

Missouri Title Reference Guide



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Table of Contents

Contact Information 3

Title and Disposal Information 4

 Standard Title Processing 4

 DMV Title Fees 4

 Duplicate Title 4

Additional Information 5

 Deceased Owner Requirements 5

 Repossessed Vehicle 5

 Name Changes 5

 Owner Retain 5

 Un-Recovered Theft..... 5

 Alternate Disposal..... 6

State Guidelines 7

 Title Requirements by Vehicle Type 7

 Title Branding Guidelines..... 7

 Determining the Correct Title Type..... 8

Frequently Asked Questions 9

 Is a copy of the written estimate needed to process the title? 9

 Can a title be processed without a lienholder’s release?..... 9

 What type of PoA is required if the title is not signed? 9

 What is required to correct a mistake that is made by the owner on the back of the title?..... 9

 If an owner’s full name is listed, does he/she need to sign as listed on the face of the title? 9

Example Documents 10

 Missouri Title (Front) 10

 Missouri Title (Back)..... 11

 Missouri Form 5043..... 12

Glossary 13

Index 15

Please note - This document is intended to cover most requirements for obtaining a negotiable, lien-free title. It is not intended to replace motor vehicle department regulations or rulings. If you have title questions please contact IAA’s Title Solutions Department (TitleSolutions@iaai.com).



Contact Information

IAA Website: <http://www.iaai.com>

Title Questions: **IAA – Title Solutions**
7835 Woodland Drive
Suite 200
Indianapolis, IN 46278
Toll Free: **888-698-4853**
FAX: **855-598-5198**
TitleSolutions@iaai.com

IAA Location in Missouri:

Springfield
1155 North Eldon Building B
Springfield, MO 65803-5637
Phone: 417-863-8976
Fax: 417-865-5466
Auction: Friday 9:30 AM CT

Motor Vehicle Department:

Motor Vehicle Bureau
301 West High Street Room 370
Jefferson City, MO 65101
Phone: 573-526-3669
<http://dor.mo.gov/>



Title mistakes can be costly and can significantly delay the sale of salvage vehicles. Catching any errors before the title paperwork goes to the auction can prevent title problems that will delay a vehicle's sale by weeks or even months.

Title and Disposal Information

Standard Title Processing

IAA will apply for the appropriate title in the Provider's name. In order to initiate this process the vehicle provider must supply the following documentation:

- **Properly Executed Title** – Missouri is a title holding state for owners, however, the title could place with the lienholder if initiated as 'Mail to' from seller. Owners must submit properly signed original title. For lien files, provider must submit a notarized signed satisfaction of lien letter documenting vehicle VIN, year, make and model, along with owner's name. An unsigned title or mileage left blank requires either two (2) Secure Missouri Power of Attorney form 5086 or one (1) Missouri Notarized Power of Attorney form 4054
- **Lien Release** (if applicable) – Lien to be satisfied and dated on the face only if released and dated or include separate notarized lien termination statement on lienholder letterhead OR MO Lien release Form 4809 (notarized) with a vehicle description and owner's name(s).
- **Odometer Disclosure** – Odometer disclosure is required for vehicles less than ten (10) model years. This can be accomplished on the title or with a separate odometer statement, signed by the owner. Mileage should be stated with a verified reading and should not be an estimate or guess.

If IAA is not processing the title, please attach the properly executed sale document and any additional required forms as outlined above to a coversheet with your selling instructions noted. Forward these documents to the appropriate IAA Branch.

DMV Title Fees

Please contact your local IAA Branch or DMV for up-to-date fees.

Salvage title: \$11.00
 Duplicate title: \$11.00
 Abandonment title: Per contract fee
 Junk Title: \$ 2.50

Duplicate Title

With the owner's cooperation, IAA can apply for a duplicate title.

IAA will need:

- Two (2) Secure Missouri Power of Attorney forms (5086) or one (1) MO PoA 4054 (notarized)
- Notarized Lien Release (if applicable). Copies are accepted

Please direct any questions, comments, or corrections to IAA's Title Solutions Team.

