Massachusetts Registry of Motor Vehicles

Titles & Salvage

(from website)

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Massachusetts Title Law

Massachusetts Title Law went into effect on September 1, 1972. This law requires that all motor vehicles and trailers be titled within ten (10) days of purchase. Passenger vehicles with a model year of 1980 and older, purchased before November 26, 1990 are exempt from titling. Any vehicle purchased after November 26, 1990 must be titled, excluding the following:

- A vehicle owned by the United States, unless registered in accordance with the provisions of chapter ninety (90).
- A vehicle owned by a manufacturer or dealer and held for sale even though incidentally moved on a highway or used for purposes of testing or demonstration, or a vehicle used by a manufacturer solely for testing.
- A vehicle owned by a nonresident of the Commonwealth for which a currently effective certificate of title has been issued in the state of residence.
- A vehicle regularly engaged in the interstate transportation of persons or property for which a currently effective certificate of title has been issued in another state or country.
- A vehicle moved solely by animal power.
- An implement of husbandry.
- Special mobile equipment.
- A self-propelled wheelchair or invalid tricycle.
- A trailer with a gross weight of three thousand (3000) pounds or less.
- A manufactured (mobile) home, as defined in Massachusetts General Law (MGL) c.140, § 32Q.

Title Types and Definitions

Massachusetts classifies titles into Types with Sub-Brands. A sub-brand is a secondary status that must be attached as a defining characteristic to a title to specify how a vehicle was damaged. Salvage-Repairable, Reconstructed and Recovered Theft type titles require a sub-brand.

Clear -- A Clear title is assigned to a vehicle with no previous Salvage notations, legends or sub-brands. Salvage -- A Salvage title is assigned to a vehicle that has been declared a total loss resulting from Fire, Vandalism, Collision, Theft, Flood or other occurrence. Salvage titles are further broken down into two categories:

Repairable -- A Repairable Salvage title is assigned to a vehicle that has been salvaged but can be repaired. This title requires a sub-brand of Fire, Vandalism, Collision, Theft or Flood.

Parts-Only -- A Parts-Only Salvage title is assigned to a vehicle that can only be sold as parts due to excessive damage. The vehicle can never be re-titled or re-registered. A Parts-Only title does not require a sub-brand and is labeled with a junk status.
Reconstructed -- A Reconstructed title is assigned to a vehicle previously titled as Salvage-Repairable and has been repaired and inspected. This title requires a sub-brand of Prior Fire, Vandalism, Collision, Theft or Flood. Recovered Theft -- A Recovered Theft title is assigned to a vehicle previously titled as Salvage-Repairable with minimal damage. This title requires a sub-brand of Prior Fire, Vandalism, Collision, Theft or Flood. Memorandum -- A Memorandum title is a nonnegotiable title issued when you bring a vehicle from out-of-state, have a lien on the vehicle and your lienholder has possession of your out-of-state title. A Memorandum title is not valid unless accompanied by the previous out-of-state title.

Owner Retained -- An Owner Retained title is issued to a currently registered vehicle appraised as total loss that the owner has opted to keep. An Owner-Retained vehicle is not required to go through the salvage inspection process.

Original Titles
If you purchase a new or used vehicle and want to title and pay the sales tax only, but do not wish to register it, please follow the directions below. Please note, if you are going to register the vehicle also, refer to the Applying for a New Registration section.

Fees
The title fee is $50.00 plus the applicable sales tax. Sales tax will be collected on 5% of the dealer sales price. If the vehicle was purchased from a dealer not registered with the Department of Revenue, the sales tax will be calculated at 5% of the purchase price or the National Automotive Dealer Association (NADA) trade-in value, whichever is higher. Please note, sales tax on a salvage title vehicle, purchased from either a dealer or non-dealer, is collected based on 5% of the purchase price.

Processing Time
Please allow six (6) to eight (8) weeks for your title to be processed and mailed. If you have a lien on the vehicle, the title will be mailed directly to your lienholder.

