

Kentucky title: where everything goes, with your boxes marked. The box-by-box checklist follows. [Back to the walkthrough](#)

DIAGRAM — not a copy of a Kentucky Certificate of Title

selmycarhub.com

COMMONWEALTH OF KENTUCKY · CERTIFICATE OF TITLE

the front — printed in Frankfort, and none of it in your handwriting

|                                                                                                                                                                                                                                                                                                                                                                                                                                 |           |                                                                                                                                                                                    |           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| TITLE NO.                                                                                                                                                                                                                                                                                                                                                                                                                       | YEAR      | MAKE / MODEL NAME                                                                                                                                                                  | VIN / HIN |
| TITLE TYPE                                                                                                                                                                                                                                                                                                                                                                                                                      | MODEL NO. | BODY TYPE                                                                                                                                                                          | COLOR     |
| <div>1NO. CYL · ODOMETER · MOTOR NO. · WEIGHT</div> <div>The odometer figure here is the reading carried forward from the last transfer, not today's. Nothing in this row is yours to change.</div>                                                                                                                                                                                                                             |           | <div>2PREV. TITLE NO / STATE</div> <div>Where the car came from. On a Kentucky-bom vehicle it is empty, on one brought in from another state it names the title it replaced.</div> |           |
| <div>3KY NO. · BOAT TYPE · LENGTH · BEAM · CAPACITY · HULL MATERIAL · PROPULSION</div> <div>Kentucky titles boats on the same stock as cars, so a whole row of a car's certificate is about hulls. Empty is correct.</div>                                                                                                                                                                                                      |           |                                                                                                                                                                                    |           |
| <div>4DATE OF ISSUE · FUEL</div> <div>The day this certificate was printed — not the day you bought the car and not the day you are selling it.</div>                                                                                                                                                                                                                                                                           |           | <div>5USAGE TAX PAID</div> <div>What the last buyer paid in motor vehicle usage tax. It is a receipt, and it is the number your buyer's figure will sit beside next year.</div>    |           |
| <div>6OWNER(S) NAME</div> <div>Up to two names. Whether they are joined by AND or by OR decides how many signatures and how many notary stamps the back of the sheet needs — and it is printed here, on the front, where nobody looks.</div>                                                                                                                                                                                    |           |                                                                                                                                                                                    |           |
| <div>7FIRST LIENHOLDER · SECOND LIENHOLDER</div> <div>FIRST LIEN: NOTATION NO · COUNTY FILING DATE · RELEASED BY · COUNTY CLERK'S USE ONLY · DATE · SECOND LIEN: the same six again</div> <div>Kentucky prints the lien table on the FRONT, and the lender signs the released-by line. Check it before you advertise the car: an unreleased lien found at the counter stops the sale with the money already on the table.</div> |           |                                                                                                                                                                                    |           |
| <div>"I certify that the Department of Vehicle Regulation has exercised due diligence in examining an application for a certificate of title for the above described vehicle" — signed by the Commissioner, Department of Vehicle Regulation.</div>                                                                                                                                                                             |           |                                                                                                                                                                                    |           |
| BLOCK NAMES TRANSCRIBED FROM A COUNTY CLERK'S BLANK EXAMPLE OF THE CURRENT CERTIFICATE                                                                                                                                                                                                                                                                                                                                          |           |                                                                                                                                                                                    |           |

THE BACK OF THE SAME SHEET

two documents printed one above the other, and both of them sworn

APPLICATION FOR TITLE / AFFIDAVIT OF TOTAL CONSIDERATION

8BRAND DISCLOSURE

YOUR

RECALL VEHICLE ☐ WATER DAMAGED ☐ NAZI DAMAGED ☐

"When Block is checked and title does not include brand, provide jurisdiction \_\_\_\_ and title number \_\_\_\_, where previous brand was issued." A brand travels onto the buyer's new certificate whatever the two of you agree.

9SALE PRICE \$

YOUR

TRADE IN \$ · NET COST \$

TAX \$

The whole reason this half of the sheet is sworn. The county clerk charges the buyer six per cent of it.

A dealership's arithmetic. On a sale between two people there is no trade-in and the net cost is the price.

Filled in at the counter by the clerk, from the price in block 9.

10DATE OF SALE

YOUR

TRADE-IN: MAKE · YEAR · VIN NO · TITLE NO. (two rows)

The day the keys changed hands. Match it to the date the notary writes and to any odometer statement travelling with the title.

Two full rows for vehicles handed over in part payment. Empty on a private sale, and empty is a statement rather than an omission.

