



TITLE TRANSFER IN OHIO

A Guide for the Public and Notaries



PREPARED BY: NOTARY OF LEWIS CENTER

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Part I — Ohio Title Basics

1. What a Title Is (and Isn't)

- **Proof of Ownership:** A vehicle title in Ohio is the legal proof that you own the vehicle. Registration, plates, or insurance do not prove ownership — they only show permission to drive the car legally on Ohio roads.
 - **Title vs. Registration:** Registration is tied to your license plates and ability to operate the car, while the title shows who is the rightful owner.
 - **Paper Title vs. e-Title:** Ohio offers electronic titles (e-Titles) stored in the state's **Electronic Title System (ETS)**. This is now the default method for most transactions. Instead of a physical paper, ownership is recorded electronically, which helps reduce fraud, prevents lost titles, and speeds up transfers between dealers, lenders, and clerks.
 - **How e-Titles Work:** When you buy a vehicle financed by a bank or lender, the lienholder typically holds the e-Title. Once the loan is paid, the lienholder releases it electronically, and you may either keep the title in electronic form or request a printed paper copy from the Clerk of Courts.
 - **When Paper Is Needed:** For private sales, gifting, out-of-state transfers, and certain estate or probate cases, you'll need a paper title to sign and notarize. In these situations, owners can request the Clerk of Courts to "convert" the e-Title into a paper title for transfer.
 - **Advantages of e-Titles:** No risk of losing the document, quicker lien releases, more secure against fraud, and easier dealer-to-dealer transfers.
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2. Who Does What

- **County Clerk of Courts Title Office:** Handles all title transactions in Ohio. They issue, transfer, or correct titles and collect applicable sales/use tax at the time of transfer. They can also convert an electronic title into paper form when required.
 - **BMV Deputy Registrar (License Bureau):** Handles registration, plates, driver's licenses, and state ID cards. They do **not** issue or transfer titles.
 - **Dealers:** Licensed dealers are required to process title applications for the buyer and submit them to the Clerk of Courts. Dealers use the e-Title system for most transactions.
 - **Notary's Role:** A notary verifies the seller's and sometimes the buyer's signatures when completing title assignments or forms such as the BMV 3774. Certain forms require a **jurat** (sworn oath/affirmation), while others require an **acknowledgment** (signature confirmation without oath).
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3. The 30-Day Rule & Fees

- **The 30-Day Window:** Buyers must apply for a new title within **30 days** of purchase. Failing to do so results in a late fee.
 - **Late Fee:** A penalty of **\$5** is added if the transfer is not completed within 30 days.
 - **Sales/Use Tax:** Collected at the time the buyer applies for the title. Even if the purchase happened weeks earlier, tax is calculated and collected when the title application is filed with the Clerk of Courts.
 - **Additional Fees:** Title issuance fee, lien recording fee (if applicable), and registration fees if plates are requested at the same time.
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4. Core Forms You'll See Often

- **Application for Certificate of Title (BMV 3774):** The main form to apply for a new title or transfer. Requires notarization — specifically a jurat (oath/affirmation).
 - **Odometer Disclosure (Federal/State):** Required for most vehicles under 16,000 pounds and under 20 years old. May be a separate form or included on the title.
 - **Out-of-State VIN Inspection (BMV 3787):** Required when transferring an out-of-state title to Ohio. A law enforcement officer, deputy registrar, or designated inspector completes this.
 - **Surviving Spouse Affidavit (BMV 3773):** Used when a spouse inherits a vehicle without probate (limits apply).
 - **TOD Beneficiary Designation/Removal (BMV 3811):** Allows an owner to add or remove a Transfer-on-Death beneficiary to the title.
 - **Minor Consent (BMV 3751):** Used when a minor (under 18) is titling a vehicle, requiring a parent/guardian's consent.
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Notary Sidebar

- **Journal Best Practices:** Always record the transaction in your notary journal — date, names, ID type/number, vehicle details (VIN), and fee charged.
- **Required ID:** Accept only valid, unexpired government-issued photo ID (driver's license, state ID, passport). Temporary paper IDs must be verified carefully.
- **When to Refuse:** Refuse notarization if the ID is expired, altered, or not government-issued; if the signer isn't present; or if any section of the title/form is incomplete.
- **Ink/Colors:** Use dark blue or black ink. Avoid pencil or gel pens that may smear.
- **No Blanks:** Never notarize a title with blank buyer/seller sections. Clerks may reject it, and it opens risks of fraud.
- **No Corrections/Erasures:** Do not cross out or use white-out. If a mistake is made,

request a duplicate title instead.