TitleSolutions@iaai.com Toll Free - 888-MY-TITLE (888-698-4853)

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Page 4



Additional Information

Deceased Owner Requirements

- Sole ownership – A probate court order must be submitted authorizing the administrator or executor to transfer title. Must be a certified copy of the final order submitted to the court, the person appointed must sign on behalf of the owner as personal representative, administrator etc. Also a copy of the death certificate OR a copy of obituary.
- Multiple owners on the Title - If with one owner is deceased, the remaining owners must sign the title and a copy of the Death Certificate is needed.
- Transfer on Death (ToD) on face of title – ToD signs as seller with a copy of the Death Certificate.
- Per DMV – Missouri does not issue Tenants in Common

Repossessed Vehicle

- Lienholder has title – A notarized Lien Release and notarized Affidavit of Repossession are needed along with the title with Lienholder signed as seller. Representative signing as agent must state their position with company.
- Owner holds title – Lienholder gets a Repossession Title in their name. LH must sign as seller or provide a signed and notarized PoA. Representative signing as agent must state their position with company.

Name Changes

- If the insured's name is different than the name that appears on the title (i.e. different last name or nickname instead of first name), a certified copy of the marriage license, certified copy of the complete divorce decree showing name change, or certified court document stating legal name has changed may be required in addition to the signed title. Please contact a Missouri branch if questions arise.
- If name on title is completely different, this could be a situation where the owner purchased the vehicle from someone and did not title it properly. In this scenario the owner will be required to pay sales taxes and have the vehicle titled properly before it can be sold. Contact your local IAA branch or Title Solutions for assistance in resolving these situations. Title Solutions requires written approval via email or fax from provider before providing assistance

Owner Retain

- See Form 5043

Un-Recovered Theft

- The provider is required to obtain a salvage title in their name because the provider will need proof of ownership if the vehicle is recovered.

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Page 5



- Can obtain a Prior Salvage title once recovered and inspected by State Police.

Alternate Disposal

- Abandonment with Proceeds (if claim has been paid) – If the Provider is unable to obtain a negotiable title, they can request an abandonment with proceeds with a written notification on Provider letterhead stating the claim has been paid and requesting the abandonment title process. The letter should include current owner(s) and lienholder information. For more information please contact the Springfield IAA branch. The abandonment is processed on behalf of the provider, a salvage or junk title will be issued in providers name & proceeds will go to provider – Provider must submit proof of payment as required by the DMV
- **HB 428 (08/28/2013):** Letter of Guarantee on LH letterhead and Proof of payment to LH will suffice. LR not required. & copies of letters and green cards sent to owner(s)/Lien holders are needed by branch to process abandonment title
- No option for disposal if claim has not been paid



State Guidelines

Title Requirements by Vehicle Type

Vehicle Type	Titled	Note
Passenger vehicles	Yes	
ATVs	Yes	
Boats	Yes	Outboard motors are titled. Any boat, regardless of size, with a motor (trolling, outboard or inboard) must be titled. If a boat is under 12' and powered solely by oars it is not required to be titled
Commercial trucks (i.e. tractor trailers)	Yes	
Farm Equipment	No	
Manufactured and mobile homes	Yes	
Motor Homes and RV's	Yes	
Motorcycles	Yes	50cc and over
Off-road vehicles	No	Sell on bill of sale if Mule or Gator
Snowmobiles	No	Sell on bill of sale
Trailers	Yes	

