

How to fill out a New Jersey title

This sheet is not the title. It is the checklist to keep beside one. Two blanks turn a signed New Jersey certificate into a problem: the buyer's name and the purchase price. Blue or black ink, an original signature, and no photocopies: that is the standard the Commission applies to every document in this set, and the certificate is the one where it matters most because there is exactly one of them.

Who has to sign

The owner named on the face	Signs the seller's section on the reverse. That signature, with the buyer's details beside it, is the sale.
Both owners, where two names are on the certificate	New Jersey publishes no and/or rule for a private sale, so treat two names as two signatures and ask the agency if only one of you can attend. Under-claiming here costs nothing; guessing costs a rejected transfer.
Somebody holding a power of attorney	Only with a General, Durable or Limited POA that is notarised and names the attorney-in-fact and the principal. A Limited one has to quote the year, make, VIN and the transaction it authorises.
Somebody carrying your paperwork but not signing it	That is the LOA-1, and it is a different animal: it lets a person hand documents across the counter and expressly does not let them sign anything for you.
A surviving spouse or domestic partner	Signs the certificate themselves, with the BA-62 affidavit notarised and a copy of the death certificate, when both names were on the title.
The buyer	Signs the buyer's section and adds their driver licence number or Entity Identification Number. You cannot do this half for them and should not try.

Every box, in the order you meet it

#	WHO	BOX	WHAT GOES IN IT
1	YOU	Turn the certificate over	Everything a private seller does happens on the reverse. The front is what the Commission printed when it issued the document - the vehicle, you, and any lien recorded against it - and none of it is yours to change. Watch out: If a mistake on the front is what is stopping the sale, that is a title correction rather than a transfer: \$60 at an agency, free only where the Commission clearly caused the error.
2	YOU	The buyer's name, in the seller's section	Their full legal name and address, printed legibly, in the block the Commission calls the Statement of Seller. This is the block its June 2018 advisory to dealers named when it revised the certificate. Watch out: Copy it off the licence they are holding, not off the message they sent you. The certificate goes to a counter where a clerk compares the two.
3	YOU	The date of sale	The day the car actually changes hands. It is what the buyer's ten-working-day clock is measured from and what your plate receipt should sit alongside. Watch out: Do not post-date it as a favour. The date on the certificate is the date the Commission works from if anything is ever disputed.
4	YOU	The purchase price	What they paid, in figures, on the price line. If the car is a genuine gift, that is what goes on this line instead - the MVC says a vehicle is only exempt from sales tax if the customer indicates on the price line that it is one. Watch out: This is the line the Division of Taxation reads. Leave it blank and Trenton values the car itself from trade data, then writes to both of you.
5	YOU	The odometer reading	Whole miles as the instrument shows them, no tenths, on the same reverse side. If the reading is wrong, New Jersey wants your estimate of what it should be rather than an empty box. Watch out: There are exactly two exceptions and they are printed as boxes: the reading has rolled past its mechanical limit, or it is not the actual mileage. Ticking neither is a statement that the number is true.
6	YOU	Your signature	Blue or black ink, in the seller's section, an original. No notary, no witness, nobody watching. If two names are on the face, work on the basis that both sign. Watch out: Sign nothing until the money is real and the buyer is standing there. The certificate is the car; a signed one lying around is a car anybody can claim.
7	YOU	Write the bill of sale	Not optional in New Jersey. The Commission lists it as part of what the seller hands over and names its four contents: buyer's name and address, date of sale, odometer reading, sale price. Watch out: Make two and keep one. It is the only document in the transaction that stays in your hands, and it is what you will reach for if Taxation writes to you.
8	BUYER	The buyer's section	They sign the buyer's section on the same reverse side and write in their driver licence number, or an Entity Identification Number if the car is going into a business name. Watch out: A missing licence number in that block is one of the things that sends them home again, and they will assume you did it.

#	WHO	BOX	WHAT GOES IN IT
9	BUYER	The Co-Buyer line, if there are two of them	The second name and signature go on the line the 2018 advisory renamed Co-Buyer. Two buyers means two entries there. Watch out: Only the buyers fill this in. A seller writing a second name into the buyer's half is an alteration on a document where alterations are the whole problem.
10	BUYER	The sales tax stamp	The reverse of a New Jersey certificate carries a sales tax section, and it is completed when the tax is settled at the agency counter. Watch out: Nothing here is the seller's, but if a buyer asks you to write a lower price to shrink it, the answer is no - Taxation checks the figure afterwards by post.
11	YOU	Take the plates off	Before the car leaves. Surrender them at any agency or in the drop box outside it, or move them to another vehicle of yours - never to the buyer. Watch out: The receipt gets posted to you. Ask at the greeter desk if you need it in your hand the same day, and keep it until the buyer's registration is done.
12	BUYER	The buyer goes to an agency, in person	Within ten working days, with the assigned certificate, a BA-49, their licence, proof of New Jersey insurance, the fee and the tax. It cannot be posted. Watch out: The \$25 penalty for missing that window is theirs, not yours - but until they go, the Commission's record still has your name on the car.