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- **Venue, Certificate Wording, and Seal:** Ensure the correct county and state are listed, the correct notarial certificate (jurat or acknowledgment) is used, and apply a clear, legible seal without obscuring text.

Part II — Ownership Styles & Title Language

1. Single Owner

- **Definition:** One individual holds legal ownership of the vehicle.
 - **Signing:** Only the owner's signature is required to transfer, sell, or assign the title.
 - **Example:** Jane Smith is listed as the sole owner. She signs as seller, and the buyer applies for the new title. No one else is needed.
 - **Common Pitfall:** If the sole owner has passed away and no TOD or surviving spouse provision exists, the vehicle may have to go through probate.
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2. Joint Owners: “AND” vs. “OR” vs. WROS (With Rights of Survivorship)

- **“AND” Ownership:** Both owners must sign to sell or transfer. Example: Title lists “John Smith AND Mary Smith.” Both must appear and sign in front of a notary.
 - **“OR” Ownership:** Either owner can sign to transfer without the other. Example: Title lists “John Smith OR Mary Smith.” John alone can sign to sell the vehicle.
 - **WROS (With Rights of Survivorship):** A survivorship designation allows the surviving co-owner to automatically inherit the vehicle if the other passes away. Example: “John Smith & Mary Smith, WROS.” After John passes, Mary can retitle in her sole name by presenting John's death certificate.
 - **Common Pitfall:** Buyers sometimes confuse “AND” and “OR.” If only one owner appears when “AND” is listed, the title transfer will be rejected.
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3. Transfer-on-Death (TOD) Beneficiary Designation

- **Definition:** Allows the current owner to name a beneficiary who will automatically inherit the vehicle upon the owner's death.
 - **How It Works:** The TOD beneficiary has no rights during the owner's lifetime. Upon death, the beneficiary brings the death certificate, the title, and Form BMV 3811 to the Clerk of Courts to retitle.
 - **Example:** Title reads “Jane Smith, TOD to Robert Smith.” Jane passes away, Robert submits documents, and the title transfers without probate.
 - **Common Pitfall:** If the TOD beneficiary predeceases the owner and no new TOD is filed, probate may be required.
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4. Trust/LLC/Business Ownership

- **Definition:** Vehicle is titled in the name of a trust, limited liability company,

corporation, or business entity.

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- **Signing:** Authorized representatives must sign. The person signing must show proof of authority (trust agreement pages, LLC operating agreement, corporate resolution).
 - **Example:** Title lists “Smith Family Trust.” The trustee must sign, and the Clerk may require a copy of the trust document showing authority.
 - **Business Example:** Title lists “Smith Auto Repair LLC.” The authorized member or manager signs, with LLC documents or resolution presented.
 - **Common Pitfall:** Not having the documentation to prove authority. Clerks may reject a transfer if proof of trustee or officer status is not provided.
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5. Estate/Estate Representative (Executor/Administrator)

- **Definition:** When the owner has passed and no TOD/WROS applies, the executor or administrator appointed by probate court handles the title.
 - **Signing:** Executor/Administrator signs as seller, with court papers (Letters of Authority) provided.
 - **Example:** Title lists “John Smith” (deceased). Probate appoints Mary Jones as executor. Mary signs: “Mary Jones, Executor of the Estate of John Smith.”
 - **Common Pitfall:** Family members assume they can sign without probate documents. Clerks will reject unless proper authority is shown.
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6. Leased Vehicles & Lienholders

