



**ACCURATE AUTO TITLE SPECIALISTS LLC DBA CINDY
TITLES**

303-919-0775

CINDYTITLES@YAHOO.COM

We will never know if people are doing the best they can or not.

I will simply believe all people ARE doing the best they can.

MY life will be better! ~ Brene Brown

“People will forget what you said.

People will forget what you did.

*People will never forget how you made them
feel”*

Maya Angelou



~



COLORADO AUTOMOBILE DEALERS ASSOCIATION

Tim Jackson - CMP, CAE CEO/President

Matthew Groves - Vice President of Legal, Regulatory & Compliance

Kim Jackson - Marketing & Communications Director

290 E. Speer Blvd.

Denver, CO 80203

Phone: 303.831.1722 Fax: 303.831.4205

<https://www.colorado.auto>



Instructor

Cindy Vieyra – Owner

Accurate Auto Title Specialists LLC

dba Cindy Titles

20+ years experience ~

10+ years in business ~

5+ years training

303 -919-0775

cindytitles@yahoo.com



Getting to Know you

- Name
- How long have you been processing titles?
 - Time With your current dealership

Thank you for joining us



WHY ARE WE HERE?

If the title clerk does the job right,
no one notices much

If they don't do the job properly, **EVERYONE** notices

COUNTY REJECTS

DELAY IN PLATE ISSUANCE

CUSTOMER COMPLAINTS

STATUTE VIOLATIONS

DEALERSHIP FINES



What we will cover

- Core Documents for every deal
- Supporting forms needed for
 - Cash Deals
 - Finance Deals
 - Lease Deals
- Other Supporting Documents/Forms
- Websites to assist in completing documents
- Helpful information



TITLES PROCESSING IS ALL ABOUT THE PAPERWORK

- You NEED:
 - Thorough Understanding of different forms
 - Which to Use
 - When to Use
- Attention to Detail

Where to go and who to contact to
complete a situation

Understand the 'jargon'



THE COMMON GOAL BETWEEN
DEALERSHIPS AND MOTOR VEHICLE IS
SIMPLE:

CUSTOMER SATISFACTION

Everyone processes and audits
with individual filters



Processing In Colorado

State is requiring appointments for drops and dealer resale - Processing 3 at a time

Counter Assistance:

Denver County (Tremont location only) requests have to conform to their policy of the work being within 2 weeks of temp expiration. Dealer titles are dropped

Jefferson County

Douglas County

Colorado is difficult for over-the counter titles and customer processing for dealerships. It appears that most of the back-log is reasonably caught up. It appears that mail-in or drop off is now the norm in most counties.

Make sure you have tracking receipts on all deals.

Make copies of Lien stamped title documents to protect your dealership.



Core Documents - Every Deal

Documents submitted to Colorado County DMV

DR 2395- Application for Title

MSO/Title (supporting documents

DR 2407 – Dealer Bill of Sale (BOS)

DR 2842- Secure & Verifiable

DR 0024 or DR 0026- Colorado Sales Tax Receipt



Electronic signatures are here

Should you receive title documents with electronic signatures - including the Dealer Bill of Sale and Power of attorney - the state will process into a dealer resale title. There is a verification page regarding the signature.

Counties I know that are accepting Electronic Signatures

Denver

Douglas



<https://dmv.colorado.gov/sites/dmv/files/DR2395>

APPLICATION FOR TITLE DR 2395

All title documents submitted to a Colorado County
by dealers must have an application for title

**Joint Tenancy with Rights of Survivorship Acknowledgement of Intent
used with two or more owners only**



Helpful links to complete the DR 2395

<https://www.decodethis.com>

Fuel type, CWT, and MSRP (for out of state titles)

Verify customer address. Look up home rule cities on State Form Dr 1002

or

<https://dear.tax>

This tax locator is not free. Prints correct DR0024 with dealer tax ID numbers.
*** Will put home rule city in proper line and the total amount your dealership pays to the county

FREE TAX STATE TAX LOCATOR: <https://portal.taxify.co/Web/Public/CO.aspx>



Completing the DR2395 Application for Title

This form directs the clerk to look for documents to properly issue a title for cash - financed or leased deals

- The vehicle information must match the title; bill of sale, DR0024 and DR0026
- Must be submitted with all dealership transactions
- The application for title directs the clerk on how to process your title documents for proper title issuance -
- Boxes checked and completed direct the clerk to the proper DMV screens for processing
- All handwriting must be legible
- **Check All boxes *most counties do not accept white out on this form***

Motor vehicle is real time with Driver's license (Colorado issued only) Legal name on the drivers license should match documents if not use form DR 2841 or DR 2421

**Docs will be rejected if incorrect; incomplete or illegible
Submit with all Colorado Deals.**



MSO Manufacturer's Statement of Origin

The "birth certificate" of a vehicle

Dealer agent will complete the assignment to match the application for title and the dealer bill of sale

Does not have to be notarized in CO

** sending to out of state client - notarize assignment

*** notarize the odometer area

Each undersigned seller certifies to the best of his knowledge, information and belief under penalty of law that the vehicle is new and has not been registered in this or any state at the time of delivery and the vehicle is not subject to any security interests other than those disclosed herein and warrant title to the vehicle. FOR VALUE RECEIVED I TRANSFER THE VEHICLE DESCRIBED ON THE FACE OF THIS CERTIFICATE TO:

DISTRIBUTION-DEALER ASSIGNMENT NUMBER 1	NAME OF PURCHASER(S) _____
	ADDRESS _____
	I certify to the best of my knowledge that the odometer reading is _____ No Tenths
	DEALER: <u>DEALER NAME AND NUMBER</u> BY: <u>Sign and PRINT NAME</u> <small>NAME OF DEALERSHIP DEALER'S LICENSE NUMBER Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ Notary Public</small>
USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION	
DISTRIBUTION-DEALER ASSIGNMENT NUMBER 2	NAME OF PURCHASER(S) _____
	ADDRESS _____
	I certify to the best of my knowledge that the odometer reading is _____ No Tenths
	DEALER: _____ BY: _____ <small>NAME OF DEALERSHIP DEALER'S LICENSE NUMBER Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ Notary Public</small>
USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION	
DISTRIBUTION-DEALER ASSIGNMENT NUMBER 3	NAME OF PURCHASER(S) _____
	ADDRESS _____
	I certify to the best of my knowledge that the odometer reading is _____ No Tenths
	DEALER: _____ BY: _____ <small>NAME OF DEALERSHIP DEALER'S LICENSE NUMBER Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ Notary Public</small>
USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION	
DISTRIBUTION-DEALER ASSIGNMENT NUMBER 4	NAME OF PURCHASER(S) _____
	ADDRESS _____
	I certify to the best of my knowledge that the odometer reading is _____ No Tenths
	DEALER: _____ BY: _____ <small>NAME OF DEALERSHIP DEALER'S LICENSE NUMBER Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ Notary Public</small>
USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION	
ODOMETER DISCLOSURE FOR RETAIL SALE	Federal Law requires you to state the odometer mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. Odometer Reading _____ No tenths. <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage WARNING ODOMETER DISCREPANCY
	Signature(s) of Seller(s) _____ Date of Statement _____ Date of Sale _____
	Printed Name(s) of Seller(s) _____ Dealer's No. _____ Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____
	Signature of Purchaser(s) _____ Notary Public
	Printed Name(s) of Purchaser(s) _____
	Company Name (If Applicable) _____ State of _____ Address of Purchaser(s) _____ County of _____ USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION
LIENHOLDER	1st lien in favor of _____
	whose address is _____
	2nd lien in favor of _____
	whose address is _____



Miles over 1500?

Will need a Dealer Resale

Dealer name on the front of the MSO – *do not* fill out Assignment number one

Complete the Odometer disclosure statement at the bottom of the MSO

DR2395 Application for title -

Must include MSRP and CWT -Shipping weight on front of MSO - entire number

Your dealer name is in the Name of Purchaser

Selling dealer must sign the odometer disclosure statement as seller

** the dealer bill of sale to your customer must be marked "USED"

Each undersigned seller certifies to the best of his knowledge, information and belief under penalty of law that the vehicle is new and has not been registered in this or any state at the time of delivery and the vehicle is not subject to any security interests other than those disclosed herein and warrant title to the vehicle.

FOR VALUE RECEIVED I TRANSFER THE VEHICLE DESCRIBED ON THE FACE OF THIS CERTIFICATE TO:

DISTRIBUTION-DEALER ASSIGNMENT NUMBER 1	NAME OF PURCHASER(S) _____ ADDRESS _____ I certify to the best of my knowledge that the odometer reading is _____ No Tenths DEALER NAME OF DEALERSHIP _____ DEALER'S LICENSE NUMBER _____ BY: _____ State of _____ Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ 20____ County of _____ Notary Public USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION
DISTRIBUTION-DEALER ASSIGNMENT NUMBER 2	NAME OF PURCHASER(S) _____ ADDRESS _____ I certify to the best of my knowledge that the odometer reading is _____ No Tenths DEALER NAME OF DEALERSHIP _____ DEALER'S LICENSE NUMBER _____ BY: _____ State of _____ Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ 20____ County of _____ Notary Public USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION
DISTRIBUTION-DEALER ASSIGNMENT NUMBER 3	NAME OF PURCHASER(S) _____ ADDRESS _____ I certify to the best of my knowledge that the odometer reading is _____ No Tenths DEALER NAME OF DEALERSHIP _____ DEALER'S LICENSE NUMBER _____ BY: _____ State of _____ Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ 20____ County of _____ Notary Public USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION
DISTRIBUTION-DEALER ASSIGNMENT NUMBER 4	NAME OF PURCHASER(S) _____ ADDRESS _____ I certify to the best of my knowledge that the odometer reading is _____ No Tenths DEALER NAME OF DEALERSHIP _____ DEALER'S LICENSE NUMBER _____ BY: _____ State of _____ Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ 20____ County of _____ Notary Public USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION
ODOMETER DISCLOSURE FOR RETAIL SALE	Federal Law requires you to state the odometer mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked. Odometer Reading _____ miles over 1500 _____ No Tenths. <input type="checkbox"/> The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> The odometer reading is not the actual mileage. Signature(s) of Seller(s) _____ Date of Statement _____ Date of Sale _____ Printed Name(s) of Seller(s) _____ Dealer's No. _____ Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me before this _____ day of _____ 20____ Signature(s) of Purchaser(s) _____ Agent signature _____ Printed Name(s) of Purchaser(s) _____ Agent printed name _____ Notary Public Company Name (If Applicable) _____ Name of the dealership and dealer number _____ State of _____ Address of Purchaser(s) _____ County of _____ USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION
LIENHOLDER	1st lien in favor of _____ whose address is _____ 2nd lien in favor of _____ whose address is _____



Power of Attorney DR 2174

The date exercised must be **after** the date the lien was released

In the event that you need a duplicate the date exercised will be **after** the date issued

Cannot use a secure POA to sign a title that was issued **prior** to sale date.

