BONDED TITLE GUIDE

How to get a **bonded title** when the paperwork is missing: the surety bond for a car title, what it costs, the **Texas bonded title** steps, which states offer one, bonded vs salvage title, and the VIN check to run before you apply or buy.

1.5×
the vehicle's value: the bond in TX, AZ, IA and WA

3 years
until a Texas title bond expires (§ 501.053)

Free
VIN check at carcheckervin.com before you apply

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ABOUT THIS BONDED TITLE GUIDE

A **bonded title** is a certificate of title that a state issues when you own a vehicle but can't prove it with the usual papers. A surety bond stands behind it for a set period, so anyone with a better claim can be paid. This guide shows **how to get a bonded title**, what it costs, and what to check before you start.

It is published by **CarCheckerVIN (carcheckervin.com)**, which runs a free VIN check and sells vehicle history reports. The rules come from the laws and motor vehicle agency pages we read in November 2026: the Texas Transportation Code and the Texas Department of Motor Vehicles (TxDMV), the Arizona Revised Statutes, the California DMV's registration procedures manual, the Iowa Code, and Washington's statutes and rules. Each state writes its own bonded-title law, so this guide names the state behind every rule. It is general information, not legal advice.

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FREE VIN CHECK

Check the VIN before you apply or pay

Enter the 17-character VIN at **carcheckervin.com/free-vin-check** for a free preview of the damage, auction and recall records on file. No card, no sign-up. Title brands, NMVTIS records, liens and odometer readings are in the full report. The full vehicle history report is $14.99.

How to use this guide

No title in hand

You bought or were given a vehicle and can't title it. Read Chapters 2, 4, 5 and 12, then your state's rules in 6 or 7.

Buying a bonded car

The seller's title was issued on a bond. Chapters 9, 10, 11 and 13 cover the risks and the checks.

Texas owners

Chapter 6 walks through Form VTR-130-SOF, the $15 fee, the 1.5× bond and the county filing.

BUYER'S SHORTCUT

WHERE TO CHECK & WHERE TO BUY THE REPORT

Two purchases sit around every bonded title: the surety bond, if you're applying, and a history check on the vehicle, which should come first. Here is where each comes from.

OUR PICK

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- **Free VIN check** with a history preview, no credit card
- **Full vehicle history report: $14.99**, no subscription
- **Packs:** 3 for $35.99, 5 for $54.99, 10 for $89.99 ($9 a report)
- Search by VIN, by U.S. license plate, or paste a list of VINs
- State title brands and NMVTIS title records
- Lien history, impound information and owner count
- Odometer readings and insurance total-loss records
- Auction sales with photos, open recalls, specs and market value

Run a free VIN check at carcheckervin.com/free-vin-check →

Your options, side by side

Where	Cost	What it does for a bonded-title case
CarCheckerVIN	Free preview; report $14.99	Title brands, NMVTIS title records, liens, odometer and total-loss records in one report
NICB VINCheck	Free (5 searches per 24 hours)	Stolen-not-recovered and insurer salvage or flood total-loss records; not a full history report
NMVTIS data providers	Set by each provider	Title state and brand history, last odometer at titling, junk and salvage records
Carfax	Widely quoted at $44.99	Strong on service records; often free on dealer listings
A licensed surety	A premium the surety sets	Sells the bond once the state names the amount; doesn't check the vehicle

How to choose

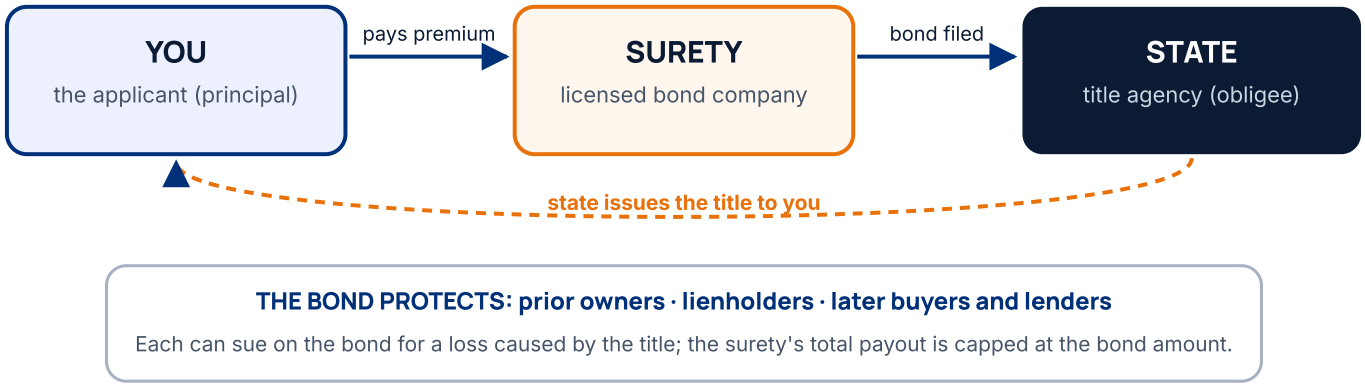
- [ ] **Run NICB first:** it's the free stolen check, which CarCheckerVIN reports don't cover.
- [ ] **Then a full report** for brands, liens and mileage before any money moves.
- [ ] **Match the VIN** on the dash, the door label and every paper you hold.
- [ ] **Buy the bond last,** after the state sets the amount in writing.
- [ ] **Use a surety licensed in your state.** Texas law requires one; Arizona and Iowa do unless you deposit cash.
- [ ] **Keep every receipt,** message and ad as evidence.

Comparing several vehicles? A 3-pack ($35.99) costs less than one Carfax. Dealers: **carcheckervin.com/dealers**.

CHAPTER 1

WHAT IS A BONDED TITLE?

A **bonded title** is an ordinary certificate of title with one difference: the state issued it on the strength of a surety bond instead of a properly signed-over title. The bond is the state's protection in case someone else turns out to own the vehicle or hold a lien on it.



The bonded title in plain words

Texas law describes it exactly. Under Transportation Code § 501.053, a person can obtain a title "by filing a bond with the department" as an alternative to a hearing, if the vehicle is in their possession. The bond must come from a company authorized to do surety business in Texas, equal one and one-half times the value the department sets, and protect every prior owner and lienholder and every later buyer or lender against loss, attorney's fees included. Arizona (A.R.S. § 28-2057), Iowa (Code § 321.24) and Washington (RCW 46.12.680) use almost the same formula. California asks for a bond equal to the vehicle's market value instead.

What a bonded title is, and what it isn't

It is…	It isn't…
A real, state-issued certificate of title in your name	A damage brand like salvage or flood
Backed by a bond for a fixed period: three years in Texas, Arizona, Iowa and Washington	Insurance for you: the bond pays other people's losses
A fix for missing or defective ownership papers	A way to clear an unreleased lien or a stolen record
Offered by some states, each with its own rules	A federal program with one national process

The bond protects others, not you

If the previous owner shows up during the bond period with a valid claim, the bond is what compensates them. Texas caps the surety's total liability to all claimants at the bond amount (§ 501.053(c)). The bond never shields you from a claim; it only makes sure the claimant can be paid. Washington goes further: if ownership is contested after you apply, a court judgment is required to settle it.

