



Utah State Tax Commission

Insufficient Evidence of Ownership Bond (Surety Bond)

TC-824

Rev. 4/18

tax.utah.gov

Clear form

This surety bond must be completed in its entirety. When a power of attorney form is used, it must be attached to the surety bond. Photo copies of the bond form will not be accepted.

1 KNOW ALL MEN BY THESE PRESENTS, that Rosalie T. Ipsen, of Moab, Utah, as Principal and Wasatch Front Indemnity Company, as Surety, are held and firmly bound unto the State of Utah and to the Utah State Tax Commission, for the purpose of indemnifying any person or persons who might subsequently establish legal ownership or interest to the vehicle hereinafter described, in the penal sum of Four thousand eight hundred and 00/100 Dollars (\$ 4,800.00), lawful money of the United States of America, being double the reasonable value of said vehicle, for which payment well and truly to be made and performed, they do hereby bind themselves jointly, severally, and firmly by these presents.

4 WHEREAS, the Principal herein has made application to the Utah State Tax Commission for the registration of and the issuance of a certificate of title for a 1998 FORD F-150 Pickup 1FTZF1725WNA45109
Year Make Model Body type Vehicle identification number (VIN)
and said Principal has not been able to furnish a prior certificate of title, or evidence of the ownership of said motor vehicle sufficient to clearly establish his right and title thereto, or clear evidence as to the existence or release of any lien or encumbrance thereon.

NOW THEREFORE, the condition of this obligation is such that if the Principal named herein shall well and truly pay and indemnify any person, firm or corporation who may subsequently establish legal ownership or interest to the aforesaid motor vehicle at the time of transfer of title certificate, as aforesaid, in full (but not to exceed the principal amount hereof) for all damages actually sustained or suffered by reason of the issuance of the aforesaid title certificate, then this obligation shall be void, otherwise the same shall be and remain in full force and effect for a period ending seven years from date hereof.

5 BE IN WITNESS WHEREOF, the Principal and said Surety have hereunto caused this instrument to be executed at Moab, Grand County, Utah, this 19th day of August, 20 26.

(Surety Seal)

Bonding Company's Bond Number: UT-1140682

Rosalie T. Ipsen

Principal

By Rosalie T. Ipsen

Wasatch Front Indemnity Company

Surety

By Harlan D. Bezzant, Attorney-in-Fact

Agent

Canyonlands Bonding Agency

Local agent's name

212 S Main St, Monticello, UT 84535

Agent's address

Affidavit of Qualification For Surety Companies

STATE OF _____)

County of _____)

_____, being first duly sworn, on oath deposes and says that he is the _____ Officer or Agent of said company, and that he is duly authorized to execute and deliver the foregoing obligations; that said company is authorized to execute the same and has complied in all respects with the laws of Utah in reference to becoming sole surety upon bonds, undertakings and obligations.

(Notary Stamp)

Signature of officer or agent

Residence

(Surety Seal)

Notary's signature

How to fill out TC-824 — Insufficient Evidence of Ownership Bond (Surety Bond)

Utah · written against TC-824 (Rev 4/18), issued under Utah Code 41-1a-509(3)

[sellmycarhub.com](https://sellmycarhub.com/forms/utah/tc824-insufficient-evidence-of-ownership-bond/)
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A surety bond in favour of the State of Utah and the Tax Commission, standing behind a title issued to somebody who could not produce one. It is not filled in at a kitchen table: the principal is you, the surety is a bonding company, and the amount is fixed by the form's own words as being double the reasonable value of said vehicle. It runs for seven years and it is the only document in the Utah seller's set that has a notary block on it, on the surety's side rather than yours.

This sheet is not the form. Download the blank TC-824 from the Utah State Tax Commission, Motor Vehicle Division at <https://files.tax.utah.gov/tax/forms/current/tc-824.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, and where you live	Your name and your city, in the two blanks in the opening sentence. Watch out: The Principal is the person applying for the title. If two people will be on the title, ask the surety how it wants both named before writing anything.
2	OTHER	Surety	The bonding company's legal name, in the blank after the word and. Watch out: This is a company, not a person. The affidavit at the foot only makes sense if the name here is an insurer authorised to act as sole surety in Utah.
3	OTHER	The penal sum	The amount written out in words, then repeated in figures in the bracket. Watch out: The sentence it sits in defines it as double the reasonable value of the vehicle, so the two halves have to agree with each other and with the value on the ownership statement.
4	YOU	The vehicle recital	Year, make, model, body type and identification number, in the five short blanks inside the paragraph. Watch out: Copy the identification number from the inspection certificate rather than from memory. It is the only thing tying this bond to a particular vehicle.
5	YOU	Executed at, and the date	The place and the day, month and year of execution. Watch out: The seven years run from this date, so an old bond found in a drawer may already be worth less than it looks.
6	OTHER	The signatures and the seal	Principal's signature, then the surety signing through its agent and applying its seal, with the bond number and the local agent's name and address. Watch out: The agent's block and the affidavit of qualification are the surety's work. A bond arriving without the seal or without the affidavit is incomplete on the form's own terms.

What gets this one rejected

- A photocopy. The instruction at the top says photo copies of the bond form will not be accepted, and it is the first sentence on the page for a reason.
- A partially completed sheet. The same instruction requires it to be completed in its entirety, including the affidavit of qualification at the foot.
- An amount that is not double the value. The penal sum is defined inside the bond's own text, so a figure that matches the vehicle's value rather than twice it contradicts the sentence it sits in.
- A friend or relative signing as surety. The affidavit at the foot is written for a company authorised under the laws of Utah to act as sole surety.
- A power of attorney referred to but not attached. The instruction says that where one is used, it must be attached to the surety bond.
- The vehicle recital left partly blank. Five details identify the vehicle the bond is about, and a bond about an unidentified vehicle secures nothing.

☒ Amber is what you write ☐ Grey is a block somebody else completes The filled-in example is at the start of this sheet.

Read off TC-824 (Rev 4/18) and the Utah State Tax Commission, Motor Vehicle Division'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. sellmycarhub.com