

How to fill out MV10 — Break/Bond Title Application

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Montana · written against MV10 (7/26), issued under MCA 61-3-208, affidavit and bond for certificate of title

/forms/montana/mv10-break-bond-title-application/

For a vehicle you own but cannot prove you own - bought years ago on a handshake, inherited from a shed, taken in payment for work, with a previous owner who cannot be found to sign anything. The manual's own description: the break/bond process may be used when an applicant cannot provide a certificate of title assigning the prior owner's interest. Only Montana residents can apply. Three pages, and the middle one is the whole argument: whether the vehicle is in mechanically functional condition, and what it is worth, decide between no bond at all and a three-year surety bond for the vehicle's full value.

This sheet is not the form. Download the blank MV10 from the Montana Department of Justice, Motor Vehicle Division, Vehicle Services Bureau at <https://mvdmt.gov/wp-content/uploads/2026/07/MV10-Break-Bond-Title-Application-07.26F.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	Section 1: the applicant, and the residency rule	Legal name and identification number, mailing and residential addresses with counties, phone and email. Watch out: Only Montana residents can apply for a bonded title. There is no version of this route for an out-of-state owner of a Montana car.
2	YOU	Section 2: the vehicle, and the ten-year line	VIN, year, make, model, body style, colour and ton - with the vessel row left alone on a road vehicle. Watch out: A vehicle ten years and newer sitting in another state has to be brought to Montana for its inspection. An older one can be inspected where it stands, by a sworn officer of that state, on the Montana form.
3	YOU	Section 2a: which certification is true	The first box confirms every step to locate the existing title or secure a replacement has been exhausted; the second is for a vehicle that came through the abandoned vehicle process. Watch out: These are not two ways of saying the same thing. The second certifies two unsuccessful attempts using a statutory abandonment procedure, and ticking it about a private purchase is a false certification.
4	YOU	How you came by it	Who from, when, their address, and the vehicle's value. Watch out: Write the actual story and attach the proof of purchase instruction 2 asks for - a bill of sale, a cancelled cheque cleared by the bank, an invoice.
5	YOU	Section 3: the security interest question	No continues; yes sends you to an MV81B with \$8.24 for each interest. Watch out: The statute requires the affidavit to disclose liens known to you. Not knowing of one and saying no are the same answer, but a loan the previous owner mentioned is something you know about.
6	YOU	Section 4: mechanically functional, or not	The form's definition is needing only minor reconditioning, mostly usable as-is - and expressly not a parts car or a non-runner. Watch out: Certifying that it does NOT meet the condition triggers instruction 5: a completed and notarised MV24 to certify the value. That notary is not optional.
7	YOU	The value branch	\$1,000 or more means a three-year surety bond equal to the vehicle value; less than \$1,000 means no bond. Watch out: A vehicle thirty years old or older needs no bond whatever its condition or value - the exemption is printed inside section 4 itself, and it is the line most people miss.
8	OTHER	Sections 5 and 6 are other property	A manufactured home valued by the Department of Revenue's Property Assessment Division; or a camper, off-highway vehicle, boat, personal watercraft, sailboat or snowmobile, which need no bond at all. Watch out: On a car, leave both alone. Filling in the manufactured-home valuation because it looks like a value box is the commonest way this page goes wrong.
9	YOU	Section 7: sign it - and get it sworn	Printed name, signature and date under MCA 45-7-203. Watch out: MCA 61-3-208(2)(a) still requires this affidavit to be signed and sworn before an officer authorized to administer oaths. The October 2025 change removed the notary from title transfers, not from this.

What gets this one rejected

- A bill of sale that is not notarised on a non-functional vehicle. Instruction 5 is explicit: if the vehicle is not in mechanically functional condition, attach a completed and notarized Bill of Sale (MV24) to certify value - and the MV24 prints the same requirement on its own second page.
- No VIN inspection. Instruction 1 is the first thing on the page: have a law enforcement officer complete a Stage 1 Vehicle/OHV Identification Number Inspection Form, or the vessel version for a boat.
- Photographs missing where they are required. Three are asked for with the inspection - the majority of the vehicle, the public VIN, and for a 2011-or-newer vehicle the odometer at the time of inspection - though a vehicle inspected inside Montana need not send them unless the department asks.
- The abandoned-vehicle box ticked on a car that was simply bought privately. It certifies two attempts using the abandoned vehicle process, which is a different procedure with its own steps.
- A non-resident applying. The manual's first line on the process: only Montana residents can apply for a bonded title.