CHAPTER 2

WHEN YOU NEED A BONDED TITLE

TxDMV puts it simply: the bonded route is for someone who received “incomplete or incorrect evidence of ownership,” or lost it, and can't reach the seller to fix it. Many title problems have a cheaper fix. Find yours below.



The seller vanished

Paid, got the car, never got a signed title. The classic bonded-title case.



Title signed wrong

Wrong name, missing signature, altered entries. Ask the seller to correct it first.



Only a bill of sale

Evidence you paid, not proof you own it. Often the start of a bond application.



You lost your own title

You're the owner of record: order a duplicate or certified copy. No bond needed.



Car left on your land

Abandoned vehicles have their own legal process. Washington excludes them from its bond route.



An inherited vehicle

Texas titles these on probate papers, a court order or an heirs' affidavit (§ 501.074).

The usual fix for each problem

Situation	Usual fix	Bond?
Seller can be reached	Seller gets a duplicate title and signs it over to you	No
Seller can't be found	The state's bonded-title or no-title procedure	Usually, where offered
Recent lien not released	Release from the lender; in Texas, otherwise a court order	Texas: not eligible
Owner died	Texas § 501.074: probate letters, a court order, or an affidavit naming the heirs when no administration is needed	No
Salvage or nonrepairable vehicle	The state's salvage and rebuilt procedure	Texas: barred

Two questions settle most cases. First, can the seller or the owner of record still be reached? If so, a duplicate title signed over to you beats any bond on cost and speed. Second, does the record show a loan? In Texas a lien less than 10 years old blocks the bond unless the lender releases it, and in Washington a recorded lien makes the bond mandatory. Answer both before you spend anything.

CHAPTER 3

THE SURETY BOND FOR A CAR TITLE

A **surety bond for a car title** is a written promise, filed with the state, that a bond company will pay anyone who loses money because you were given the title. You pay the company a premium; the bond amount is the most it will ever pay.

The words on the bond, decoded

Term	What it means for a title bond
Principal	You, the applicant. Texas requires the bond to be "executed by the applicant" (§ 501.053(b)(2)); Washington requires your signature and the bonding agent's.
Surety	The company that backs the bond. Texas, Arizona and Iowa law each require a person authorized to conduct a surety business in that state.
Obligee / protected parties	The state, plus prior owners, lienholders, later buyers, lenders and their successors.
Bond amount (penal sum)	The cap on what the surety pays. California's manual defines the penal sum as the maximum the surety is liable for. Usually a multiple of the vehicle's value.
Premium	What you pay the surety for the bond. None of the statutes or DMV pages in this guide set it.
Term	How long claims can be made: three years under the Texas, Arizona, Iowa and Washington laws.

Bond amount is not what you pay

This is the most common confusion about a **lost title bond** or certificate-of-title bond. If TxDMV values a pickup at $12,000, the bond amount is $18,000. That figure is the surety's maximum exposure, written on the bond. Your cost is the premium the surety charges to issue it, which the surety sets. Ask for the premium in writing before you buy, and compare more than one licensed seller.

What a claim looks like

Texas gives "an interested person" a right of action to recover on the bond, and caps the surety's total liability to everyone at the bond amount (§ 501.053(c)). Washington lets anyone who has held an interest in the vehicle go to court during the three-year period for ownership or compensation, again capped at the bond (RCW 46.12.680(4)).

Cash instead of a surety

Some states take a deposit. Arizona and Iowa let the applicant pair the bond with a cash deposit instead of a surety's signature, returned at the end of three years if no claim is pending. California accepts a title deposit agreement (REG 5059) backed by cash, certain bonds, certificates of deposit or an assigned savings account.

Where to buy the bond, and when

TxDMV says to take its Notice of Determination to "an auto insurance agency or any agency that is licensed to sell vehicle Surety Bonds in Texas." Elsewhere, get the DMV's bond form first: Arizona and Washington require the department's form, and California's REG 5057 needs the surety's original notarized signature. Buy only after the state names the amount in writing.

CHAPTER 4

HOW TO GET A BONDED TITLE, STEP BY STEP

Every state that offers a bonded title runs its own forms, but the shape of the process is the same: prove what you can, let the state value the vehicle, buy the bond, then apply for the title. Here is **how to get a bonded title**, with the state rule behind each step.

1. **Confirm your state offers it, and that you qualify.** Texas limits its route to Texas residents and military personnel stationed in Texas, with the vehicle in their possession. Washington requires that you acquired the vehicle by purchase, exchange, gift, lease or inheritance from the owner of record or an interim owner.
2. **Run the VIN.** Check NICB VINCheck for a stolen record, then a history report for title brands, liens and mileage. TxDMV runs similar checks before it sets your bond; a junk or nonrepairable record ends the Texas route (Chapter 12).
3. **Try the normal route first.** If the seller or owner of record can be found, a signed duplicate title is faster and cheaper. California makes the effort formal: above its value limit you must send the last owner a certified letter and show it came back unclaimed.
4. **Gather your evidence of ownership.** TxDMV lists a bill of sale, an invoice or a canceled check. Bring any title you have, even a defective one, and the lien releases or letters of no interest you were able to get.
5. **Get the VIN inspected if required.** Texas needs Form VTR-68-A from an auto theft investigator when the vehicle has no Texas record. Washington generally requires a Washington State Patrol inspection, with exemptions for some vehicles.
6. **Apply and get the value set.** Texas values from its Standard Presumptive Value, a national guide or an appraisal. California uses a licensed dealer's or insurance representative's appraisal, or the midpoint of a pricing guide's high and low values.
7. **Buy the bond for the stated amount** from a surety licensed in your state, on the state's form, within the state's deadline (one year from the notice in Texas).
8. **File the title application.** Texas: the county tax office within 30 days of buying the bond. Iowa: the county treasurer within 30 days of the department's written authorization.
9. **Keep the paperwork and note the bond date.** The bond period starts when the bond takes effect; you'll want those dates if you sell (Chapter 10).

How long does it take?

None of the laws in this guide sets a total processing time. What they do set are the deadlines on your side: in Texas, one year from the notice to buy the bond and 30 days from the bond to the county; in Iowa, 30 days to apply once authorized. Miss one and you may start over.

STEP 2, FREE

Run the VIN at **carcheckervin.com/free-vin-check** before step 3: a free preview of damage, auction and recall counts. The $14.99 report adds title brands, NMVTIS records, liens and odometer readings.

DOCUMENTS & TIMELINE

Bonded-title applications fail on paperwork more than anything else. Build the file before you visit, and know which clock starts when. Texas sets the pattern below.

The Texas clock, start to finish



Deadlines: TxDMV, "Bought a Vehicle Without a Title?"; expiry: Transportation Code § 501.053(d).