11ODOMETER READING (no tenths)

YOUR

12\*\*\*CAUTION READ CAREFULLY BEFORE YOU CHECK A BLOCK\*\*\*

1. IN EXCESS OF ITS MECHANICAL LIMITS ☐ 2. NOT THE ACTUAL RELEASE ☐

Whole miles, read off the dash on the day. There is no exempt box anywhere on this document, so an old car that owes no disclosure simply leaves the block alone.

"WARNING — ODOMETER DISCREPANCY." Ticking box 2 marks the record permanently, and the record belongs to the car rather than to you.

13JOINT OWNERSHIP: (AND) REQUIRES ALL SIGNATURES (OR) REQUIRES ONE SIGNATURE

The rule is printed on the document itself. Read the conjunction on the front before you book a notary appointment for one person.

14TRANSFEROR / SELLER PRINTED NAME

YOUR

15TRANSFEREE / OWNER / BUYER PRINTED NAME

YOUR

SELLER/DEALER NO. · SECOND NAME LINE · STREET ADDRESS · PHONE NO. · CITY · COUNTY · STATE · ZIP · LESSEE NAME OR OTHER

FED ID / SSN / DLN · DOB · SECOND NAME LINE · MAILING ADDRESS · PHONE NO. · CITY · COUNTY · STATE · ZIP · RESIDENTIAL ADDRESS · EMAIL ADDRESS

Printed, not signed. The dealer number line beside your name belongs to a licensed dealer and stays empty; so does the lessee row unless the car is coming off a lease.

More than the seller's block asks for: an identification number and a date of birth as well as two addresses. Take it off their licence at the handover.

16REQUIRED FOR BOAT TRANSFER

17THE LOAN DECLARATION

CITIZENSHIP OF APPLICANT · SEX · COUNTY OF DOCKAGE

I ( ) HAVE ( ) HAVE NOT APPLIED FOR A LOAN .. I ( ) WILL ( ) WILL NOT APPLY WITHIN 30 DAYS

The boat panel again, with its own application paragraph. A car leaves the whole of it blank.

The buyer's answer, not yours. It decides whether the new certificate is posted to them or held for a lender.

18FIRST LIENHOLDER · ADDRESS · COUNTY WHERE LIEN WILL BE FILED

19DATE OF TRANSFER

YOUR

20TRANSFEROR(S) / SELLER SIGNATURE

YOUR

21TRANSFEREE(S) / OWNER / BUYER SIGNATURE

YOUR

SUBSCRIBED AND ATTESTED BEFORE ME THIS DATE \_\_\_\_ / \_\_\_\_ / \_\_\_\_ MY COMMISSION EXPIRES \_\_\_\_ / \_\_\_\_ / \_\_\_\_

THE IDENTICAL NOTARY BLOCK, PRINTED AGAIN · NOTARY PUBLIC

ATTESTING OFFICIAL / NOTARY SIGNATURE

Sworn separately. KRS 138.450 defines the affidavit above as one where the signature of the buyer and the signature of the seller are individually notarized, which is why there are two blocks rather than one.

Two signature rules and a notary block underneath them. Sign in front of the notary, not before — a county clerk's counter staff will do it while you wait, which is why so many Kentucky handovers finish at the clerk's office.

X \_\_\_\_\_

X \_\_\_\_\_

22COUNTY CLERK USE ONLY

CLERK'S ID · CLERK'S FEE · REG EXPIRES · STATE FEE · TYPE APPLICATION · DATE OF ISSUANCE · TITLE NO. · PLATE NO./BECA

Under it, the issuer certifies "subject to the penalty provisions of KRS 196A.990" that the supporting documents are present and consistent with the application, and that the information has been entered into the automated vehicle information system. That sentence sits directly beneath the price you wrote.

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATION, OR MUTILATIONS. MUST BE COMPLETED IN BLUE OR BLACK INK. 49 USC SEC 32706 AND KRS 190.300 REQUIRES THAT YOU STATE THE VEHICLE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP.

You write it, in pen

Not yours to fill

The certificate's own blocks, front then back

Block names and printed sentences transcribed from the Hardin County Clerk's blank example of the current Kentucky certificate, and cross-checked against TC 96-182 (Rev. 06/2026), which prints the same brand disclosure, odometer certification, total-consideration row and pair of notary blocks - statutory sentences read at [app.legislature.ky.gov](#) - the Kentucky Transportation Cabinet publishes no specimen of its own certificate, and the clearest county pictures of one are real issued titles - none of the certificate's colour, security tint, border, proportion or barcode is reproduced here

