

How to fill out VR-028 — Application for a Salvage Certificate/Owner Retention

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Maryland · written against VR-028 (10-25), issued under Maryland Transportation Article, Sections 13-506 and 13-507

/forms/maryland/vr-028-application-for-salvage-certificate-owner-retention/

Two different applications printed on one sheet, and the tick at the top decides which one you are making. A Salvage Certificate at \$40.00 is an ownership document for a vehicle being sold as salvage; Owner Retention at \$60.00 is what happens when an insurer settles a total loss and you keep the car. Section C is where the whole thing is decided - eight numbered statements about the damage, and the one you tick determines what document comes back.

This sheet is not the form. Download the blank VR-028 from the Maryland Motor Vehicle Administration at <https://mva.maryland.gov/media/222?f=VR-028.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	Salvage Certificate or Owner Retention	Two ticks at the head of the sheet. Owner Retention for a car you kept after a settlement; Salvage Certificate for one being sold as salvage. Watch out: This is the fee as well as the form. Owner retention is \$60.00 and a salvage certificate is \$40.00, and ticking both is how an application comes back unread.
2	YOU	Section A: Applicant's Full Name, Date of Birth, Driver's License	Your details, with a co-applicant row beneath and an address row under that. Watch out: A copy of the identification goes in the envelope. The instruction at the top of the sheet asks for it from the applicant and from whoever hands the form in, which can be two different people.
3	YOU	Section B: Year, Make, Model, Body Style	Four boxes describing the vehicle, from the certificate you are surrendering with the form. Watch out: The certificate has to travel with this. There is no version of a salvage application that leaves the title in a drawer.
4	YOU	Vehicle Identification Number and Maryland Title Number	Two boxes on the second row of section B, with gross vehicle weight and an out-of-state title number between them. Watch out: The VIN is what the police inspection will later be checked against, so a transposed character here creates a problem months downstream.
5	YOU	Applicant is: Vehicle Owner	Four ticks - insurance company, vehicle owner, automotive dismantler and recycler, scrap processor. Watch out: Vehicle Owner is the one a private person ticks. If an insurer is applying it is their form and their tick, and most of the boxes below change meaning.
6	YOU	Odometer Reading (No tenths)	A box on the right of the sheet with the two exception statements underneath it. Watch out: Read it off the cluster if the cluster still reads. If it does not, tick the second statement rather than guessing a number.
7	YOU	Section C, the eight statements	Tick the one that describes the vehicle. Flood damage is 6; damage over 75% and repairable is 1; not rebuildable and for parts only is 3. Watch out: The note above section A tells you what each choice produces. Statements 1 and 6 give a corrected title with a brand; statement 3 gives a salvage certificate; and statements 2, 4, 5 and 8 are not available on an owner retention at all.
8	YOU	Applicant's Signature, Printed Name, Date	The signature block at the foot, with a second row for a co-applicant and a business name and FEIN line under that. Watch out: Print as well as sign. The certification above it is a penalty-of-perjury statement about the condition of a vehicle, which is a claim somebody may check.

What gets this one rejected

- Neither box ticked at the top, which leaves the MVA unable to tell which of the two applications is being made or which fee applies.
- The certificate of title left at home. The note on the reverse is unambiguous: the title certificate to this vehicle must accompany this application.
- No copy of the valid state issued identification of the applicant and of whoever is presenting the application.
- A statement in Section C that does not match what the insurer has told the MVA, since section 13-506.1 requires the company to notify the Administration separately.
- Boxes 2, 4, 5 or 8 ticked on an owner retention, which the note at the top rules out.
- An odometer reading omitted because the vehicle is a wreck. The disclosure is federal and damage does not suspend it.

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



6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062

VR-028 (10-25)

Application for a Salvage Certificate/Owner Retention

This application must be accompanied by a copy of the valid state issued identification(s) of the applicant(s) and any person presenting the application.

☐ Check here if applying for a Salvage Certificate	This application is to be used by the vehicle owner, when a vehicle is sold as salvage pursuant to §13-506 and §13-507 or acquired an abandoned vehicle from a police auction pursuant to §25-207 of the Maryland Vehicle Law. The fee will be \$40.00.	Certificate Number (MVA Only)
☒ Check here for Owner Retention	Maryland Vehicle Law §13-506.1 requires the insurance company to promptly notify the Motor Vehicle Administration of vehicles that have been settled as a salvage and are being retained by the owner. The fee will be \$60.00	

If the applicant checks boxes 1 or 6 in Section C, a corrected Certificate of Title bearing the appropriate brand will be issued. The fee will be \$60.00.

If the applicant checks box 3 in Section C, a Salvage Certificate bearing the appropriate brand will be issued. The fee will be \$40.00.

Note: Section C boxes 2, 4, 5 and 8 are not applicable for owner retention.

Section A: Applicant Information

Applicant's Full Name <i>Rosalind T. Purnell</i>	Date of Birth <i>07-19-1974</i>	FEIN Number	Driver's License Number <i>P-641-208-573-914</i>
Co-Applicant's Full Name	Date of Birth	FEIN Number	Driver's License Number
Street Address <i>812 Snow Hill Rd</i>	City <i>Salisbury</i>	State <i>MD</i>	Zip Code <i>21804</i>

Section B: Description of Salvage Vehicle

Year <i>2015</i>	Make <i>Jeep</i>	Model <i>Cherokee</i>	Body Style <i>Utility</i>
Vehicle Identification Number <i>1C4PJMCS5FW612703</i>	Gross Vehicle Weight	Out of State Title Number	Maryland Title Number <i>39518402</i>
Applicant is: ☐ Insurance Company ☒ Vehicle Owner ☐ Automotive Dismantler & Recycler ☐ Scrap Processor			For: ☒ Original ☐ Duplicate
Reason for Duplicate: ☐ Lost ☐ Stolen ☐ Mutilated ☐ Other	Purchase Price: _____ Dealer #: _____ Auctioneer: _____	Title Service #: _____ Scrap Processor #: _____ AD&R: _____	Certificate of Origin? ☐ Yes ☐ No Odometer Reading (No tenths): <i>96470</i> ☐ 1. The mileage stated is in excess of its mechanical limits. ☐ 2. The odometer reading is not the actual mileage.

Section C: Additional Information

To be completed by applicant: ☐ 1. Damage is greater than 75% of the fair market value and repairable. ☐ 2. Damage is 75% or less of fair market value. ☐ 3. The vehicle is not rebuildable, will only be used for parts and is not to be retitled. ☐ 4. Abandoned vehicle or acquired in the normal business of an Automotive Dismantler & Recycler. ☐ 5. Recovered stolen with damage 75% or less of the fair market value will be issued a Salvage Certificate branded "Recovered Stolen." ☒ 6. Flood damage. ☐ 7. Recovered stolen with damage 75% or less than the fair market value and requesting a Certificate of Title - Complete an Application for Certificate of Title (VR-005). ☐ 8. Stolen.	For Insurance Use Only Date of Accident: _____ Were the tags destroyed as a result of the accident? ☐ Yes ☐ No
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I certify under penalty of perjury, that the statements herein are true and correct to the best of my knowledge, information and belief.

<i>Rosalind Purnell</i>	<i>Rosalind T. Purnell</i>	<i>08/12/2026</i>
Applicant's Signature	Printed Name	Date
Co-Applicant's Signature	Printed Name	Date
Business Name	FEIN Number	

For more information, please call: **410-768-7000** (to speak with a customer agent).
TTY for the hearing impaired: **1-800-492-4575**. Visit our website at: **www.MVA.Maryland.gov**