

How to fill out VR-449 — Insurance Affidavit in Lieu of a Title

Maryland · written against VR-449 (05-26), issued under Maryland Transportation Article, Section 13-506.1 /forms/maryland/vr-449-insurance-affidavit-in-lieu-of-a-title/

Not your form, and it is on this page for exactly that reason. When an insurer settles a total loss and takes the car, it applies for a salvage certificate in its own name - and if your certificate of title is defective, lost or destroyed, this affidavit stands in for it. Your name is at the top of it and you sign nothing on it, which is a combination worth recognising before somebody asks you to.

This sheet is not the form. Download the blank VR-449 from the Maryland Motor Vehicle Administration at <https://mva.maryland.gov/media/552?f=VR-449.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	Owner's Full Name, DL Number, Date of Birth	The top block, describing the person the vehicle was titled to. Watch out: This is where your details end. Check them if you are shown the form, because a mismatch here is what stalls a filing you have no other visibility of.
2	LENDER	Title Number and Vehicle Information	Title number, year, make, model, body style, colour and VIN, completed by the insurer from its claim record. Watch out: Give the insurer the title details early. An adjuster working from a photograph of a wing mirror does not have the title number, and this is the form that needs it.
3	LENDER	Defective, Lost or Destroyed	Three ticks explaining why the certificate cannot be presented. Watch out: If you still have the certificate, none of these apply and this form is unnecessary. Handing the title over at settlement is the cheaper, simpler path.
4	LENDER	Name of Insurance Company and SOUNDEX/FEIN	The applicant block: the company, its identifier, address, phone number and email. Watch out: The applicant is the insurer. If your own name appears in this block, somebody has misunderstood which of the two salvage forms is being filed.
5	LENDER	The five damage statements	One selection, from repair cost over 75% and repairable through to acquisition at 75% or less. Watch out: This is the statement that decides the brand on the record, and the record follows the VIN for the rest of the vehicle's life.
6	LENDER	Odometer Reading, Date of Accident, Date of Settlement	Three boxes across the middle of the sheet, with the two odometer exception ticks beneath the reading. Watch out: Photograph the odometer before the car is collected. Once the vehicle has gone, the reading on this form is the only one anybody has.
7	LENDER	Printed Full Name of Authorized Representative and Signature	One row at the foot: printed name, signature, title and date. There is no owner signature line anywhere on the form. Watch out: If you are handed this to sign, stop. The absence of a line for you is the form telling you it is somebody else's document.

What gets this one rejected

- There is nothing here for a private seller to get wrong, because there is nothing here for a private seller to sign.
- What can go wrong is on your side of it: an owner whose name or licence number on the insurer's record does not match the MVA's, which stops the filing.
- A title number the insurer does not have, where the owner never passed on the certificate details before the car was collected.
- A settlement recorded with no date of accident, which the form asks for beside the odometer reading.
- An open lien with nothing showing it was cleared out of the settlement, which the certification at the foot addresses head on.

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

Read off VR-449 (05-26) and the Maryland Motor Vehicle Administration'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. sellmycarhub.com

Insurance Affidavit in Lieu of a Title

Purpose: Use this form to certify the unavailability of a Certificate of Title for a vehicle acquired as a result of a claim settlement by an insurance company.

Instructions: Complete this form in its entirety. All forms and applicable fees shall be submitted electronically to the Motor Vehicle Administration via an [ERT participant](#) or MVA Business Portal account, <https://mymva.maryland.gov/TAP/BUS/>.

Vehicle Owner Information

Owner's Full Name <i>Rosalind T. Purnell</i>	Driver's License Number <i>P-641-208-573-914</i>	Date of Birth <i>07-19-1974</i>
Co-Owner's Full Name	Driver's License Number	Date of Birth

Vehicle Information

Title Number <i>39518402</i>	Year <i>2015</i>	Make <i>Jeep</i>	Model <i>Cherokee</i>	Body Style <i>Utility</i>	Color <i>Silver</i>
Vehicle Identification Number <i>1C4PJMC5FW612703</i>	We are unable to present a Certificate of Title for this vehicle because it is: ☐ Defective ☒ Lost ☐ Destroyed				

Application for a Salvage Title

Name of Insurance Company <i>Monocacy Valley Mutual Insurance Company</i>	Company SOUNDEX/FEIN <i>F-88-4102763</i>		
Street Address <i>1440 Rosemont Ave</i>	City <i>Frederick</i>	State <i>MD</i>	Zip Code <i>21701</i>
Phone Number <i>(301) 555-0194</i>	Email Address <i>claims@example.org</i>		

To be completed by applicant:

- ☐ The cost to repair the vehicle for highway operation is greater than 75% of the fair market value of the vehicle prior to sustaining the damage for which the claim was paid and the vehicle is repairable.
☐ The vehicle is not rebuildable, will be used for parts only and is not to be retitled.
☐ The vehicle has been stolen.
☒ The vehicle has sustained flood damage.
☐ The vehicle has been acquired by an insurance company as a result of a claim settlement and the cost to repair the vehicle is 75% or less of the fair market value of the vehicle prior to sustaining the damage for which the claim was paid.

Odometer Disclosure

Odometer reading: <i>96470</i> (no tenths)	Date of Accident <i>06/04/2026</i>	Date of Claim Settlement <i>07/21/2026</i>
☐ The mileage stated is in excess of its mechanical limits. ☐ The odometer reading is not the actual mileage. Warning - Odometer Discrepancy	Check Number <i>0044821</i>	Check Amount <i>\$9,375.00</i>

Certification

I solemnly affirm, under penalties of perjury and upon personal knowledge, the contents of the foregoing document are true and correct to the best of my knowledge and/or belief.

I further certify that should any legal action arise as a result of issuing a salvage certificate, my application for same herein described, we hereby bind ourselves, our heirs, assigns and personal representatives to indemnify and save harmless the Maryland Motor Vehicle Administration for any loss or damage which may be asserted against it, or which may be sustained as a result thereof.

I hereby certify, under penalty of perjury, that the above referenced vehicle lien has been satisfied in full.

I further certify that in the event a lien or lienholder is later determined to exist, I will make full restitution to the lienholder and furnish the lien release to the Motor Vehicle Administration (MVA). I further certify that I will defend, indemnify and hold the MVA harmless against any claim from a lienholder or lien as a result of this Salvage Certificate being issued.

Any willful misinformation provided with fraudulent intent may be prosecuted under Maryland law.

<i>Adaline R. Kefauver</i>	<i>Adaline Kefauver</i>	<i>Claims Adjuster</i>	<i>07/21/2026</i>
Printed Name of Authorized Representative	Signature	Title	Date