To Obtain an Original Title:
1. You or the dealer must complete and sign an Application for Title (RMV-1). This form is available at any full service RMV center or from a licensed Massachusetts insurance agency. If there is a lien against the vehicle, please make sure the lienholder information is complete and accurate.
2. After verifying all information, sign the RMV-1 application. Along with the completed RMV-1 application, you must submit one of the following documents:
   - A Certificate of Origin (new vehicles only), or
   - The previous owner’s title, if a titled vehicle (model year 1980 and newer), or
   - The bill of sale, if a non-titled vehicle.
3. If presenting the Certificate of Origin or the previous owner’s title, be sure the date sold, the odometer reading and the purchase price have been completed on the back. The dealer or the previous owner(s) and you must sign the back of either of these forms.
4. Take the completed RMV-1 application, applicable fees and supporting documents to the nearest full service RMV center.

Corrected Titles
If any information is wrong on your title, you may amend this information and get a corrected title.

Fees
A $25.00 fee is required to correct any information.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application for a corrected title to be processed and mailed. If you have any questions, please call Title Corrections at (617) 351-9550.

If you are correcting an odometer problem, you must also submit a notarized affidavit of fact. This affidavit is a written statement of facts attesting to the true and accurate mileage on the vehicle. This statement must be signed and witnessed in the presence of a notary public.

To Obtain a Corrected Title:
1. Complete a Universal Title Application (20065). This form is available at any full service RMV center or from a licensed Massachusetts insurance agency. You may also download this Title Amendment form from the Forms and Files section on our website. Or call the Telephone Center and access the forms menu to have a form sent to you.
2. Check the appropriate boxes and fill in all required information. All owners must sign the application form.
3. Mail the completed Application (20065), the original title and a $25.00 check, payable to the Registry of Motor Vehicles, to:

   Attn: Title Correction Department
   Registry of Motor Vehicles
   PO Box 199136
   Boston, MA 02119-9136
Adding a Lienholder to a Title
If a lienholder was left off your original title or you are adding one, you may amend this information and get a new title issued with the correct lienholder information.

Fees
A $25.00 fee is required to correct the lienholder information and issue a new title.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application for a new title to be processed and mailed. The new title will be mailed directly to your lienholder. If you have any questions, please call Titles at (617) 351-9550.

To Add a Lienholder to a Title:
1. Complete a Universal Title Application (20065). This form is available at any full service RMV center or from a licensed Massachusetts insurance agency. You may also download this Title Amendment form from the Forms and Files section on our website. Or call the Telephone Center and access the forms menu to have a form sent to you.
2. Check the appropriate boxes and fill in all required information. All owners must sign the application form.
3. Mail the completed Application (20065), the original title and a $25.00 check, payable to the Registry of Motor Vehicles, to:
   Attn: Adding a Lien Department
   Registry of Motor Vehicles
   PO Box 199136
   Boston, MA 02119-9136

Duplicate Titles
If your original title has been lost, stolen or mutilated, you may apply for a duplicate.

Fees
A $25.00 fee is required for a duplicate title.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application for a duplicate title to be processed and mailed. If you have any questions, please call Duplicate Titles at (617) 351-9551. To obtain a Duplicate Title:
1. Complete a Duplicate Title Application. This form is available at any full service RMV center or from a licensed Massachusetts insurance agency. You may also download this Duplicate Title form from the Forms and Files section on our website. Or call the Telephone Center and access the forms menu to have a form sent to you.
2. Check the appropriate boxes and fill in all required information. All owners must sign the application form. If you had a lien that has been paid off, you must obtain a Lien Release on original letterhead from the lending institution. Faxes and photocopies are not acceptable.
3. Mail the completed Duplicate Title Application, a $25.00 check, payable to the Registry of Motor Vehicles, and the Lien Release (if applicable), to:
   Attn: Duplicate Titles Department
   Registry of Motor Vehicles
   PO Box 199136
   Boston, MA 02119-9136

Title History Search
If you need to trace the history of a vehicle, you may request a copy of either a computer printout of the previous owner(s), or photocopies of the actual title transaction documents. RMV documents are no longer considered public records so you must complete a Request for Personal Information and mail it with the appropriate fees to the address below. If you are requesting copies of the documents that you submitted at the time of titling, you will be able to get them without filling out the Request for Personal Information.

Fees
For photocopies of RMV-1 applications and supporting documents, a $10.00 per title transaction fee is required.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application for your request to be processed and mailed. If you have any questions, please call Document Control at (617) 351-9458.
To Obtain a Title History Search:
1. Complete a Universal Title Application (21087) and a Request for Personal Information. These forms are available at any full service RMV center or you may call the Telephone Center and access the forms menu to have these forms sent to you. You may also download the Request for Personal Information form on our Forms and Files page.

