

# How to fill out MVR-1 — Title Application

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North Carolina · written against MVR-1 (Rev 04/26), issued under N.C. General Statute 20-52 and 20-73

/forms/north-carolina/mvr-1-title-application/

The buyer's application for a North Carolina certificate of title, and the sheet a licence plate agency works from. It is one page that does four jobs at once: it applies for the title, asks for a plate, declares every lien on the vehicle, and certifies that liability insurance is in force. It also has to be signed in front of a notary, which is the part people arrive without.

**This sheet is not the form.** Download the blank MVR-1 from the North Carolina Division of Motor Vehicles at <https://www.ncdot.gov/dmv/downloads/Documents/MVR-1.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  | BUYER | <b>The check blocks</b>                          | Title and License Plate for a car that will be driven, with a class of licence written on the line underneath. <b>Watch out:</b> Title Only is for a vehicle not in operation and Inoperable Vehicle is narrower still — it describes a car substantially disassembled and unfit or unsafe to be operated on the highway. |
| 2  | BUYER | <b>Vehicle section</b>                           | Year, make, body style, series model, VIN, fuel type and odometer reading, taken from the assigned certificate. <b>Watch out:</b> Body style is the Division's two-letter abbreviation rather than a word — SW for a station wagon, 4S for a four-door, TK for a truck. NCDMV lists the acceptable codes on the MVR-92A.  |
| 3  | YOU   | <b>Odometer reading</b>                          | Whole miles, matching the figure you wrote in the odometer window on the back of the title. <b>Watch out:</b> Two documents with two different readings on them is a mileage discrepancy in NCDMV's eyes, and it brands the record. Copy the number, do not recall it.                                                    |
| 4  | BUYER | <b>Owner ID number and full legal name</b>       | The buyer's driver licence number and their full legal name with any suffix. <b>Watch out:</b> Full legal name means what the licence says. A shortened first name here and the full one on the identification is a mismatch the agent has to resolve at the counter.                                                     |
| 5  | BUYER | <b>Joint Tenants with Rights of Survivorship</b> | A yes/no pair, answered by joint applicants only. <b>Watch out:</b> For one buyer the answer is No. For two, this single box decides what happens to the vehicle when one of them dies, and it cannot be added later without a fresh application.                                                                         |
| 6  | BUYER | <b>Tax county</b>                                | The county the vehicle will be based in, on the vehicle location line. <b>Watch out:</b> NCDMV collects the county vehicle property tax with the registration, so this line has a price attached to it. It is the buyer's county, not the one where the paperwork is being filed.                                         |
| 7  | BUYER | <b>Insurance company and policy number</b>       | A company authorised in N.C. and the policy number, under the Financial Security Act certification. <b>Watch out:</b> The certification is signed for the date of the application. A policy that starts the following Monday does not satisfy it.                                                                         |
| 8  | BUYER | <b>From whom purchased</b>                       | The purchase date, and the seller's name and address — this is the only line on the form that mentions you. <b>Watch out:</b> Whether the vehicle was purchased new or used is a separate tick beside it, and a private sale is always used, however few miles are on it.                                                 |
| 9  | BUYER | <b>Owner's signature</b>                         | Signed in ink by each owner or an authorised representative of a firm or corporation, then date, county and state. <b>Watch out:</b> Signed in the notary's presence. The certificate underneath states that the person named personally appeared, which makes a signature added beforehand a defective one.              |
| 10 | BUYER | <b>The notary block</b>                          | Names of the principals, the notary's signature and printed name, the seal and the commission expiry date. <b>Watch out:</b> A licence plate agency will take the acknowledgment over the counter for the fee NCDMV publishes, which is usually cheaper than finding a notary separately and always faster.               |

### What gets this one rejected

- An unsigned notary block. The application must be notarised, and the licence plate agency cannot process it without one.
- A missing tax county. It is the line that decides which county assesses the vehicle property tax collected with the registration.
- Ticking the survivorship Yes box for a single owner. The question exists for joint applicants and NCDMV publishes a separate affidavit for adding it.
- Leaving the lien section blank when a lender is being recorded. The certification signed at the foot states the vehicle is subject to the liens named and no others.
- No insurance company authorised in N.C. A policy from an insurer not licensed here does not satisfy the Financial Security Act certification printed above the signature.
- Odometer reading with tenths, or a reading that does not match the one written on the certificate of title.

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

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Read off MVR-1 (Rev 04/26) and the North Carolina Division of Motor Vehicles'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.

