

How to fill out 78-032 — Total Loss Claim Application for Certificate of Title

Mississippi · written against 78-032 (Rev 05/22), issued under the insurance company or licensed auction - the form's own foot says forms must be completed by the Insurance Company or Auction

The insurer's break-glass form, on this page so a seller reads it rather than fills it: used only when the insurance company is unable to obtain the properly endorsed title after disbursing a total loss settlement, or when it abandons the vehicle to a licensed auction. It certifies the owner elected to retain the salvage, documents two written attempts to reach them, and applies for the salvage or junk title over the missing signature - with a \$9.00 fee and a thirty-day filing window.

This sheet is not the form. Download the blank 78-032 from the Mississippi Department of Revenue, Motor Vehicle Services at <https://www.dor.ms.gov/sites/default/files/tax-forms/motor-vehicle/78-032%2520Total%2520Loss%2520Application%2520Form%2520%2528Fillable%2529.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	AGENT	The precondition, honestly met	The insurer confirms it disbursed a settlement and genuinely cannot obtain the endorsed title, or abandoned the unit to a licensed auction. Watch out: For the seller reading along: this box is about your unanswered mail. The form exists downstream of silence.
2	AGENT	Salvage or junk	One box, matching what the owner elected to retain and what the vehicle is. Watch out: Sellers, note the asymmetry before agreeing to anything on the phone: salvage can be rebuilt and retitled after inspection; junk is forever.
3	AGENT	The evidence checkboxes	The written attempts, the request letter, the lienholder proof - or the auction's parallel set with proof of delivery. Watch out: Certified copies attach; the Title Bureau reads them against the certification, and any incomplete form will be rejected is printed where the agent signs.
4	AGENT	Vehicle, owner, claim, dates	VIN through settlement date, the file's whole identity in one block. Watch out: The date of settlement starts the thirty-day submission window; the date of total loss anchors the brand. They are different dates doing different work.
5	AGENT	Signature and position	The authorized agent signs with their position title, for the company or the auction. Watch out: A seller shown this form afterwards should read one thing first: whether the box says salvage or junk, because that word is now the vehicle's biography.

What gets this one rejected

- A seller submitting it. The foot assigns authorship - forms must be completed by the Insurance Company or Auction - and an owner's version of this situation is the ordinary signed title, not this form.
- Handwriting. The precondition line requires it typed or computer printed; the fillable PDF exists because the Title Bureau will not read pen on this one.
- Certifying attempts that were not made. The two written attempts are the form's whole legal engine - it moves a title without the owner's signature on the strength of them.
- A protected lienholder taken on faith. The insurance route attaches proof the lienholder's interest was protected; a lender left dangling is exactly what the attachment exists to prevent.
- Missing the window. Thirty days from settlement disbursement, and incomplete forms are rejected - late plus incomplete is how these files die.

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

78-032-22-8-1-000 (Rev 05/22)

Reset Form

Print Form



DEPARTMENT OF
REVENUE
STATE OF MISSISSIPPI

**Total Loss Claim Application
For Certificate of Title**
Form 78-032
Fee \$9.00

FORM MUST BE TYPED OR COMPUTER PRINTED AND CAN ONLY BE USED WHEN THE INSURANCE COMPANY IS UNABLE TO OBTAIN THE PROPERLY ENDORSED TITLE AFTER DISBURSING A TOTAL LOSS SETTLEMENT OR WHEN INSURANCE COMPANY ABANDONS VEHICLE TO LICENSED AUCTION.

I, the undersigned, certify that the referenced vehicle has been declared a total loss and the owner of the vehicle has elected to retain the salvage and one of the following applies:

☒ Salvage ☐ Junk

1 ☒ **For Insurance Company:**

I, the undersigned, further certify that documentation described below has been sent to owner of said vehicle and copies are attached:

- Two (2) written attempts to the owner to obtain the current certificate of title
- A letter of request for a salvage / junk title
- Proof the Lienholder's Interest was protected

☐ **For Auction:**

I, the undersigned, further certify that documentation described below has been sent to owner and lienholder, if applicable of said vehicle and copies are attached:

- Two (2) written attempts to the owner and lienholder with proof of delivery
- A letter of request for a salvage / junk title

2 VIN Number: 1FAHP3FN4BW152873

Make: Ford Model: Focus Year: 2011

3 Owner's Name: Harmon T. Leflore Claim #: YBM-26-08312

4 Insurance Company Name: Yazoo Basin Mutual Insurance Company

Street Address: 318 Fulton St

City: Greenwood State: MS Zip: 38930

Authorized Agent's Name: Corliss D. Weathersby

5 Date of Total Loss: 07/28/2026 Date of Settlement: 08/06/2026

Authorized Agent's Signature and Position Title

This form must be submitted to the Department of Revenue Title Bureau within 30 days after the total loss settlement has been disbursed. Any incomplete form will be rejected. Forms must be completed by the Insurance Company or Auction.