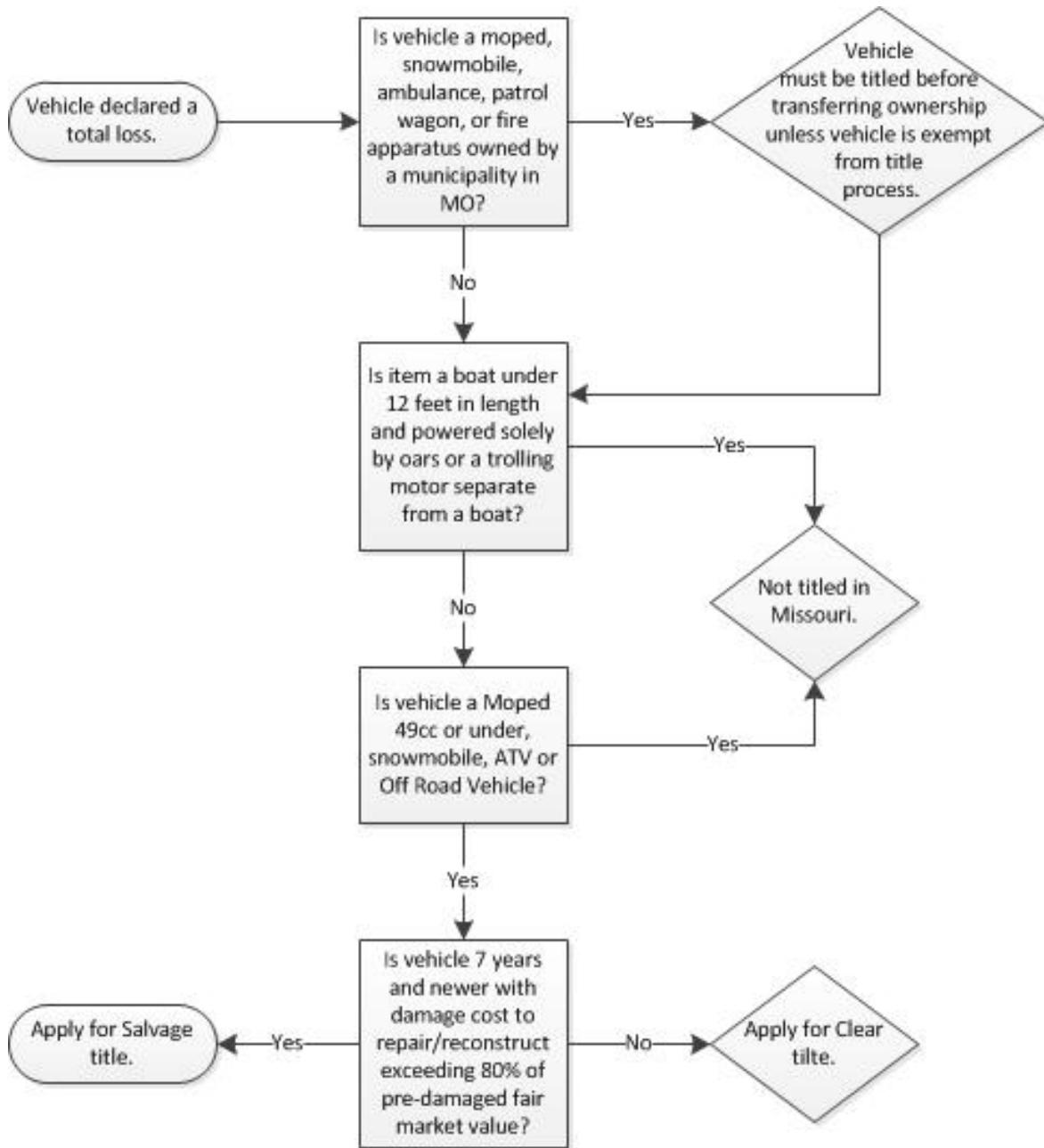
Title Branding Guidelines

Salvage Title	Salvage titles are required for vehicles seven (7) model years of age or newer if vehicle is damaged with a cost to repair/reconstruct exceeding 80% of pre-damaged fair market value. The total cost of repairs to rebuild or reconstruct the vehicle excludes hail damage
Clear Title	If the vehicle is more than seven (7) years old it can be sold with a clear title



Determining the Correct Title Type

Missouri Salvage Title Flow Chart





Frequently Asked Questions

Is a copy of the written estimate needed to process the title?

A copy of the estimate is not required to process the title.

Can a title be processed without a lienholder's release?

No. If a lien is listed on the face of the title, the lienholder must provide a separate notarized lien termination on lienholder letterhead or MO form 4809(notarized). Document must include a vehicle description and owner's name(s).

