SALVAGE TITLE CHECK

How to run a **salvage title check** by VIN, read salvage, rebuilt, junk and flood title brands, run a **flood car check** after a hurricane, compare state total-loss rules and the Carfax flood check, and decide whether a rebuilt car is worth buying.

Free	51	$14.99
salvage title preview for any VIN at carcheckervin.com	states & jurisdictions feed the federal NMVTIS title system	full report with title brands & NMVTIS records

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ABOUT THIS SALVAGE TITLE CHECK GUIDE

A **salvage title check** tells you whether a vehicle was ever written off by an insurer, branded salvage, rebuilt, junk or flood by a state, or sold through a salvage auction. This guide explains each of those records, where it comes from, and how to check it by VIN before you hand over any money.

It is published by **CarCheckerVIN (carcheckervin.com)**, which runs a free VIN lookup with a free history preview and sells full vehicle history reports. Federal definitions in this guide come from the NMVTIS regulations (28 CFR Part 25) and the U.S. Department of Justice; state rules come from each state's statutes and motor vehicle agency, and every state rule is named with its state and section. Title law is set state by state, so a rule that holds in Texas may not hold in Ohio. When this guide states a rule, it names the state.

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FREE SALVAGE TITLE CHECK

Check a VIN while you read

Enter any 17-character VIN at **carcheckervin.com/salvage-title-check** for a free preview of the records on file: title brands, insurance total-loss records, auction sales and odometer readings. No card, no sign-up. The full vehicle history report is $14.99.

How to use this guide

Buying a used car

Read Chapters 1, 6 and 7, then run a salvage title check on every car on your shortlist before you inspect it.

Rebuilt or auction car

Chapters 4, 5 and 11 cover rebuilt inspections, junk brands, insurance, financing and resale.

After a flood

Chapter 8 is the flood car check: the records, the physical signs and the state flood brands.

BUYER'S SHORTCUT

WHERE TO RUN A SALVAGE TITLE CHECK & WHERE TO BUY THE REPORT

Some salvage records are free to search and some cost money. Here is where to look for each, so you never pay twice for a record or trust a free search to show what it can't.

OUR PICK

CarCheckerVIN · www.carcheckervin.com

- **Free salvage title preview** for any VIN, with 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: salvage, junk, rebuilt, flood, lemon buyback
- NMVTIS title records and insurance total-loss records
- Auction sales with photos, odometer readings and owner count
- Lien and impound records, open recalls and market value

Run a salvage title check at carcheckervin.com/salvage-title-check →

Salvage title check options compared

Where	Cost	What it covers for salvage and flood
CarCheckerVIN	Free preview; report $14.99	Title brands, NMVTIS title records, insurance total-loss records, auction sales with photos, odometer and liens
NICB VINCheck	Free; 5 searches per 24 hours	Salvage and flood total losses and stolen-not-recovered records from participating insurers; not a full history report
NMVTIS report (approved provider)	DOJ: "expect to pay up to $4"	Current title state and brand, brand history, last odometer reading at titling, total-loss, junk and salvage records. Title data only
Carfax	Widely quoted at $44.99	Title brands plus deep service records; Buyback Guarantee if a report missed a DMV-issued title brand
The paper title	Free to look at	The brand the current state printed, in that state's own words; not the brands other states applied

How to choose a salvage title check

- ☐ **Every state, not just one.** A brand can be applied in one state and the car retitled in another; look for brand *history*.
- ☐ **Total losses without a brand.** An insurer can write a car off without the state ever printing a brand.
- ☐ **Salvage auction sales,** which record the car at its worst, often with photos.
- ☐ **A free preview first.** Screen every car free; pay only for the cars you might buy.
- ☐ **A price you'll pay per car.** Three reports at $14.99 cost about what one costs elsewhere.
- ☐ **The title and an inspection.** No database replaces reading the title and a mechanic's look.

CHAPTER 1

WHAT IS A SALVAGE TITLE?

A **salvage title** is a title or certificate a state issues when a vehicle is damaged so badly, or written off by an insurer, that it stops being treated as an ordinary road car. It's the first record a **salvage title check** looks for.

The federal definition

The rules behind the National Motor Vehicle Title Information System (NMVTIS) define a **salvage automobile** as one damaged by collision, fire, flood, accident, trespass or another event so that its salvage value plus the cost of repair for legal road use would exceed its fair market value just before the damage (28 CFR 25.52). It also covers any car that is a total loss under state law or designated a total loss by an insurer, *whether or not the insurer takes ownership*.

A **junk automobile** can't operate on public roads and has no value except as parts or scrap. Salvage might come back; junk is the end of the line.

What a “branded title” is

The Department of Justice describes brands as labels state titling agencies apply to a vehicle's status, such as “junk,” “salvage” and “flood”. A **branded title** is any title carrying one. NMVTIS keeps the history of brands applied by any state, so a brand can still be found after the car moves.

Title status	What it means	Road use
Clean	No brand recorded on the title	Normal registration
Salvage	Total loss or damage past the state's line	Usually not registrable until rebuilt; state law decides
Rebuilt	Repaired and through the state's process (also reconstructed, prior salvage)	Registrable; the brand stays
Junk / nonrepairable	Parts or scrap only	In states such as California and Michigan, never retitled for the road
Flood / water	Water-damage brand, defined by each state	Depends on the state and any rebuild

Why it matters to you

Money

DOJ warns that without the brand history a buyer may pay more than a vehicle's true value. Branded cars are also harder to insure fully, finance and resell (Chapter 11).

Safety

DOJ's other warning: a vehicle that “has not been adequately repaired and is not safe to drive.” A salvage history is a reason to inspect the repair, not the paint.

What a salvage title check really covers

Three record types: **title brands** from any state, **insurance total-loss**, junk and salvage records, and **salvage auction sales**. CarCheckerVIN's report covers all three. Short primer: **what does a salvage title mean**.

CHAPTER 2

HOW A CAR BECOMES SALVAGE: THE INSURANCE TOTAL LOSS

Most salvage titles begin with an insurance claim. Knowing the path a **total loss vehicle** takes tells you which records it should have left behind, and where the trail can go cold.

1. **Damage.** A crash, flood, fire, hail storm or theft. Nothing is recorded yet.
2. **Claim and estimate.** The owner files a claim and an adjuster prices the repair against the car's pre-damage value.
3. **Total loss decision.** The insurer declares the car a total loss when repair crosses the state's line or the insurer's own formula (next page).
4. **Settlement and title.** The insurer usually pays the owner and takes the car. Some states let the owner keep it: Delaware, for example, makes the owner get a salvage certificate before the settlement is paid (21 Del. C. § 2512(b)).
5. **Reporting.** Insurers must report to NMVTIS, monthly, the total losses they take possession of, for the current model year or any of the four prior model years (28 CFR 25.55(a)). The state issues the salvage title.
6. **Salvage auction.** Most write-offs are sold through salvage pools and auctions. In federal terms those count as salvage yards, and they must report the salvage and junk vehicles they obtain (28 CFR 25.56).
7. **Rebuilt or dismantled.** A buyer repairs the car and applies for a rebuilt title, or it is parted out and scrapped.

The federal “total loss” formula

The NMVTIS rules define a total loss as one where the cost of repair, plus projected supplements, projected diminished resale value and rental reimbursement, exceeds the pre-accident value minus what the wreck would fetch as salvage (28 CFR 25.52). In plain terms: if fixing the car costs more than the insurer would net by paying out and selling the wreck, it's totaled.

Four ways states draw the line

- **A percentage.** Repair over a set share of value: 65% in Nevada, 75% in New York, 80% in Minnesota.
- **The whole value.** Repair has to exceed the car's value, as in Colorado and Texas.
- **Judgment.** No number: the owner or insurer decides repair is uneconomical, as in California and Georgia.
- **A formula.** Virginia applies a total-loss formula to cars the insurer did not acquire.

