

How to fill out MVR-4F — Affidavit and Notification to Owner

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North Carolina · written against MVR-4F (Rev 4/26), issued under N.C. General Statute 20-109.1

/forms/north-carolina/mvr-4f-affidavit-and-notification-to-owner/

This one is not yours, and the page is here so that you can recognise it when it arrives. The purpose block on the reverse says it plainly: the form is used by a North Carolina insurance company when a salvage vehicle owner fails to assign and deliver the certificate of title to the insurer within 30 days of payment of the claim, and by a salvage dealer where an owner or lienholder abandons a vehicle.

This sheet is not the form. Download the blank MVR-4F from the North Carolina Division of Motor Vehicles at <https://www.ncdot.gov/dmv/downloads/Documents/MVR-4F.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	LENDER	Title number	The first box of the vehicle row, with the year, make, VIN and body style. Watch out: The insurer takes this from the Division's record rather than from the certificate, because the certificate is the thing it does not have.
2	LENDER	Vehicle identification number	In the vehicle row, and the number every certification on the page attaches to. Watch out: If you receive a copy of one of these, check the VIN against your own paperwork first. It is the one field a mistake here would make everything else wrong.
3	LENDER	Owner/registrant section	Your name, identification number, address and county — completed by the insurer from the Division's record. Watch out: An out-of-date address on this line is how a certified notice goes to a house you left three years ago. Keeping your address current with NCDMV is what prevents that.
4	LENDER	Section A, the insurer's certification	The insurance company, the claims representative, the claim number and the insurer's address, under a certification about payment and about notice sent by certified mail. Watch out: Section B underneath is the dealer's alternative, used where no total loss claim was paid. Only one of the two sections is completed on any given form.
5	LENDER	Notice sent to owner	Your name and address, and the date the certified notice was mailed. Watch out: That date starts the thirty days. If the letter reached you and you still hold the title, the window to deal with it directly is measured from there.
6	LENDER	The damage certification	An odometer reading, an ONC box, a collision question and a yes/no on flood, reconstructed or salvage. Watch out: The submitter certifies this about your car without your signature anywhere on the page — which is the strongest argument for handling the title yourself while you still can.
7	LENDER	Signature of authorised agent	Signed by the insurer's or dealer's representative and acknowledged by their notary. Watch out: There is no line here for the registered owner, and that absence is the whole point of this page.

What gets this one rejected

- Filling it in as the owner of the vehicle. There is no owner signature line on the form at all.
- An insurer submitting it without proof of payment of the claim and proof that the request for the title was delivered. Both are named as attachments.
- A dealer submitting it before holding the vehicle for 30 days.
- A notice sent by ordinary post. The certification says certified mail, and proof of delivery is required.
- An insurer that cannot show funds were paid to the first recorded lienholder shown in the Division's records.
- An odometer and damage certification left blank. The instructions say the submitter must complete all applicable sections including odometer and damage disclosure.

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

Read off MVR-4F (Rev 4/26) 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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Front MVR-4F
(Rev. 4/26)

North Carolina Department of Transportation

DIVISION OF MOTOR VEHICLES

AFFIDAVIT AND NOTIFICATION TO OWNER

VEHICLE SECTION				
TITLE NUMBER 171558204	YEAR 2013	MAKE Honda	VEHICLE IDENTIFICATION NUMBER 5FNRL5H4XDB092714	BODY STYLE MP
OWNER/REGISTRANT SECTION				
Owner 1 ID # 000418627	Marlene T. Hollowell			
Full Legal Name of Owner/Registrant 1 (First, Middle, Last, Suffix) or Company Name				
Owner 2 ID #				
Full Legal Name of Owner/Registrant 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	County Forsyth	
Mail Address (if different from above)				
SECTION A: CERTIFICATION BY INSURANCE COMPANY (COMPLETE IF TOTAL LOSS CLAIM WAS PAID)				
This is to certify that the insurance company listed below has paid a total loss claim on the above listed vehicle. I also certify that a notice requesting the title was sent via certified mail to the owner and any recorded lienholder at least 30 days prior to submitting this form to the Division. Proof of payment of a total loss claim to the lienholder (if applicable)/owner is attached showing evidence that funds were paid to the first recorded lienholder shown in the Division's records. I certify that all information and supporting documents submitted are true and accurate.				
Proof of payment of total loss claim and proof of request for title sent to the Owner/Lienholder MUST be attached to this form.				
Name of Insurance Company Catawba Mutual Insurance Company			Name of Claims Representative Odessa L. Frampton	
Claim number 2025-118374		Phone # of Claims Representative (704) 555-0192		
Address 3300 Wilkinson Blvd		City Charlotte	State and Zip Code NC 28208	
SECTION B: CERTIFICATION BY DEALER (COMPLETE IF TOTAL LOSS CLAIM WAS NOT PAID)				
This is to certify that I am a North Carolina used motor vehicle dealer whose primary business is the sale of salvage vehicles on behalf of insurance companies. I also certify that upon receiving a release statement from the insurer, a notice requesting the owner and any recorded lienholder to pick up the vehicle was sent via certified mail at least 30 days prior to submitting this form to the Division. I have attached the release from the insurer, copy of the notice and proof of delivery. I certify that all information and supporting documents submitted are true and accurate.				
Proof of notice sent to the Owner and/or any Lienholder MUST be attached to this form.				
Name of Dealer			Name of Agent for Dealer	
Address		City	State and Zip Code	
Notice Sent To:(Owner Name and Address) Marlene T. Hollowell, 4127 Silas Creek Pkwy, Winston-Salem, NC 27106			Date Notice Mailed: 10/09/2025	
Notice Sent To:(Lienholder Name and Address)				
Odometer 141308 ONC (odometer not certified)		To my knowledge the vehicle described herein: Yes ☐ No ☐ Has been involved in a collision or other occurrence to the extent that the cost to repair exceeds 25% of fair market retail price. Yes ☒ No ☐ Has been a flood vehicle, a reconstructed vehicle or a salvage vehicle.		
Disclaimer: G.S. 20-109-1 (b) (2) "The Division shall not be subject to a claim under Article 31 of Chapter 143 of the General Statutes related to the cancellation of a title pursuant to this section if the claim is based on reliance by the Division on any proof of payment or proof of notice submitted to the Division by a third party pursuant to subdivision (b) (2) or subsection (e1) of this section.				
Signature of Authorized Agent or Representative Odessa Frampton				
Date 11/14/2025	County Mecklenburg	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: Odessa L. Frampton (Name(s) of Principal(s)).				
Notary Signature Hollis Q. Barbee		Notary Printed Name Hollis Q. Barbee		
(SEAL)		My Commission Expires 06/30/2027		