What type of PoA is required if the title is not signed?

If the Lienholder holds the title then you will need a Secure Missouri PoA form and the lienholder must be listed as the 'mail to' on the face of the title. If the owner forgot to sign the title then you would use the notarized PoA 4054.

What is required to correct a mistake that is made by the owner on the back of the title?

If there is an error on the title please contact the branch to determine if an affidavit of correction will suffice or if a duplicate title is required. If the title was assigned to the wrong purchaser a duplicate title will be required. An affidavit of correction will not be sufficient. Please contact the branch for more specific situations.

If an owner's full name is listed, does he/she need to sign as listed on the face of the title?

The signature should match exactly as the name is listed on the face of the title.

Example: John P. Doe / John P Doe. Note that this is NOT signed John Doe or J. Doe or Mr. Doe.



Example Documents

Missouri Title (Front)



Please direct any questions, comments, or corrections to IAA's Title Solutions Team.

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Page 10



Missouri Title (Back)

C00000000

INSTRUCTIONS: FEDERAL LAW (AND STATE LAW, IF APPLICABLE) REQUIRES THAT ALL SELLERS STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILING TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT. ALL OWNERS (SELLERS) ON THE FACE OF THE TITLE AND PURCHASERS MUST SIGN AND HAND PRINT THEIR NAMES AFTER THE PURCHASER(S) NAME, LIENHOLDER, SALE PRICE, TRADE-IN IF APPLICABLE, NET PRICE, DATE OF SALE, AND MILEAGE SPACES ARE COMPLETED. IF PURCHASER/SELLER IS AN AGENT/OFFICER OF A FIRM, RECORD OFFICIAL POSITION AFTER PRINTED NAME. PURCHASER(S) MUST APPLY FOR A NEW CERTIFICATE OF TITLE WITHIN 30 DAYS FROM THE DATE OF PURCHASE OR PAY A DELINQUENT PENALTY. ALL LIENS ON THE FRONT OF THIS CERTIFICATE OF TITLE MUST BE RELEASED BEFORE PURCHASER APPLIES FOR A NEW CERTIFICATE OF TITLE. ALL PURCHASERS/SELLERS SHOULD RETAIN A COPY OF THE FRONT AND BACK OF THIS CERTIFICATE OF TITLE. WARNING: ALTERATIONS, ERASURES OR MISTREATMENT WILL VOID THIS CERTIFICATE OF TITLE. ASSIGNMENT OF TITLE: I/WE HEREBY ASSIGN AND WARRANT CERTIFICATE OF TITLE OF THE VEHICLE DESCRIBED ON THE FRONT OF THIS CERTIFICATE OF TITLE SUBJECT TO THE FOLLOWING LIEN(S) OR ENCUMBRANCE(S) IF ANY, AND NONE OTHER. I/WE FURTHER CERTIFY THE ACCURACY OF THE SALE PRICE AND MILEAGE AS SPECIFIED BELOW.