The age gap: older cars can be totaled without a brand

The federal insurer-reporting duty covers only the current and four prior model years. Some states narrow branding by age too: Indiana requires a salvage title only for vehicles from the last seven model years (Ind. Code 9-22-3-3), Wisconsin's 70% line applies to vehicles less than 7 years old, and Kansas's 75% test reaches “late model” vehicles. On an older car, check NICB and auction records as well as the title.

TOTAL-LOSS THRESHOLDS BY STATE

The same repair bill can brand a car in one state and leave it clean in the next. These are the lines as written in each state's law; most states add other triggers, such as any insurer payout or flood damage.

State	When a damaged vehicle becomes salvage	Law
Oklahoma	Repair for safe operation exceeds 60% of fair market value	47 O.S. §§ 1105, 1111
Nevada	Repair is 65% or more of fair market value	NRS 487.790(1)(b)
Arkansas	Water-damaged, or damage of 70% or more of average retail value	Ark. Code § 27-14-2301(6)
Iowa	Repair exceeds 70% of fair market value	Iowa Code § 321.52(4)(e)
Indiana	70% line, insurer settlement or flood; only vehicles from the last 7 model years	Ind. Code 9-22-3-3
Wisconsin	Repair exceeds 70% of fair market value; vehicles under 7 years old	Wis. Stat. § 340.01(55g)
Alabama	Damage of 75% or more of retail value from a recognized value guide	Ala. Code § 32-8-87(d)
Kentucky	Repair exceeds 75% of retail value (airbag reinstall excluded)	KRS 186A.520(1)(a)
Louisiana	Damage of 75% or more of NADA market value	La. R.S. 32:702(14)
Maryland	Repair exceeds 75% of fair market value, or acquired by an insurer in a claim settlement	Md. Transp. § 11-152(a)
Michigan	75% to under 91% of actual cash value: salvage; 91% or more: scrap	MCL 257.217c
New York	Repair exceeds 75% of retail value	15 NYCRR § 20.20(c)
North Carolina	75% of NADA fair retail value, whether or not an insurer totals it	G.S. 20-4.01; 20-71.3(h)
South Carolina	Repair equals or exceeds 75% of fair market value	S.C. Code § 56-19-480(G)
Tennessee	Repair exceeds 75% of retail value	Tenn. Code § 55-3-201(11)(A)
Minnesota	Insurer declares or pays a total loss, or repair exceeds 80% of value	Minn. Stat. § 168A.01 subd. 17b
Missouri	80% line, measured against retail value	RSMo 301.010(55)
Oregon	Insurer total loss; 80% line applies to uninsured damage	ORS 801.527
Florida	Insurer pays a total loss; uninsured: repair is 80% or more of replacement cost	Fla. Stat. § 319.30(3)(a)
New Jersey	Repair equals or exceeds fair market value (vehicles 8 model years old or newer)	N.J.A.C. 13:21-22.3
Colorado	Repair exceeds retail value; flood damage brands outright	C.R.S. 42-6-102(17)
Texas	Repair exceeds actual cash value and a major component part is damaged or missing	Tex. Transp. Code § 501.091
Utah	Repair exceeds fair market value, or declared salvage by an insurer	Utah Code § 41-1a-1001(8)
California	No percentage: owner or insurer considers it uneconomical to repair	Cal. Veh. Code § 544
Georgia	No percentage; three separate tests	O.C.G.A. § 40-3-2(11)
Washington	No percentage; title surrendered after a total loss	RCW 46.04.514
Virginia	Late-model car acquired by an insurer, or the total-loss formula	Va. Code § 46.2-1600

What this means when you're buying

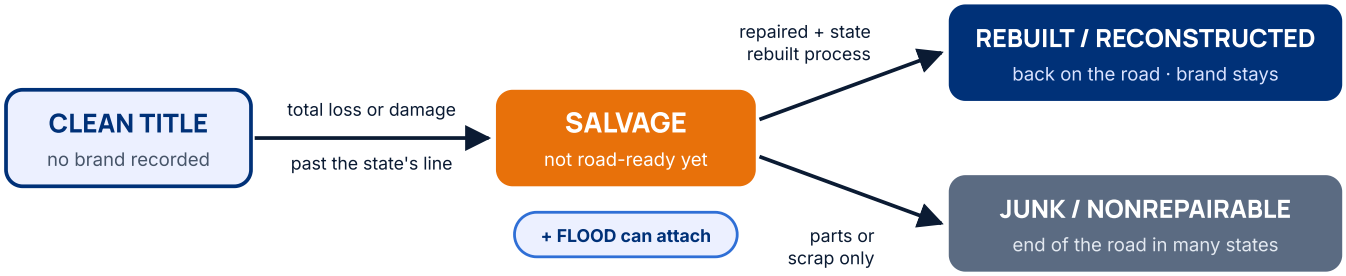
A brand tells you an insurer or a state drew a line, not how badly the car was hurt. A car totaled under California's judgment test may have had less damage than one that stayed clean under Colorado's whole-value line. Auction photos and the repair file tell you the rest.

Read from each state's statute or regulation and summarized; definitions of "value" differ (retail, NADA, actual cash value). Many states also brand on insurer payment alone. State pages: **Texas**, **California**, **Florida**, **New York**, **Louisiana**.

CHAPTER 3

TITLE BRANDS EXPLAINED: SALVAGE, REBUILT, JUNK, FLOOD

Every state uses the same basic ladder, but each prints its own words on it. Knowing the local vocabulary stops you from missing a brand that's written in a way you didn't expect.



Brand family	What states print (examples, by state)
Salvage	"Salvage" in most states; "Salvaged" (California); "Salvage Rebuildable" (Florida); "Certificate of Salvage" (Pennsylvania); Salvage Certificate MV-907A (New York); "TOTALED" (Oregon)
Rebuilt	"Rebuilt" (Alabama, Florida, Georgia, Illinois, Nevada, Oklahoma, Virginia); "Rebuilt Salvage" (Michigan, Ohio, Texas, Idaho); "REBUILT SALVAGE: NY" (New York); "Reconstructed" (Louisiana, Pennsylvania, Oregon, West Virginia); "Prior salvage" (Minnesota, Missouri); "Previously salvaged" (Nebraska); "Restored Salvage" (Arizona); "Salvage Rebuilt" (South Carolina); "Rebuilt from Salvage" (Colorado); "REBUILT-IA" (Iowa); "WA REBUILT" (Washington)
Junk / nonrepairable	"Nonrepairable" (California, Texas, Arizona, Kansas, Tennessee, Utah, Virginia); junking certificate (Iowa, Minnesota, Missouri, Illinois); Certificate of Destruction (Florida, Louisiana); scrap certificate (Michigan); "FOR DESTRUCTION" (Ohio); "Parts only" (Arkansas, Rhode Island); "Junk" (South Carolina, Vermont, Montana)
Flood / water	"Flood vehicle" (Alabama); "Rebuildable Flood" (Florida); "Water-Damaged" (Kentucky); "Water/Flood Damage Vehicle" (North Carolina); "Flood Damage" (Mississippi); "Salvage Flood" (South Carolina)
Other brands	"Lemon Law Buyback" (California); "Salvage Theft" (Florida); "Recovered Theft" (Oklahoma); "Hail-Damaged" (Kentucky); "PREV TAXI" (Delaware)

California never prints "rebuilt"

A repaired California write-off still carries the brand "Salvaged". Look in the red **VEHICLE HISTORY** box near the upper right of the title; that box is where California puts its brands. Searching for "rebuilt" on a California title finds nothing.

Colorado prints only the newest brand

When a car has several brands, Colorado puts the most recent on the title plus the notice "other brands exist" (C.R.S. 42-6-107(1)(a)(III)). Those four words are your cue to pull the full brand history.

