

How to fill out MVR-4C — Notification of Owner Retained Vehicle

The notice that goes on the record when an insurer has paid a total loss claim and you have kept the car. Most of the page is completed by the insurance company; the only thing an owner does is read one paragraph and sign underneath it. That paragraph is the reason this page exists, because it changes what you have to say the next time you sell.

This sheet is not the form. Download the blank MVR-4C from the North Carolina Division of Motor Vehicles at <https://www.ncdot.gov/dmv/downloads/Documents/MVR-4C.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	Title number	First box on the vehicle row, with the year, make, VIN and state beside it. Watch out: The title number ties the notice to the certificate the Division already holds a record of. It is on the face of your certificate and on any registration card.
2	YOU	Vehicle identification number	The VIN, in the fourth box of the vehicle row. Watch out: This is the number the brand attaches to. It follows the car into every later sale, in this state and out of it.
3	YOU	Owner name and identification number	Owner 1's licence number and full legal name, with the residence address, tax county and ZIP underneath. Watch out: The name has to match the certificate. If the car is in two names, both go on and both belong on the signature side of the transaction.
4	LENDER	Insurance company section	The insurer's name, the claims person, the claim number, the date of payment, a phone number and the company's address. Watch out: Chase your adjuster for this rather than guessing at it. A claim number transposed by one digit is a notice the Division cannot match to a settlement.
5	YOU	Signature of owner	One line, under the paragraph that begins: I have read and understand the above. Watch out: What you are acknowledging is the sentence in bold above it — that if you transfer title to this vehicle you must disclose that it is a salvage or water/flood vehicle. That obligation is the one that outlives the claim.

What gets this one rejected

- An owner's signature with the insurance section empty. The form is a notification from the insurer that the owner acknowledges, not an application the owner makes alone.
- A missing claim number or date of payment. They are what tie the notice to the settlement.
- A missing tax county. It is in the owner block for the same reason it is on every other North Carolina application.
- Treating it as the salvage title application. It is a notification; the branded title that follows is applied for separately.
- Signing it and then omitting the disclosure at the next sale. The bold line above the signature is exactly what you have acknowledged reading.
- Sending it without a copy of the title. The instruction at the top of the form says to complete in full and attach a copy of the title.

MVR-4C
(Rev. 12/21)

North Carolina Department of Transportation
DIVISION OF MOTOR VEHICLES

NOTIFICATION OF OWNER RETAINED VEHICLE

PLEASE COMPLETE IN FULL AND ATTACH COPY OF TITLE

VEHICLE SECTION				
TITLE NUMBER 171558204	YEAR 2013	MAKE Honda	VEHICLE IDENTIFICATION NUMBER 5FNRL5H4XDB092714	STATE NC
OWNER SECTION				
Owner 1 ID # 000418627	Marlene T. Hollowell 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				
Residence Address (Individual) Business Address (Firm) 4127 Silas Creek Pkwy				
City and State Winston-Salem, NC			Zip Code 27106	Tax County Forsyth
Mail Address (if different from above)				
INSURANCE COMPANY SECTION				
Name of Insurance Company Catawba Mutual Insurance Company			Name of Claims Person Odessa L. Frampton	
Claim Number 2025-118374	Date of Payment 10/02/2025		Phone Number of Claims Person (704) 555-0192	
Street Address 3300 Wilkinson Blvd		City Charlotte	N.C.	Zip Code
The insurance company listed above has paid a total loss claim for the vehicle identified. In accordance with North Carolina General Statute 20-109.1 and in cooperation with the Division of Motor Vehicles, the insurance company has notified DMV that it did not acquire your vehicle as a result of the claims process and that you, the vehicle owner, have retained the damaged vehicle ("salvage or water/flood vehicle"). If you transfer title to this vehicle, you <u>must</u> disclose that this is a salvage or water/flood vehicle. I have read and understand the above.				
Marlene Hollowell Signature/Electronic Signature of Owner				
See Reverse Side				