- **Definition:** Vehicle is titled in the leasing company’s or lienholder’s name, not the driver’s.
 - **Leased Vehicle Example:** Title lists “ABC Leasing Company” as owner. The lessee (driver) is not the owner. At the end of the lease, the leasing company must sign the title over if the lessee purchases it.
 - **Lienholder Example:** If a bank has recorded a lien, the title cannot be transferred until the lien is satisfied and released.
 - **Signing:** The lienholder or leasing company must release its interest before transfer. If the lien is electronic (e-Title), the release is processed electronically.
 - **Common Pitfall:** Sellers attempt to transfer titles with active liens. Clerks will reject unless a lien release is presented.
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At-a-Glance Table: Ownership Styles

Ownership Style	Who Signs	Who Must Appear	Required Proofs	Common Pitfalls
Single Owner	Sole	Owner	Valid ID, title	If deceased,

owner

probate needed

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Ownership Style	Who Signs	Who Must Appear	Required Proofs	Common Pitfalls unless TOD/WROS
Joint “AND”	Both owners	Both must be present	IDs, title	Missing one owner’s signature
Joint “OR”	Either owner	One owner	ID, title	Misreading as “AND”
WROS	Surviving owner	Surviving owner	ID, title, death certificate	Assuming both must sign after death
TOD	Beneficiary after death	Beneficiary	Death certificate, Form 3811	Beneficiary predeceases owner
Trust/Business	Trustee/authorized officer	Authorized person	Trust pages, LLC/corporate docs	No proof of authority
Estate Rep.	Executor/Administrator	Court-appointed rep	Letters of Authority	Family signs without court docs
Leased/Lienholder	Leasing co./lienholder	Authorized agent	Lease/lien release	Attempting transfer with active lien
Power of Attorney	Attorney-in-Fact	POA agent	Original notarized POA (BMV 3771 or general)	POA too broad/expired; missing notarization

Sample Signature Formats

- **Single Owner:** Jane Smith
- **Joint “AND”:** John Smith and Mary Smith (both must sign)
- **Joint “OR”:** John Smith or Mary Smith (either may sign, but must match what’s on the title)
- **WROS (With Rights of Survivorship):** Before death, both sign like an “AND” title. After one passes: Mary Smith, surviving owner of John Smith
- **TOD Beneficiary:** Before death: Jane Smith (owner only). After death: Beneficiary signs as new owner on application with supporting docs.
- **Trust:** John Smith, Trustee of the Smith Family Trust
- **Business/LLC:** Mary Jones, Manager of Smith Auto Repair LLC

- **Estate Representative:** Mary Jones, Executor of the Estate of John Smith

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- **Leasing Company:** Authorized Agent of ABC Leasing Company
 - **Power of Attorney:** John Smith by Mary Jones, his Attorney-in-Fact(Always
~~attach the notarized POA document for clerk review)~~
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Part III — Scenario Playbooks (Do's & Don'ts)

Private-Party Sale (Ohio to Ohio)

Overview: The most common transfer. A seller assigns the title to the buyer, and the buyer applies for a new title within 30 days.

Step-by-Step:

1. Seller signs the “Assignment” section on the back of the title: buyer’s legal name/address, date, mileage, price.
2. Seller sign in front of a notary.
3. Buyer completes Form BMV 3774 (Application for Title).
4. Buyer pays taxes, \$15 title fee, and late fee if after 30 days.

Do's & Don'ts:

- ✓ Do fill in all blanks clearly.
- ✗ Don't leave buyer blank or alter odometer.

Example: John sells his car to Lisa for \$8,000. He and Lisa sign before a notary. Lisa applies for title, pays sales tax, then registers at the BMV.

What Can Go Wrong: Seller signs but leaves buyer blank → “open title” (fraud risk).

Notary Checklist: Confirm IDs, no blanks, jurat for 3774.

Gifting a Vehicle (Family/Friends)

Overview: A vehicle can be gifted with no monetary consideration, but lien must be released first.

Steps:

1. Confirm lien release.
2. Seller writes “Gift” in purchase price section.
3. Complete BMV 3774 and gift affidavit/bill of gift.
4. Buyer applies at Clerk with affidavit.

Do's & Don'ts:

- ✓ Do add a Gift Statement with VIN, names, relationship.
- ✗ Don't write \$1 to avoid taxes.

Example: A father gifts his old car to his daughter. Title shows “Gift,” a notarized gift affidavit

is attached. Clerk processes tax-free.

What Can Go Wrong: Clerk rejects if lien still active.