Customer must sign the title or apply for a dupe.

DR 2174 can only be used in connection with transfer of ownership and odometer disclosure when the title is physically held by a lienholder at the time of sale. The date the Power of Attorney is signed must be prior to the lien release date

When a duplicate title is required.

The date the Power of Attorney is signed must be prior to duplicate issue date

The exercise date must be **after** the lien release date or duplicate issue date.

DR 2175 non secure POA cannot use as buyer and seller

DO NOT ACCEPT WITHOUT VERIFYING EAGLE WATERMARK IN PAPER

STATE OF COLORADO
CERTIFICATE OF TITLE
MOTOR VEHICLE

DR 2001 (08/31/06) **5491298020**
VIN 1GKFK130X7 [REDACTED] YEAR 2007 MAKE GMC MODEL [REDACTED] BODY UP

MAIL TO [REDACTED] CWT/CAP/SIZE [REDACTED] CWT 56 PREVIOUS TITLE [REDACTED] 47E678206 FUEL [REDACTED] GAS [REDACTED] DATE PURCHASED 03/27/2010 DATE ACCEPTED 04/09/2010 DATE ISSUED 04/22/2010

ODOMETER 25300 A
ODOMETER LEGEND:
A - Actual Mileage
E - Exceeds mechanical limits
N - Not actual mileage; WARNING
ODOMETER DISCREPANCY

SECURITY SERVICE FCU
310 E ABRIENDO AVE
PUEBLO, CO 81004-4226

OWNER [REDACTED]

FILE NUMBER 10002846

DATE RCD 04/08/2010
SECURITY SERVICE FEDERAL CREDIT UNION
Lienholder's Signature APR 29 2013

MATURITY DATE 04/08/2020

Signature below certifies under penalty of perjury in the second degree the release of the first lienholder's interest in the vehicle.

Signature [REDACTED] Date [REDACTED]

First Lienholder: SECURITY SERVICE FCU, 310 E ABRIENDO AVE, PUEBLO, CO 81004-4235, Amount of Lien: 19817.40, Lien Extended to: ADAMS, County: ADAMS

No. **A3632919**

STATE OF COLORADO
POWER OF ATTORNEY FOR A MOTOR VEHICLE
ANY ALTERATION OR ERASURE VOIDS THIS POWER OF ATTORNEY

DR2174 (09/21/18)

- Colorado licensed motor vehicle dealers shall use this form only when the title is physically held by a lienholder or the original title has been lost or the title issue date is after the date of sale.
- This form may only be used by an individual to sign as both buyer and seller to acknowledge the odometer reading when the title is physically held by a lienholder or the original title has been lost or the title issue date is after the date of sale.
- This form must be submitted with the title application documents.
- Federal and state law requires that you state the mileage in connection with the transfer of ownership.
- Failure to complete or providing a false statement may result in fines and/or imprisonment and may make you liable to your transferee pursuant to 49 U.S.C. 32709.

VEHICLE IDENTIFICATION NUMBER (VIN) [REDACTED] VEHICLE YEAR [REDACTED] MAKE [REDACTED] BODY TYPE [REDACTED]

TRANSFEREE'S (DEALER/BUYER) PRINTED NAME [REDACTED]

TRANSFEREE'S ADDRESS (STREET, CITY, STATE, ZIP) [REDACTED]

ODOMETER DISCLOSURE STATEMENT

CURRENT ODOMETER READING (NO TENTHS OF MILES) [REDACTED]

TO THE BEST OF MY KNOWLEDGE (Check only one):
 THE ODOMETER READING IS THE ACTUAL MILEAGE OF THE VEHICLE.
 THE ODOMETER READING IS IN EXCESS OF ITS MECHANICAL LIMITS.
 THE ODOMETER READING IS NOT THE ACTUAL MILEAGE - WARNING - ODOMETER DISCREPANCY.

I, as, transferor, appoint the transferee as my attorney-in-fact to disclose the mileage for the vehicle described above, exactly as stated in my disclosure, and to transfer my interest in the vehicle described above, in the second degree, that the information on the document is true and correct.

TRANSFEROR'S (SELLER'S) SIGNATURE [REDACTED] DATE **DATE PRIOR TO LIEN RELEASE DATE**

TRANSFEROR'S (SELLER'S) SIGNATURE [REDACTED] DATE [REDACTED]

TRANSFEROR'S ADDRESS (STREET, CITY, STATE, ZIP) [REDACTED]

TRANSFEREE'S (DEALER AGENT/BUYER) SIGNATURE [REDACTED] DATE [REDACTED] TRANSFEREE'S (DEALER AGENT/BUYER) HAND PRINTED NAME [REDACTED]

I CERTIFY UNDER PENALTY OF PERJURY IN THE SECOND DEGREE, THAT I HAVE RECEIVED AND REVIEWED THE TITLE FOR THE VEHICLE DESCRIBED ABOVE AND THAT THERE ARE NO INDICATIONS OF MILEAGE DISCREPANCIES.