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

Read off MV10 (7/26) and the Montana Department of Justice, Motor Vehicle Division, Vehicle Services Bureau's own pages, current as of 2026-08-24. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs. sellmycarhub.com



Break/Bond Title Application MV10

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1. Applicant Information

Applicant's Legal Name (First, Middle, Last) or Firm Name <i>Delphine R. Kowalchuk</i>		DL/FEIN/Tribal ID/Corp. ID* <i>0417329865</i>		
Co-Applicant's Legal Name (First, Middle, Last)		DL/FEIN/Tribal ID/Corp. ID*		
Mailing Address <i>612 W Broadway St</i>	City <i>Lewistown</i>	State <i>MT</i>	Zip Code <i>59457</i>	County <i>Fergus</i>
Residential Address <i>612 W Broadway St</i>	City <i>Lewistown</i>	State <i>MT</i>	Zip Code <i>59457</i>	County <i>Fergus</i>
Email Address <i>d.kowalchuk@example.com</i>	Phone # <i>(406) 555-0138</i>			

2. Vehicle Information

VIN <i>6M3TVB4E7PN219478</i>		Year <i>1998</i>	Make <i>Jeep</i>		
Model <i>Cherokee Sport</i>	Body Style <i>Sport Utility</i>	Color <i>Green</i>	Weight (if applicable)	Ton (if applicable) <i>1/2</i>	
Vessel MT Number	Vessel/Trailer Length FT. IN.	Vessel Use	Vessel Propulsion	Vessel Material	Vessel Type

2a. ☒ By checking this box, I confirm that I have exhausted all steps to locate the existing title or secure a replacement title for the vehicle on this application.

☐ If abandoned, by checking this box, I confirm two attempts using the abandoned vehicle process were made and were unsuccessful.

Who did you acquire this vehicle from? <i>Estate of Lucinda Pargeter, ranch auction</i>		Date Acquired <i>05/09/2026</i>	Vehicle Value <i>900.00</i>
Address <i>4180 Judith River Rd</i>	City <i>Hobson</i>	State <i>MT</i>	Zip <i>59452</i>

3. Declare Security Interest or Lien

Is there a security interest or lien against this vehicle?

☒ No: Continue with the next section.

☐ Yes: Complete *Montana Security Interest Processing: New (MV81B)* and submit a fee of \$8.24 for each security interest/lien.

Type of Vehicle for Break/Bond Title – On the Following Page, Complete Section 4, 5, or 6 depending on Vehicle Type. Declare Vehicle Condition: This applies to most vehicles excluding manufactured homes, slide-in truck campers, off-highway vehicles not licensed for street use, motorboats, personal watercraft, sailboats, or snowmobiles.

Montana county and state authorities reserve the right to reject any form that has been altered. This form is available in alternate formats for people with disabilities.



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4. Vehicle and Mechanically Functional Condition

"Mechanically Functional Condition" means needing only minor reconditioning; the exterior paint and trim - and interior would show normal wear. Mostly usable "as-is." This does not represent a "parts car" or a "non-running" vehicle.

The vehicle meets Mechanically Functional Condition (**vehicles 30 years and older do not require a Surety Bond regardless of condition**):

- ☒ Under penalty of law (MCA, 45-7-203) I certify this vehicle is in a mechanically functional condition as defined above.
- ☐ The vehicle value equals or is greater than \$1,000, as determined by a national appraisal guide, such as J.D. Power. The buyer must obtain a three-year bond from a surety company, authorized to do business in Montana, in an amount equal to the vehicle value pursuant to MCA, 61-3-208.
- ☒ The vehicle value is less than \$1,000, as determined by a national appraisal guide such as J.D. Power. No bond is required.

The vehicle **does NOT meet** Mechanically Functional Condition: A *Bill of Sale* (MV24) is required to certify the condition and value of the vehicle.