Notary Checklist: Witness signatures, jurat on 3774.

Out-of-State Title Transfer to Ohio

Overview

If you are bringing a vehicle titled in another state into Ohio, you must transfer the title through the Ohio BMV before registering and legally driving the car here.

Steps to Transfer an Out-of-State Title

1. **Obtain a VIN Inspection (Form BMV 3787)**
 - Required to confirm the vehicle identification number matches the out-of-state title.
 - VIN inspections can be done at most Deputy Registrar locations, licensed car dealers, or designated inspection sites.
 2. **Present the Current Out-of-State Title**
 - The original, properly assigned title from the other state must be submitted. Photocopies are not accepted.
 3. **Complete the Application for Ohio Title (Form BMV 3774)**
 - Fill out all owner details, lienholder information (if applicable), and odometer disclosure.
 4. **Pay Applicable Fees and Taxes**
 - **Sales or Use Tax:** Based on your county of residence and purchase price (if recently purchased).
 - **Title Fees:** Standard Ohio title issuance fee.
 - **Lien Recording Fee:** If there is an active lien.
-

Do's & Don'ts

✓ **Do** check whether your county requires an **E-Check (emissions test)**.

- In Ohio require emissions checks for out-of-state vehicles before registration.
✗ **Don't** assume an out-of-state notarization is valid in place of Ohio's notary requirements. If the title requires a notarized signature, it must meet Ohio's jurat standards.
-

Example Scenario

Joe moves from Michigan to Ohio with his car.

- He takes the car for a VIN inspection (BMV 3787).
- Submits his Michigan title.

- Completes the Ohio title application (BMV 3774).
 - Pays sales tax and title fees.
 - He is issued an Ohio **electronic title (e-Title)**.
-

What Can Go Wrong

- **VIN Mismatch:** If the VIN on the inspection form does not match the out-of-state title, the transfer will be delayed until corrected.
- **Missing Lien Release:** If the out-of-state title lists a lien, proof of lien release is required.
- **Skipped Emissions Check:** In E-Check counties, failing to complete emissions testing before registration will delay your license plates.

Transfer on Death (TOD) & With Rights of Survivorship (WROS)

Overview

Ohio allows certain title designations that help a vehicle pass to heirs or co-owners **without going through probate**. Two common methods are **Transfer on Death (TOD)** and **With Rights of Survivorship (WROS)**.

Steps for TOD (Transfer on Death)

1. **Complete BMV Form 3811 (Designation of Beneficiary).**
 - The owner designates one or more beneficiaries directly on the title.
 2. **After Death of Owner:**
 - The beneficiary presents:
 - Certified death certificate,
 - Current Ohio title,
 - Completed BMV 3811 form.
 - Clerk issues a new title in the beneficiary's name.
-

Steps for WROS (With Rights of Survivorship)

1. **Title issued in joint names with WROS.**
 - Typically used by spouses or co-owners.
 2. **After Death of One Owner:**
 - The surviving owner presents a certified death certificate.
 - Clerk updates the title solely into the survivor's name.
-

Example

A married couple holds their car title as **John Smith and Jane Smith, WROS**.

- John passes away.
 - Jane brings his death certificate to the title office.
 - The clerk reissues the title in Jane's name only.
-

Pitfalls to Avoid

- **Beneficiary Predeceases the Owner:** If the named TOD beneficiary dies first, the designation is void. The owner must file a new TOD form to update the beneficiary.
 - **Incomplete Paperwork:** Failing to properly complete BMV 3811 or not notarizing signatures can invalidate the TOD.
-

Notary Checklist for TOD

- ✓ Confirm the signer's identity with valid government-issued photo ID.
- ✓ Verify all signatures on BMV 3811 are complete and properly executed.
- ✓ Ensure no blank spaces are left where beneficiaries are designated.
- ✓ Remind clients to update TOD if circumstances change (marriage, divorce, beneficiary death).

Deceased Owner (No TOD/WROS)

Overview

If a vehicle owner dies without a **Transfer on Death (TOD)** designation or **With Rights of Survivorship (WROS)** title, the transfer is handled through **probate procedures**.