SIGNATURE OF PERSON EXERCISING POWER OF ATTORNEY [REDACTED] DATE EXERCISED **DATE AFTER LIEN RELEASE DATE** HAND PRINTED NAME OF PERSON EXERCISING POWER OF ATTORNEY **OR AFTER THE DATE ISSUED**

ADDRESS (STREET, CITY, ZIP) OF PERSON EXERCISING POWER OF ATTORNEY [REDACTED]

WITH TITLE



DR 2175- Power of Attorney for Motor Vehicle Only

- This is not a secure power of attorney
 - **Must be notarized**
- Cannot use it to sign as buyer and seller

State of Colorado Power of Attorney for Motor Vehicle Only

C.R.S. 15-14-701 and C.R.S. 15-14-705



The purpose of this Power of Attorney is to give the person you designate (your agent) powers to handle your property and affairs, which may include power to pledge, sell, or otherwise dispose of the motor vehicle described below without any advance notice to you. This form does not impose a duty on your agent to exercise granted powers, but your agent must use due care to act on your benefit and in accordance with the provisions of this form and must keep a record of receipts, disbursements, and significant actions taken as agent.

I (Grantor - insert your full name or name of entity if applicable as it appears on identification) _____

Appoint (insert full name or name of entity if applicable as it appears on identification) _____

as my agent to act for me in any lawful way with respect to the following powers as marked pertaining to only the Motor Vehicle described below: (PLEASE CHECK ALL APPLICABLE POWERS. YOU MAY CROSS OUT ALL POWERS WITHHELD.)

- Apply for and Receive a New Registration or New Temporary Registration.*
- Apply for and Receive Certificate of Title.*
- Apply for and Receive Duplicate Certificate of Title
(Secure and Verifiable Identification is required only when the original title was issued on or after July 1, 2006)*
- To transfer ownership and acknowledge odometer reading
- To record a lien
- To release a lien
- To apply for and receive a copy of a motor vehicle record
- To receive a Persons with Disability Parking Privileges placard

TERMINATION DATE REQUIRED: This Power of Attorney terminates on ____/____/____. The original Power of Attorney must be surrendered to transfer ownership and acknowledge the odometer reading. Certified copies are acceptable for all other powers. A copy may be retained by the agent for record keeping purposes.

*** (Notice to Grantor: Secure and verifiable identification is required to obtain a title or registration in the State of Colorado)**

Vehicle Identification Number (VIN)	Year	Make	Model

If a power of attorney is used and the individual appointed as the agent will be completing the odometer disclosure statement as the buyer only or the seller only, this non-secured form may be used. THIS FORM CANNOT BE USED to allow an individual or entity to sign as both buyer and seller disclosing and acknowledging the odometer reading. This may be accomplished only with the DR 2174, Secure Power of Attorney form.

NOTICE TO AGENTS: BY EXERCISING POWERS UNDER THIS DOCUMENT, THE AGENT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT UNDER COLORADO LAW.

I agree that any third party who receives a copy of this document may act under it unless a transfer of ownership is occurring. All transfers of ownership require the original of this document.

I agree to indemnify the third party for any claims that arise against the third party because of reliance on this Power of Attorney.

I certify, under penalty of perjury in the second degree, that the above information is true and accurate to the best of my knowledge.

Printed Name as it Appears on Identification of Owner/Co-Owner (Grantor) _____

Signature of Owner/Co-Owner (Grantor) _____ Date _____

Identification of Owner/Co-Owner (Grantor):
 Colorado DL Colorado ID Other _____

ID # _____ Expires _____ DOB _____

Subscribed and affirmed, or sworn to before me, in the State of _____, County of _____, this _____ day of _____, 20____, by _____ (Grantor), who executed this form in my presence and presented the identification described above.

Notary Public Signature _____

Notary Public Printed Name _____

My Commission Expires _____

Notary Seal



DR 2407- DEALER BILL OF SALE

- Original to the County
- Highlights must be complete
- Alterations / Errors / write overs void this document
- Add additional info regarding owner, odometer, addresses, etc

Some counties are accepting e-signatures on the secure documents

If you receive an e-signature on a power of attorney and get a reject from the county take the title to the state for a dealer for resale

EXAMPLE

DR2407 (09/07/05)
 COLORADO DEPARTMENT OF REVENUE
 DIVISION OF MOTOR VEHICLES
 www.revenue.state.co.us

STATE OF COLORADO
Dealer's Bill of Sale for a Motor Vehicle
 ANY ALTERATION OR ERASURE VOIDS THIS DOCUMENT

PREVIOUS BILL OF SALE NUMBER
 [REDACTED]

PRINT NAME OF LICENSED COLORADO DEALER		PRINT DEALER NUMBER	
STREET ADDRESS	CITY	STATE	ZIP CODE
VEHICLE IDENTIFICATION NUMBER (VIN)	YEAR	MAKE	BODY
FUEL TYPE (CHECK ONE) <input type="checkbox"/> GAS <input type="checkbox"/> DIESEL <input type="checkbox"/> ELECTRIC <input type="checkbox"/> OTHER		STATUS OF VEHICLE (CHECK ONE) <input type="checkbox"/> NEW <input checked="" type="checkbox"/> USED	
SELL, ASSIGN, AND CONSIGN TO		MANUFACTURER'S SUGGESTED RETAIL PRICE (NEW VEHICLES ONLY) \$	DATE OF SALE

