

# How to fill out SFN 18609 — Damage/Salvage Disclosure Statement

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North Dakota · written against SFN 18609 (4-2026), issued under NDCC 39-05-17.2 and 39-05-20.2 with NDAC 37-09-01-02, all three cited on the face of the form

/forms/north-dakota/sfn-18609-damage-salvage-disclosure-statement/

North Dakota is one of a small number of states that makes a private seller sign a separate body-damage disclosure for almost every modern car. The form's first line is the rule: it must be completed by the transferor (seller) for all vehicles less than nine (9) model years old, signed by the seller, given to and signed by the buyer, and it must accompany the application for title. Three numbered questions step down through the severity of any damage in the past eight years, and a false statement on it is a Class A Misdemeanor.

**This sheet is not the form.** Download the blank SFN 18609 from the North Dakota Department of Transportation, Motor Vehicle Division at <https://dot.nd.gov/forms/sfn18609.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   | <b>The vehicle rows</b>                             | Year, make, model and style, then the vehicle identification number and title number. <b>Watch out:</b> Style means body style - the department's own word for it on this form - and it should match what the certificate of title says rather than what the manufacturer's brochure said.                                                                                                                      |
| 2 | YOU   | <b>VIN and title number</b>                         | Both copied from the face of the certificate. <b>Watch out:</b> This sheet is filed with the title application, so a transposed digit here is a mismatch the counter finds immediately.                                                                                                                                                                                                                         |
| 3 | YOU   | <b>Section 1, the eight-year question</b>           | Yes or No: body or structural damage from a crash or accident in the past eight years, including loss by fire, vandalism, weather or submersion in water. <b>Watch out:</b> Read the exclusions printed under it before you answer. Glass damage, hail damage, modifications and normal maintenance and repair are not damage for this purpose - a stone chip and a replaced windscreen do not make this a Yes. |
| 4 | YOU   | <b>Section 2, the 25 percent test</b>               | Only reached after a Yes above. Do the damages equal or exceed the greater of \$10,000 or 25 percent of the pre-damage retail value on the NADA guide? <b>Watch out:</b> Work the formula on page two rather than eyeballing it - the worked examples show a \$7,000 repair on a \$15,000 car answering No and a \$13,000 repair on a \$50,000 car answering Yes.                                               |
| 5 | YOU   | <b>Section 3, and the 3A and 3B blocks under it</b> | Whether the damage exceeded 75 percent of retail value, then which of the four ownership situations applies and every type of damage that applies, with a brief explanation. <b>Watch out:</b> A Yes here means the vehicle is in the salvage system, not the ordinary sale system, and the department's own example of an Other in 3A is a title already branded for the damage disclosed above.               |
| 6 | YOU   | <b>Section 4, your name and address</b>             | Name of the transferor, daytime telephone number, mailing address, city, state and ZIP code. <b>Watch out:</b> The department's instruction for this section is that seller information is to be completed in full - a partial address is a reason to send the form back.                                                                                                                                       |
| 7 | YOU   | <b>Section 4, your signature and date</b>           | Sign and date it. Your signature is what makes the disclosure a disclosure. <b>Watch out:</b> The Class A Misdemeanor warning printed just above this line applies to what you signed, not to what you meant. If an answer is uncertain, say so in the explanation box rather than picking the easier box.                                                                                                      |
| 8 | BUYER | <b>Section 5, the buyer's block</b>                 | The buyer's name, telephone, address, signature and date - required only where the seller answered Yes to any of the questions above. <b>Watch out:</b> If every answer above was No, leave it empty. Filling it in anyway is not helpful; it is a set of entries on a form the instructions say does not need them.                                                                                            |

### What gets this one rejected

- Skipping it because the car has never been in an accident. The form is required on every vehicle under the age threshold, not only damaged ones - a No in Section 1 is still a completed disclosure and the title application travels with it.
- Answering Yes to Section 1 for a hailed roof or a cracked windscreen. The definition printed under the question excludes glass damage and hail damage outright, along with modifications and normal maintenance and repair.
- Guessing at Section 2 instead of working the formula. The instruction page sets it out in four steps: take 25 percent of the retail value at the time of the damage, compare it with \$10,000, take whichever is higher, and answer Yes only if the assessed damage exceeds that figure.
- Leaving 3A and 3B blank after a Yes in Section 3. The instructions require both - one option that best describes the ownership situation, and every damage type that applies with a brief explanation.
- Handing the buyer a form with an empty Section 5 after answering Yes to anything. The header makes the buyer's signature part of the document in that case, and the title application needs the completed sheet.