Brand names, decal rules and colors differ, so read every word on the title. Michigan, for example, prints salvage, rebuilt, scrap and flood titles in a different color from ordinary titles (MCL 257.222(7)). For a plain-English primer on each brand, see **title search by VIN**.

CHAPTER 4

SALVAGE TITLE VS REBUILT TITLE

Salvage title vs rebuilt title is a before-and-after question. A salvage title says the car was written off; a **rebuilt title** says someone repaired it and satisfied the state's process. Neither says the repair was good.

	Salvage title	Rebuilt title
What it records	Total loss, or damage past the state's line	Repaired and through the state's rebuilt process
Drive and register?	Generally not until rebuilt; Alabama bars driving a car on a salvage certificate	Yes, once registered
Who can buy it?	Some states limit buyers: in Nevada, a salvage vehicle may be sold only to a salvage pool, auction, rebuilder, wrecker or dealer	Anyone, with the brand disclosed
Insurance	No road use to insure until it's registrable	Varies by insurer; ask before you buy (Chapter 11b)
Financing	Lender policies vary; expect cash	Lender policies vary; ask the lender first
Does the brand go away?	It is replaced by the rebuilt brand	Generally no. New York: it "will remain on the title for as long as the vehicle exists"

How a salvage title becomes a rebuilt title

1. **Repair it and document every major part.** Alabama requires notarized bills of sale for major component parts listing the donor vehicle's VIN (Ala. Code § 32-8-87(k)(2)). Texas requires the application to describe each major part and name the person it came from (Tex. Transp. Code § 501.100(a)).
2. **Apply and pay the fees.** State fees run from $15 in South Carolina to $200 or more in New York (next page).
3. **Pass the inspection, where there is one.** In most states that check is about stolen parts and VINs, not safety. Texas and South Carolina don't physically inspect the car at all.
4. **Receive the branded title**, and sometimes a physical marker too. Alabama issues a rebuilt decal that must stay on the car (§ 32-8-87(o)); North Carolina inserts a doorjamb marker reading "TOTAL LOSS CLAIM VEHICLE" (G.S. 20-71.3(a1)(2)).

Some cars can never be rebuilt

In New Mexico, once a title is branded "SALVAGE", every later title must carry it; there is no rebuilt title that replaces it. In Michigan, damage of 91% or more gets a scrap certificate and no title is ever issued again (MCL 257.217c(7)).

Brands that follow the car

Alabama requires the word "rebuilt" on the title (§ 32-8-87(n)). Minnesota records "prior salvage" on every title after the first. Expect the rebuilt brand to outlive your ownership.

Side by side: **carcheckervin.com/salvage-title-vs-rebuilt-title**. Step by step: **how to get a rebuilt title**.

REBUILT INSPECTIONS BY STATE: WHAT THEY CHECK

Many buyers assume a rebuilt title means an inspector signed off on the repair. In most states covered here it doesn't: the inspection is there to catch stolen parts and altered VINs.

No inspection at all

Texas: the county tax office reviews paperwork; no one from the state looks at the car. **South Carolina:** 2021 Act No. 27 deleted the power to require an inspection.

Theft check, not safety

New York and **Minnesota** say their exam is not a safety inspection. **Florida** checks the identity of the car and its major parts. **Alabama's** certification "shall not attest to the roadworthiness" of the car.

Safety as well

California: CHP or DMV identity check plus a safety systems inspection at a BAR-licensed station. **Colorado** retitles only roadworthy cars. **Nevada:** garage safety inspection plus a DMV check.

Who inspects, and the state fee

State	Inspected by	State fee (private stations, smog and registration extra)
Alabama	Department of Revenue agents	$90 ($75 application + $15 title), § 32-8-87(l)
Arizona	ADOT Enforcement and Compliance Division	$50 level three inspection + $4 title
California	CHP or DMV, plus a BAR-licensed station	$50 inspection fee (Veh. Code § 9255.2) + station charges
Colorado	State Patrol or certified VIN inspector	$55 from 1 July 2026 (statute: $50, adjusted yearly)
Florida	FLHSMV office or private PRVIP facility	$40 first exam (§ 319.32(1)); private facilities may add fees
Georgia	DOR Salvage Unit or approved private inspector	$100 per initial inspection (O.C.G.A. § 40-3-37(b)(1))
Illinois	Secretary of State Police	$94 (625 ILCS 5/3-305)
Michigan	Certified salvage vehicle inspector	Set locally, capped at $100 (MCL 257.217c(26))
Minnesota	Driver and Vehicle Services Inspection Unit	$35 by statute; $58.50 at the counter with title fees
New Jersey	New Jersey Motor Vehicle Commission	$200 for a car, $100 for a motorcycle
New York	DMV Auto Theft and Salvage Unit	$150 exam (VTL § 430(1)); $200–$205 with the title fee
Ohio	State Highway Patrol	$50 (R.C. 4505.11(E))
Texas	No inspection; county tax assessor-collector	$65 rebuilt salvage fee + $28 or $33 title fee (§ 501.100)
Virginia	Safety inspection station, then a DMV Special Agent	Up to $125 (Va. Code § 46.2-1605(B)(1))
Washington	State Patrol VIN Program	$65 (RCW 46.17.130)

THE TAKEAWAY

A rebuilt title proves paperwork, not workmanship. Have an independent shop check the frame, airbags, alignment and electrics, and run the VIN at **carcheckervin.com/salvage-title-check** for the pre-repair auction photos.

CHAPTER 5

JUNK TITLE & NONREPAIRABLE VEHICLES

A **junk title** (also called nonrepairable, parts only, scrap or certificate of destruction) is the brand for a vehicle that should never drive again. In many states it is permanent by law, which makes a junk record on a car that's for sale the most serious result a salvage title check can return.

Junk vs salvage

Under the federal NMVTIS rules, a junk automobile can't operate on public roads and has no value except as parts or scrap (28 CFR 25.52). A salvage car may be rebuilt; a junk car is meant to be dismantled, crushed or recycled. States use different words, but the idea is the same: the title stops being a road title.

Where a junk brand is permanent

State	Rule
California	A nonrepairable vehicle certificate ends the car's titling for road use (Veh. Code § 431).
Texas	Nonrepairable titles issued after September 1, 2003 cannot be rebuilt (TxDMV Salvage and Nonrepairable Manual).
Michigan	Damage of 91% or more of actual cash value gets a scrap certificate; “a certificate of title must not again be issued” (MCL 257.217c(7)).
Alabama	Another state's junk, parts-only or nonrebuildable paper is refused, and no title may issue for a vehicle whose frame or most major parts came from a junk vehicle (§ 32-8-87(j)(3)–(4)).
Alabama	An untitled car worth $1,000 or less and at least 12 model years old can go to a recycler on a sworn statement that it “shall never be titled again” (§ 32-8-87(s)(2)).

Why junk VINs get stolen

A junk car's paperwork can be worth more than its metal. The Department of Justice says it is concerned that a significant number of junk and salvage cars bought from salvage pools have their VINs or titles used to create cloned vehicles, or to make stolen vehicles look legitimate. That's why a junk record on a car that is running, registered and for sale is a reason to stop, not to negotiate.

Running a junk title check

Junk and salvage yards, auto recyclers and salvage auctions must report the junk and salvage vehicles they obtain to NMVTIS every month (28 CFR 25.56), which is how junk records reach a history report even when no state brand follows. DOJ lists exceptions, including yards that handle fewer than five such vehicles a year.

Stop signs on a junk title check

- A junk, scrap, parts-only or certificate-of-destruction record, followed later by a clean title in any state
- A junk-yard or recycler report on a car the seller says was never damaged
- A VIN plate, door label or title that doesn't match the VIN on the dashboard

Learn how each state names the brand at **carcheckervin.com/junk-title**, and check any VIN for junk, salvage and nonrepairable records with the free preview at **carcheckervin.com/salvage-title-check**.