ASSIGNMENT	PURCHASER(S) NAME (PRINTED OR TYPED)			SALE PRICE \$
	ADDRESS			TRADE-IN \$
	DATE OF SALE	MODEL	DEALER NUMBER OF SELLER	NET PRICE \$
	ODOMETER READING (NO TENTHS)	I state that the odometer now reads the aforementioned miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described herein, unless one of the following statements is checked.		<input type="checkbox"/> MILEAGE IN EXCESS OF ITS MECHANICAL LIMITS <input type="checkbox"/> MILEAGE READING IS NOT ACTUAL (MILEAGE ODOMETER DISCREPANCY)
	SIGNATURE OF ALL PURCHASER(S)		SIGNATURE OF ALL SELLER(S) <i>Jane Doe</i>	
	HAND PRINTED NAME(S) BY PURCHASER(S) (AGENT POSITION)		HAND PRINTED NAME(S) BY SELLER(S) (AGENT POSITION) <i>Jane Doe</i>	
REASSIGNMENT BY REGISTERED DEALER	PURCHASER(S) NAME (PRINTED OR TYPED)			SALE PRICE \$
	ADDRESS			TRADE-IN \$
	DATE OF SALE	MODEL	DEALER NUMBER OF SELLER	NET PRICE \$
	ODOMETER READING (NO TENTHS)	I state that the odometer now reads the aforementioned miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described herein, unless one of the following statements is checked.		<input type="checkbox"/> MILEAGE IN EXCESS OF ITS MECHANICAL LIMITS <input type="checkbox"/> MILEAGE READING IS NOT ACTUAL (MILEAGE ODOMETER DISCREPANCY)
	SIGNATURE OF ALL PURCHASER(S)		SIGNATURE OF ALL SELLER(S)	
	HAND PRINTED NAME(S) BY PURCHASER(S) (AGENT POSITION)		HAND PRINTED NAME(S) BY SELLER(S) (AGENT POSITION)	
REASSIGNMENT BY REGISTERED DEALER	PURCHASER(S) NAME (PRINTED OR TYPED)			SALE PRICE \$
	ADDRESS			TRADE-IN \$
	DATE OF SALE	MODEL	DEALER NUMBER OF SELLER	NET PRICE \$
	ODOMETER READING (NO TENTHS)	I state that the odometer now reads the aforementioned miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described herein, unless one of the following statements is checked.		<input type="checkbox"/> MILEAGE IN EXCESS OF ITS MECHANICAL LIMITS <input type="checkbox"/> MILEAGE READING IS NOT ACTUAL (MILEAGE ODOMETER DISCREPANCY)
	SIGNATURE OF ALL PURCHASER(S)		SIGNATURE OF ALL SELLER(S)	
	HAND PRINTED NAME(S) BY PURCHASER(S) (AGENT POSITION)		HAND PRINTED NAME(S) BY SELLER(S) (AGENT POSITION)	
REASSIGNMENT BY REGISTERED DEALER	PURCHASER(S) NAME (PRINTED OR TYPED)			SALE PRICE \$
	ADDRESS			TRADE-IN \$
	DATE OF SALE	MODEL	DEALER NUMBER OF SELLER	NET PRICE \$
	ODOMETER READING (NO TENTHS)	I state that the odometer now reads the aforementioned miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described herein, unless one of the following statements is checked.		<input type="checkbox"/> MILEAGE IN EXCESS OF ITS MECHANICAL LIMITS <input type="checkbox"/> MILEAGE READING IS NOT ACTUAL (MILEAGE ODOMETER DISCREPANCY)
	SIGNATURE OF ALL PURCHASER(S)		SIGNATURE OF ALL SELLER(S)	
	HAND PRINTED NAME(S) BY PURCHASER(S) (AGENT POSITION)		HAND PRINTED NAME(S) BY SELLER(S) (AGENT POSITION)	
LIENHOLDER INFORMATION	FIRST LIENHOLDER NAME (PRINTED OR TYPED)			DATE OF LIEN
	FIRST LIENHOLDER ADDRESS			
	SECOND LIENHOLDER NAME (PRINTED OR TYPED)			DATE OF LIEN
	SECOND LIENHOLDER ADDRESS			

MO 890-0331 (07-05)

DOR-587 (07-05)

Please direct any questions, comments, or corrections to IAA's Title Solutions Team.

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Missouri Form 5043



MOTOR VEHICLE BUREAU
 PO BOX 2076, JEFFERSON CITY MO 65101-2076
 (573) 526-3889 www.dor.mo.gov/mvdl
NOTICE OF VEHICLE TITLING REQUIREMENTS

[Reset Form](#)

[Print Form](#)

FORM
5043
 (REV. 8-2011)

INSTRUCTIONS TO VEHICLE OWNER: In accordance with Section 301.020, RSMo, the Department of Revenue (department) has been notified that a total loss claim payment has been paid to the vehicle owner listed below. The vehicle was less than seven years old at the time of damage and the damage exceeds 80 percent of the pre-damaged fair market value of the vehicle as recorded below and therefore qualifies the vehicle as a salvage vehicle. You must apply for a salvage or prior salvage title by submitting the requirements in Section A or B.