Steps to Transfer Title

1. If There is a Surviving Spouse

- File **BMV Form 3773 (Surviving Spouse Affidavit)** at the Clerk of Courts Title Office.
- Allows the spouse to retitle the vehicle directly into their name or transfer ownership.

2. If There is No Surviving Spouse (or multiple heirs)

- The estate must go through **probate court**.
- Probate court issues **Letters of Authority** to the appointed executor or administrator.
- Executor/administrator then applies for an Ohio title in the new owner's name.

Example

John dies without a TOD or WROS on his car title.

- His wife Mary files **Form BMV 3773 (Surviving Spouse Affidavit)** at the title office.
- She is able to transfer the title into her name.

If John had no surviving spouse, his estate would have gone through probate, and the court-appointed executor would handle the title transfer.

Pitfalls to Avoid

- **Assuming family members can sign the title:** Without a TOD, WROS, or proper authority, heirs cannot legally transfer ownership.
- **Skipping probate when required:** This can delay or invalidate the title transfer.

Minor Buyer/Seller

Overview: Minors cannot contract; parent/guardian must consent.

Steps:

1. Parent signs BMV 3751 (Minor Consent).
2. Title issued in minor's name but parent responsible for insurance.

Example: 17-year-old buys car. His father co-signs minor consent.

Pitfalls: Clerk refuses if consent not notarized.

Power of Attorney (POA) for Vehicle Title & Transfer

Overview

A **Power of Attorney (POA)** allows a trusted person (the “agent” or “attorney-in-fact”) to sign and act on behalf of the vehicle owner. This is especially useful when the owner cannot be physically present to complete the title or transfer process.

How It Works

1. **Draft & Notarize the POA**
 - Use the BMV 3771 form (for vehicle transactions) or a general POA.
 - The POA must be notarized—this can be done **in person** or through **Remote Online Notarization (RON)** if permitted.
2. **Agent Signs on Owner's Behalf**

- Example format: *“John Doe by Jane Smith, Attorney-in-Fact.”*

3. Attach POA to Title Application

- When applying for title transfer, the signed POA must be submitted with the supporting documents.

Real-Life Examples

Military Deployment

A soldier stationed overseas grants POA to a spouse in Ohio. While serving abroad, the spouse uses the POA to sell or retitle the vehicle on the soldier's behalf.

Immigration Challenges

- **Visa Expiration:** An immigrant's visa extension is denied, and they must leave the U.S. within a short timeframe. They still own a car in Ohio. To avoid complications, they grant a POA to a close family member, who then legally sells the car for them.
- **Visa Stamping Denied Abroad:** Another immigrant travels to their home country for visa stamping, but the new visa is denied. Since they cannot return to the U.S., they use a POA—executed before leaving—to authorize a trusted friend in Ohio to complete the sale of their car.

Both cases show how a POA ensures a smooth, legal transfer without leaving the vehicle in limbo.

Pitfalls to Avoid

- **Expired POAs:** Some agencies reject older POAs if they are not dated recently.
- **Missing Notarization:** A POA without proper notarization is invalid.
- **Unclear Authority:** Make sure the POA explicitly authorizes **vehicle title and transfer**.

Lienholder Situations

Overview: Vehicle with loan/lien.

Steps:

1. Pay off loan.
2. Lienholder releases lien (electronic or paper).
3. Title becomes clear for transfer.

Example: Bank releases lien electronically; Clerk issues clean title.

Pitfalls: Seller tries to transfer without lien release.

Duplicate/Replacement/Corrected Titles

Overview: Used if lost, stolen, or error.

Steps:

1. Apply at Clerk for duplicate (BMV 3774).
2. For corrections (name, odometer) provide supporting docs.

Example: Wrong name spelling corrected with driver's license proof.

Pitfalls: Duplicate requested while lien still active.

Rebuilt/Salvage/Self-Assembled

Overview: For wrecked or custom-built vehicles.

Steps:

1. Apply for salvage inspection (SHP).
2. Provide receipts for parts.
3. Clerk issues rebuilt or self-assembled title.

Example: Rebuilt car inspected, issued branded title.

Pitfalls: Missing receipts → rejection.

Company/Trust Titles; Name Changes

Overview: Business or trust ownership.

Steps:

1. Present trust pages or business resolution.
2. Authorized person signs.

Example: LLC merges → provide merger certificate.