CHAPTER 6

HOW TO RUN A SALVAGE TITLE CHECK BY VIN

A thorough **salvage title check** takes about ten minutes and costs between nothing and $14.99. Do it before you drive out to see the car, and again before you pay.

1. **Get the VIN from the car, not the ad.** Read it through the windshield at the lower driver's-side corner of the dashboard and on the driver's door-jamb label. All 17 characters; there is no I, O or Q in a VIN. Ask the seller for a photo of the title showing the same number.
2. **Run the free screens.** Enter the VIN at **carcheckervin.com/salvage-title-check** for a free preview of the records on file, and at NICB VINCheck (nicb.org/vincheck) for insurer-reported salvage, flood and theft records. NICB allows five searches per 24 hours.
3. **Buy the full report on a serious candidate.** CarCheckerVIN's $14.99 report lists title brands, NMVTIS title records, insurance total-loss records, auction sales with photos, odometer readings, owners and liens, ready in under a minute.
4. **Read the physical title.** Look for the brand in that state's wording (Chapter 3), the issue date and the state. In California, read the red VEHICLE HISTORY box. In Colorado, look for “other brands exist”.
5. **Compare everything.** The VIN on the dash, the door label and the title must match. Dates, states and mileage in the report should tell one consistent story.
6. **Inspect the car.** DOJ and the FTC both say a vehicle history report is not a substitute for an independent inspection. A mechanic can find repairs that no database recorded.

Where to find the VIN

Location	Why it matters for a salvage title check
Dashboard, through the windshield	The number most databases are searched by
Driver's door-jamb label	Doors get replaced on rebuilt cars; a missing or mismatched label is a question to ask
Title and registration	Must match the car exactly; a typo can hide or misattach a record
Insurance card and service records	A quick cross-check when the seller is the long-time owner

A clean result means…

…no brand, total loss or salvage sale was *reported*. It does not prove the car was never damaged: uninsured damage and private repairs create no title record.

Don’t run it on a typo

One wrong character can return another car's clean history. If the year, make or model in the result doesn't match the car in front of you, recheck the VIN first.

Check by license plate instead at **carcheckervin.com/vin-lookup** if you only have the plate; the plate search finds the VIN first.

CHAPTER 6 CONT.

NMVTIS, NICB & HISTORY REPORTS: WHAT EACH SHOWS

Three kinds of source sit behind almost every salvage title check: the federal title system, the insurers' crime bureau, and commercial history reports that combine those with other data.

Source	Who runs it & cost	Salvage records it holds	What it can miss
NMVTIS	U.S. DOJ (Bureau of Justice Assistance), through approved providers; DOJ says up to $4 a report	Current title state and brand, brand history from any state, last odometer at titling, total-loss, junk and salvage records	Repair history; damage never totaled or branded; some commercial vehicles
NICB VINCheck	National Insurance Crime Bureau; free, 5 searches per 24 hours	Salvage and flood total losses and stolen-not-recovered records from participating insurers (92.49% of earned U.S. premium)	Cars that weren't insured when damaged; it is not a full history report
History report	Commercial; CarCheckerVIN $14.99	Title brands and NMVTIS records plus total-loss records, auction sales with photos, odometer, liens	Anything never reported to any source

How big NMVTIS is



NMVTIS FY2024 Annual Report (U.S. DOJ). DOJ's participation map now lists 51 states and jurisdictions (including D.C.) and says 100% of U.S. DMV data is represented (2026).

What DOJ says NMVTIS doesn't hold

- Detailed repair history: it is a title and brand system.
- Significant damage, if the car was never declared a total loss by an insurer or branded by a state.
- Commercial vehicles that aren't in a state's primary title database.

And DOJ's own disclaimer: a vehicle history report is not a substitute for an independent vehicle inspection.

Who sells NMVTIS reports

DOJ lists approved NMVTIS data providers at vehiclehistory.bja.ojp.gov; examples include VinAudit, ClearVin, EpicVin, GoodCar, Bumper and carVertical. DOJ also states that consumers cannot receive NMVTIS reports from Carfax, DMVDesk or Experian, which provide that information only to dealers.

CarCheckerVIN's report includes NMVTIS title records alongside its other data. More at **carcheckervin.com/nmvtis-vin-check**.

Use them together

NMVTIS is strongest on brands, NICB on insurer total losses, and a full report on context: when, where, which auction, what mileage. A record that shows up in one and not another isn't a contradiction; it's a lead.

CHAPTER 7

READING THE RESULTS OF A SALVAGE TITLE CHECK

A salvage title check rarely returns a simple yes or no. Here is what each kind of record means, and what to do next.

You see…	It usually means…	Next step
Salvage brand, with state and date	The car crossed that state's total-loss line or was written off	Find out what happened and whether it was rebuilt; read the title
Rebuilt brand	Repaired and through the state's process, which may not include a safety check	Ask for the rebuild file; get an independent inspection
Insurance total-loss record, no brand	An insurer wrote it off but no brand followed, which can happen where state rules didn't require one	Ask why; treat it like a salvage car until you know
Salvage auction sale	The car passed through a salvage pool or auction, often with damage photos	Study the photos: front, rear, flood line, airbags
Junk or recycler record	A yard reported it as junk or salvage	Stop if it now has a clean title (Chapter 5)
Flood or water brand	Water damage under that state's definition	Electrical inspection is essential (Chapter 8)
Brand, then a clean title elsewhere	Possible title washing, or a state that drops or merges brands	Compare dates and states (Chapter 9)
Mileage lower than an earlier reading	A clerical error or a rollback	Ask for documents; NHTSA says more than 450,000 vehicles a year are sold with false odometer readings
Lien or impound record	A loan or tow history, sometimes after a crash	Get a lien release before paying

Red flags that matter more than the brand

- The total loss is recent and the car is already for sale with fresh paint
- Auction photos show airbags deployed but the seller says “minor damage”
- The car was totaled in one state and retitled in another within months
- The asking price looks like a clean-title price
- The seller won't let you take it for an independent inspection
- The title shown is a photocopy, or the seller isn't the name on the title

Questions to ask the seller

1. What happened, when, and where was it repaired?
2. Can I see the repair invoices and parts receipts?
3. Do you have photos from before and during the repair?
4. Which inspection did it pass, and can I see the certificate?
5. Has it ever been in a flood, even partly?
6. Can my mechanic inspect it before I pay?

SEE THE AUCTION PHOTOS

Salvage auction photos show the car before anyone repaired it. CarCheckerVIN's report includes auction sales with photos; see **carcheckervin.com/copart-iaai-auction-history**.

CHAPTER 8

FLOOD CAR CHECK: HOW FLOODED CARS REACH BUYERS

A **flood car check** has two halves: the records and the car itself. Records come first, but only if the flood was ever written down, and every link in that chain can break.

How a flood becomes a record

1. **The car floods.** Nothing is recorded yet.
2. **The owner files a claim,** if insured for that loss.
3. **The insurer settles.** Many flooded cars are written off; others are repaired.
4. **Reports and brands.** The total loss is reported to NMVTIS and NICB, and the state applies a flood or salvage brand where its law calls for one.
5. **Auction and resale,** in any state, after repair.

Where the chain breaks

Break	Why the record goes missing
No insurance claim	The FTC notes NICB's database shows a flood car only if it was insured when damaged; DOJ says damage may be missing from NMVTIS if the car was never totaled or branded.
A claim without a brand	A repaired flood car may never be totaled, and several states, including Georgia, Kansas and Missouri, have no flood brand of their own (Chapter 8c).
A brand that gets lost	Some states replace or merge brands on rebuild; title washing removes others (Chapter 9).

How many flood cars are out there

89,000
more reported flood-damaged in the 2024 season, before Hurricane Helene

454,000
already in the U.S. from previous years' storms

64,000
in Texas, the most of any state; 29,000 in Houston

Figures as reported by Carfax to FOX 26 Houston, October 2, 2024. They count vehicles *reported* as flood-damaged; unreported floods aren't in any count.