- ☐ Under penalty of law (MCA, 45-7-203) I certify this vehicle does NOT meet mechanically functional conditions as defined above.

Note: The Motor Vehicle Division reserves the right to investigate any vehicle data.

5. Manufactured Home

To secure a bond, a manufactured home may be valued by the Montana Department of Revenue, Property Assessment Division. If the value of the manufactured home is over \$1,000, a surety bond is required. Taxes must be verified as paid and up to date by your local county treasurer's office. **I certify under penalty of law (MCA, 45-7-203) that the value listed below is correct.**

Assessed Date	Assessed By	Value

6. Slide-in Truck Camper, Off-highway Vehicle, Motorboat, Personal Watercraft, Sailboat, or Snowmobile

- ☐ This vehicle is a slide-in truck camper, off-highway vehicle (not licensed for street use), motorboat, personal watercraft, sailboat, or snowmobile. A surety bond is not required.

7. Signature Certification

Under penalty of law (MCA, 45-7-203), I certify that the statements made, and information contained on this form, are true and correct to the best of my knowledge, information, and belief. I am the person named on this form and, if signing for a business entity or trust, I have full authority to do so.

Delphine R. Kowalchuk
Applicant's Printed Name

Delphine R. Kowalchuk
Applicant's Signature (this is my legal signature)

05/22/2026
Date (mm/dd/yyyy)

*DL: Driver License # | FEIN: Federal Employer Identification # | Tribal ID: Tribal Identification # | Corp ID: Corporate Identification #



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INSTRUCTIONS

1. Have a law enforcement officer complete a *Stage 1 Vehicle/OHV Identification Number Inspection Form* (MV20). For vessels, please use the *Vessel Identification Number Inspection Form* (MV20V). Visit mvdmt.gov/vin-inspections for inspection information.
 - If the vehicle is in another state:
 - Vehicles 10 years and newer must be inspected by a law enforcement officer and be completed in Montana. Off highway quadricycles and motorcycles may be inspected by a qualified, out-of-state law enforcement officer.
 - Older vehicles must be inspected by a sworn law enforcement officer from that state. If the state allows a third-party to inspect vehicles as part of their title and registration process, the third party may inspect the vehicle in lieu of law enforcement.
 - The application must be accompanied by a photocopy of the law enforcement officer's identification card or business card, or the third parties credential recognizing them as a third-party inspector by the state. Inspection must be completed on Montana form.
2. Attach proof of purchase (e.g., bill of sale, canceled check cleared by bank, invoice, etc.).
3. Photographs of the vehicle must be submitted with a *Level 1 Vehicle/OHV Identification Number Inspection* (MV20) showing:
 - (1) majority of the vehicle; (2) the public VIN; and (3) for vehicle year 2011 and newer, the odometer at the time of inspection.
 - Vehicles inspected in Montana are not required to submit pictures unless the department requests verification that the vehicle has all major component parts.
4. If applicable, attach completed *Montana Security Interest Processing: New* (MV81B) and submit a fee of \$8.24 for each security interest or lien.
5. If the vehicle is not in mechanically functional condition, attach a completed **and notarized** *Bill of Sale* (MV24) to certify value.
6. A Manufactured Home must be valued by the Montana Department of Revenue, Property Assessment Division. If the value of the manufactured home is over \$1,000, a surety bond is required.
7. If the vehicle is a slide-in truck camper, off-highway vehicle (not licensed for street use), motorboat, personal watercraft, sailboat, or snowmobile, a surety bond is not required.
8. The applicant must sign Section 7.
9. Title and Registration
 - If you wish to title and register the vehicle, take the documents outlined above to a participating county treasurers' office. Call ahead to make sure the county is willing to complete the transaction.
 - If you wish to only title the vehicle, send the documents outlined above and applicable fees shown below directly to the Vehicle Services Bureau: Applicable fees: \$12.36 for light vehicles, trucks, and buses - all weighing one ton or less; \$10.30 for all other vehicles. Fees include 3% administration fee per [MCA, 61-3-111](#).

DISCLAIMER: When a title request is submitted, the information is checked against a national database that provides current and past title and vehicle details from other states. The results returned from this check may delay or prevent the issuance of a title. The vehicle history may also require a brand to be placed.