How to fill out MVT-18 — Motor Vehicle Title Surety Bond

Maine · written against MVT-18 (Rev 1-2013), issued under 29-A M.R.S. section 659

What you file when there is a car in the yard and no way to prove it is yours. The bond's own opening admits the problem in the applicant's voice: we cannot provide sufficient documentation to meet the full requirements of section 654. Maine's answer is not to refuse a title but to price the risk - a surety stands behind the certificate for three years, and anyone with a prior claim to the vehicle can sue on the bond instead of chasing you.

This sheet is not the form. Download the blank MVT-18 from the Maine Bureau of Motor Vehicles at **https://www.maine.gov/sos/sites/maine.gov.sos/files/inline-files/MVT-18%20Title%20Surety%20Bond.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	**Name the principal**	Your name or names, and the city or town, county and state you live in. **Watch out:** Principal means you. The word appears three times on the sheet and never means the surety.
2	YOU	**Describe the vehicle**	Year, make and vehicle identification number, in the sentence asking for the certificate. **Watch out:** There is no model box and no title number box, because there is no title. The identification number is doing all the identifying.
3	YOU	**Get the value determined first**	The Secretary of State decides what the vehicle is worth; the bond amount follows from that. **Watch out:** Do not approach a surety with your own figure. The face amount is set from the Bureau's determination and a bond written for the wrong sum is rewritten.
4	OTHER	**The surety's details**	Company name, the state whose laws it is organised under, and its Maine office town. **Watch out:** The bond requires a company duly authorized to conduct a surety business in Maine. An insurer that writes other lines here is not automatically one of those.
5	OTHER	**The sum, twice**	In words on the line, then in figures in the bracket. **Watch out:** This is the classic cheque-writing error transplanted onto a legal instrument. The two have to agree exactly.
6	YOU	**Date the execution**	The day, month and two-digit year on the printed line. **Watch out:** The three-year clock in the printed paragraph above starts here rather than on the day the certificate is issued.
7	YOU	**Sign, with witnesses**	The principal signs beside one witness; the surety company signs beside another. **Watch out:** Both witness lanes are used. An instrument that binds two parties jointly and severally is not witnessed once.
8	OTHER	**Countersign if the surety is not local**	The last line, marked countersigned if not Maine company. **Watch out:** Skip it for a Maine surety, complete it for anybody else. It is the only conditional signature on the sheet.

What gets this one rejected

- A surety that is not authorised to write business in Maine, which the bond's own wording requires.
- A sum that does not match what the Secretary of State determined the vehicle to be worth. The statute sets it at one and a half times that value and it is not the applicant's figure to choose.
- The amount written in words and figures that disagree with each other.
- An out-of-state surety with the countersignature line left blank.
- A bond executed with no witness against either signature.
- A bond filed on a vehicle old enough to be outside Maine's title law altogether, which needs no certificate and therefore no bond.

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

State of Maine
Motor Vehicle Title Surety Bond

KNOW ALL MEN BY THESE PRESENTS:

1 That I (we), Adelard J. Sprague (Name(s)) of Presque Isle (City/Town), county of Aroostook, state of Maine, herein referred to as "principal", desire that the Secretary of State issue a certificate of title in the state of Maine for a vehicle described as a 2004 (Year)

2 Jeep (Make) 1J4FA49S54P721635 (Vehicle Identification Number). We cannot provide sufficient documentation to meet the full requirements of 29-A M.R.S.A. §654.

3 Therefore, to obtain a certificate of title pursuant to 29-A M.R.S.A. §659, the principal and Penobscot Indemnity Company (Name of Surety), a surety company organized and existing under the laws of the state of Maine, and duly authorized to conduct a surety business in the state of Maine, with an office in Bangor (City / Town), Maine, as surety, by this instrument firmly bind ourselves, our heirs, executors, personal representatives, administrators, successors and assigns, jointly and severally, to the state of Maine, its officers and employees, for the state's benefit and for the benefit

4 of an interested person, as defined below, in the sum of Nine thousand seven hundred and fifty dollars ($ 9,750.00). 5

This bond shall indemnify any prior owner and any prior lien holder and any subsequent purchaser of the above -described vehicle or person acquiring any security interest in it, and their respective successors in interest, against any expense, loss or damage, including reasonable attorney's fees, by reason of the issuance of the right, title, and interest of the principal in and to the vehicle. Any such interested person has a right of action to recover on this bond for any breach of its conditions, but the aggregate liability of the surety to all persons shall not exceed the amount of this bond. This bond shall remain in effect for 3 years unless terminated prior thereto by full compliance with 29-A M.R.S.A. §654 or by termination of registration and surrender of title as provided in 29-A M.R.S.A. §659, except that this bond shall not terminate where the Secretary of State has been notified of the pendency of an action to recover under this bond within the 3-year period designated.

Principal and surety agree to be bound by the laws of the state of Maine as to the interpretation of this instrument.

6 IN WITNESS WHEREOF, the above Adelard J. Sprague, as principal, and Penobscot Indemnity Company, as surety, have caused this instrument to be duly executed under their hand and seal, duly

7 attested for and on their behalf, this eleventh day of September, 20 26.

____________________ Witness

____________________ Principal

____________________ Witness

____________________ Surety Company

____________________ Countersigned if not Maine Company

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