After a hurricane: why location isn't protection

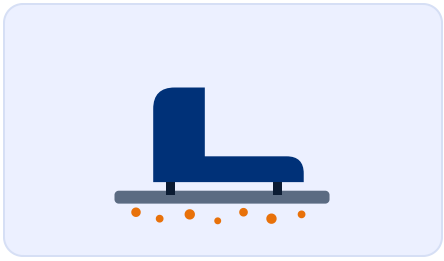
The FTC warns that after a hurricane or flood, storm-damaged cars are sometimes cleaned up and taken out of state for sale. A car sold in Ohio can have sat underwater in Florida. Check *where* the car was titled and registered around the storm, not where it's parked now; a storm-area title followed by a quick out-of-state retitle calls for the full inspection on the next page.

FLOOD DAMAGE VIN CHECK

Run a **flood damage VIN check** for flood and salvage brands, insurance total-loss records and auction sales at **carcheckervin.com/flood-check**. The walkthrough is at **how to check a car for flood damage by VIN**.

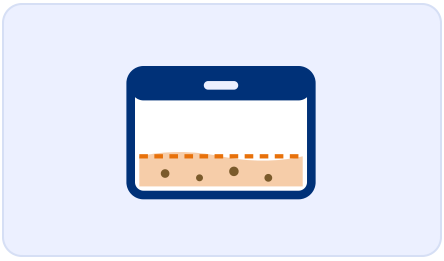
FLOOD DAMAGE INSPECTION: SIX PLACES WATER HIDES

A clean history doesn't prove a car stayed dry. These are the places floodwater leaves evidence that detailing rarely removes. Bring a flashlight, look in daylight, and take your time.



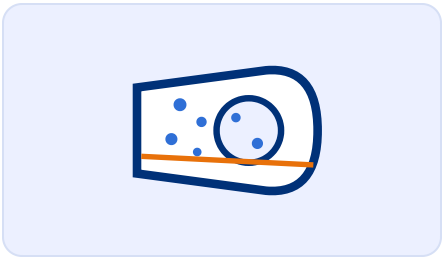
Under the seats

Mud, sand or silt on the floor and seat rails; rust on seat bolts and brackets.



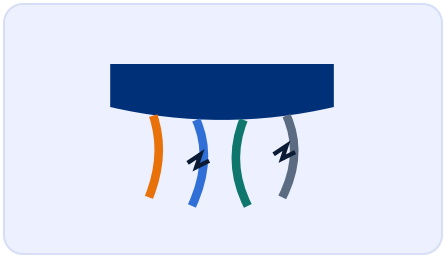
Glove box & console

Silt or a tide line inside compartments; damp or warped paper inside.



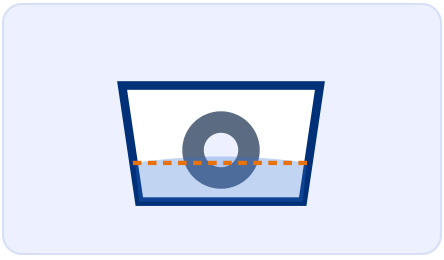
Lights & gauges

Fog, beads of moisture or a water line inside lamps and the instrument panel.



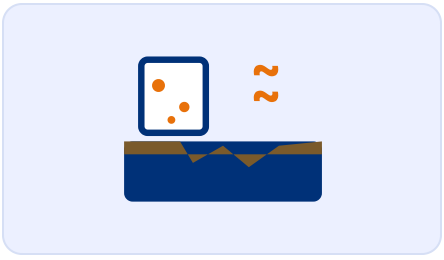
Wiring under the dash

Brittle, cracked or corroded wiring and green-white crust on connectors.



Trunk & spare well

Water, rust or silt under the trunk mat and around the spare tire.



Carpet, rust & smell

Loose, stained or mismatched carpet; rust around doors; mold or heavy air freshener.

What the FTC tells buyers to check

- Mud or sand under the seats or dashboard
- Rust around the doors
- Carpet that is loose, stained or mismatched
- Smells of mold or decay, or of strong cleaning products
- An independent mechanic: water damage can slowly destroy mechanical and electrical systems

What Carfax's flood guide adds

- Mud or silt in the glove compartment
- Brittle wires under the dashboard
- Fog or moisture beads in the lights or instrument panel
- A "flood" or "Salvage" stamp on the title
- Ask the seller directly whether the car was ever flooded

Test every switch

On the test drive, work every electrical feature: windows, locks, mirrors, seat motors, wipers, lights, horn, infotainment and climate control, and watch for warning lights that come and go. Electrical faults are the kind of flood damage that can show up months after the sale. If anything flickers, have the car scanned before you buy. See **how to spot flood damage in a used car**.

FLOOD BRANDS BY STATE

"Flood" on a title means whatever that state's law says it means. Some states brand any water in the electrics; others have no flood brand at all, so a flooded car carries the same word as a crashed one.

State	Flood or water-damage rule
Alabama	An insurer total loss caused partly by water makes it a "flood vehicle", printed on this and every later title, with its own written disclosure (Ala. Code § 32-8-87(q))
Arkansas	Water damage is salvage by itself, with no percentage; the definition requires water over the doorsill, into the cabin, damaging the powertrain, main computer or electrics (Ark. Code § 27-14-2301)
Colorado	A flood-damaged vehicle is salvage whatever the repair cost (C.R.S. 42-6-102(17)(a)(I)(A))
Florida	Salvage brand "Rebuildable Flood" for flood-wrecked cars (Fla. Stat. § 319.30)
Illinois	Cars last titled in a declared flood-disaster area are checked against NICB's database; listed cars get a salvage certificate branded "flood" (92 Ill. Adm. Code 1010.195)
Kentucky	"Water damaged" means submerged above the dashboard, regardless of the repair cost (KRS 186A.510(9))
Louisiana	Any water damage to the powertrain, computer or electrical system requires a water-damaged brand, even below the salvage line (La. R.S. 32:707(O))
Minnesota	Flood brand recorded on all subsequent titles (Minn. Stat. § 325F.6642)
Mississippi	A later title on a flood-damaged vehicle must carry a "Flood Damage" brand
Nevada	Water above the door sill, into the cabin, trunk or engine bay and touching the electrical system, or a total loss for water (NRS 487.740)
North Carolina	"Water/Flood Damage Vehicle" on the title and "WATR-FLD" on the registration card (19A NCAC 03C .0202)
Pennsylvania	Flood brand even when the repair was economical; a rebuilt flood car is titled "reconstructed and flood vehicle" (75 Pa.C.S. § 1166)
South Carolina	"Salvage Flood"; after repair the rebuilt brand is added, so both markers stay

States with no flood brand of their own

- **Georgia:** no Georgia flood brand, though an out-of-state "Flood" brand forces the car through the rebuilt process.
- **Kansas:** a flooded car and a crashed car carry the same word: salvage.
- **Missouri:** the word "flood" doesn't appear in its titling chapter.
- **Hawaii:** a flooded total loss returns to the road as a "Rebuilt Vehicle".
- **Iowa:** "REBUILT-IA" replaces any other designation, flood included.
- **Idaho:** no flood brand, but every brand found in NMVTIS is carried forward.

Why this matters for a flood car check

In a state without a flood brand, the title may only say "salvage" or "rebuilt", and the cause of the loss lives in the insurance and auction records. That's why a flood check should read the brand *and* the total-loss and auction entries, which CarCheckerVIN's report shows together. State-by-state notes: **flood-damaged cars by state**.

CHAPTER 9

TITLE WASHING & WHY A TITLE CAN LOOK CLEAN

Title washing means getting a brand off a title through paperwork. But not every vanished brand is fraud: some states' own rules make a title look cleaner than the car's history.