Pitfalls: No proof of authority.

Dealer Transactions vs. Casual Sales

Overview: Dealer must handle title; casual sales are DIY.

Dealer Example: Buy from dealer → dealer files title for you.

Casual Sale Example: Buy from neighbor → you file title yourself.

Pitfalls: Buyers wrongly assume dealer pays taxes → taxes collected at Clerk's office in casual sale.

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Part IV — Checklists & Quick-Reference

Buyer's 10-Point Checklist

1. Bring valid government-issued photo ID.
 2. Ensure insurance is active on the vehicle.
 3. Verify the VIN on the vehicle matches the VIN on the title.
 4. Check the odometer reading is correctly recorded on the title.
 5. Confirm seller has signed in the correct space before a notary.
 6. Complete the buyer's section fully on Form BMV 3774.
 7. Prepare to pay sales tax at the Clerk of Courts.
 8. Bring money for title fee (and registration fee if getting plates).
 9. File the title transfer within 30 days to avoid late fees.
 10. Keep a copy of the notarized title and receipt for your records.
-

Seller's 10-Point Checklist

1. Verify any liens are fully released before transfer.
 2. Sign the "Assignment" section in front of a notary.
 3. Record the buyer's full legal name and address clearly.
 4. Fill in the odometer disclosure correctly.
 5. Use black or blue ink only.
 6. Remove plates before giving the vehicle to the buyer.
 7. Cancel your insurance policy on the vehicle.
 8. Cancel or restrict access to any e-Title account (if applicable).
 9. Keep a photocopy or image of the signed, notarized title.
 10. Provide the buyer with a bill of sale or gift affidavit for clarity.
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Notary's 12-Point Title Checklist

1. Determine the correct notarial certificate (acknowledgment vs. jurat).
2. Administer oath/affirmation for BMV 3774 (requires a jurat).
3. Ensure venue (State of Ohio, County of ____) is correct.
4. Verify signer's name matches the ID exactly.
5. Confirm legal capacity (trustee, executor, attorney-in-fact, LLC officer).
6. Check there are no blank spaces on the title or forms.
7. Verify signatures follow correct format (AND/OR/WROS ownership).
8. Confirm TOD beneficiary sections are correctly filled when applicable.

9. If Remote Online Notarization (RON) is used, ensure SOS platform compliance.

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10. Apply seal in a clear space, not covering text or signatures.
 11. Make a full journal entry (date, names, ID, VIN, fee).
 12. Be prepared to refuse notarization if ID is invalid, blanks remain, or fraud suspected.
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County Title Office Visit Prep (What to Bring)

- Current title (signed and notarized by seller if applicable)
 - Completed BMV 3774 (Application for Certificate of Title)
 - Valid ID for buyer (and co-owners)
 - Proof of insurance (needed later at registration, but some clerks may ask)
 - Out-of-State VIN inspection form (BMV 3787), if applicable
 - Supporting affidavits (gift affidavit, surviving spouse, TOD, POA, etc.)
 - Lien release or lienholder letter (if applicable)
 - Method of payment (cash, check, debit/credit depending on county)
 - Death certificate (if TOD, WROS, or surviving spouse situations)
 - Court documents (if executor/administrator)
-

Common Abbreviations on Ohio Titles

- **WROS** — With Rights of Survivorship
 - **TOD** — Transfer on Death
 - **MEMO** — Memorandum Title (lienholder copy, no ownership rights)
 - **ELT** — Electronic Lien Title
 - **SALV** — Salvage Title
 - **REBUILT** — Rebuilt Salvage Title
 - **ASMBLD** — Assembled Vehicle
 - **DUPE** — Duplicate Title
 - **CORR** — Corrected Title
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Part V — Forms, Samples & Scripts

Filled-in Samples (Illustrative Only)

Seller Assignment (Back of Ohio Title)

Seller: John A. Smith, 123 Main St, Columbus, OH

Buyer: Lisa M. Johnson, 456 Oak Dr, Dublin, OH

Odometer: 102,452 miles, actual mileage box checked

Sale Price: \$8,500

Date of Sale: 07/01/2025

Signatures: John A. Smith (Seller), Lisa M. Johnson (Buyer)

Notary Block: Completed with acknowledgment (jurat on Form 3774).