Your bonded title file

- [ ] Government photo ID for every applicant (Texas counts an ID expired no more than 12 months as current)
- [ ] Evidence of ownership: bill of sale, invoice, canceled check, any title you received
- [ ] Lien releases or letters of no interest
- [ ] VIN inspection form, if your state requires one
- [ ] Appraisal, if the state can't value the vehicle
- [ ] The state's bond application or statement of facts
- [ ] The original bond, signed by you and the surety
- [ ] Title application, plus insurance and inspection proof if you are also registering

Write the story down

The states ask for a narrative. Texas Form VTR-130-SOF has an "Application Explanation" box. California's Statement of Facts (REG 256) must say how, when and from whom you got the vehicle, what you did to reach the last owner, that it is free of undisclosed liens, and how you set its value.

> **Tell the truth on every form.** Texas prints the warning on VTR-130-SOF itself: falsifying information is a third degree felony.

Save the ad, texts, emails and payment records the day you buy. If a former owner claims the vehicle later, they show what you knew and when.

What counts as evidence, in each state's words

State	What the law or agency asks for
Texas	"Any evidence of ownership (such as a title, bill of sale, or canceled check) and/or any other available documentation" (VTR-130-SOF)
Arizona	Documents "reasonably sufficient" to satisfy the department, or a bond (§ 28-2057)
California	At $4,999 or less, any documentation establishing ownership plus a REG 256; above that, the certified letter, the REG 256 and a bond
Washington	An affidavit, a State Patrol inspection unless exempt, a title application and the bond

CHAPTER 5

BONDED TITLE COST: WHAT YOU ACTUALLY PAY

There is no national price for a bonded title. The **bonded title cost** is a stack of charges set by different parties, and the biggest, the bond premium, is set by the surety.

The pieces of the bill

Cost	Who sets it	Example and notes
Application fee	The state	Texas: $15 with Form VTR-130-SOF; non-refundable
Bond premium	The surety	Charged on the bond amount; get written quotes before you buy
VIN inspection	Whoever performs it	Texas: local police or an MVCPA grantee, not TxDMV
Appraisal	The dealer or adjuster	Only if the state can't value the vehicle (Texas Form VTR-125)
Title fee and tax	The state or county	Texas Form 130-U also figures the motor vehicle sales and use tax
Registration	The state or county	Plates, inspection and insurance, as for any vehicle

How big is the bond? It depends on the state

State	Bond amount rule	A vehicle valued at $12,000
Texas	1.5 × the value TxDMV sets (§ 501.053)	$18,000
Arizona	1.5 × the value the department sets (§ 28-2057)	$18,000
Iowa	1.5 × current value (§ 321.24(11)); none for $1,000 or less and 12+ model years old	$18,000
Washington	1.5 × the value the department sets (RCW 46.12.680)	$18,000
California	The vehicle's fair market value; bond needed at $5,000 or more	$12,000

Bond amounts computed from each state's rule. The amount is the surety's maximum payout, not your price.

Why we don’t print a premium

Premiums are priced by each surety, and none of the laws or DMV pages we read set one. No single national “bonded title cost” can be right for everyone. Get written quotes for your bond amount from sureties licensed in your state.

Ways to spend less

- Seller signs over a duplicate title (Texas: $2 by mail)
- Texas: a tax collector hearing instead; no bond
- California: no bond below $5,000 in value
- Washington: three years' registration without a title; no bond unless you're a dealer or a lien shows

CHAPTER 6

BONDED TITLE TEXAS: WHO QUALIFIES

A **bonded title in Texas** runs through two offices. A TxDMV Regional Service Center decides whether you qualify and sets the bond; your county tax office issues the title. It starts with Form VTR-130-SOF and $15.

Who qualifies

You
A Texas resident, or military personnel stationed in Texas. The form asks both questions.

The vehicle
In your possession, and complete: frame, body and motor; a motorcycle needs a frame and motor; a trailer a bed, frame and axle assembly. It doesn't have to run.

Its record
Not junked, nonrepairable or salvage. Any lien less than 10 years old needs a release or letter of no interest.

The eleven questions on VTR-130-SOF

#	Question	Why it matters
1–2	Do you live in Texas? Are you military stationed in Texas?	One must be yes
3	Has the vehicle been titled in Texas?	If not, a VTR-68-A VIN inspection is needed
4–5	Is it nonrepairable? Is it salvage?	Salvage needs a Rebuilt Vehicle Statement (VTR-61)
6–7	Are you in legal possession? In legal control?	If no, give its location and explain
8	Was it made for sale in the United States?	If no, proof of U.S. DOT compliance, or that it is assembled
9	Is it assembled from parts or a kit, never titled?	VTR-61 plus an ASE inspection (VTR-64 or VTR-852)
10	Is the vehicle complete?	“An incomplete motor vehicle will not be titled”
11	Is it 25 or more years old? If so, its value	Triggers the $4,000 value floor and appraisal option

Filing at the Regional Service Center

Take or mail both pages of VTR-130-SOF to the TxDMV Regional Service Center that serves your county, with the $15 administrative fee, your evidence of ownership (bill of sale, invoice, canceled check), any lien releases, and photo ID for every person signing. TxDMV accepts checks and money orders, and cash in person only; temporary checks aren't accepted. Same-day or next-day appointments can be booked online. If you mail it, add an email address or phone number.

The lien rule ends many applications
TxDMV is blunt: you are not eligible for a bonded title if you can't get a release of lien or letter of no interest from a recorded lienholder of 10 years or less. The alternative it names is a court order awarding you ownership free of the lien, and TxDMV says it should not be named as a party to that lawsuit.

TEXAS: THE VALUE, THE BOND & THE COUNTY

If the Regional Service Center approves you, it issues a Notice of Determination (Form VTR-130-ND) stating the bond you must buy: one and a half times the vehicle's value.

How TxDMV values the vehicle

1. **Standard Presumptive Value** from TxDMV's own calculator, the primary source.
2. **A national reference guide** if the SPV returns nothing; TxDMV's page names the NADA guide.
3. **An appraisal** on Form VTR-125 by a licensed dealer or insurance adjuster, dated and submitted within 30 days.

Older vehicles: appraisals under $4,000 on vehicles 25 years or older are set at $4,000, and the owner may choose an appraisal over a guide value. **Trailers:** TxDMV's set value is $4,000 under 20 feet and $7,000 at 20 feet or longer.

Texas bond amounts, worked

Vehicle and value used	Bond
Car 25+ years old, appraised below $4,000	$6,000
Trailer under 20 ft ($4,000)	$6,000
Sedan valued at $6,000	$9,000
Trailer 20 ft or longer ($7,000)	$10,500
Pickup valued at $12,000	$18,000
SUV valued at $25,000	$37,500

Bond = value × 1.5, the formula printed on VTR-130-SOF. What you pay the surety is its premium.

