How to fill out MVR-92D — Indemnity Bond

North Carolina · written against MVR-92D (Rev 04/26), issued under N.C. General Statute 20-76

The bond itself: two pages of surety language in which you and an insurance company licensed in North Carolina bind yourselves jointly and severally to the State. It is the only document in the North Carolina seller's set with no notary block on it — the surety's corporate seal and its attorney-in-fact stand in place of one.

This sheet is not the form. Download the blank MVR-92D from the North Carolina Division of Motor Vehicles at **https://www.ncdot.gov/dmv/downloads/Documents/MVR-92D.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	**Principal**	Your full legal name on the first blank of page one, above the words as principal. **Watch out:** It has to match the MVR-1 and the inspector's report exactly. The instruction sheet says identical, and licence plate agencies read it that way.
2	LENDER	**The surety company**	The name of the insurance company, on the line beneath yours. **Watch out:** The printed text describes it as duly licensed by the North Carolina Commissioner of Insurance. Ask the agent to confirm that before you pay a premium.
3	LENDER	**The sum**	Written out in words on the line, and again in figures in the bracket. **Watch out:** One and one-half times the Division's schedule value, or one and one-half times the highest of two dealer appraisals where the vehicle is not in the schedule.
4	YOU	**The vehicle**	Year, make, body style and VIN inside the recital about the application to the Division. **Watch out:** Body style is the Division's code, and the acceptable list is printed on the MVR-92A rather than on this form.
5	LENDER	**The execution date**	Day, month and year at the top of page two. **Watch out:** The bond becomes effective when the certificate is issued rather than when it is signed — but the Division still reads the date, and a bond executed before the valuation was done invites a question.
6	YOU	**Individual principal**	Your signature under seal, with a witness signing in the column to the left. **Watch out:** Both the applicant and the bonding company sign on this side. A bond returned with only the surety's signature on it is incomplete.
7	LENDER	**The surety's signature**	The company name, its business address, and an authorised signatory — usually an attorney-in-fact. **Watch out:** The power of attorney appointing that person has to be attached to the bond. It is the document that proves the signature binds the insurer.

What gets this one rejected

- A bond written by a company not licensed to write surety bonds in North Carolina.
- A figure that is not one and one-half times the Division's value for the vehicle.
- An amount below the floor. NCDMV's instruction sheet sets a minimum for the bond however little the vehicle is worth, and the figure it names is on that sheet rather than on this one.
- No power of attorney from the bonding company attached.
- Any alteration at all. The instruction sheet says no alterations are allowed on the bond, which in practice means a corrected figure needs a fresh one.
- An unwitnessed signature. The sheet says the bond must be signed and witnessed on the reverse side by the bonding company and the applicant.

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

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INDEMNITY BOND
(N.C. General Statute 20-76)

NORTH CAROLINA

Forsyth COUNTY

KNOW ALL MEN BY THESE PRESENTS:

1 That we *Marlene T. Hollowell*, as principal and
(FULL LEGAL NAME OF APPLICANT(S))

2 *Blue Ridge Surety and Casualty Company* a corporation,
(NAME OF SURETY COMPANY)

authorized to do business in the State of North Carolina, and duly licensed by the North Carolina Commissioner of Insurance for the purpose of making, guaranteeing or becoming sole surety on bonds or undertakings, required or authorized by the state of North Carolina, as surety, are held and firmly bound to the State of North Carolina, Division of Motor Vehicles, in the sum of

3 *Three thousand two hundred and twenty-five dollars* ($ **3,225.00**), lawful money of the United States of America, for the payment whereof well and truly to be made, we bind ourselves, our heirs, executors, successors and assigns, jointly and severally, firmly by these presents.

The condition of the foregoing obligation is such that,

WHEREAS, the above-bound principal has made application to the Division of Motor Vehicles for a new motor vehicle certificate of title to **2001** (YEAR) **Ford** (MAKE) **TK** (BODY STYLE) **1FTYR10C11WA36285** (VEHICLE IDENTIFICATION NUMBER) under Chapter 20 of the General Statues of North Carolina; and 4

WHEREAS, the said principal states that he is unable to present a certificate of title to said motor vehicle because the same has been lost, or is being unlawfully retained by one in possession, or is not otherwise available; and

WHEREAS, the Division of Motor Vehicles has advised said principal that a new certificate of title would be issued upon the filing of a bond as required by Section 76 of Chapter 20 of the General Statutes of North Carolina; and

WHEREAS, under the terms of said Section a surety bond is required of said principal with good and sufficient surety, conditioned to indemnify any prior owner or lienholder, any subsequent purchaser of the vehicle or person acquiring any security interest therein, and their respective successors in interest, against any expense, loss or damage by reason of the issuance of a new certificate of title or on account of any defect in or undisclosed interest in the right, title and interest of the principal in and to said motor vehicle; and

WHEREAS, an action for damages on said bond may be instituted by any person injured by the issuance of the new certificate of title to said principal;

NOW, THEREFORE, and in consideration of the issuance of a new certificate of title by the Division of Motor Vehicles, this bond is given by the above-bound principal in compliance with Section 76 of Chapter 20 of the General Statutes of North Carolina and conditioned upon the rights and remedies provided therein.

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Upon issuance of said new certificate of title, the said bond shall become effective and remain in full force and effect until surrendered by the State of North Carolina, Division of Motor Vehicles, as provided in Section 76 of Chapter 20 of the General Statutes of North Carolina.

PROVIDED, HOWEVER, that the aggregate liability of the surety to all persons for damage by reason of the issuance of said new certificate of title shall not exceed the amount of the bond.

IN WITNESS WHEREOF, the above-bound parties have executed this instrument under their several seals this

1 12 day of *June*, **2026**, the name and corporate seal of each corporate party being hereto affixed and these presents duly signed by its undersigned representative, pursuant to authority of its governing body. In presence of:

2 *Marlene T. Hollowell* *Marlene Hollowell* (SEAL)

(INDIVIDUAL PRINCIPAL)

_______________ _______________ (SEAL)

(INDIVIDUAL PRINCIPAL)

Attest: _______________

(CORPORATE PRINCIPAL)

____

(BUSINESS ADDRESS)

_______________ By _______________ (Affix Corporate Seal)

3 Attest: *Blue Ridge Surety and Casualty Company*

(SURETY)

211 N Greene St, Greensboro, NC 27401

(BUSINESS ADDRESS)

4 *Blue Ridge Surety and Casualty Company* By *Imogene R. Stallings, Attorney-in-Fact* (Affix Corporate Seal)

Note: Surety bond must be executed by a surety company authorized to do business in North Carolina; must be executed or countersigned by North Carolina resident agent; when executed by an attorney-in-fact, copy of power of attorney must be attached. Any alteration of this document necessitates the issuance of a new bond or an attached amendment from the Surety Company.