SECTION A

If the vehicle is not operable, you must obtain a salvage title by submitting the following items within 30 days to your local contract office or to the address above.

1. Application for Missouri Title and License (DOR-108), marked Salvage;
2. Original Certificate of Title for the damaged vehicle listed below;
3. A notarized lien release if a lien is recorded on the face of the original Certificate of Title, if applicable;
 Note: If a notarized lien release is not submitted, the lien will be recorded on the face of the Salvage Certificate of Title.
4. A copy of this form;
5. \$8.50 title fee and \$2.50 processing fee; and
6. \$5.00 quick title fee, if applicable.

SECTION B

If the vehicle is operable (regardless of whether or not repairs have been made), you may obtain a prior salvage title by submitting the following items within 30 days to your local contract office or to the address above.

1. Application for Missouri Title and License (DOR-108), marked Prior Salvage;
2. Original Certificate of Title for the damaged vehicle listed below;
3. An inspection from an Official Safety Inspection Station:
 - a. A current safety inspection not more than 60 days old if the vehicle will be registered; or
 - b. An Identification/Odometer (ID/OD) inspection if the vehicle will not be registered at this time.
4. A copy of this form;
5. \$8.50 title fee and \$2.50 processing fee; and
6. \$5.00 quick title fee, if applicable.

Once a Certificate of Title branded as "Prior Salvage" has been issued, and the vehicle has been safety inspected, the current vehicle license plates may be affixed to the vehicle and it may be driven on the roadways.

INSTRUCTIONS TO INSURANCE COMPANY

By completing this form, you are certifying that the vehicle was less than seven years old at the time of damage and the damage exceeds 80 percent of the pre-damaged fair market value of the vehicle. This form must be completed and sent to the vehicle owner who is retaining ownership of the salvaged vehicle no later than 30 days after a total loss claim payment has been made. Copies of the completed form must be sent to the lienholder and the Department of Revenue.

SECTION C — TO BE COMPLETED BY INSURANCE COMPANY ONLY	VEHICLE OWNER(S) NAME			
	ADDRESS			
	CITY	STATE	ZIP CODE	VEHICLE LICENSE PLATE NUMBER
	VEHICLE YEAR	MAKE	MODEL	
	VEHICLE IDENTIFICATION NUMBER			
	INSURANCE COMPANY NAME			
	ADDRESS			
	CITY	STATE	ZIP CODE	TELEPHONE NUMBER
	CLAIM NUMBER	DATE OF LOSS		DATE OF PAYMENT
	I hereby certify under penalty of perjury that the information above is true and accurate and is made without intent to defraud.			
SIGNATURE OF AUTHORIZED AGENT				

DOR-5043 (8-2011)



Glossary

Term	Definition
Affidavit of Correction	A notarized form that can correct certain errors made by an owner on the title.
Appraisal	Written estimate detailing damage and replacement costs for a vehicle. Also known as an Estimate of Repair.
Date of Loss	Date accident occurred or vehicle was stolen.
Duplicate Title	A duplicate title is a replacement title obtained through the state title processing agency (Ex. DMV, MVD, BMV). When a duplicate title is issued the original title becomes void.
Electronic Title	Some states are now using E-Titles especially when there is a Lienholder listed. An E-Title is held in the title possessing agency's system until the Lienholder releases the lien. The title is then printed and mailed out to the specified party.
Exceeds Mechanical Limits (EML)	Exceeds Mechanical Limits is an option on most titles that is selected when the vehicle has travelled more miles than the odometer can register. Many older vehicles are limited to 99,999.9 mile odometer reading. When the vehicle exceeds the odometer's mechanical limits traveling past 100,000.0 miles, the vehicle has exceeded its mechanical limit for the odometer. This option is rarely selected on newer vehicles since most odometers now register up to 999,999 miles.
Lien Release	When a lien has been perfected on a vehicle the state requires the lienholder to release the lien indicating that the lien has been satisfied before ownership of the vehicle can be transferred. Lien releases are typically executed by having the lienholder sign and date the face of the title or by providing a separate notarized lien termination statement on the lienholder's letterhead. If a separate statement is used the statement should include a description of the vehicle including; VIN, year, make, model, and the owner's name(s). Lienholder can also add or remove electronic liens by accessing the state's database. A paper title will automatically be mailed to address of the lienholder's discretion if the lien is active or to the vehicle owner if it is a title holding state. Vehicle owner holds the title and the lienholder has filed a lien through via mailed application.
Not Actual Mileage (NAM)	Not Actual Mileage is an option on most titles that allows the owner to indicate that mileage shown on the odometer is not a true representation of the mileage of the vehicle. This can happen on some vehicles when the odometer or the vehicles engine control unit (ECU) is replaced, or when the odometer or its related systems are damaged or inoperable.
Odometer Disclosure	Odometer disclosure is required for vehicles less than 10 model years. This can be accomplished on the title or with a separate odometer statement signed by the owner. Mileage should be stated with a verified reading and should not be an estimate or guess.
Owner	The name listed on the front of the title. It usually states Owner or Legal Owner.