Buy the bond, then go to the county

Take the notice and the documents the Regional Service Center returns to an auto insurance agency or another agency licensed to sell vehicle surety bonds in Texas. You have **one year** from the notice date; after that a new notice and bond are required. Within **30 days** of buying the bond, file at your county tax office: Form 130-U, both pages of VTR-130-SOF, the original VTR-130-ND with its enclosures, the original bond (VTR-130-SB) with any power of attorney, lien releases, ownership evidence and ID. To register too, add a Texas inspection report (or Form VTR-270 where it applies) and liability insurance in your name; some vehicles also need a certified weight certificate.

Every form in the Texas file

Form	What it is	When
VTR-130-SOF	Bonded Title Application or Tax Collector Hearing Statement of Fact	Always; to the Regional Service Center
VTR-68-A	Law Enforcement Identification Number Inspection	No Texas title or registration record
VTR-125	Motor Vehicle Appraisal for Tax Collector Hearing / Bonded Title	TxDMV can't value it, or a 25+ year-old vehicle
VTR-61	Rebuilt Vehicle Statement	Repaired salvage or newly assembled vehicle
VTR-130-ND	Notice of Determination, with the bond amount	Issued by TxDMV
VTR-130-SB	The surety bond	Original goes to the county
130-U	Application for Texas Title and/or Registration	Always; at the county tax office

TEXAS: THE HEARING & THE COURT ORDER

The bond is one of three ways to a Texas title without proper papers. VTR-130-SOF can start a tax assessor-collector hearing instead, and an uncleared lien sends you to court.

Bond, hearing or court order

	Bonded title (§ 501.053)	Hearing (§ 501.052)	Court order
Who decides	TxDMV sets the bond; the county issues the title	The assessor-collector of your county of residence	A county or district court
Timing	Your deadlines: 1 year to buy the bond, 30 days to the county	Held from the 11th to the 15th day after the application	Set by the court
Money	$15 plus the surety's premium	No bond is bought	Court costs and any lawyer
Closed to	Salvage and nonrepairable vehicles	Salvage and nonrepairable titles, pending litigation, a court award to someone else, criminal evidence	–
Best when	The usual no-title case	You'd rather present your evidence than buy a bond	A recent lienholder won't release

How the hearing works

1. **Start at the Regional Service Center.** VTR-130-SOF covers both routes; after TxDMV processes it, the county file goes in "for the bonded title to be processed or for the tax assessor-collector hearing to be held."
2. **The county sets a date.** Under § 501.052 you apply to the assessor-collector of the county where you live, who must notify TxDMV of the hearing date the day the application arrives and hold the hearing no earlier than the 11th day and no later than the 15th.
3. **Both sides bring evidence.** You and the department may each submit it. The assessor-collector decides whether TxDMV was right to refuse the title, and the decision binds both of you.
4. **Appeal fast, or not at all.** A losing applicant may appeal only to the county or district court of their county of residence, no later than the fifth day after receiving the decision. If the court doesn't sustain TxDMV, the department must promptly issue the title.

When only a court will do

TxDMV's answer to a lienholder of 10 years or less who won't release is a lawyer and a court order awarding you ownership free of the lien, without naming TxDMV as a party.

Not every court can help: § 501.0521 bars justice of the peace and municipal judges from title orders, with narrow exceptions.

And no county or district judge may order TxDMV to change the title type of a nonrepairable vehicle titled after September 1, 2003. With an order in hand, § 501.074 lets TxDMV issue the new title.

TEXAS: WHAT TXDMV CHECKS, AND THE MYTHS

Before it issues a Notice of Determination, TxDMV searches records on the vehicle, and the form shows which. The list tells you what to check yourself.

The department-use block on VTR-130-SOF

TxDMV records	What it means	Check it yourself first
MVDI; Texas record found?	Texas's own title and registration record	Brands and liens in a history report
STOLEN checked (no Texas record)	A stolen-vehicle search before an out-of-state vehicle is bonded	NICB VINCheck, free
ISO ClaimSearch (no Texas record)	A search the form labels "ISO Claim Search (VIN decoding)"	Decode the VIN and compare it with the vehicle
VTR-68-A provided?	The VIN inspection for vehicles new to Texas	Read the dash and door-jamb VINs yourself
Lien less than 10 years old?	The lien test that decides eligibility	Lien records in a history report; ask the seller about loans
NMVTIS checked; brands found	Salvage, Junk, Flood Damage, Replica, Rebuilt Salvage, Reconstructed, Manufacturer's Buyback, Not Actual Mileage	NMVTIS title records in a CarCheckerVIN report

Myth: "A Texas bonded title is branded 'bonded' for three years"

Many surety websites say this. The law says something narrower. Section 501.053(d) reads: "A bond under this section expires on the third anniversary of the date the bond became effective." That ends the *bond*. Neither the statute nor TxDMV's bonded-title page says the title itself carries a "bonded" notation, for three years or at all. If it matters to you, ask your county tax office what the printed title will show.

Myth: "Any car can be bonded"

Not in Texas. The vehicle must be complete and in your possession, and § 501.053(f) shuts out salvage and nonrepairable motor vehicles. TxDMV adds junked vehicles to the list.

Myth: "You pay the bond amount"

You pay a premium; the bond amount is the surety's ceiling for claims.

Out-of-state vehicles

Texas residents can bond a vehicle titled elsewhere. With no Texas record, add a VTR-68-A inspection by an auto theft investigator (local law enforcement or an MVCPA grantee).

Auction and police sales

Houston's police auctions issue an Auction Sales Receipt for the county tax office. Lose it, and Houston police say that, per the Texas DMV's Enforcement Division, you'll need a bonded title.

TEXAS IN DETAIL

The full Texas walkthrough: **carcheckervin.com/bonded-title-texas**.

A TEXAS BONDED TITLE, WORKED THROUGH

An illustrative case, built only from the Texas rules in this chapter. The buyer, the truck and the values are invented; every rule, form, fee and deadline is TxDMV's or the statute's.

The situation

A Texas buyer pays a private seller for a 2014 pickup, with a bill of sale and a canceled check. The seller promises to mail the title, then stops answering. The truck was last titled in Louisiana, never in Texas, and sits in the buyer's driveway.

Step by step

#	What the buyer does	The rule behind it
1	Runs NICB VINCheck and a full history report	TxDMV checks the stolen file and NMVTIS brands; a nonrepairable record ends the route
2	Finds a lien recorded six years ago; asks the lender for a release	A lien under 10 years needs a release or letter of no interest
3	Books a VIN inspection with local law enforcement	No Texas record: Form VTR-68-A from an auto theft investigator
4	Files VTR-130-SOF at the Regional Service Center with $15, the papers and photo ID	TxDMV's filing list; falsifying the form is a third degree felony
5	Gets VTR-130-ND: value $14,000, so a $21,000 bond	Bond = 1.5 × the value TxDMV sets
6	Compares premium quotes; buys the bond (VTR-130-SB)	Within one year of the notice, or start over
7	Files Form 130-U and the originals at the county tax office	Within 30 days of the bond; 130-U figures the sales tax
8	Notes the date of the bond's third anniversary	§ 501.053(d): the bond expires then

If the lender had said no

No release on a lien under 10 years closes the bonded route; TxDMV suggests a court order.