ODOMETER DISCLOSURE STATEMENT

FEDERAL LAW REQUIRES THAT YOU STATE THE ODOMETER MILEAGE UPON TRANSFER OF OWNERSHIP, FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

THE ABOVE NAMED DEALER STATES THAT THE ODOMETER NOW READS (NO TENTHS OF MILES): _____ AND:

THE ODOMETER READING IS THE ACTUAL MILEAGE OF THE VEHICLE

THE MILEAGE STATED IS IN EXCESS OF ITS MECHANICAL LIMITS

THE ODOMETER READING IS NOT THE ACTUAL MILEAGE - WARNING - ODOMETER DISCREPANCY

DEALER AFFIRMS, UNDER PENALTY OF PERJURY, THAT THE ABOVE FACTS ARE TRUE AND CORRECT TO THE BEST OF THEIR KNOWLEDGE. BUYER'S SIGNATURE BELOW ACKNOWLEDGES TRANSFER OF OWNERSHIP AND RECEIPT OF ODOMETER STATEMENT

DEALER'S AGENT HAND PRINTED NAME	DEALER'S AGENT SIGNATURE	DATE OF STATEMENT
BUYERS HAND PRINTED NAME (1)	BUYERS HAND PRINTED NAME (2)	
BUYERS SIGNATURE (1)	BUYERS SIGNATURE (2)	
STREET ADDRESS	CITY	STATE
AUCTION NAME (when applicable)	DATE	LICENSE NUMBER

ORIGINAL: WITH TITLE COPY: BUYER RECORD COPY: DEALER RECORD



The number 1 Title Issue

Once a Colorado title is
ISSUED, the odometer
reading cannot be
corrected even with
backing documents...

Unless it's a county
"Typo"

This is an issue for
EVERYONE.. Dealer title
processors, county clerks
and individuals.

Out of state titles call
that state



LIEN RELEASE DATE ON A COLORADO TITLE

DO NOT NEED A LIEN
RELEASE WHEN THE
AFTER THE MATURITY
DATE ON THE **COLORADO**
TITLE

STATE OF COLORADO CERTIFICATE OF TITLE ****MOTOR VEHICLE****			
VIN	YEAR 2007	MAKE NIS	MODEL
			BODY SD
MAIL TO	CITIZENS AUTO FINANCE INC PO BOX 255587 SACRAMENTO CA 95865-5587		CWT/CAP/SIZE 31
			PREVIOUS TITLE MSO
			FUEL G
OWNER			DATE PURCHASED 04/02/2007
			DATE ACCEPTED 04/17/2007
			DATE ISSUED 04/17/2007
FIRST LIENHOLDER	CITIZENS AUTO FINANCE INC PO BOX 255587 SACRAMENTO CA 95865-5587		DATE RCD 04/13/2007
AMOUNT OF LIEN 46,178.16	LIEN EXTENDED TO	COUNTY	FILE NUMBER 400702961
			MATURITY DATE 04/13/2015
SECOND LIENHOLDER			DATE RCD
AMOUNT OF LIEN	LIEN EXTENDED TO	COUNTY	FILE NUMBER
			MATURITY DATE
			Signature below certifies under penalty of perjury in the second degree the release of the first lienholder's interest in the vehicle.
			Lienholder's Name
			Citizens Auto Finance, Inc
			Authorized Agent's Signature Date
			<i>[Signature]</i> 4/26/08
			Signature below certifies under penalty of perjury in the second degree the release of the second lienholder's interest in the vehicle.
			Lienholder's Name
			Authorized Agent's Signature Date

TITLE NUMBER
71

ODOMETER
16 A

ODOMETER LEGEND:
A - Actual Mileage
E - Exceeds mechanical limits
N - Not actual mileage; WARNING
ODOMETER DISCREPANCY



BACK OF THE SECURITY AGREEMENT

SHOULD THE BACK OF THE SECURITY AGREEMENT BE MISSING THE ASSIGNMENT TO THE BANK YOU MAY WRITE THE INFORMATION ON THE FORM

CADA OFFERS SECURITY AGREEMENTS COMPLETE WITH PROPER VERBIAGE.

PLEASE CONTACT

<https://www.colorado.auto/order>

ALL CADA FORMS ARE UPDATED AND STATUTE COMPLIANT

12-27-18; 11:09AM; Courtesy Acura

; 303-795-4040

1 / 6

LAW 553-CO-ARB-e 1/14

RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE
(WITH ARBITRATION PROVISION)

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (www.adr.org), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using said help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

TRUE AND EXACT
COPY OF THE ORIGINAL

Your signature

THIS CONTRACT ASSIGNED TO

NAME OF LIEN HOLDER LISTED
ON THE APPLICATION FOR TITLE
DR3395

NAME OF DEALERSHIP

SELLER

signature

BY

AGENT
Gm
Finance
owner

TITLE

PURCHASE
DATE

DATE



Questions???



Security Agreement

Filing fees 8 ½ x 11 \$5.00 print on one side larger \$10 per side

If security agreement shows pages – must submit all pages.