Glossary

Owner Retain	Any vehicle deemed a total loss by the provider that the owner elects to retain ownership of. Most states will require that the title is converted into some form of salvage title. Rules regarding who is responsible for transferring the title vary by state.
Power of Attorney (PoA)	Legal document that allows the appointed person/Provider to sign title, application, or any other documents related to the vehicle listed on the form on behalf of the owner.
Properly Executed Title	Title that is properly signed by owner and lienholder, which has released lien if applicable.
Provider	Provider, charity, or individual selling the vehicle through IAA
Repair Estimate	Written appraisal detailing estimated repair cost of damage and replacement cost for a vehicle. Also known as a Damage Appraisal
Sale Document	Document that was used to sell the vehicle at an IAA auction. (bill of sale, clear title, salvage title, certificate of destruction, junk title, scrap title etc.)
Salvage Title	Titles are branded Salvage on ANY vehicles that fall into the salvage branding criteria for each specific state. Most states consider a vehicle to be deemed salvage if it is 10 model years of age or newer that has been stolen or has been deemed uneconomical to repair by the provider. (See Title Branding Guidelines for more details on this state.) These vehicles are issued a salvage title and may be subject to repair and re-inspection.
Title Problems	Title paperwork received by IAA that is not correct or incomplete and requires additional documents or information before the title can be processed and vehicle can be sold.
Title Solutions	A specialized and exceptionally knowledgeable service by IAA that provides innovative and prompt solutions for your toughest title problems.
Total Loss	Any vehicle that has been deemed uneconomical to repair by the provider.
Un-Recovered Theft	Any vehicle that has been stolen and not recovered.



Index

<p>A</p> <p>Affidavit of correction 13</p> <p>Affidavit of Correction 13</p> <p>Alternate disposal..... 6</p> <p>Appraisal 13, 14</p> <p>ATV 7</p> <p>B</p> <p>Boat 7</p> <p>Boats 7</p> <p>C</p> <p>Commercial truck..... 7</p> <p>D</p> <p>Death certificate 5</p> <p>Deceased owner 5</p> <p>Duplicate title..... 4, 13</p> <p>Duplicate Title 4, 13</p> <p>E</p> <p>EML 13</p> <p>Exceeds mechanical limits (EML)..... 13</p> <p>F</p> <p>Farm equipment 7</p> <p>Farm Equipment..... 7</p>	<p>L</p> <p>Lien release 4, 13</p> <p>M</p> <p>Manufactured and mobile homes..... 7</p> <p>Motorcycle 7</p> <p>Motorcycles..... 7</p> <p>N</p> <p>NAM 13</p> <p>Name changes 5</p> <p>O</p> <p>Odometer disclosure 4, 13</p> <p>Owner Retained 14</p> <p>P</p> <p>PoA 9, 14</p> <p>Power of attorney (PoA) 4, 5, 9, 14</p> <p>T</p> <p>Title fees..... 4</p> <p>Trailers 7</p> <p>U</p> <p>Un-recovered Theft..... 14</p>
---	--