If the report had shown salvage

Bond and hearing are both closed to salvage titles; a repaired truck goes through VTR-61.

What the buyer paid, and to whom

$15 to TxDMV; whatever the inspecting agency charges for the VTR-68-A; the surety's premium on a $21,000 bond, which the surety sets; and the county's title fee, sales and use tax and registration charges. The one figure that never leaves the buyer's pocket is the $21,000 itself: that is the surety's ceiling for claims during the three years, not a payment.

CHAPTER 7

WHICH STATES OFFER BONDED TITLES?

No federal law creates a bonded title. Each state decides whether to issue titles on a bond, what to call it and how big the bond must be. This chapter names only the five states whose rule we read in the statute or on the agency's own site in November 2026.

State	Law or source	When a bond comes in	Bond amount	How long
Texas	Transp. Code § 501.053; TxDMV	Ownership evidence incomplete, incorrect or lost, and the seller can't be reached	1.5 × TxDMV's value	Bond expires on its 3rd anniversary
Arizona	A.R.S. § 28-2057	The department isn't satisfied about ownership, or that there are no undisclosed liens	1.5 × the department's value; cash allowed	Returned after 3 years if no claim is pending
California	DMV manual ch. 23; form REG 5057	No ownership evidence and a value of $5,000+, a nontransferable registration, or no lienholder release	Fair market value	Deposits returned after 3 years unregistered in CA
Iowa	Iowa Code § 321.24(11)	Ownership or liens in doubt, and a value over $1,000 or under 12 model years old	1.5 × current value; cash allowed	Returned after 3 years if no claim is pending
Washington	RCW 46.12.680; WAC 308-56A-210	"Ownership in doubt"; required for Washington dealers or when a lien shows	1.5 × the department's value	A three-year period

Every other state: ask the agency, not a list

Lists of "states that offer bonded titles" circulate on surety-company websites, and in our research they contradicted each other. A state missing from our table is unverified, not excluded. The law can also hide under another name: Washington calls the situation "ownership in doubt," California's form is a "Motor Vehicle Ownership Surety Bond," and the Texas statute is headed "Filing of Bond as Alternative to Hearing." Search your agency's site for *surety bond*, *ownership in doubt* and *no title*, not just *bonded title*.

Seven questions for your DMV

- [ ] Do you issue a title on a surety bond, and under what name?
- [ ] How do you value the vehicle, and what multiple applies?
- [ ] Is there a value or age below which no bond is needed?
- [ ] Who must inspect the VIN, and on which form?
- [ ] Must I be a resident, and must I have the vehicle?
- [ ] Which liens block the application?
- [ ] How long is the bond period, and what will the title say?

Bond-free routes exist too

Several of these states offer a way around the bond. **Texas** offers a tax assessor-collector hearing. **Washington** offers three years of registration without a title. **Arizona** may register the vehicle and withhold the title until your documents satisfy it. **Iowa** titles low-value vehicles 12 or more model years old without a bond, and **California** needs no bond under $5,000 in value. Whatever the state, it will look at the VIN's history; look first, free, at **carcheckervin.com/free-vin-check**.

CALIFORNIA, WASHINGTON, IOWA & ARIZONA

Four states, four variations on the same idea. Note how each sets its own value threshold, its own bond size and its own alternative, which is why no single national answer is right.

CALIFORNIA DMV · REGISTRATION PROCEDURES MANUAL, CH. 23

California: the Motor Vehicle Ownership Surety Bond (REG 5057)

A bond, or an alternative, is required when ownership evidence isn't available and the vehicle is worth **$5,000 or more**, its registration is nontransferable, or the legal owner's release can't be obtained. Above that line you must show a "diligent effort": a certified letter to the last owner returned unclaimed and unopened (or, after 30 days with no reply, a postal receipt showing it was received), plus a Statement of Facts (REG 256). At $4,999 or less, no bond: your documents and a REG 256 suffice. The bond equals **fair market value**, from a licensed dealer's or insurance representative's appraisal, or the average of a pricing guide's low and high values. The surety's signature must be original and notarized, or you can post a deposit under REG 5059 instead. The diligent effort also satisfies the seller's odometer disclosure requirement.

RCW 46.12.680 · WAC 308-56A-210

Washington: "ownership in doubt"

Without satisfactory evidence of ownership you may choose **registration without a title for three years**, a **bonded certificate of title**, or a court judgment. The bond runs three years at 1.5 times the department's value. It is required when you are a Washington licensed dealer or the Washington record shows a lien. A Washington State Patrol inspection is required unless the vehicle falls in one of the rule's exempt categories. You must have acquired the vehicle by purchase, exchange, gift, lease or inheritance from the owner of record; abandoned and unauthorized vehicles, snowmobiles and Washington dealer sales are excluded.

IOWA CODE § 321.24(11), 2026

Iowa: a value-and-age test first

When the county treasurer or the department doubts your ownership, the department must approve the title. If it values the vehicle at **$1,000 or less** and it is **12 or more model years old**, no bond: apply within 30 days of being notified. Otherwise file a bond of 1.5 times the current value, backed by a surety or a cash deposit, and apply at the county treasurer within 30 days of the written authorization. The bond is returned at the end of three years, or sooner if the vehicle leaves Iowa's registration and the title is surrendered, unless a claim is pending.

A.R.S. §§ 28-2057, 28-2154

Arizona: register now, title on a bond

If the department isn't satisfied about ownership or hidden liens, it may register the vehicle but either withhold the title until your documents satisfy it, or require a bond as the condition of a title. The bond is 1.5 times the department's value, signed by a surety or paired with a cash deposit, and returned after three years if no claim is pending. While you wait, § 28-2154(E) allows a second consecutive 90-day resident registration if your bonded title wasn't issued during the first.

CHAPTER 8

LOST TITLE BOND VS DUPLICATE TITLE

"**Lost title bond**" is a name bond sellers use for a certificate-of-title bond. But if the lost title is *yours*, meaning you are the owner on the state's record, you almost never need a bond. You need a duplicate.

Two different problems

	Duplicate or certified copy	Bonded title
Who it's for	The owner or lienholder already on the state's record	Someone who owns the vehicle but can't get a title signed over
Texas form	VTR-34	VTR-130-SOF
Texas cost	$2 by mail, $5.45 in person	$15 plus the bond premium, then county fees
Who can apply	Owner, lienholder or a verified agent (§ 501.134)	A Texas resident or military stationed in Texas with the vehicle
Result	A copy marked "certified copy" that replaces every earlier title	A title issued on a bond that runs three years

In Texas, if a lien is recorded, the certified copy goes to the first lienholder unless the owner has original proof the loan was satisfied. TxDMV tells mail applicants to allow at least 15 days. Other states run their own duplicate process, and the owner of record usually applies to the state that issued the title.

Buying from a seller who lost the title

1. **The seller applies, not you.** Only the owner of record (or their verified agent) can get the copy.
2. **Run the VIN while you wait.** If the copy would go to a lender, there's an open loan or an unreleased lien.
3. **Pay when the title is signed.** A promise to mail the title later is not a title.
4. **Match the VIN** on the copy to the dashboard and the door-jamb label.