Before you meet the buyer at the agency

- **Blue or black, original** — The Universal Title Application spells the standard out - original signatures in blue or black ink only - and the LOA-1 puts it in capitals: photocopies of this form are not acceptable. Treat the certificate the same way.
- **No correction fluid** — The document is printed on chemically sensitised stock precisely so that an alteration shows. A spoiled certificate is a \$60 replacement, not a repair.
- **Nothing signed in advance** — There is no New Jersey mechanism that undoes a signature given to the wrong person. Sign when the buyer is in front of you and the money has cleared.
- **Both halves stay in their lane** — Seller's section, buyer's section. Filling in the buyer's licence number to be helpful is an alteration by somebody who was not entitled to write there.
- **The price line gets a number** — Even where it is a gift, which is written on that line rather than left off it. That line is read by two different agencies.
- **Photograph it before it goes** — Both sides, completed, on your phone. It costs nothing and it is the only copy you will ever have of a document you are handing away.

NEW JERSEY CERTIFICATE OF OWNERSHIP

the front — printed in Trenton, and none of it yours to write on

ONE 8½ × 14 SHEET, PERFORATED TWICE, IN THREE PORTIONS

The State's printing specification for form ISM/SS-1 sets the sheet at 8½ by 14 inches with the title portion 8½ by 8, a lien satisfaction portion 8½ by 3 and a receipt copy portion 8½ by 3 beneath it, separated by perforations 8 and 11 inches from the top.

TITLE PORTION

VEHICLE DESCRIPTION

Year, make, model, colour, body type and the vehicle identification number, as the Commission holds them.

REGISTERED OWNER

The name and address the certificate was issued in.

ODOMETER BRANDING

Where a mileage brand has been recorded. The UTA lists mileage branding among the corrections it can carry.

LIEN BLOCK

The lender recorded against the vehicle. Title Corrections describes a lien box on the title marked in error, and what it takes to undo one.

CERTIFICATE OF TITLE NUMBER

ALSO CALLED THE CONTROL NUMBER

The BA-62 asks for it by that name; the beneficiary designation prints TITLE NUMBER or CONTROL NUMBER over one box.

CHIEF ADMINISTRATOR'S MESSAGE, AND THE CONTROL NUMBER BENEATH ITS LEFT EDGE

The printing specification puts a sequential control number on the face under the left edge of that message, with three numbering positions in black over matching 3-of-9 bar codes and a fourth printed in invisible ink.

PERFORATION — 8 INCHES FROM THE TOP

LIEN SATISFACTION PORTION

Detached 8½ × 3. Carries the same control number as the face.

RECEIPT COPY PORTION

Detached 8½ × 3, same number again.

PERFORATION — 11 INCHES FROM THE TOP

FORM ISM/SS-1

SECURITY STOCK · WATERMARKED · COPY-VOID PANTOGRAPH

THE BACK OF THE SAME SHEET

where a New Jersey private sale actually happens

THE SELLER MUST SIGN IN THE SELLER'S SECTION OF THE REVERSE SIDE OF THE TITLE AND GIVE IT TO THE BUYER, ALONG WITH A BILL OF SALE.

A properly assigned title includes seller and buyer name and address and signatures, the date of sale, purchase price, and the buyer's driver licence number.

STATEMENT OF SELLER — THE ONLY BLOCK ON THE CERTIFICATE A PRIVATE SELLER WRITES IN

2 BUYER'S PRINTED NAME AND ADDRESS

Printed, not signed. Leave it blank and there is no assignment - the Commission's definition of a properly assigned title names it first.

YOU

3 DATE OF SALE

The day the car changes hands, and the day the buyer's ten working days start running from.

YOU

4 PURCHASE PRICE

On the price line. A gift is written here as a gift - that is the only way New Jersey exempts one from sales tax.

YOU

5 ODOMETER STATEMENT

□ EXCEEDED ITS MECHANICAL LIMITS □ NOT THE ACTUAL MILEAGE

OS/SS-37 names the odometer statement as part of the back of the title. Whole miles; an inaccurate reading is given as the seller's estimate rather than left blank.