Buyer Application (BMV 3774)

Applicant: Lisa M. Johnson

Address: 456 Oak Dr, Dublin, OH 43016

Vehicle: 2018 Honda Accord, VIN: 1HGCM82633A004352

Odometer Reading: 102,452 (same as assignment)

Applicant Signature: Lisa M. Johnson — sworn/affirmed before a notary (jurat required).

TOD Beneficiary (BMV 3811)

Owner: Jane K. Doe

Beneficiary: Robert L. Doe, 789 Pine Ave, Westerville, OH

Vehicle: 2021 Toyota RAV4, VIN: 2T3ZF4DV1BW093451

Notary: Owner's signature acknowledged before notary.

Surviving Spouse Affidavit (BMV 3773)

Decedent: John A. Smith

Surviving Spouse: Mary E. Smith

Vehicle: 2017 Ford Escape, VIN: 1FMCU9GD7HUA65320

Affidavit: Affirms ownership transfer to spouse without probate (limits apply).

Out-of-State VIN Inspection (BMV 3787)

Vehicle: 2015 Nissan Altima, VIN: 1N4AL3AP6FC123456

Inspector: Deputy Registrar 456, Franklin County

Inspection Date: 06/25/2025

Minor Consent (BMV 3751)

Minor: Kevin R. Taylor, 17 years old

Parent/Guardian: Sarah L. Taylor, 789 Oakwood Ave, Powell, OH

Consent Statement: Signed and notarized.

Odometer Disclosure Statement

Vehicle: 2019 Chevy Malibu, VIN: 1G1ZC5ST5KF123456

Reading: 45,238 miles, actual mileage

Seller: David M. Clark

Buyer: Maria N. Lopez

Notary Scripts

Acknowledgment (Seller on Title Assignment)

State of Ohio, County of _____:

On this ____ day of ____, 20__, before me, the undersigned notary public, personally appeared [Name], who acknowledged that he/she executed the foregoing instrument for the purposes therein stated.

Jurat (BMV 3774 – Buyer Application)

State of Ohio, County of _____:

Subscribed and sworn to (or affirmed) before me on this ____ day of ____, 20__, by [Name of Applicant].

Oath for 3774

Do you solemnly swear or affirm under penalty of perjury that the information provided in this Application for Certificate of Title is true and correct to the best of your knowledge?

Bill of Sale / Gift Statement Template

Bill of Sale / Gift Statement

Seller: _____

Buyer: _____

Vehicle: Year _____ Make _____ Model _____ VIN _____

Odometer Reading: _____ miles

Consideration: \$ _____ OR Gift – no monetary consideration exchanged

Date of Transfer: _____

Attestation:

I hereby certify that I am the lawful owner of the above vehicle and have transferred ownership to the Buyer listed above.

Seller Signature: _____ Date: _____

Buyer Signature: _____ Date: _____

Notary Block (optional):

State of Ohio, County of _____

Subscribed and sworn before me on _____ by _____.

Seal: _____

RON Compliance Checklist (Ohio SOS Requirements)

- Notary must be commissioned in Ohio and authorized for RON.
- Approved technology platform (SOS-approved vendor list).
- Audio-video recording of notarization session required.
- Identity proofing & credential analysis must be completed.
- Secure electronic signature and electronic seal used.
- Electronic journal entry with all details logged.
- Copy of audio-video recording retained for minimum 5 years.
- Certificate wording must indicate notarization was electronic.
- Venue must state “State of Ohio, County of [Notary’s County].”
- Refuse RON if signer’s ID fails verification or if signer not physically located in U.S.