When it turns into a bonded title

If the seller can't be found, won't apply, or isn't actually on the record, the duplicate route is closed to you. That is when a bonded title, a hearing or a court order comes in, and why it's cheaper to sort the title out before you pay.

Inherited the car?

Neither route fits. Texas § 501.074 issues a new title on probate letters, a court order, or an affidavit naming the heirs when no estate administration is needed.

TITLE HELP

Compare duplicate-title rules at **carcheckervin.com/duplicate-car-title**, see the Texas process at **carcheckervin.com/lost-title-texas**, and read what you give up at **buying a car without a title**.

CHAPTER 9

BONDED TITLE VS SALVAGE TITLE

People mix these up because both make a title look different. They answer different questions. A bonded title is about *paperwork*: how ownership was proven. A salvage title is about the *vehicle*: damage or a total loss under the state's own definition.

	Bonded title	Salvage title
Question it answers	Is the ownership chain fully documented?	Was the vehicle badly damaged or declared a total loss?
Why it's issued	The owner lacked proper evidence of ownership and filed a bond	The vehicle met the state's salvage definition
Who it protects	Prior owners, lienholders and later buyers, through the bond	Buyers, by warning them about the vehicle's history
How long	A bond period: three years in TX, AZ, IA and WA	Brand history stays in NMVTIS records
Texas rule	§ 501.053	No bonded title for a salvage or nonrepairable vehicle (§ 501.053(f))

Can a vehicle be both?

In Texas, the statute bars the bond route for a salvage or nonrepairable motor vehicle, and the hearing is closed to those titles too (§ 501.052(f)); TxDMV also excludes junked vehicles. For a salvage vehicle, VTR-130-SOF requires a Rebuilt Vehicle Statement (VTR-61), which leads into the rebuilt-title process. Elsewhere, ask your agency.

Title types you'll meet

Title or brand	What it tells you
Clean (no brand)	No brand recorded by the state; it says nothing about how ownership was proven
Bonded	Issued on a surety bond because ownership papers were missing or defective
Salvage	Met the state's salvage definition; repair and road-use rules vary by state
Rebuilt / reconstructed	A former salvage vehicle repaired and retitled; names vary (Texas uses “Rebuilt Salvage”)
Nonrepairable / junk	Only for parts or scrap; never eligible for a Texas bonded title
Flood damage	Water damage recorded by a state
Not actual mileage	The odometer reading isn't the true mileage
Manufacturer's buyback	Repurchased by the manufacturer, often under a state lemon law

Check both questions

A bonded title can sit on a car with no damage history, and a clean-looking title can sit on a car with a brand in another state's records. The bond answers the ownership question; a **salvage title check** answers the damage one. See also **salvage vs rebuilt title** and **rebuilt title in Texas**.

CHAPTER 10

WHEN THE BOND PERIOD ENDS

"How long does a bonded title last?" has a precise answer only state by state, and the answer is about the *bond*, not the title. Here is what each law we read actually says happens at the end.

State	What the law says about the end of the period
Texas	"A bond under this section expires on the third anniversary of the date the bond became effective" (§ 501.053(d)). Nothing about a title notation.
Arizona	The bond and any deposit are returned at the end of three years, or earlier if the vehicle is no longer registered in Arizona and the title is surrendered, unless the department knows of a pending action on the bond (§ 28-2057(D)).
Iowa	The same three-year return, with the same early-return and pending-claim exceptions (§ 321.24(11)(b)).
Washington	At the end of the three-year period the owner must apply for a title, and "the new certificate of title will not include reference to the bond" (RCW 46.12.680(5)).
California	A deposit posted instead of a bond can be returned once the vehicle has been unregistered in California for at least three years and the current title is surrendered.

Will the title say "bonded"?

It depends on the state, and few say it outright. Washington's statute is the clearest: after the period, the new title won't mention the bond. Florida's title application, Form HSMV 82040, lists "bonded title" in its section for brands, usage and type. Texas law and TxDMV's page are silent on a notation, which is why the "branded bonded for three years" claim in Chapter 6 doesn't hold up.

If the notation matters, for resale or a loan, ask the agency that will print the title, and look at the actual document before you buy.

If someone claims the vehicle

During the period, a former owner or lienholder can sue on the bond for their loss, up to the bond amount (Texas § 501.053(c); Washington RCW 46.12.680(4)). Washington adds that if ownership is contested after you apply, a court judgment is required to settle it. Keep your evidence of purchase for at least the whole bond period.

Selling before the period is over

You can. Washington's rule spells it out: the seller releases interest and the new owner applies for a title and "complete[s] the time remaining" on the ownership-in-doubt period. The Texas, Arizona and Iowa bonds are written to protect later buyers as well as prior owners, so a buyer during the period is one of the people the bond covers. Give the buyer copies of the bond and the state's notice, and the bond's effective date.

FOR SELLERS

Buyers of a bonded-title vehicle will want proof it's otherwise clean. Run the VIN at **carcheckervin.com/vehicle-history-report** and hand them the $14.99 report, print-ready, with the bond paperwork.

CHAPTER 11

BUYING A CAR WITH A BONDED TITLE

Buying a car with a bonded title is buying a car with a legal, state-issued title. The extra risk is narrow but real: during the bond period, someone with an older claim could still come forward. Add that to the usual used-car checks and price it in.

Ask the seller for these

- [ ] A copy of the bond and its effective date
- [ ] The state's notice or approval (Texas: VTR-130-ND)
- [ ] The story: why a bonded title was needed
- [ ] Any VIN inspection report done for the application
- [ ] Whether anyone has made a claim on the bond
- [ ] Lien releases, if a loan ever appeared on the record
- [ ] The printed title itself, to read every remark

What protects you

In Texas, Arizona and Iowa the bond is written to indemnify "subsequent purchasers" and lenders, not just prior owners. If an undisclosed lien or a better claim surfaces during the period, you are one of the people who can recover on it, up to the bond amount, which is shared among all claimants.

Lenders and insurers

Policies on bonded titles are set by each lender and insurer. Ask yours before you sign, not after.

Six steps to buy safely

1. **Run the VIN.** NICB VINCheck for theft, then a full history report for brands, liens, mileage and auctions. A bonded title isn't a damage brand, so check brands separately.
2. **Match every VIN.** Dashboard, door-jamb label, title and bond must show the same 17 characters.
3. **Count the time left.** A bond that took effect two and a half years ago leaves months, not years, of exposure.
4. **Get an independent inspection.** Paperwork tells you nothing about brakes, frame or rust.
5. **Pay traceably,** get a dated bill of sale, and take the signed title at handover.
6. **Title it in your name promptly.** Texas's Form 130-U instructions say to file the title application within 30 days of the sale.

A seller who says "just get a bonded title"

If the seller has no title and suggests you sort it out with a bond, you're being asked to take on their paperwork problem, and possibly a lien or a theft record. The bonded route is for a buyer who was left without papers, not a plan for a sale. Ask the seller to get a duplicate title first.