YOU

6 SELLER'S SIGNATURE AND PRINTED NAME

Blue or black ink, original. No notary is named anywhere in the Commission's instruction to a seller.

X

YOU

STATEMENT OF BUYER — THEIRS, NOT YOURS

8 BUYER'S SIGNATURE AND DRIVER LICENCE NUMBER

The buyer signs the buyer's section and inserts their driver licence number or Entity Identification Number.

X

9 CO-BUYER

Renamed from "Buyer's Signature and Name" by the Commission's advisory of 28 June 2018. A second buyer, and only a buyer, writes here.

X

10 SALES TAX SECTION

Stamped on the title and completed when the tax is settled. The Commission tells buyers to complete the sales tax section stamped on the title.

AUCTION NAME, ADDRESS AND ID NUMBER

Added by the same 2018 advisory, which says it is not required to be completed at this time. Nothing to do with a private sale.

LIENHOLDER TO BE RECORDED ON THE NEW TITLE

The buyer's lender, recorded onto the certificate the buyer is applying for. Not the outgoing seller's to touch.

 You write it, in pen
 Not yours to fill
 ● Numbered to match the walkthrough below

Block names transcribed from: the NJ MVC advisory to dealers of 28 June 2018 (Statement of Seller, Statement of Buyer, Co-Buyer, the auction section) · form OS/SS-37 item 8 (buyer's section, odometer statement, statement of buyer) · MVC Transferring Vehicle Ownership and Pre-owned Vehicle Title (what a properly assigned title contains, the price line) · MVC Title Corrections (the lien box) · form BA-62 and the Transfer on Death Beneficiary Designation (certificate of title number, control number) · the State printing specification for ISM/SS-1 (sheet size, the two perforations, the three portions, the control number under the Chief Administrator's message). No colour, proportion, border engraving, watermark or pantograph of the real document is reproduced here.

PERF ON PART 1 ONLY

PERF

**REASSIGNMENT OF CERTIFICATE OF OWNERSHIP
BY LICENSED NEW JERSEY DEALER**

(This form must be accompanied by a properly assigned title.)
FEE: \$10.00 The undersigned does hereby sell, assign or transfer unto

Buyer's Name (Print) _____ Buyer's Driver's License, Corporate Number _____

Buyer's Address (Print) _____

Co-Buyer's Name (Print) _____ Co-Buyer's Driver's License, Corporate Number _____

Co-Buyer's Address (Print) _____

the following described vehicle, _____

Vehicle Type _____ Vehicle Identification Number _____

and warrants title to the said motor vehicle and certifies that same is subject to the following security agreement or lien:

Lienholder's Name (Print) _____ Lienholder's Driver's License, Corporate Number _____

Lienholder's Address (Print) _____ Date of Sale _____

ODOMETER-DEALER'S STATEMENT

NOTE: FEDERAL LAW requires that you state the mileage upon transfer of ownership. Failure to complete this disclosure or providing false information may result in fines and/or imprisonment.

I/We state that the odometer now reads _____ (do not show tenths of a mile) and to the best of my/our knowledge that reflects the actual mileage of the vehicle described on the attached certificate of ownership, unless one of the following statements is checked:

____ (1) I/We hereby certify that to the best of my/our knowledge the odometer has exceeded its mechanical limits and the reading started again at zero.

____ (2) **WARNING-ODOMETER DISCREPANCY-I/We** hereby certify that the odometer reading is NOT the actual mileage, and should not be relied upon for accuracy.

NOTE: New Jersey Statute provides that anyone who knowingly or willfully misrepresents the description of a vehicle or makes a false statement in any title papers, forges, changes or counterfeits a part of title papers; or uses title papers on or for the wrong motor vehicle is guilty of a misdemeanor.

Sale Price _____ Net Sale _____ Sales Tax Collected _____ Exemption _____ Date of Sale _____

Dealer's Signature _____ Dealer's Name (Hand Print) _____ Dealership Name _____ Dealer's ID Number _____

Dealer's Address (Print) _____

Auction Name _____ Auction No.(MVC) _____

STATEMENT OF BUYER

I/We, the undersigned, hereby certify that the motor vehicle described above was purchased by me/us and I/we have compared the vehicle identification number shown on this certificate with that of the motor vehicle purchased and found that they agree in every particular.