2. Mail the completed Application (20065), the Request for Personal Information and a check, payable to the Registry of Motor Vehicles, with the appropriate fee to:

   Carl Graziano  
   Title Department  
   Registry of Motor Vehicles  
   PO Box 199136  
   Boston, MA 02119-9136  

Salvage Title Definition
Effective May 1, 1991, if your insurance company made a total loss settlement for your vehicle, you were required to apply for a Salvage title. A salvage vehicle is any title bearing vehicle that has been declared a total loss from Fire, Vandalism, Collision, Theft or Flood.

Passenger vehicles over ten (10) years old are exempt from the Salvage title law. A vehicle with a Salvage title cannot be registered. If you plan to sell a salvaged vehicle, you should take the vehicle through the inspection process and apply for a Reconstructed or Recovered Theft title, or advise the buyer that he or she will need to do so before the vehicle can be registered.

Please note, the salvage classification is permanent and remains part of the vehicle history. A Salvage titled vehicle can never be issued a Clear title.

Salvage Titles
If an insurance company takes possession of the vehicle, they are responsible for the Salvage title. If you retain possession of the vehicle, you have the choice of applying either for a Salvage title or an Owner Retained title if you have an active registration and the vehicle is driveable. The exception to this rule is a Salvage Repairable Theft vehicle. In this case, you must apply for a Salvage title. Salvage title applications may be processed in person or by mail.

Fees
A $25.00 application fee is required payable by check or money order.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application. If you have any questions, please call Salvage Titles at (617) 351-9550.

To Process a Salvage Title:
1. Complete a Salvage Title Application. This form is available at any full service RMV center or from a licensed Massachusetts insurance agency. You may also call the Telephone Center and access the forms menu to have a form sent to you.

2. Visit the Boston RMV to deliver your application or mail your request to:

   Attn: Salvage Title Department  
   Registry of Motor Vehicles  
   PO Box 199136  
   Boston, MA 02119-9136  

Obtaining a Salvage Repairable Title
You may process this transaction in person or by mail.

Fees
A $25.00 application fee is required payable by check or money order.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application. If you have any questions, please call Salvage Titles at (617) 351-9568.
To Process a Salvage Repairable Title:
1. Submit the following documents:
   - Your present Certificate of Title.
   - A completed RMV-1 application, available at any full service RMV center or from a licensed Massachusetts insurance agent.
   - A check or money order made payable to the “Registry of Motor Vehicles.”
2. Visit the Boston RMV or mail your request to the address below.
   
   Attn: Salvage Title Department  
   Registry of Motor Vehicles  
   PO Box 199136  
   Boston, MA 02119-9136

Please note, at this point your vehicle is no longer registered and cannot be driven.

Salvage Inspections

Once you have repaired your vehicle, you must arrange to have your vehicle inspected by the RMV before it can be registered. Several inspection sites are located throughout the Commonwealth. All inspections are conducted on a walk-in basis. If you have any questions, please call Auto Theft at (617) 351-9060.

Fees

A $50.00 fee, payable by check or money order, is required for the inspection. You must bring the following with you to the inspection site:
   - An application for inspection of a salvaged motor vehicle and an affidavit of reconstruction. Forms are available at inspection sites only.
   - Your newly issued Salvage title.
   - An appraisal report from your insurance company.
   - Receipts evidencing acquisition of all major component parts used to restore the vehicle. In the case of used parts, include the vehicle identification number (VIN) of the vehicle from which the parts were taken.
   - A check or money order made payable to the “Registry of Motor Vehicles.”

Inspection Site Locations

There are several walk-in inspection sites located throughout the Commonwealth. Inspection hours are from 8:00 a.m. to 3:00 p.m. on the days indicated. Inspections are not done on the last Wednesday of each month.

