

How to fill out MVD-10651 — Notice of Owner Retained Vehicle

The form for the total loss you kept. When an insurer pays out on a wreck and the owner elects to retain possession, this notice is the paper trail: the insurance company certifies it satisfied a total-loss claim and notified the owner of the duty to obtain a salvage title or nonrepairable certificate, the company checks a box saying which document the vehicle now requires, and the owner acknowledges the settlement and the obligation - including the printed twenty-day deadline for a nonrepairable certificate.

This sheet is not the form. Download the blank MVD-10651 from the New Mexico Taxation and Revenue Department, Motor Vehicle Division at <https://realfile.tax.newmexico.gov/mvd10651.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	OTHER	The vehicle and owner	Make, model, VIN, body style, plate and the owner's details - the wreck, identified. Watch out: The plate is about to become an errand of its own: a total loss ends the vehicle's road life for now, and the plate-to-owner rule still gives you thirty days to reassign or cancel it.
2	OTHER	The insurer's certification	The company completes its block: settlement date, the certification of notification, its representative's name, signature and title. Watch out: Read the settlement date - the twenty-day nonrepairable clock, where it applies, runs from it, not from the day the form reaches you.
3	OTHER	One box: what the vehicle now requires	Salvage title, nonrepairable certificate, or owner-retained notice - the insurer's tick. Watch out: The difference is the vehicle's whole future: salvage can be rebuilt and re-titled with a brand; nonrepairable is parts. If you plan to repair, this box is worth a conversation before it is ticked.
4	YOU	The owner's acknowledgement	You certify agreement to the settlement amount, receipt of the notification, and understanding of the obligation - then sign, date, and keep your copy. Watch out: The acknowledgement is also your calendar: a nonrepairable certificate within twenty days of settlement, a salvage title per the division's rules. File for the right document before selling anything.

What gets this one rejected

- The requires-a box left unchecked. Salvage title, nonrepairable certificate or owner-retained notice - the insurer's tick is the operative decision, and without it the notice decides nothing.
- The owner's half unsigned. The acknowledgement is the point: it proves the owner was told, agreed the settlement, and received a copy.
- The twenty-day deadline treated as advisory on a nonrepairable vehicle. The owner's acknowledgement quotes it as an obligation, and it is signed under the Motor Vehicle Code's perjury framework.
- A retained wreck sold on the old clean title. Once this notice exists, the vehicle's document is a salvage title or nonrepairable certificate - passing the pre-loss title to a buyer sells them paper the record contradicts.
- A nonrepairable vehicle rebuilt anyway. Nonrepairable is the terminal branch - parts and scrap - and no later inspection converts it back into a titled car.
- Skipped because the payout was small. The trigger is the total-loss settlement and the election to retain, not the size of the check.

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

MVD-10651
INT. 10/07

State of New Mexico - Taxation & Revenue Department - Motor Vehicle Division



NOTICE OF OWNER RETAINED VEHICLE

MOTOR VEHICLE INFORMATION (print or type)

1 Make <i>Hyundai</i>	Model <i>Sonata</i>	VIN <i>5NPE24AF5GH037164</i>	
Type <i>Passenger</i>	Body Style <i>Sedan</i>	License Plate Number <i>JWD-668</i>	State <i>NM</i>
Owner(s) Name <i>Demetrio P. Sena</i>			
Address <i>1406 W Alameda St</i>			
City <i>Roswell</i>		State <i>NM</i>	Zip Code <i>88203</i>

INSURANCE COMPANY CERTIFICATION

3 Name of Insurance Company <i>Zia Plains Mutual Insurance Company</i>			
T his is to certify that on the _____ day of _____, 20_____, our insurance company named above, satisfied a total loss claim on the motor vehicle described above and the owner elected to retain possession of the vehicle. T his is to certify that the above named owner (s) has/have been notified of the requirement to obtain a salvage title or nonrepairable certificate as required by NM SA §66-1-4.16 and 66-3-4.			
Printed Name of Insurance Company Representative <i>Hollis M. Trask</i>			
Signature of Insurance Company Representative <i>Hollis M. Trask</i>		Title <i>Claims Adjuster</i>	Date <i>06/30/2026</i>
Insurance company must check one:			
THIS VEHICLE REQUIRES A:	☐ SALVAGE TITLE	☐ NONREPAIRABLE CERTIFICATE	☐ OWNER RETAINED NOTICE

OWNER ACKNOWLEDGEMENT

T his is to certify that on the _____ day of _____, 20_____, I agree to the amount of my total loss settlement and was notified by the above named insurance company of my obligation to obtain a salvage title or nonrepairable vehicle certificate, as indicated above. I understand that in accordance with NM SA §66-3-4, I must obtain a nonrepairable vehicle certificate within twenty (20) cays of settlement of my claim. I understand that I must obtain a salvage title in accordance with Motor Vehicle Division rules. I have received a copy of this notice.	
Owner(s) Printed Name <i>Demetrio P. Sena</i>	
Owner(s) Signature <i>Demetrio P. Sena</i>	Date <i>06/30/2026</i>

NOTE

A nonrepairable vehicle may not be repaired, reconstructed or restored for operation on the roads or highways of New Mexico.

An owner of a nonrepairable vehicle may sell or otherwise convey that vehicle only to a licensed wrecker of vehicles or a person licensed by a jurisdiction outside of New Mexico to process vehicles by dismantling, wrecking, shredding, crushing or selling motor vehicle parts or scrap material or otherwise disposing of motor vehicles.

White - Motor Vehicle Division

Yellow - Owner

Pink - Insurance Company