Part VI — Troubleshooting & Red Flags

Common Problems with Titles

- **Erasures/Alterations:** Any crossed-out names, white-out, or altered mileage voids the title. Clerks will reject and require a duplicate title before transfer.
 - **Mismatched VIN:** If the VIN on the vehicle doesn't match the VIN on the title, the transaction halts. Clerks may require a VIN inspection to confirm.
 - **Unsigned Liens:** If a lienholder hasn't signed off or released electronically, the title is still encumbered. Vehicle cannot be sold until lien is cleared.
 - **Forged Signatures:** If signatures look suspicious, a notary should refuse. Fraudulent transfers can result in criminal charges.
 - **Expired or Inadequate ID:** Notaries must refuse if signer's ID is expired or doesn't meet Ohio standards. Temporary paper IDs should be verified with secondary proof.
 - **Odometer Discrepancies:** Federal and Ohio law require accurate disclosure for vehicles under 20 years old. If mileage is inconsistent or altered, clerks may refuse transfer and investigation may follow.
 - **Buyer-Blank "Open Titles":** Sellers who sign without filling in the buyer's info create open titles, which are illegal in Ohio and expose all parties to fraud.
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How to Unwind a Mistake

1. **Duplicate Title:** If the original is lost, altered, or damaged, apply for a duplicate at the Clerk of Courts.
 2. **Affidavit:** Some corrections (such as small clerical errors) may be addressed with an affidavit provided by the Clerk's office.
 3. **Court Order:** If ownership is disputed, signatures are contested, or heirs disagree, only a court order can authorize title issuance or correction.
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When to Refer to Attorney/Probate Court

- If the vehicle owner is deceased without TOD, WROS, or surviving spouse affidavit, and probate is needed.
- If there is a dispute over ownership, fraudulent transfer, or forged signature.
- If guardianship or conservatorship issues arise for minors or incapacitated adults.
- If lienholder refuses to release despite loan payoff.

❖ **Practical Rule:** If the issue goes beyond clerical correction or duplicate title, involve an attorney or probate court for legal resolution.

Part VII — Consumer FAQs (Plain English)

“Can I drive the car before the title is in my name?”

Short answer: Not until it’s **properly registered**. You need valid plates or a **temporary tag**. Private-party buyers typically take the signed/notarized title (or bill of sale where allowed) to a Deputy Registrar to obtain a temporary tag, then complete titling at the Clerk. Driving without registration/plates can lead to citations. Always verify requirements with your local Deputy Registrar (ID, insurance, and proof of ownership are usually required).

“Do I pay sales tax on a gifted car?”

Usually no when it’s a **true gift** (no money or value exchanged). Expect the clerk to ask for a **gift statement** (relationship, VIN, date) and may have you sign a sales-tax exemption affidavit. If the recipient **assumes a loan** or gives anything of value, that’s **consideration** and tax is typically due on that amount. A gift with an **active lien** is not acceptable; get a lien release first or expect tax based on the debt assumed.

“What if the seller already signed the title last year?”

That’s risky. A seller-signed title without the buyer’s name is an **open title**, which is illegal and prone to fraud. If the title is already assigned to **someone else’s name**, the seller must obtain a **duplicate/corrected title** and assign it directly to **you**. Don’t accept crossed-out names or altered mileage — ask the seller to fix it **before** you pay.

“Can we do this completely online?”

Partly. Ohio supports **e-titles**, **electronic lien releases**, and **Remote Online Notarization (RON)** where appropriate. However, a private-party transfer still requires a **proper notarized assignment** and a **title application** with the Clerk of Courts (in person, by mail, or via county options). Registration/plates are handled by the Deputy Registrar. So while many pieces are digital, you still have to complete official filings.

“What ID does the notary accept?”

A valid, **unexpired government-issued photo ID** (Ohio DL/ID, U.S. passport, etc.). Some notaries may accept other government IDs if they meet Ohio’s “satisfactory evidence” standard.

Temporary paper IDs require additional scrutiny and may not be accepted alone; bring backup (expired ID with punch, official interim doc, passport). For **RON**, identity proofing and credential analysis are built into the platform. Ultimately, the notary decides if ID is satisfactory — bring your best, unexpired photo ID.

Appendix — References & Resources

- Ohio BMV Forms: <https://www.bmv.ohio.gov/>
- Ohio Revised Code, Title 45 (Motor Vehicles): <https://codes.ohio.gov/ohio-revised-code/title-45>
- Clerk of Courts Title Office directory (by county)
- Ohio Secretary of State: Notary guidance on acknowledgments, jurats, and RON compliance
- IRS Odometer Disclosure rules (49 CFR § 580)
- National Notary Association best practices for vehicle title notarization