**Bridgewater**  
Massachusetts Highway Department  
Route 24, Exit 15 at Route 104  
1580 Pleasant St.  
Inspection days: Tuesday, Wednesday, Thursday, and Friday

**Haverhill**  
Massachusetts Highway Department  
Route 495, Exit 50  
Route 97, Broadway  
Inspection days: Tuesday and Thursday

**Lee**  
Hours for the Lee location are from 9:00 a.m. - 2:00 p.m.  
Massachusetts Highway Department  
Mass Turnpike Exit 2 Route 102 West  
Inspection days: The First Wednesday of every month only

**Milton**  
Massachusetts Highway Department  
Southeast Expressway, Exit 11-A  
73 Granite Avenue  
Inspection days: Monday and Wednesday

**Northboro**  
Massachusetts Highway Department  
Route 20 at Route 9  
Inspection days: Monday, Tuesday, Wednesday, and Friday
Recovered Theft Title or Reconstructed Titles

Once you have had the vehicle inspected, you may obtain a Recovered Theft or Reconstructed title. Only a Salvage Repairable Theft can be branded Recovered Theft after inspection. All other brands are considered Reconstructed after inspection.

Fees
A $50.00 fee, payable by cash, check or money order.

To Process a Recovered Theft or Reconstructed Title:
1. Bring the following documents when applying for a Recovered Theft or Reconstructed title:
   - A completed RMV-1 application. If registering the vehicle, you must provide insurance certification. If applying to pay tax and title fees only, no insurance certification is required.
   - A Salvage title with the information on the back completed.
   - A completed inspection form signed by a state trooper.
   - Registration fees, if applicable.

2. You must bring all these forms in person to any full service RMV center.

Owner Retained Titles

According to Chapter 90D, § 20, you must apply for an Owner Retained Salvage title within ten (10) days of receiving the settlement from your insurance company. If the vehicle is a Recovered Theft, you must apply for a Salvage title.

Fees
A $50.00 fee, payable by check or money order, is required.

Processing Time
Please allow seven (7) to ten (10) business days after receipt of your application. If you have any questions, please call Salvage Titles at (617) 351-9568.

To Process an Owner Retained Title:
1. You must mail or bring with you the following:
   - Your present certificate of Title.
   - Your current certificate of registration.
   - An appraisal report from your insurance company.
   - A completed RMV-1 application.
   - A check or money order made payable to the “Registry of Motor Vehicles.”

2. Visit the Boston RMV or mail your request to the address below.
   - Attn: Salvage Title Department
   - Registry of Motor Vehicles
   - PO Box 199136
   - Boston, MA 02119-9136

Please note, your vehicle remains registered and can be driven throughout the Owner Retained Salvage title process. However, your insurance company may choose not to provide physical damage coverage (comprehensive and collision). Please check with your insurance agent or company.
Out-of-State Salvage Titles

Prior to May 1, 1991
If you purchase an out-of-state salvage vehicle that was deemed salvage prior to May 1, 1991, you may register the vehicle in Massachusetts in the normal manner. However, a Massachusetts title cannot be issued until the vehicle is submitted for a visual inspection. A visual inspection is a verification of the vehicle identification number (VIN) and must be performed by a law enforcement officer. You must obtain a visual inspection form (TV-7), from your nearest full service RMV center before the inspection can be completed. You may also call the Telephone Center and ask a representative to mail you a form.

Fees
A $50.00 title fee, appropriate registration fees and sales tax. If you are exempt from paying sales tax, you must submit proof that it was paid in the previous state.

After May 1, 1991
If you purchase an out-of-state salvage vehicle that was deemed salvage after May 1, 1991, the vehicle must be submitted for a salvage inspection. A completed affidavit of Reconstruction or Restoration of a total loss form is also required (see Salvage Inspections).

Fees
A $50.00 title fee and a $50.00 inspection fee, plus appropriate registration fees and sales tax. If you are exempt from sales tax, you must submit proof that it was paid in the previous state. Please note, some insurance companies may not provide physical damage coverage (comprehensive and collision), without a Reconstructed or Recovered Theft title. Prior to making application, please check with your insurance agent or company.

New York State Salvage Titles
If your vehicle is a New York Salvage, you must apply for a Massachusetts Salvage Title. In New York, a Salvage Certificate (907A) is issued by the insurance company. This is not a certificate of title. This is why you must apply for a Massachusetts Salvage Title.

Fees
A $25.00 fee is required to complete the process.

To Process a New York State Salvage Title:
1. Follow the procedure for Salvage Inspections.
2. Follow the procedure for Recovered Theft or Reconstructed Title.

For customer service, call the Telephone Center.

www.state.ma.us/rmv/titles/index.htm