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

# DAMAGE/SALVAGE DISCLOSURE STATEMENT

North Dakota Department of Transportation, Motor Vehicle  
SFN 18609 (4-2026)

MOTOR VEHICLE DIVISION  
ND DEPT OF TRANSPORTATION  
608 E BOULEVARD AVE  
BISMARCK ND 58505-0780  
Telephone (701) 328-2725  
Fax (701) 328-1487  
Website: <https://dot.nd.gov>

This form **MUST** be completed by the transferor (seller) for all vehicles less than nine (9) model years old.

This form **MUST** be signed by the transferor (seller), given to and signed by the transferee (buyer), and accompany the application for title.

|   |                                                          |                   |                     |                            |
|---|----------------------------------------------------------|-------------------|---------------------|----------------------------|
| 1 | Year<br>2017                                             | Make<br>Chevrolet | Model<br>Equinox LT | Style<br>4-Door SUV        |
| 2 | Vehicle Identification Number (VIN)<br>3Z9GK5LC7H6412873 |                   |                     | Title Number<br>3618420795 |

## Section 1: NDCC 39-05-17.2

Within the past eight (8) years, has this vehicle sustained body or structural damage from a vehicular crash or accident, including loss by fire, vandalism, weather, or submersion in water, resulting in damage to the motor vehicle? ☐ Yes\* ☒ No

The term damage does not include body or structural modifications, normal wear and tear, glass damage, hail damage, or items of normal maintenance and repair.

\* If yes is checked, sections 2 & 3 must be completed.

## Section 2: NDCC 39-05-20.2 & 37-09-01-02

If vehicle has sustained damage, please answer the following question:

Do the damages equal or exceed the greater of \$10,000 or twenty-five percent (25%) of the pre-damage retail value of the motor vehicle as determined by the National Automobile Dealers Association official used car guide? ☐ Yes ☐ No

## Section 3: NDCC 39-05-20.2 & NDAC 37-09-01-02

If the vehicle has sustained damage, please answer the following question:

Do the damages exceed seventy-five percent (75%) of its retail value? ☐ Yes\* ☐ No

3A. \*If you answered yes, please check the box below that best describes your situation.

- ☐ Damage occurred in a single occurrence while I owned the vehicle.  
☐ I acquired the vehicle with unrepaired damage.  
☐ Damage occurred prior to my ownership and I acquired it in a repaired condition.  
☐ Other - Must explain:

3B. Type of Damage: (check all that apply)

|                                    |                                    |                                |                                         |
|------------------------------------|------------------------------------|--------------------------------|-----------------------------------------|
| <input type="checkbox"/> Collision | <input type="checkbox"/> Weather   | <input type="checkbox"/> Theft | <input type="checkbox"/> Interior       |
| <input type="checkbox"/> Water     | <input type="checkbox"/> Vandalism | <input type="checkbox"/> Fire  | <input type="checkbox"/> Under Carriage |
| <input type="checkbox"/> Other     |                                    |                                |                                         |

Explanation of Damage

Any person who makes a false statement on this form is guilty of a Class A Misdemeanor.