How brands disappear

Illegally

A branded car is retitled with altered documents, or in a state whose clerk misses the earlier brand, and comes back clean. Carfax's flood guide names title washing as one way flood cars are resold. North Carolina makes moving a title out of state to conceal damage a misdemeanor (G.S. 20-71.4).

Legally

Many states print only certain brands, or let one brand replace another on rebuild. Nothing illegal has happened, but the title you're handed no longer tells the whole story, as these examples show.

State	How the title can understate the history
Colorado	Only the most recent brand is printed, with “other brands exist” (C.R.S. 42-6-107(1)(a)(III))
Iowa	“REBUILT-IA” replaces any other designation, so a flood brand disappears from a rebuilt title (761 IAC 405.4)
Hawaii, Kansas	No separate flood brand: the cause of the loss isn't on the title
New York	An imported “water damage”, “junk” or “parts only” brand is treated as “salvage rebuilt” (15 NYCRR § 20.20(b)(4))
Alabama	The word “rebuilt” is required for cars restored in Alabama (§ 32-8-87(n)); a car restored in another state can be titled when the department is satisfied it followed that state's law (§ 32-8-87(j)(2))

Rules that work against title washing

- **NMVTIS** keeps a history of brands applied by any state, and DOJ's map describes participating states as ones that provide data and check the system before issuing new titles.
- **Idaho** carries every brand retrieved from NMVTIS forward to all later Idaho titles (Idaho Code § 49-525(4)).
- **Michigan** issues a flood, rebuilt, salvage or scrap title to a car arriving with one from another state (MCL 257.222(1)).
- **New Mexico** goes further: another state's repaired-and-retitled brand becomes “SALVAGE” on a New Mexico title.

HOW TO CATCH A WASHED TITLE

- **Read brand history,** not just the current title.
- **Line up dates and states:** a total loss in one state, then a clean title elsewhere months later, needs an explanation.
- **Question a brand-new title** from a state the seller has no link to.
- **Trust photos over paper:** auction photos from the total loss can't be washed.

CarCheckerVIN's report shows NMVTIS title records and brands with states and dates, plus total-loss records and auction sales. Warning signs: **carcheckervin.com/title-washing**.

CHAPTER 10

STATE SPOTLIGHTS: TEXAS, CALIFORNIA, FLORIDA, NEW YORK

The four biggest used-car markets handle salvage in four very different ways. If you're buying in, or from, one of them, these are the rules that matter.

TEXAS SALVAGE TITLE

Texas

A car is salvage when it has damage to, or is missing, a **major component part** and the repair cost (excluding repainting and sales tax) exceeds its actual cash value just before the damage (Tex. Transp. Code § 501.091). The repaired car's title reads “REBUILT SALVAGE” with a suffix: TxDMV's manual lists variants such as “REBUILT SALVAGE - DAMAGED”, “- LOSS UNKNOWN”, “- 95% PLUS LOSS” and “- ISSUED BY (STATE)” for cars arriving on another state's salvage paper. There is **no physical inspection**: the application goes to a county tax assessor-collector with a $65 rebuilt salvage fee plus the $28 or $33 title fee. Nonrepairable titles issued after September 1, 2003 can't be rebuilt. More: **carcheckervin.com/texas-salvage-title**.

CALIFORNIA SALVAGE TITLE

California

California sets **no percentage**: a vehicle is a total loss salvage vehicle when the owner or insurer considers it uneconomical to repair (Veh. Code § 544). A repaired car is “revived salvage” but its brand stays **“Salvaged”**, shown in the red VEHICLE HISTORY box on the title. Re-registration needs two separate checks: an identity inspection by the CHP or DMV, and a safety systems inspection at a Bureau of Automotive Repair-licensed station, plus smog where required; the DMV inspection fee is $50 (§ 9255.2). A nonrepairable certificate ends the car's road life (§ 431). More: **rebuilt title California**.

FLORIDA SALVAGE TITLE

Florida

An insured car is a total loss when the insurer pays to replace it (or pays on an unrecovered theft); an **uninsured** car is a total loss when repair is 80% or more of the cost of a like replacement (Fla. Stat. § 319.30(3)(a)). Florida's salvage brands name the cause: “Rebuildable”, “Rebuildable Flood” or “Salvage Theft”; a parts-only car gets a Certificate of Destruction. The rebuilt examination checks the identity of the car and its major parts, not safety (§ 319.14(1)(b)); the first exam is $40 (§ 319.32(1)). More: **carcheckervin.com/florida-salvage-title**.

NEW YORK SALVAGE TITLE

New York

A car is salvage when repair exceeds **75% of retail value** (15 NYCRR § 20.20(c)). The salvage certificate is Form MV-907A. After the DMV Auto Theft and Salvage Unit's examination, which the DMV says “is not a safety inspection”, the title reads **“REBUILT SALVAGE: NY”**, and DMV says it stays “for as long as the vehicle exists”. The exam fee is $150 (VTL § 430(1)). Imported salvage, junk, parts-only or water-damage brands become “salvage rebuilt”. More: **carcheckervin.com/salvage-title-check/new-york**.

SALVAGE DISCLOSURE RULES BY STATE

Many states require sellers to tell you about a salvage, rebuilt or flood history before the sale, in writing. These rules protect you only if you know they exist and keep proof of what you were told.

State	What the seller must disclose
Alabama	A written statement at or before the sale, in at least 10-point type: “This vehicle's title contains the designation salvage or rebuilt” (§ 32-8-87(p)). A flood vehicle needs a second statement ((q)(2)). Signing or holding a salvage title with no buyer's name filled in is a misdemeanor ((h))
Nevada	Anyone transferring a vehicle must disclose in writing, before the transfer, what they know or reasonably should know about salvage, rebuilt or reconstructed status (NRS 487.830(1)). The DMV's advice: “Do not buy a vehicle with an orange-colored salvage title”
North Carolina	Written disclosure of flood, reconstructed or salvage status at any age, and of a nonfunctional, counterfeit or missing airbag; for vehicles up to five model years old, damage over 25% of value (G.S. 20-71.4(a)). Removing or concealing the “TOTAL LOSS CLAIM VEHICLE” doorjamb marker is a felony (G.S. 20-71.4(c))
Minnesota	A private seller who knows damage exceeded 80% of actual cash value must say so (§ 325F.6641 subd. 1); dealers must disclose any title brand, or the need for one, in writing (subd. 2), and flooding on the dealer's lot
Delaware	Dealers must disclose a title branded “reconstructed”, “flood damaged” or “salvage”, or a former taxi, on a DMV-approved form the buyer signs; without it, the buyer may rescind the contract
North Dakota	A signed disclosure when body damage, including from fire or water, equals or exceeds the greater of $10,000 or 25% of pre-damage retail value (N.D.C.C. § 39-05-17.2)
Wisconsin	For a vehicle under 7 years old with repair over 30% of value that went to an insurer, the insurer must declare it on the title application (Wis. Stat. § 342.06(1)(hr))

Examples, not a complete list; each state's statute sets its own thresholds, penalties and remedies.

Protect yourself

- [ ] Screenshot the ad, including any “clean title” claim
- [ ] Ask in writing (text or email) whether the car was ever totaled, flooded or rebuilt
- [ ] Keep every form you sign, including any disclosure statement
- [ ] Run your own salvage title check; don't rely on the seller's report

If a history was hidden

If you bought a car and later find a salvage, flood or rebuilt brand that wasn't disclosed, gather the ad, your messages and the history report, then contact your state's motor vehicle agency or attorney general. The FTC also tells buyers who suspect a dealer of knowingly selling a storm-damaged or salvaged car to contact NICB and report it to the FTC. For legal remedies, talk to a lawyer licensed in your state.

CHECK BEFORE YOU SIGN

A disclosure law is a remedy after the fact. A $14.99 report at **carcheckervin.com/salvage-title-check** is prevention. Preview the records free first.

