CERTIFICATE OF TITLE (Front)
The undersigned hereby certifies that the vehicle described in this title has been transferred to the following.

Name(s) of Buyer(s) ____________________________________________________________
Address of Buyer(s) ____________________________________________________________

SIGNATURE OF BUYER(S) _______________________________________________________

NAME OF AGENT

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following.

Name(s) of Buyer(s) ____________________________________________________________
Address of Buyer(s) ____________________________________________________________

SIGNATURE OF BUYER(S) _______________________________________________________

NAME OF AGENT

The undersigned hereby certifies that the vehicle described in this title has been transferred to the following.

Name(s) of Buyer(s) ____________________________________________________________
Address of Buyer(s) ____________________________________________________________

SIGNATURE OF BUYER(S) _______________________________________________________

NAME OF AGENT
MARYLAND CERTIFICATE OF TITLE

What information is contained on the front of the MD title?

The front of the Maryland title contains a complete description of the vehicle by year, make and vehicle identification number, body style, odometer reading, brands, title number, exception codes for special conditions (such as JT, TBE, number of axels, number of passengers etc.), gross vehicle weight and gross combination weight, tag fee, inspection date, date issued, and the owner and co-owner soundex. This critical information is protected from alteration by a background of safety block microprint.

Directly below the safety block area on the left side is the name and address of the vehicle owner. On the right side directly below the safety block printing are the odometer codes and their meanings.

Below the owner’s name and address you may see additional branding information such as “Rebuilt Salvage”, “Flood”, “Vehicle Returned-Automotive Warranty Enforcement Act-History on File”, etc. If you see brands in this area, this indicates that there are conditions in the vehicles past that may substantially reduce the vehicle’s value, and/or safety.

The lower portion of the front of the title is used to record lien information. The certificate of title is able to hold lien information for 4 lien holders. If there are more than 4 liens, the title will contain the words “and more”. There is also a box on the lower half of the title where MVA may stamp the title clear of liens if provided with sufficient proof that the liens have been released. It is acceptable to provide the proof of lien satisfaction with the title at time of ownership change, instead of having the title stamped clear.

What information is on the reverse of the Maryland title?

The top section on the reverse of the Maryland title is the “Assignment of Ownership”. This is the section where the owner(s) of the vehicle will complete an assignment, as required by law, showing the name and address of the party or parties to whom they are transferring the ownership of the vehicle. The odometer reading stated in accordance with all federal requirements needs to be entered as well. For vehicles transferred to a dealer, the word “RESALE” is usually entered for selling price. In other circumstances, the selling price, GIFT etc, is entered. All federally conforming titles have both the printed name and signature of the buyer(s) and seller(s).
The next section on the reverse of the Maryland title is an “Application for Certificate of Title”. The customer purchasing the vehicle has the option of completing this section or completing the Application for Certificate of Title (Form VR-005).

The next two sections on the reverse of the “Certificate of Title” are dealer reassignments. Maryland dealers may use these reassignments or if the title has been assigned to an out of state dealer, they may use these sections as well. The dealer reassignments have a place for the dealer to assign ownership to another dealer, the retail buyer or any other transferee. There is also a federally conforming odometer certification and spaces for the signature and printed name of the buyer(s) and seller(s). There is a space for the certified selling price of the vehicle and space for Maryland dealers to show trade in value and calculate the gross and net tax remitted. A space for VIN and state of trade is provided on titling documents printed in 2009 or later. There is a space for the dealer to provide lien information (if there is no lien, write “NONE”). Once all reassignments are full on a title, a Maryland dealer may attach a separate dealer’s reassignment or apply for a dealer resale title, excise tax exempt.

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**MARYLAND NOTICE OF SECURITY INTEREST FILING (SIF)**

What is the Maryland Notice of Security Interest Filing (SIF)?

The State of Maryland is a two-part titled state. When a vehicle is titled, the Certificate of Title is mailed to the owner of the vehicle. If the vehicle is subject to a lien, the second part of the title called the Notice of Security Interest Filing (SIF) is mailed only to the first lien holder, even though there may be second and additional lien holders recorded. The Notice of Security Interest Filing contains the same information on the front that is contained on the Certificate of Title. It has a similar appearance to the title but is a slightly different color. It also has a statement at the top saying “THIS IS NOT A TITLE”. The reverse of the document contains a certification of repossession, assignment of ownership, application for title and a dealer’s reassignment.

What is the purpose of the Notice of Security Interest Filing?

The Notice of Security Interest Filing serves two purposes. It may be utilized as a lien release, or in the case of repossession, it serves as an ownership document.