## Section 4

|                                     |  |                                                   |  |                                                        |                   |
|-------------------------------------|--|---------------------------------------------------|--|--------------------------------------------------------|-------------------|
| 6                                   |  | Name of Transferor (Seller)<br>Marlys J. Thorsrud |  | Daytime Telephone Number<br>(701) 555-0146             |                   |
| Mailing Address<br>1427 Chestnut St |  | City<br>Grand Forks                               |  | State<br>ND                                            | ZIP Code<br>58201 |
| 7                                   |  |                                                   |  | Signature of Transferor (Seller)<br>Marlys J. Thorsrud |                   |
|                                     |  |                                                   |  | Date<br>08/21/2026                                     |                   |

## Section 5

|                                 |  |                                  |  |                          |          |
|---------------------------------|--|----------------------------------|--|--------------------------|----------|
| 8                               |  | Legal Name of Transferee (Buyer) |  | Daytime Telephone Number |          |
| Mailing Address                 |  | City                             |  | State                    | ZIP Code |
| Signature of Transferee (Buyer) |  |                                  |  | Date                     |          |

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## INSTRUCTIONS FOR COMPLETING DAMAGE/SALVAGE DISCLOSURE STATEMENT

### Section 1

The seller must disclose if there has been damage\* to the vehicle within the past 8 years by checking YES or NO to the question.  
**If YES, proceed to Sections 2 & 3.**

*\*Damage is defined as body or structural damage from a vehicular crash or accident including loss by fire, vandalism, weather, or submersion in water, resulting in damage to the motor vehicle. The term damage does NOT include body or structural modifications, normal wear and tear, glass damage, hail damage, or items of normal maintenance and repair.*

### Section 2

The seller must disclose if damages\* equal or exceed the greater of \$10,000 or twenty-five percent (25%) of the pre-damage retail value of the motor vehicle by checking YES or NO to the question.

*\*The amount of damage to a motor vehicle is determined by adding the retail value of all labor, parts, and materials used in repairing the damage. See NDCC 39-05-17.2 for further information on calculating the Assessed Damage of a vehicle.*

| DAMAGE DISCLOSURE FORMULA                                                                                 |                                              |
|-----------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 1. Calculate 25% of the retail value of the vehicle at the time the vehicle was damaged.                  |                                              |
| 2. Which is the higher amount 25% of the retail value of the vehicle or \$10,000?                         |                                              |
| 3. What is the amount of the assessed damage?                                                             |                                              |
| 4. The assessed damage amount must be greater than the higher amount from step 2 to be a damaged vehicle. |                                              |
| EXAMPLE 1                                                                                                 | EXAMPLE 2                                    |
| 1. \$15,000 (retail value) X 25% = \$3,750                                                                | 1. \$50,000 (retail value) X 25% = \$12,500  |
| 2. \$3,750 OR \$10,000 = \$10,000 is higher                                                               | 2. \$12,500 OR \$10,000 = \$12,500 is higher |
| 3. Assessed damage is \$7,000                                                                             | 3. Assessed damage is \$13,000               |
| 4. Check NO on damage disclosure form                                                                     | 4. Check YES on damage disclosure form       |

### Section 3

The seller must disclose if the damages\* exceed seventy-five percent (75%) of the motor vehicles retail value by checking YES or NO to the question.

**If YES, seller must answer Sections 3a. & 3b.**

*\*Vehicles damaged in excess of 75% may not be operated on ND highways unless they have been reconstructed and inspected by a business that is registered with the Secretary of State, is in good standing, and offers motor vehicle repairs to the public. (SFN 2486 Certificate of Vehicle Inspection) The business completing the inspection may not be the same business that reconstructed the vehicle. If a vehicle has been reconstructed, a certificate of title will be issued with a "previously salvaged" brand status. Salvage requirements apply to all model year vehicles and all brands must be carried forward regardless of the age of the vehicle.*

#### Section 3a

The seller must select one of the options which best describes their ownership of the vehicle in regards to the disclosed damage. Example of "Other": Title already branded for the damage disclosed above.

#### Section 3b

The seller must select all that apply which best describes the type of damage to the vehicle and briefly explain. Example of "Explanation of Damage": Hit a deer.

### Section 4

Seller information to be completed in full with seller signing and dating the form.

### Section 5

The buyer is only required to complete Section 5 if YES has been answered to any of the questions completed by the seller.