

How to fill out MVR-181 — Damage Disclosure Statement

Five yes/no questions about the history of the car, signed by you and acknowledged by the buyer. Two of them are limited to vehicles five model years old and newer; the other three apply to every model year, however old the car is. Getting one of them wrong is not a paperwork problem — G.S. 20-71.4 makes a failure to disclose a Class 2 misdemeanor and adds civil liability on top.

This sheet is not the form. Download the blank MVR-181 from the North Carolina Division of Motor Vehicles at <https://www.ncdot.gov/dmv/downloads/Documents/MVR-181.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	The vehicle row	Year, make, body style and VIN — four boxes across the top, above question 1. Watch out: The year in this box is what decides whether questions 1 and 4 apply to you, so it is worth writing before you read the questions.
2	YOU	Question 1, collision damage	Yes or No: damage exceeding 25% of value at the time of the occurrence, on a vehicle five model years old or newer. Watch out: It is not asking whether the car has ever been repaired. It is asking about one threshold on one occurrence, and if the answer is yes the parts that were damaged go on the two lines underneath.
3	YOU	Question 2, salvage	Yes or No, and if yes, the state in which it was titled. This one applies to every model year. Watch out: The definitions block at the foot of the form is where salvage is defined, and it is a percentage of fair retail market value rather than a judgement about how bad it looked.
4	YOU	Question 3, flood	Yes or No. All model years, no threshold, no exceptions. Watch out: The form's own definition is submerged or partially submerged to the extent that damage to the body, engine, transmission or differential has occurred. Water on the carpets after a window was left open is not that; water over the sills is.
5	YOU	Question 5, reconstructed	Yes or No: materially altered from original construction by the removal, addition or substitution of essential parts. Watch out: The definition includes glider kits and custom assembled vehicles. A replacement engine on its own is not a reconstruction; a body swapped onto another chassis is.
6	YOU	Seller's signature, date and address	One line each, directly under the declaration that the information is true to the best of your knowledge. Watch out: To the best of your knowledge is the standard, which is why a car you bought second-hand and know nothing about is still answered honestly rather than left blank.
7	BUYER	Buyer's acknowledgement	The last line on the form: the buyer signs to acknowledge what you have disclosed. Watch out: Keep a copy with the buyer's signature on it. It is the only record you will have that the disclosure was made before the vehicle changed hands, which is what the statute requires.

What gets this one rejected

- An unanswered question. All five have a Yes and a No box and none of them is optional, even where the answer is obviously no.
- A Yes on question 1 with the damaged parts left blank. The form asks for them on the line underneath.
- A Yes on question 2 without naming the state in which the vehicle was titled.
- Crossing out an answer and ticking the other box. Alterations or erasures void the form and the whole sheet has to be done again.
- A missing buyer acknowledgement. The buyer's signature is what turns the disclosure into something they cannot later say they never saw.
- Answering question 1 by eye. The threshold is 25% of the vehicle's value at the time of the occurrence, and the definitions block at the foot sets the salvage threshold separately at 75%.

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

MVR-181
(Rev. 04/2026)

North Carolina Division of Motor Vehicles
DAMAGE DISCLOSURE STATEMENT
Questions 1 & 4 apply only to five (5) model years old and newer.
Alterations or erasures void this form.

NOTICE TO SELLER:

STATE LAW REQUIRES THAT EVERY SELLER DISCLOSE TO THE BUYER IF HE/SHE KNOWS THE INFORMATION LISTED BELOW.
FAILURE TO DO SO MAY RESULT IN CIVIL AND/OR CRIMINAL LIABILITY.

NOTICE TO BUYER:

RETAIN THIS INFORMATION.

STATE LAW REQUIRES YOU TO DISCLOSE SIMILAR DAMAGE INFORMATION WHEN YOU SELL OR TRANSFER TITLE TO THIS VEHICLE.

2017

Year

Subaru

Make

SW

Body Style

4S4WMAJD5H3417206

Vehicle Identification Number

1. Has this vehicle been **damaged by collision or other occurrence to the extent that damages exceed 25% of its value at the time of the collision or other occurrence?** (Applies to 5 Model Years Old or Newer) Yes ☐ No ☐
If yes, list parts that were damaged. _____
2. Was this vehicle a **salvage motor vehicle?** (Applies to All Model Years) Yes ☐ No ☒
If yes, in which state was it titled? _____
3. Is this vehicle a **flood vehicle?** (Applies to All Model Years) Yes ☐ No ☒
4. Is this vehicle a **recovered theft vehicle?** (Applies to 5 Model Years Old or Newer) Yes ☐ No ☐
If yes, list parts that were damaged. _____
5. Has this vehicle been **reconstructed?** (Applies to All Model Years) Yes ☐ No ☒

As the Seller, I declare that the above information is true to the best of my knowledge.

SELLER'S SIGNATURE: Marlene Hollowell

DATE: 08/18/2026

SELLER'S ADDRESS: 4127 Silas Creek Pkwy, Winston-Salem, NC 27106

BUYER'S ACKNOWLEDGEMENT AND SIGNATURE: Desmond Pettiford

Damage Disclosure Definitions

Five (5) Model Years - The term "five model years" shall be calculated by counting the model year of the vehicle's manufacture as the first model year and the current calendar year as the final model year.

Flood Vehicle - A motor vehicle that has been submerged or partially submerged in water to the extent that damage to the body, engine, transmission, or differential has occurred.

Non-U.S.A. Vehicle - A motor vehicle manufactured outside of the United States and not intended by the manufacturer for sale in the United States.

Reconstructed Vehicle - A motor vehicle of a type required to be registered hereunder that has been materially altered from original construction due to removal, addition or substitution of new or used essential parts; and includes glider kits and custom assembled vehicles.

Salvage Motor Vehicle - Any motor vehicle damaged by collision or other occurrence to the extent that the cost of repairs to the vehicle and rendering the vehicle safe for use on the public streets and highways would exceed seventy-five percent (75%) of its fair retail market value, whether or not the motor vehicle has been declared a total loss by an insurer. Repairs shall include the cost of parts and labor; or a vehicle for which an insurance company has paid a claim that exceeds 75% of the fair market retail value. Fair market retail values shall be as found in the NADA Pricing Guidebook or other publications approved by the Commissioner.

Salvage Rebuilt Vehicle - A salvage vehicle that has been rebuilt for title and registration.

Junk Vehicle - A motor vehicle which is incapable of operation or use upon the highways and has no resale value except as a source of parts or scrap and shall not be titled or registered.