If you have a copy write “True and exact copy of the original” – and sign

When the Lienholder uses and ELT number: put the ELT number on the application for title - the full name and address must appear on the security agreement.

**LIEN AMOUNT ON SECURITY AGREEMENT AND THE “LIEN AMOUNT” BOX
ON THE DR 2395 MUST MATCH**



Lien Stamp

PROTECTS YOUR DEALERSHIP IN THE EVENT THAT THE CUSTOMER FILES BANKRUPTCY ON A FINANCED DEAL ONLY

Should a customer file bankruptcy and the RECEIVED DATE on the title be after the purchase date, the dealership may have to purchase the vehicle from the bankruptcy trustee.

LIEN STAMP ARE NOT COUNTY SPECIFIC TO CUSTOMER ADDRESS.

What is a lien stamp?

Date the county clerk stamps on the application for title and security agreement before all necessary title documents are submitted to the county

The stamp date **MUST** be within 30 days of the purchase date and the **RECEIVED** date on the title

- **DR2395 AND SECURITY AGREEMENT REQUIRED**



LIEN RELEASE

* FAX COPY ACCEPTABLE
AS LONG AS 'SIGNED
UNDER PENALTY OF
PERJURY IN THE SECOND
DEGREE" Colorado title only

Do you have any questions,
please ask.....

- **Liens filed in Colorado**
- Lien releases must be signed by the lienholder on the title itself, or may be released on a separate lien release. The name of the lienholder on the release must match the name of the lienholder printed on the face of the title. All lien releases will **require** an agent's signature and date of release.
- **A separate lien release on lienholder letterhead (not required if individual), MUST include:**
- **Vehicle description (year, make, VIN)**
- **The titled owner's name(s)**
- **Agent's signature**
- ***Signed under penalty of perjury in the second degree**
- **Date**
- **PAGE 240-241 MANUAL Note: A copy of the lien release is acceptable**

CINDY – 303 919 0775

cindytitles@yahoo.com



DR 0024- SALES TAX AND DR 0026

HOME RULE CITIES MUST BE LISTED IN PART 3 OF THE FORMS

ENTER ALL TAXES DUE BASED ON THE SALE ADDRESS ON THIS FORM WITH A TOTAL IN PART 4

MAIL A CHECK TO THE COUNTY CLERK

ALL LEASING COMPANIES MUST HAVE A CITY TAX NUMBER - ON THE DR1002 THE PHONE NUMBER IS LISTED TO CALL TO VERIFY THE NUMBER

PERSON TO CONTACT:

SHANNONMARSH@STATE.CO.US

DR 0024 (10/24/19)
 COLORADO DEPARTMENT OF REVENUE
 Sales Tax Accounting Section
 Denver CO 80261-0069
 (303) 238-SERV (7378)
 Colorado.gov/Tax

Standard Sales Tax Receipt for Vehicle Sales

This form is to be completed and used by dealers only. This form is not to be used by the general public.

Auto dealers must complete a *Standard Sales Tax Receipt for Vehicle Sales* (DR 0024) for each motor vehicle sale, unless the vehicle is sold to a lessor who will collect sales tax on the lease payments. A DR 0024 must also be completed by any dealer that sells wheeled trailers, semitrailers, manufactured homes, special mobile machinery, self-propelled construction equipment, or salvage vehicles.

Dealers must submit this completed form to the county clerk for the county in which the vehicle will be registered.

Sections 39-28-113 and 39-28-208, C.R.S., requires the payment of all applicable sales and/or use taxes prior to the titling and registration of any motor vehicle.

Please see the instructions accompanying this form and Department publications *Sales & Use Tax Topics: Motor Vehicles* for additional guidance in completing this form.

This statement must be presented to the county clerk before title and/or registration can be issued.

Part 1. Dealer, Purchaser, and Vehicle Information				
Dealer Name			Dealer Signature	
Dealer Address				
Dealer Number			Dealer Invoice Number	
Gross Sales Price		Gross Amount of Trade-In (if any)	Net Sales Price	Date of Sale
Model Year	Make	Model	Vehicle Identification Number	
Trade-In Model Year	Trade-In Make	Trade-In Model	Trade-In Vehicle Identification Number	
Trade-In Model Year	Trade-In Make	Trade-In Model	Trade-In Vehicle Identification Number	
Purchaser's Name			Purchaser's Address	
Part 2. Sales/Use Tax on Vehicle Sale				
Dealer Colorado Sales Tax Account Number			Dealer City Sales Tax Account Number (if applicable)	
Net Sales Price:	\$	Tax Rate	Sales Tax Remitted with DR 0100	Use Tax Remitted with DR 0024
State		2.9%	\$	\$
RTD/SCFD Name		%	\$	\$
Statutory City Name (if applicable)		%	\$	\$
Special District Name		%	\$	\$
County Name		%	\$	\$
Part 3. Sales/Use Tax Payment for Home Rule City (if applicable)				
Home Rule City (if applicable) Name		Tax Rate	Tax Remitted to City	Tax Remitted with DR 0024
Taxable Amount	\$	%		\$
Part 4. Total Amount Due with DR 0024				
Sum of amounts in Parts 2 and 3 under "Tax Remitted with DR 0024"				\$



PAYOFF

SEND THE FOLLOWING WITH PAYOFF:

** PAYOFF AUTHORIZATION

* CLEAR TITLE MAILING INFORMATION LISTED ON THE AUTHORIZATION HIGHLIGHT THE DEALERSHIP NAME AND ADDRESS

** COPY OF THE POWER OF ATTORNEY WITH MILES

<https://www.factorywarrantylist.com/credit-union-payoffs.html>

LIST OF CREDIT UNION AND BANK PHONE NUMBERS FOR PAYOFFS AND ADDRESSES

- Lenders must provide the necessary lien release within 15 calendar days of pay-off
 - unless there are “extenuating circumstances” (does not include ‘lost’) [C.R.S. 42-6-125]
- Report problem lenders to CADA, info@colorado.auto



Example letter for out of state lien perfection

Send letter using tracking directly to the DMV or to a Financial institution when letter of credit applies.

Send a copy of the letter using tracking to the customer

copy for the file

DEALERSHIP INFORMATION

USP OR FEDEX TRACKING _____
April 27, 2021

STATE INFO

RE 2021 CHEVY CORVETTE
1G1YB2D45M5107925
CUSTOMER FULL NAME
LIENHOLDER: PNC BANK NA PO BOX 313 WILMINGTON OH 45177

Dear Title Processor:

Enclosed please find title documents to process title and perfect lien in favor of
PNC BANK NA PO BOX 313 WILMINGTON OH 45177 for the above listed mutual customer:

1. MSO ASSIGNED TO ** CUSTOMER NAME
2. PURCHASE ORDER. VEHICLE PURCHASE PRICE \$74150.00
3. SECURITY AGREEMENT FOR PNC BANK NA PO BOX 313 WILMINGTON OH 45177
4. APPLICATION FOR TITLE
5. COPY OF CUSTOMER DRIVER'S LICENSES
6. CHECK IN THE AMOUNT OF \$3325.20 PAYABLE TO COUNTY CLERK
7. Other supporting documents

**** Please note customer is responsible for additional fees due. Any refund to customer.**

Please contact our mutual customer at 303-903-5762 to complete the title process in your state.

Thank you for your assistance.

Sincerely

*** NAME OF COMPANY SUBMITTING

CC: CUSTOMER
NAME
ADDRESS

FED EX OR UPS TRACKING NUMBER _____

*** Please contact the DMV LIST THE MOTOR VEHICLE PHONE NUMBER**



CAR FAX

THE CAR FAX
CAN BE USED
TO FIGURE OUT
THE CURRENT
STATE THE
TITLE WAS
ISSUED IN

Vehicle Info on CarFax

- Page 2 owner 1 and Owner 2 listed state and new title numbers
- Page 3 Owner 3 Arizona title
- Page 4 shows a Colorado title number for Owner 3 - registration updated _ no title issued
- Page 5 Owner 4
- Page 6 3/1/2005 Loan or lien reported in Colorado

Based on this CarFax the most current title is Colorado 11R935818 with a lien. Verify this with the Registration

I have a program to search current title information email me the vin small fee applies



Dupe title fee or not?

When there is a lien go to the state with the poa and lien release for the duplicate.

Due to the fact that this is considered a new title some counties require that the request be sent to the county that issued the title based on the customer address.

DUPLICATE \$8.20

* YOU ARE RECEIVING A COPY OF THE TITLE WITH THE CUSTOMER NAME

Title \$7.20

* The title will be printed with a change - Removing a lien

Secure and verifiable information is required for the owner (DR 2842)

Some counties are requesting a copy of the original POA with signature.

Put a note to return original poa when you only have one.

NO DATE IN THE POA EXECUTOR



DR 2170-
TRUSTEE'S
STATEMENT FOR
CERTIFICATE OF
TITLE

A copy of the trust document is required on *Colorado Titles* with an acceptance date **before 12/01/01**

Trust documents are required on all out of state title in the name of a trust

A DR2170 MUST
BE SUBMITTED
WITH THE TITLE
DOCUMENTS
WHEN THE TITLE
WILL BE IN A
TRUST NAME



Colorado Branded Titles

Brands for Colorado titles show up in this area of the title

it will list as Salvage or rebuilt - and state

Form DR 2710 applies

AGLE WATERMARK IN PAPER.

RADO	TITLE NUMBER	005148464
TITLE	ODOMETER	93362 A

ODOMETER LEGEND:
A - Actual Mileage
E - Exceeds mechanical limits
N - Not actual mileage: WARNING ODOMETER DISCREPANCY

WEIGHT
3100

TITLE BRANDS

DATE PURCHASED
03-Dec-2020

DATE ACCEPTED
08-Apr-2021

DATE ISSUED
08-Apr-2021

ISSUED BY
ADAMS

Scanned with CamScanner



Branded Title Disclosure Statement

Colorado Revised Statute requires any owner or dealer to disclose any title brand prior to sale or trade of a motor vehicle.

DR 2710

Some counties want all brands listed on the title to be listed on this form.

Should you receive a Colorado Rebuilt from Salvage title and not receive this form signed by the owner to your dealership.

Salvage record search at the state for the information \$2.20 Form DR2498A attach a copy of the title

Every assignment on the title must have a DR2710 signed by buyer and seller.