BEFORE YOU MAKE AN OFFER

The bond answers who owns the car, not what happened to it. Run the VIN free at **carcheckervin.com/free-vin-check**; the $14.99 report adds title brands, NMVTIS title records, lien history, odometer readings and auction sales with photos.

CHAPTER 12

VIN CHECK BEFORE A BONDED TITLE

Texas runs the stolen file, NMVTIS brands and a recent-lien search before it sets your bond. A **VIN check before a bonded title** lets you see the same problems before you pay the seller, the state or a surety.

Check	Where	What it catches	Why it matters here
Stolen	NICB VINCheck, free, 5 searches per 24 hours	Stolen-not-recovered records from participating insurers (92.49% of U.S. earned premium)	TxDMV checks the stolen file before it sets a bond when the vehicle has no Texas record
Title brands	CarCheckerVIN report; NMVTIS providers	Salvage, junk, flood, rebuilt, not actual mileage, buyback	Salvage, nonrepairable and junked vehicles can't use the Texas bond route
Liens	CarCheckerVIN lien history; the state record	Loans recorded against the title	Texas: a lien under 10 years needs a release; Washington: a lien makes the bond mandatory
Odometer	CarCheckerVIN readings; NMVTIS last reading at titling	Readings that go backwards	With no title, you never got the seller's odometer statement
VIN match	You, at the vehicle	Swapped plates, altered labels	VTR-130-SOF makes you certify you physically inspected the VIN
Recalls	NHTSA, free, by VIN	Open safety recalls	Repairs are free at franchised dealers

NICB covers participating insurers only and says VINCheck is not a full history report. NHTSA's lookup may not show recalls over 15 years old or very new recalls not yet loaded.

CARCHECKERVIN

One report for the paperwork questions

- State title brands and NMVTIS title records
- Lien history and impound information
- Odometer readings and owner count
- Insurance total-loss records and auction sales with photos
- Open recalls, factory specs, market value
- Ready in under a minute; print-ready for your file

Free preview for any VIN at **carcheckervin.com/free-vin-check**; full report $14.99, or from $9 each in packs. CarCheckerVIN reports don't include theft records, so run NICB VINCheck for the stolen check.

The order that saves money

1. **Read the VIN off the vehicle** (dashboard and door jamb), never only from the ad or the bill of sale.
2. **Free checks first:** NICB VINCheck and the CarCheckerVIN preview. Any stolen hit ends it.
3. **Full report** on the vehicle you still want: brands, liens, odometer and NMVTIS title records.
4. **Only then** pay the seller, file with the state, and buy the bond.

RED FLAGS & WHAT TO DO ABOUT THEM

Most no-title vehicles are honest paperwork mix-ups. Some aren't. These signs mean slow down, or walk away, before a bond gets involved.

- [ ] **VIN problems:** a dash plate or door label that is loose, scratched, painted over or doesn't match the paperwork
- [ ] **Third-party paperwork:** a title or registration in someone else's name that the seller can't explain
- [ ] **"Just bond it":** a seller who suggests a bonded title as the plan
- [ ] **Hard to locate:** no fixed address, cash only, meeting in a parking lot
- [ ] **Recent loan:** a lien on the record that the seller says was "paid off" without a release
- [ ] **Brands:** salvage, junk or flood in any state's records
- [ ] **Mileage that doesn't add up** against service stickers or past readings
- [ ] **A price far under market** for a vehicle with no papers at all

If the check finds something

Finding	What it means and what to do
Stolen record	Stop. Don't buy, don't apply. Report it to local police; insurance-related fraud can also be reported to NICB.
Salvage, junk or nonrepairable	In Texas, the bond route and the hearing are closed. A repaired salvage vehicle goes through VTR-61 and the rebuilt process instead.
Lien under 10 years (Texas)	Get a release or letter of no interest from the lender; without one, TxDMV points to a court order.
Lien on record (Washington)	Washington's ownership-in-doubt route requires a bond when its record shows a lien.
Odometer inconsistency	Treat the mileage as unknown; price and inspect accordingly.
VIN mismatch	Walk away. Ask for a law-enforcement VIN inspection if you already own it.

No title also means no mileage statement

Federal rules put the seller's odometer disclosure on the title itself. In 2026 that applies to model years 2011 and newer; vehicles of model year 2010 or older, or 20 or more years old, are exempt. No title, no sworn reading. NHTSA estimates more than 450,000 vehicles are sold each year with false odometer readings. Under federal odometer law (49 U.S.C. Chapter 327), a buyer who proves intent to defraud can recover three times actual damages or $10,000, whichever is greater, plus attorney's fees.

If you already bought the car

Keep everything

The ad, messages, payment proof and the bill of sale are your evidence of ownership on any bonded-title application, and your evidence if the seller misled you.

Get help early

Report fraud to police and the state's motor vehicle agency. Lien fight? See **what is a lien on a car** and a lawyer.

CHAPTER 13

CARFAX BONDED TITLE VS OTHER REPORTS

People search "**Carfax bonded title**" to find out whether a report will flag one. The honest answer applies to every report: it can only show what a state recorded, and states treat bonded titles differently.

CARFAX · WIDELY QUOTED AT $44.99

Carfax

Carfax's best-known strength is service and maintenance records. Many dealers include a free Carfax with their listings, and AAA Premier members get one free report a year by phone (Classic and Plus members get a discount, varying by club). Its **Buyback Guarantee** pays when a report missed a DMV-issued title brand; it doesn't cover accidents, has deadlines, and caps the payout. Whether a state's bonded-title remark counts as a "title brand" under it is a question to put to Carfax in writing before you rely on it. Compare at **carcheckervin.com/carfax-title-check**.

CARCHECKERVIN.COM · $14.99

CarCheckerVIN

A free preview for any VIN, then a full report with state title brands, NMVTIS title records, lien history, odometer readings, owner count, insurance total-loss records and auction sales with photos. A 3-pack ($35.99) costs less than one Carfax: **carcheckervin.com/vehicle-history-report**.

U.S. DOJ · NMVTIS

NMVTIS reports

The National Motor Vehicle Title Information System shows the current title state and brand, brand history, the last odometer reading at titling, and junk, salvage and total-loss records. Approved providers are listed at vehiclehistory.bja.ojp.gov. The Justice Department says consumers can't get NMVTIS reports from Carfax, DMVDesk or Experian, which sell them to dealers only.

For a bonded-title vehicle, side by side

	CarCheckerVIN	Carfax	NICB VINCheck
Price	$14.99; preview free	~$44.99 (widely quoted)	Free
State title brands	✓	✓	Insurer salvage only
NMVTIS title records	✓	Not to consumers (DOJ)	–
Lien records	✓	Ask Carfax	–
Service records	✓	Its strength	–
Stolen check	– (use NICB)	Ask Carfax	✓

Many buyers screen with a cheaper report first and add a Carfax only for the final car if service history matters. See **how much is a Carfax report**, **how to get a free Carfax report** and **alternatives to Carfax**.