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**MVR-1**  
(Rev. 04/26)

North Carolina Division of Motor Vehicles

**TITLE APPLICATION**

**CHECK Appropriate Block/s** (Application cannot be processed without certification of services)

- ☐ Title Only – Vehicle Not in Operation
- ☒ Title and License Plate  
Class of License Private Auto
- ☐ Inoperable Vehicle – Vehicle substantially disassembled and unfit or unsafe to be operated on the highway
- ☐ Truck Weight Desired \_\_\_\_\_  
(This includes the truck, trailer and load)
- ☐ Plate Number Transferred \_\_\_\_\_  
(List Plate Number and Expiration)
- ☐ Limited Registration Plate  
(When property taxes are deferred)
- For Hire Vehicle  
☐ Yes or ☒ No

I certify that all the above information is correct. DAP (Customer's Initials)

**VEHICLE SECTION**

| YEAR | MAKE   | BODY STYLE | SERIES MODEL | VEHICLE IDENTIFICATION NUMBER | FUEL TYPE | ODOMETER READING |
|------|--------|------------|--------------|-------------------------------|-----------|------------------|
| 2017 | Subaru | SW         | Outback      | 4S4WMAJD5H3417206             | Gas       | 88412            |

**OWNER SECTION**

Owner 1 ID # 000937154 Desmond A. Pettiford  
Full Legal Name of Owner 1 (First, Middle, Last, Suffix) or Company Name

Owner 2 ID # \_\_\_\_\_  
Full Legal Name of Owner 2 (First, Middle, Last, Suffix) or Company Name

Joint applicants request this title to be issued with Joint Tenants with Rights of Survivorship? Check appropriate block: Yes ☐ No ☒

Residence Address (Individual) Business Address (Firm) City State Zip Code  
1608 Dickinson Ave Greenville NC 27834

Mailing Address (if different from above) City State Zip Code

Vehicle Location Address (if different from residence address above) City State Zip Code Tax County  
Pitt

**LIEN SECTION**

| FIRST LIEN                            |                          | SECOND LIEN                           |                          |
|---------------------------------------|--------------------------|---------------------------------------|--------------------------|
| Account # _____                       | _____                    | Account # _____                       | _____                    |
| Date of Lien _____                    | Maturity Date (MH) _____ | Date of Lien _____                    | Maturity Date (MH) _____ |
| Lienholder ID # _____                 | Lienholder Name _____    | Lienholder ID # _____                 | Lienholder Name _____    |
| Address _____                         | _____                    | Address _____                         | _____                    |
| City _____ State _____ Zip Code _____ |                          | City _____ State _____ Zip Code _____ |                          |

I certify for the motor vehicle described above that I have financial responsibility as required by law.

Catawba Mutual Insurance Company NC-4471-90882  
Insurance Company authorized in N.C. Policy Number

| Purchased                                                             | Purchase Date     | From Whom Purchased (Name and Address)        | N.C. Dealer Number | Is this vehicle leased?<br>If Yes, Attach Form MVR-330              | Equipment Number |
|-----------------------------------------------------------------------|-------------------|-----------------------------------------------|--------------------|---------------------------------------------------------------------|------------------|
| <input type="checkbox"/> New <input checked="" type="checkbox"/> Used | <u>08/18/2026</u> | <u>Marlene T. Hollowell, Winston-Salem NC</u> |                    | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |                  |

**DISCLOSURE SECTION**

All motor vehicle records maintained by the North Carolina Division of Motor Vehicles will remain closed for marketing and solicitation unless the block below is checked.  
☐ I (We) would like the personal information contained in this application to be available for disclosure.

**APPLICATION MUST BE SIGNED IN INK BY EACH OWNER OR AUTHORIZED REPRESENTATIVE OF FIRMS OR CORPORATIONS.**

I (we) am (are) the owner(s) of the vehicle described on this application and request that a North Carolina Certificate of Title be issued. I (we) certify that the information on the application is correct to the best of my (our) knowledge. The vehicle is subject to the liens named and no others. If a registration plate is issued or transferred, I (we) further certify that there has not been a registration plate revocation and that liability insurance is in effect on this vehicle on the date of this application as required by the North Carolina Financial Security Act of 1957.

OWNER'S SIGNATURE Desmond Pettiford  
Date 08/18/2026 County Pitt State NC

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated Desmond A. Pettiford (name(s) of principal(s)).

Notary Signature Marguerite Kearns Notary Printed or Typed Name Marguerite S. Kearns

(SEAL)

My Commission Expires 11/30/2028