This Vehicle is Subject to One or More Brands				
Vehicle Identification Number (VIN)	Year	Make	Body	Title Number
This vehicle has the following brand(s) (check all that apply):	State that branded vehicle:		*Type of Damage:	
<input type="checkbox"/> Flood			<input type="checkbox"/> Collision <input type="checkbox"/> Weather <input type="checkbox"/> Water <input type="checkbox"/> Interior <input type="checkbox"/> Vandalism <input type="checkbox"/> Undercarriage <input type="checkbox"/> Theft/Stripped <input type="checkbox"/> Fire <input type="checkbox"/> Other (explain)	
<input type="checkbox"/> Non-Repairable				
<input type="checkbox"/> Other (list brand)				
<input type="checkbox"/> Salvage*				
<input type="checkbox"/> Rebuilt from Salvage*				
I certify, under penalty of perjury in the second degree, that the above statements are true and accurate to the best of my knowledge.				
Current Owner (Seller)				
Printed Name			Signature	
Address				
City		State	ZIP	Date
Prospective Buyer (I have read and understand this Disclosure and I have received a copy of this Disclosure.)				
Printed Name			Signature	
Address				
City		State	ZIP	Date
*It is a misdemeanor for each owner, seller, or transferor to fail to provide each prospective buyer with this disclosure on a vehicle rebuilt from salvage. [C.R.S.42-6-206]				



DR 2445

USE THIS FORM
WHEN YOU HAVE AN
OLD COLORADO
TITLE MISSING THE
NOTARY STAMP.

OWNER/ SELLER
MUST SIGN THIS
FORM

DR 2445 (06/09/05)
COLORADO DEPARTMENT OF REVENUE
DIVISION OF MOTOR VEHICLES
TITLE SECTION
www.revenue.state.co.us

STATEMENT OF TRANSFER (In lieu of Notarization of Colorado title)

This form exempts notarization requirement ONLY; all sellers **must** sign the Colorado title in addition to this form.
I/we certify, under penalty of perjury in the second degree, that the ownership of the vehicle described below has been transferred.

Name of New Owner(s)			
Address of New Owner			
Vehicle Identification Number	Year	Make	Title Number
Name of Seller(s)			
Signature of Seller (1)			Date
Signature of Seller (2)			Date



STATE OF COLORADO STATEMENT OF FACT

DR 2444- Statement of Fact

- * Correct dates
- * Void assignments

*** always add the statement:
“No fraud intended”

** cannot correct odometer
readings with a statement of fact.
Errors in the assignment by owner
require a duplicate title

Name			
Vehicle Identification Number	Year	Make	Title Number
Statement			
<i>I certify, under penalty of perjury in the second degree, that the above facts are true and correct to the best of my knowledge.</i>			
Signature			Date



Dealerships cannot refuse to sell a vehicle to someone that does not have a US issued ID

Temporary permit cannot be issued



Dealership Processing In Colorado

State is requiring appointments for drops and dealer resale - Processing 3 at a time

Counter Assistance:

Denver County (Tremont location only) requests have to conform to their policy of the work being within 2 weeks of temp expiration. Dealer titles are dropped

Jefferson County

Douglas County

Colorado is difficult for over-the counter titles and customer processing for dealerships. It appears that most of the back-log is reasonably caught up. It appears that mail-in or drop off is now the norm in most counties.

Make sure you have tracking receipts on all deals.


Make copies of Lien stamped title documents to protect your dealership.



Return receipts

Write the customer name on the back of the receipt the post office gives to you.

Write the customer name and vehicle information green confirmation form so that when you receive it you will have the customer name

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1 Article Addressed to:</p> <p>CINDY VIEYRA PO BOX 1092 BRIGHTON CO 80601 16 FORD BB18781</p>  <p>9590 9403 0177 5120 4034 32</p>	<p>3. Service Type</p> <ul style="list-style-type: none"> <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Delivery Restricted Delivery <input type="checkbox"/> Restricted Delivery <ul style="list-style-type: none"> <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input checked="" type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery
<p>2 Article Number (Manufacturer's)</p> <p>7016 0750 0000 4283 1905</p>	
<p>PS Form 3811, April 2015 PSN 7530-02-000-9053 (over \$500)</p> <p style="text-align: right;">Domestic Return Receipt</p>	

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee \$		Postmark Here
Extra Services & Fees (check box, add fee as appropriate)		
<input type="checkbox"/> Return Receipt (hardcopy)	\$ _____	
<input type="checkbox"/> Return Receipt (electronic)	\$ _____	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ _____	
<input type="checkbox"/> Adult Signature Required	\$ _____	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ _____	
Postage \$		
Total \$		
Street:		
City, St.:		
PS Form		

CINDY VIEYRA
PO BOX 1092
BRIGHTON CO 80601
16 FORD BB18781



http://www.peckstitlebook.



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119.pdf
missions

FAIR NDA.zip

FAIR NDA.zip

helpful Links

https://codor.mylicense.com/AID_Verification/

This link verifies a dealership and sales person license

<https://dmv.colorado.gov>

State website

ank

Mahalo

Kiitos

多謝! THANK YOU!
CHINESECOMMENTS.COM

감사합니다 Na
Danke Ευχαριστίες D
Thank You Kösz
Grazie Спасибо Dank G
谢谢 Merci

OU

Tack

Toda

Grazie

Thanks

Grigado

acias

Merçi

