenths) WARNING – ODOMETER DISCREPANCY if Box 1 or 2 is selected. ☐ 1. The mileage stated is in excess of its mechanical limits. ☐ 2. The odometer reading is not the actual mileage.					
Date of Sale <u>08/12/2026</u> Sale Price \$ <u>13,400.00</u> Trade-In \$ _____ Net Cost \$ <u>13,400.00</u> Tax \$ _____					
☐	TRADE-IN YEAR	TRADE-IN MAKE	TRADE-IN MODEL	TRADE-IN VEHICLE IDENTIFICATION # (VIN)	TRADE-IN TITLE #
☐					
Seller and buyer certify pursuant to the penalty provisions of KRS 190.990(5) that each has supplied true and correct total consideration information to the best of their knowledge and belief in this document, including the below affidavit.					
JOINT OWNERSHIP: ☐ OR ☐ AND NOTE: If neither box is selected, the Title Transfer shall require both signatures.					
SELLER			OWNER/BUYER		
NAME (Seller 1) <u>Delphine R. Hoskins</u> DEALER # _____			NAME (Owner/Buyer 1) <u>Emmett J. Pruitt</u> <u>P28194077</u> KY DL#/KY ID#/S.S.#/FEIN # <u>11/22/1988</u> D.O.B.		
NAME (Seller 2) _____			NAME (Owner/Buyer 2) _____ KY DL#/KY ID#/S.S.#/FEIN # _____ D.O.B. _____		
STREET ADDRESS			STREET ADDRESS		
<u>1408 Sutherland Loop (502) 555-0146</u>			<u>3172 Millers Mill Rd (270) 555-0188</u>		
CITY	COUNTY	STATE	ZIP	CITY	COUNTY
<u>Bardstown</u>	<u>Nelson</u>	<u>KY</u>	<u>40004</u>	<u>Owensboro</u>	<u>Daviess</u>
EMAIL ADDRESS			EMAIL ADDRESS		
<u>d.hoskins@example.com</u>					
DATE OF TRANSFER:			ALTERNATE MAILING ADDRESS (if applicable)		
<u>08/12/2026</u>					
I ☐ (have) ☐ (have not) applied for a loan in connection with the vehicle described in Section 1 and, if not, I ☐ (will) ☐ (will not) apply for a loan within 30 days of this application.					
LESSEE NAME		FEIN #	DATE OF INCORPORATION	FIRST LIENHOLDER	
LESSEE ADDRESS				FIRST LIENHOLDER ADDRESS	
CITY	COUNTY	STATE	ZIP	CITY	COUNTY
SIGNATURE (Seller 1)			SIGNATURE (Owner/Buyer 1)		
<u>Wanda C. Skaggs, Notary Public</u>			<u></u>		
SIGNATURE (Seller 2)			SIGNATURE (Owner/Buyer 2)		
ATTESTING OFFICIAL (Signature & Title) Sworn or affirmed before me this <u>12</u> day of <u>August</u> 20 <u>26</u> .					
ATTESTING OFFICIAL (Signature & Title) Sworn or affirmed before me this _____ day of _____ 20 _____.					
MY COMMISSION #:			MY COMMISSION #:		
EXPIRATION:			EXPIRATION:		
COUNTY CLERK USE ONLY: Application Type _____ Issuance Date _____ Title # _____ Plate # _____					
I certify subject to the penalty provisions of KRS 190.990(5) that I have reviewed this application and the documents supporting it and that the same are present and consistent with this application; that I received the application on the date and time indicated hereon and that fees were collected as indicated. I further certify that the required information has been entered into the automated vehicle identification system.					
SIGNATURE & TITLE OF ISSUER			COUNTY		
<u></u>			<u></u>		
DATE			DATE		
<u></u>			<u></u>		
I certify that the lien indicated to be filed has been noted into the automated system and that a title will be withheld for 30 days, or until financing statement and fees required are received, whichever occurs first.					
SIGNATURE _____ DATE _____					
DO NOT ACCEPT TITLE OR APPLICATION SHOWING ANY ERASURES, ALTERATION, OR MUTILATIONS. MUST BE COMPLETED IN BLUE OR BLACK INK IF NOT COMPLETED ONLINE. FOR ADDITIONAL INFORMATION OR INSTRUCTIONS FOR HOW TO SUBMIT THIS FORM, VISIT DRIVE.KY.GOV.					

Every rule here is transcribed from Kentucky Transportation Cabinet, Vehicle Titling and the Kentucky Transportation Cabinet, Division of Motor Vehicle Licensing's own pages. Plain-language help with a form, not legal advice — where our wording and the agency's differ, theirs governs.