CHAPTER 11

BUYING A SALVAGE CAR OR REBUILT CAR

Buying a salvage car or a rebuilt one can save real money, or cost more than it saves. The difference is almost always information: what broke, who fixed it, and what the paperwork proves.

It can make sense when…

- Auction photos show limited, mostly cosmetic damage
- There's a full rebuild file with receipts and photos
- An independent inspection finds nothing structural
- The price reflects the brand and you'll keep the car

Walk away when…

- It's a flood car with electrical faults
- Airbags deployed with no proof of proper repair
- Any junk, nonrepairable or scrap record exists
- The seller refuses an inspection, or isn't on the title

How to price a rebuilt car

Start from the clean-title value of the same car (CarCheckerVIN's report includes a market value estimate). Subtract what the brand will cost you: repairs still needed, the inspection, higher insurance, and the lower price you'll get when you sell, because the next buyer will run a salvage title check too. If what's left isn't a real saving, buy the clean car.

Before-you-buy checklist

- [ ] VIN on dash, door label and title all match
- [ ] Full report read: brands, total-loss date, auction sale and photos
- [ ] Repair invoices and parts receipts, with donor VINs for major parts
- [ ] Photos from before and during the repair
- [ ] The state's rebuilt certificate or inspection record
- [ ] Airbag warning light behaves normally at start-up
- [ ] Frame or body measurement printout and an alignment check
- [ ] A full electrical scan, especially on a flood or water car
- [ ] Open recalls checked at nhtsa.gov/recalls; repairs are free at franchised dealers
- [ ] Insurance and loan answers in writing for this VIN

Buying straight from a salvage auction

Salvage auctions sell write-offs before repair. Under DOJ's NMVTIS definitions they count as salvage yards and must report the salvage and junk vehicles they handle. DOJ also warns that VINs and titles from salvage-pool cars are used to create cloned vehicles, so make sure the car you win is the car on the paperwork. Each auction sets its own bidding rules and fees. CarCheckerVIN is not affiliated with Copart or IAA.

BUYING A SALVAGE CAR

The full buyer's walkthrough is at **carcheckervin.com/buying-a-salvage-car**; auction records and photos by VIN at **carcheckervin.com/copart-iaai-auction-history**; and bidding basics at **how to buy from Copart**.

INSURING, FINANCING & RESELLING A REBUILT CAR

The brand doesn't stop at the title office. Insurers, lenders and future buyers all run their own check on the VIN, so get their answers before you buy, not after.

Insurance

A salvage-titled car generally has nothing to insure for road use until it's rebuilt and registrable; once it is, you'll need at least the liability coverage your state requires to register it. Physical-damage coverage (comprehensive and collision) is where insurers' policies differ most on branded cars, because the car's value before a loss is hard to establish when it has already been totaled once.

Tell the agent the title is branded in your first sentence. Ask in writing which coverages they will write on this exact VIN, and how they'd value the car if it were totaled again. Insurers commonly ask for the title, the state rebuilt-inspection record, itemized repair invoices, parts receipts and photos.

Financing

Lender policies on branded titles vary: some lenders don't finance them, and others lend less or ask for an inspection. Ask your bank or credit union before you agree a price, and get the answer for the specific VIN. If the deal depends on a loan you haven't been approved for, it isn't a deal yet.

Reselling

Expect the brand to follow the car (Chapter 4), and expect the next buyer to find it. Disclose it in writing where your state requires (Chapter 10b), and hand over the rebuild file: it's the best evidence you have that the repair was done properly.

Who to ask, and what to ask them

Ask	Questions
Insurer	Which coverages can you bind on this VIN? How do you set actual cash value on a branded car? What documents do you need?
Lender	Do you finance salvage or rebuilt titles? Is there a lower loan limit, a higher rate or an inspection requirement?
State DMV	Can this car be registered now? If not, which inspection and documents are required, and what are the fees?
Mechanic	Is the structure straight? Are the airbags and seat belts working? Any signs of water, corrosion or electrical faults?
Seller	Can I have the repair invoices, parts receipts, photos and inspection certificate?

Keep a rebuild file

Whether you're buying or already own a rebuilt car, keep one folder with the title history, auction photos, the inspection record, every invoice and receipt, and a recent mechanic's report. It helps with insurance claims, loan applications and resale, and it answers the question every future buyer will ask.

More on coverage questions at **carcheckervin.com/salvage-title-insurance**, and on safety at **is a rebuilt title safe to buy?** This guide is general information, not insurance, lending or legal advice.

CHAPTER 12

CARFAX SALVAGE CHECK & CARFAX FLOOD CHECK

“Carfax salvage check”, “**Carfax flood check**” and “Carfax title check” are all one question: will a Carfax report show that a car was salvaged, rebuilt or flooded? When the event was reported, yes. Here's what Carfax offers, what it costs, and how it compares.

CARFAX SALVAGE & TITLE CHECK

What a Carfax report shows

A Carfax vehicle history report includes title brands such as salvage and flood when they've been reported, alongside its main strength: service and maintenance records from its network of shops. A single report is widely quoted at **$44.99**. Many dealers include a free Carfax on their listings (the dealer pays), and AAA Premier members get one free Carfax a year by phone, with discounts for Classic and Plus members that vary by club. Carfax, Inc. was founded in 1984 in Virginia and is part of S&P Global Mobility.

CARFAX FLOOD CHECK

The free Carfax flood check

In October 2024, FOX 26 Houston reported that Carfax offered a free way to check whether a vehicle had been reported as flood-damaged: enter the VIN and an email address at carfax.com/flood and Carfax emails the result. Like every record-based check, it can only show floods that reached an insurer or a state brand; this guide doesn't assume the tool is still offered in the same form. Carfax's own flood guide also lists physical signs to check (Chapter 8b).

CARFAX BUYBACK GUARANTEE

What the guarantee covers

The Carfax Buyback Guarantee can pay out when a Carfax report missed a **DMV-issued title brand**, which is exactly the salvage, junk or flood brand risk. It does not cover accidents, it has deadlines, and the payout is capped. Read the current terms on Carfax's site before relying on it.

Carfax vs CarCheckerVIN for a salvage title check

	Carfax	CarCheckerVIN
Price	Widely quoted at $44.99	$14.99; $9 each in a 10-pack
Free first look	Free on many dealer listings	Free preview for any VIN
Title brands	Yes, when reported	Salvage, junk, rebuilt, flood, lemon buyback
NMVTIS records	DOJ: not sold to consumers by Carfax	NMVTIS title records included
Auction sales	Check its sample report	Auction sales with photos
Service records	Its main strength	Included where reported

Compare in depth at **carcheckervin.com/carfax-flood-check** and **carfax-title-check**; prices at **how much is a Carfax report**. CarCheckerVIN is not affiliated with Carfax.

WHICH SALVAGE TITLE CHECK TO USE, AND WHEN

No single source sees everything, and you don't need to buy every report. Use the free screens on every car, then pay for depth only on the car you might buy.

Check	Price	Best for	Limits
CarCheckerVIN	Free preview; $14.99 report	A salvage title check in one report: brands, NMVTIS title records, total losses, auction photos	Shows what was reported; no accident or theft records
NICB VINCheck	Free, 5 searches / 24 h	A quick insurer total-loss, flood and theft screen	Participating insurers only; not a full history
NMVTIS provider	Up to $4 (DOJ)	The federal title and brand record	Title data only; no repair history
Carfax	Widely quoted at $44.99	Service history; Buyback Guarantee on missed brands	Price; NMVTIS reports for dealers only (DOJ)
AutoCheck (Experian)	See provider	Known for auction data and the AutoCheck Score	Compare what's included before you buy
The paper title	Free to read	The current state's brand, in its own words	Shows one state's brand, not the history
Mechanic's inspection	Set by the shop	Unreported damage, repair quality, flood signs	Can't see records; needs a report alongside

A buyer's sequence that saves money

1. **Screen every car free.** CarCheckerVIN's preview and NICB VINCheck on each VIN. Drop any car with a junk record or a brand the seller didn't mention.
2. **Buy a $14.99 report on the two or three finalists.** Read the brands, dates, auction photos and odometer readings. A 5-pack ($54.99) covers a whole shortlist.
3. **Read the physical title** and check the VIN in three places.
4. **Inspect the winner** with an independent mechanic, with a full flood inspection if it ever lived near a storm.
5. **Add a Carfax** only if the car's service history matters to you and the dealer didn't already provide one.