REFERENCE

BONDED TITLE GLOSSARY

Aggregate liability
The total a surety can pay all claimants together; capped at the bond amount in Texas, Arizona and Iowa.

Assessor-collector
The Texas county tax official who issues titles and holds no-title hearings under § 501.052.

Bill of sale
A dated record of a sale and price; not a title.

Bond alternative
A cash or security deposit posted instead of a surety bond (California REG 5059; Arizona and Iowa cash deposits).

Bonded title
A certificate of title issued on a surety bond when ownership papers are missing or defective.

Certified copy
Texas's replacement title (Form VTR-34) for the owner or lienholder of record.

Diligent effort
California's proof that you tried to reach the last owner: a certified letter returned unclaimed.

Evidence of ownership
Documents showing how you got the vehicle: title, bill of sale, invoice, canceled check.

Indemnify
To compensate someone for a loss; what a title bond promises prior owners, lienholders and later buyers.

Letter of no interest
A lienholder's statement that it claims nothing on the vehicle.

Lien / lienholder
A lender's recorded claim on a vehicle until a loan is paid, and the lender holding it.

NMVTIS
National Motor Vehicle Title Information System, run by the U.S. Department of Justice.

Nonrepairable vehicle
A vehicle fit only for parts or scrap; barred from Texas bonded titles.

Notice of Determination
Texas Form VTR-130-ND, stating the bond amount you must buy.

Obligee
The party a bond runs to: the state, for the benefit of anyone harmed.

Ownership in doubt
Washington's name for a vehicle without satisfactory ownership evidence.

Penal sum
The maximum a surety is liable for under a bond; the bond amount.

Premium
What the applicant pays the surety to issue the bond; set by the surety.

Principal
The person who obtains the bond: the title applicant.

Regional Service Center
A TxDMV office that reviews VTR-130-SOF and sets the bond.

Release of lien
A lender's signed statement that its lien is satisfied.

Salvage vehicle
A damaged or total-loss vehicle under the state's definition; barred from Texas bonded titles.

SPV
Standard Presumptive Value: TxDMV's first source for a vehicle's value.

Surety
The licensed company that backs a bond and pays valid claims.

Title brand
A state's permanent label for a vehicle's history, such as salvage or flood.

VIN inspection
A physical check that the VIN matches the paperwork (Texas VTR-68-A; Washington State Patrol).

Forms in this guide, at a glance

TX VTR-130-SOF · TX VTR-130-ND · TX VTR-130-SB · TX VTR-68-A · TX VTR-125 · TX VTR-61 · TX 130-U · TX VTR-34 · CA REG 5057 · CA REG 256 · CA REG 5059 · FL HSMV 82040

ANSWERS

BONDED TITLE FAQ

What is a bonded title?

A certificate of title a state issues on a surety bond when you own a vehicle but lack proper ownership papers. The bond pays anyone with a better claim.

How do I get a bonded title?

Check the VIN, gather your evidence, apply to your state, let it value the vehicle, buy the bond for that amount, then file for the title. Texas starts with Form VTR-130-SOF and $15.

How much does a bonded title cost?

The state's fee, the surety's premium, and the usual title, tax and registration charges. There's no national price; the premium is set by the surety.

How much is a bonded title in Texas?

$15 to TxDMV plus a bond of 1.5 times the vehicle's value; a $12,000 vehicle needs an $18,000 bond, and you pay the surety's premium on it.

How long does a bonded title last?

The bond, not the title, has the clock: three years in Texas, Arizona, Iowa and Washington under their laws.

Is a bonded title bad?

No. It is a legal title and not a damage brand. The extra risk is a claim during the bond period.

Do I need a VIN check before a bonded title?

You should. A stolen record, brand or recent lien can end the application after you've paid. Start free at carcheckervin.com.

Does Carfax show a bonded title?

Any report shows only what a state recorded. Florida's title form has a “bonded title” box; Washington's later title drops the bond.

Who sells a surety bond for a car title?

A surety licensed in your state. TxDMV points to auto insurance agencies and agencies licensed to sell vehicle surety bonds.

Bonded title vs salvage title?

Bonded is about missing ownership papers; salvage is about damage or a total loss. Texas won't issue a bonded title for a salvage vehicle.

What is a lost title bond?

A bond seller's name for a certificate-of-title bond. If you're the owner on record, order a duplicate instead; Texas charges $2 by mail.

Which states offer bonded titles?

Not all. We verified Texas, Arizona, California, Iowa and Washington; ask your own DMV, since online lists disagree.

Can I get a bonded title with a lien on the car?

In Texas only if the lien is at least 10 years old or you have a release. In Washington a lien makes the bond mandatory.

Can I get a bonded title for an out-of-state car?

In Texas, yes, if you're a resident; a car with no Texas record needs a VTR-68-A VIN inspection.

Can I sell a car with a bonded title?

Yes. Washington lets the buyer finish the remaining period; Texas, Arizona and Iowa bonds also protect later buyers.

Does a bonded title become a regular title?

In Washington, the new title after three years won't mention the bond. Texas law is silent; ask your county.

Is the surety bond the same as insurance?

No. It doesn't cover your car or you; it compensates others harmed by the title.

Can I get a bonded title without the car?

Not in Texas: § 501.053 requires the vehicle to be in your possession, and TxDMV repeats it.

BEFORE YOU APPLY

Check the VIN before the bond.

Free preview for any VIN. Full report $14.99: title brands, NMVTIS title records, liens and odometer readings.

carcheckervin.com/bonded-title →

Scan for the bonded title guide

Sources

- Texas Transportation Code §§ 501.052, 501.053, 501.074 (statutes.capitol.texas.gov)
- TxDMV, "Bought a Vehicle Without a Title?" (txdmv.gov)
- TxDMV Form VTR-130-SOF, Rev 11/24; Form VTR-34 (txdmv.gov)
- Arizona Revised Statutes §§ 28-2057, 28-2154 (azleg.gov)
- California DMV, Vehicle Industry Registration Procedures Manual, ch. 23 (dmv.ca.gov)
- Iowa Code § 321.24 (2026) (legis.iowa.gov)
- RCW 46.12.680; WAC 308-56A-210 (app.leg.wa.gov)
- Florida Form HSMV 82040, as published by county tax collectors
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- NICB VINCheck (nicb.org/vincheck); NHTSA recalls (nhtsa.gov)
- U.S. DOJ / BJA, NMVTIS (vehiclehistory.bja.ojp.gov)
- 49 CFR Part 580; 49 U.S.C. Chapter 327 (odometer law)
- Carfax price: independent pricing listings, 2026
- CarCheckerVIN prices: carcheckervin.com/pricing, Nov 2026

How we made this guide: written by CarCheckerVIN with AI assistance, from the public sources listed above; figures, prices and links checked November 2026.

More free tools at carcheckervin.com

Free VIN check
Bonded title Texas
Car title check
Salvage title check
Duplicate car title
NMVTIS VIN check
License plate lookup
Carfax title check
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