BUYER NOTE: Any purchaser other than a N.J. licensed dealer is required to present these documents after assignment to the N.J. Motor Vehicle Commission within 10 days. Failure to do so will result in a penalty of \$25.00 which will be in addition to the filing fee for a new certificate of ownership.

Buyer's Signature X _____ Co-Buyer's Signature X _____

Buyer's Name (Hand Print) _____ Co-Buyer's Name (Hand Print) _____

ISMSS-344 (R1/06) ALTERATIONS OR ERASURES WILL VOID THIS CERTIFICATE • AFFIX SALES TAX STAMP ON REVERSE SIDE.

STATE OF NEW JERSEY MOTOR VEHICLE COMMISSION

FACE 1; SCREENS 20%; GRADUATED SCREEN 1-90%; LOGOLINE READS "MOTOR VEHICLE COMMISSION"

Face 1 of the printer's proof — form ISM/SS-344, Reassignment of Certificate of Ownership by Licensed New Jersey Dealer

8810016385

IN +

**REASSIGNMENT OF CERTIFICATE OF OWNERSHIP
BY LICENSED NEW JERSEY DEALER**

(This form must be accompanied by a properly assigned title.)
FEE: \$10.00 The undersigned does hereby sell, assign or transfer unto

Buyer's Name (Print) _____ Buyer's Driver's License, Corporate Number _____

Buyer's Address (Print) _____

Co-Buyer's Name (Print) _____ Co-Buyer's Driver's License, Corporate Number _____

Co-Buyer's Address (Print) _____

the following described vehicle, _____

Vehicle Type _____ Vehicle Identification Number _____

and warrants title to the said motor vehicle and certifies that same is subject to the following security agreement or lien:

Lienholder's Name (Print) _____ Lienholder's Driver's License, Corporate Number _____

Lienholder's Address (Print) _____ Date of Sale _____

ODOMETER-DEALER'S STATEMENT

NOTE: FEDERAL LAW requires that you state the mileage upon transfer of ownership. Failure to complete this disclosure or providing false information may result in fines and/or imprisonment.

I/We state that the odometer now reads _____ (do not show tenths of a mile) and to the best of my/our knowledge that reflects the actual mileage of the vehicle described on the attached certificate of ownership, unless one of the following statements is checked:

____ (1) I/We hereby certify that to the best of my/our knowledge the odometer has exceeded its mechanical limits and the reading started again at zero.

____ (2) **WARNING-ODOMETER DISCREPANCY-I/We** hereby certify that the odometer reading is NOT the actual mileage, and should not be relied upon for accuracy.

NOTE: New Jersey Statute provides that anyone who knowingly or willfully misrepresents the description of a vehicle or makes a false statement in any title papers, forges, changes or counterfeits a part of title papers; or uses title papers on or for the wrong motor vehicle is guilty of a misdemeanor.

Sale Price _____ Net Sale _____ Sales Tax Collected _____ Exemption _____ Date of Sale _____

Dealer's Signature _____ Dealer's Name (Hand Print) _____ Dealership Name _____ Dealer's ID Number _____

Dealer's Address (Print) _____

Auction Name _____ Auction No.(MVC) _____

STATEMENT OF BUYER

I/We, the undersigned, hereby certify that the motor vehicle described above was purchased by me/us and I/we have compared the vehicle identification number shown on this certificate with that of the motor vehicle purchased and found that they agree in every particular.

BUYER NOTE: Any purchaser other than a N.J. licensed dealer is required to present these documents after assignment to the N.J. Motor Vehicle Commission within 10 days. Failure to do so will result in a penalty of \$25.00 which will be in addition to the filing fee for a new certificate of ownership.

Buyer's Signature X _____ Co-Buyer's Signature X _____

Buyer's Name (Hand Print) _____ Co-Buyer's Name (Hand Print) _____

ISMSS-344 (R1/06) ALTERATIONS OR ERASURES WILL VOID THIS CERTIFICATE • AFFIX SALES TAX STAMP ON REVERSE SIDE.

STATE OF NEW JERSEY MOTOR VEHICLE COMMISSION

FACE 2

Face 2 of the same proof, carrying the sheet's consecutive number

Source: rs.gov/mvcpdfsbou/ATTACHMENT_1_SAMPLE_SCAN.pdf - ordered as ISM/SS-344 (R1/06) - not the certificate of ownership — this is the dealer's reassignment form

Every rule here is transcribed from NJ MVC, Transferring Vehicle Ownership and the New Jersey Motor Vehicle Commission's own pages. Plain-language help with a form, not legal advice — where our wording and the agency's differ, theirs governs.