Checking many cars?

Paste a list of VINs on the **carcheckervin.com** homepage to preview several at once. Packs bring a report down to $9. Dealers: **carcheckervin.com/dealers**.

Free report for a friend

Refer a friend and get a free report at **carcheckervin.com/refer**. Compare all prices at **carcheckervin.com/pricing**.

CLEAN TITLE CHECK

A **clean title check** is the same search with a happier answer: run the VIN, confirm no brand, total loss or salvage auction record in any state, then inspect. Start at **carcheckervin.com/vehicle-history-report**.

REFERENCE

SALVAGE TITLE GLOSSARY

Actual cash value (ACV)
What a vehicle was worth just before the loss; one of several "value" measures states use for the total-loss line.

Brand
A label a state titling agency applies to a vehicle's status, such as junk, salvage or flood.

Branded title
Any title carrying a brand.

Certificate of destruction
A parts-only document used in states such as Florida and Louisiana; the vehicle can't return to the road.

Clean title
A title with no brand recorded. It doesn't prove the car was never damaged.

Cloning
Putting a real VIN, often from a salvage or junk car, on a stolen vehicle.

Flood vehicle
A water-damage brand; each state defines the water level or damage that triggers it.

Junk automobile
Federal term: can't operate on public roads and has value only as parts or scrap (28 CFR 25.52).

Major component part
A part listed in a state's law (engine, frame, doors, fenders and so on) whose damage or replacement matters for salvage and rebuilt rules.

NICB VINCheck
The National Insurance Crime Bureau's free lookup of insurer-reported total losses and thefts.

NMVTIS
National Motor Vehicle Title Information System, run by the U.S. Department of Justice; authorized by the Anti-Car Theft Act of 1992.

Nonrepairable
A brand for a vehicle that may only be dismantled or scrapped; permanent in states such as California.

Prior salvage
Minnesota's and Missouri's rebuilt-style brand.

Rebuilt title
A title for a salvage vehicle that was repaired and passed the state's process. Also called reconstructed, restored salvage or rebuilt salvage.

Revived salvage
California's process for returning a salvage car to the road; the brand stays "Salvaged".

Salvage automobile
Federal term: damaged so that salvage value plus repair cost would exceed pre-damage value, or a total loss under state law or insurer policy (28 CFR 25.52).

Salvage auction / salvage pool
A business that consolidates and resells junk and salvage vehicles; a salvage yard under NMVTIS rules.

Salvage certificate
The title-like document issued for a salvage vehicle; in New York, Form MV-907A.

Scrap certificate
Michigan's document for damage of 91% or more of value; no title is issued again.

Title washing
Removing a brand through paperwork, often by retitling in another state.

Total loss
An insurer's or a state's finding that repair isn't economical; the usual start of a salvage title.

Total loss threshold
The share of value at which a state requires a salvage brand, for example 75% in New York.

Water damaged
Kentucky's and Louisiana's flood-style brand.

Same car, different words

"Rebuilt" in Georgia, "Reconstructed" in Louisiana, "Prior salvage" in Minnesota and "Salvaged" in California can all describe the same thing: a written-off car that's back on the road. Chapter 3 lists each state's wording.

ANSWERS

SALVAGE TITLE CHECK FAQ

How do I do a salvage title check?

Enter the 17-character VIN at carcheckervin.com/salvage-title-check for a free preview, add NICB VINCheck, then buy the $14.99 report on a serious candidate and read the physical title.

Is there a free salvage title check?

Yes. CarCheckerVIN's preview and NICB VINCheck are free. NICB covers insurer total losses only and allows five searches per 24 hours.

What does a salvage title mean?

An insurer or the state treated the vehicle as a total loss, or the damage crossed the state's line. It isn't road-ready until rebuilt under state rules.

What's the difference between salvage and rebuilt?

Salvage is before repair; rebuilt is after repair and the state's process. The rebuilt brand usually stays for life.

Can you drive a car with a salvage title?

Generally not until it's rebuilt and registered. Alabama, for example, bars driving a car on a salvage certificate.

Does a rebuilt title mean the car was safety-inspected?

Usually not. New York and Minnesota say their exams aren't safety inspections, and Texas doesn't inspect at all.

Can a salvage title become clean again?

Don't count on it. Most states in this guide replace it with a rebuilt brand that stays; in New Mexico it stays "SALVAGE" for good.

Is it worth buying a salvage car?

Sometimes, with photos, a rebuild file, an inspection and a price that reflects the brand. See Chapter 11.

What is a junk title?

A brand for a vehicle meant only for parts or scrap. In states such as California and Michigan it can never be retitled for the road.

How can I check a car for flood damage by VIN?

Run a flood damage VIN check for flood and salvage brands, total-loss records and auction sales, then inspect the car itself.

Does Carfax show salvage or flood damage?

When it was reported, yes. Carfax is widely quoted at $44.99; CarCheckerVIN's report is $14.99.

Can a flooded car have a clean title?

Yes, if it was uninsured, repaired without a claim, or titled in a state with no flood brand.

What is the total loss threshold in my state?

It varies: 60% in Oklahoma, 75% in New York, 80% in Minnesota, the full value in Texas, and no percentage in California. See page 6.

Does NMVTIS show salvage titles?

Yes: brand history from any state plus total-loss, junk and salvage records. DOJ says to expect up to $4 a report.

What is a branded title?

A title carrying a state label such as salvage, rebuilt, junk or flood. NMVTIS keeps the brand history from every state.

Can I insure a rebuilt title car?

Coverage options vary by insurer. Get written answers for the specific VIN before you buy.

How much is a salvage title check?

Free to preview; $14.99 for the full CarCheckerVIN report, or $9 each in a 10-pack.

Can I run a salvage title check by license plate?

Yes. CarCheckerVIN's plate search finds the VIN first, then shows the same records.

FREE SALVAGE TITLE CHECK

Check the title before you pay.

Salvage, rebuilt, junk and flood brands, NMVTIS title records, insurance total losses and auction photos. Preview free; full report $14.99.

carcheckervin.com/salvage-title-check →

Scan to run a salvage title check

Sources

- 28 CFR Part 25 (§§ 25.52, 25.55, 25.56), NMVTIS rules (ecfr.gov)
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- NMVTIS FY2024 Annual Report and Consumer Access Product Disclaimer (DOJ)
- NICB VINCheck (nicb.org/vincheck)
- FTC consumer alerts on flood-damaged cars, 2021 and 2022 (consumer.ftc.gov)
- NHTSA odometer fraud and recall pages (nhtsa.gov)
- Carfax, "How to Avoid Flooded Cars" (carfax.com); FOX 26 Houston, Oct. 2, 2024
- State statutes and DMV publications cited in the text, incl. Fla. Stat. § 319.30 (flsenate.gov), Cal. Veh. Code (leginfo.legislature.ca.gov), Tex. Transp. Code ch. 501 & TxDMV manual (txdmv.gov), N.Y. VTL & 15 NYCRR (dmv.ny.gov)
- 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

VIN lookup
Flood check
NMVTIS VIN check
Junk title guide
Total loss check
Auction history
Carfax flood check
Salvage vs rebuilt
Vehicle history report

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