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                      | <b>KENTUCKY TRANSPORTATION CABINET</b><br><b>DIVISION OF MOTOR VEHICLE LICENSING</b> |                                                                                                                  | <b>TC 96-182</b><br><b>Rev. 06/2026</b> |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------|
| <b>APPLICATION FOR KENTUCKY CERTIFICATE OF TITLE OR REGISTRATION</b><br><i>(Submit completed form and required documentation to county clerk.)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |                                                                                      |                                                                                                                  |                                         |                |
| Select the type of application <input type="checkbox"/> Duplicate <input type="checkbox"/> Title Only <input checked="" type="checkbox"/> Transfer <input type="checkbox"/> First time <input type="checkbox"/> Salvage <input type="checkbox"/> Classic<br>If Duplicate is selected, the original Certificate of Title <input type="checkbox"/> Lost <input type="checkbox"/> Destroyed <input type="checkbox"/> Damaged <input type="checkbox"/> Illegible <input type="checkbox"/> Other _____                                                                                 |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>SECTION 1: VEHICLE IDENTIFICATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>VEHICLE IDENTIFICATION #</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      | 4S4BSANC4F3291746                                                                    |                                                                                                                  |                                         |                |
| <b>YEAR</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>MAKE</b>          | <b>MODEL</b>                                                                         | <b>MODEL #</b>                                                                                                   | <b>BODY STYLE</b>                       | <b>COLOR</b>   |
| 2015                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Subaru               | Outback                                                                              |                                                                                                                  | Wagon                                   | Blue           |
| ENGINE TYPE: <input checked="" type="checkbox"/> Gas <input type="checkbox"/> Hybrid <input type="checkbox"/> Plug-in Hybrid <input type="checkbox"/> Electric CYLINDERS: 4 TRUCK WEIGHT: _____ lb. If motorcycle, MOTOR #: _____<br>TITLE BRAND DISCLOSURE: (Select appropriate box.) <input type="checkbox"/> Rebuilt <input type="checkbox"/> Water-Damaged <input type="checkbox"/> Hail-Damaged <input type="checkbox"/> Unrebuildable<br>If box is selected and title does not include brand, provide jurisdiction _____ and title # _____ where previous brand was issued. |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>SECTION 2: ODOMETER DISCLOSURE, TOTAL CONSIDERATION, &amp; TRADE-IN INFORMATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>CAUTION: READ CAREFULLY BEFORE SELECTING A BOX.</b><br>49 USC Sec. 32705 and KRS 190.300 require that you state the mileage upon 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 selected.                                                                                                                                                                   |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>ODOMETER</b> 118436 miles (no tenths) <b>WARNING – ODOMETER DISCREPANCY if Box 1 or 2 is selected.</b><br><input type="checkbox"/> 1. The mileage stated is in excess of its mechanical limits. <input type="checkbox"/> 2. The odometer reading is not the actual mileage.                                                                                                                                                                                                                                                                                                    |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>Date of Sale</b> 08/12/2026 <b>Sale Price \$</b> 13,400.00 <b>Trade-in \$</b> _____ <b>Net Cost \$</b> 13,400.00 <b>Tax \$</b> _____                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |                                                                                      |                                                                                                                  |                                         |                |
| <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>TRADE-IN YEAR</b> | <b>TRADE-IN MAKE</b>                                                                 | <b>TRADE-IN MODEL</b>                                                                                            | <b>VEHICLE IDENTIFICATION # (VIN)</b>   | <b>TITLE #</b> |
| <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                      |                                                                                      |                                                                                                                  |                                         |                |
| Seller and buyer certify pursuant to the penalty provisions of KRS 190.990(5) that each has supplied true and correct total consideration information to the best of their knowledge and belief in this document, including the below affidavit.                                                                                                                                                                                                                                                                                                                                  |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>JOINT OWNERSHIP:</b> <input type="checkbox"/> OR <input type="checkbox"/> AND <b>NOTE: If neither box is selected, the Title Transfer shall require both signatures.</b>                                                                                                                                                                                                                                                                                                                                                                                                       |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>SELLER</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                                                                                      | <b>OWNER/BUYER</b>                                                                                               |                                         |                |
| <b>NAME (Seller 1)</b><br>Delphine R. Hoskins                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                                                                                      | <b>NAME (Owner/Buyer 1)</b><br>Emmett J. Pruitt                                                                  |                                         |                |
| <b>NAME (Seller 2)</b><br>_____                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      | <b>NAME (Owner/Buyer 2)</b><br>_____                                                                             |                                         |                |
| <b>STREET ADDRESS</b><br>1408 Sutherland Loop                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                                                                                      | <b>STREET ADDRESS</b><br>3172 Millers Mill Rd                                                                    |                                         |                |
| <b>PHONE</b><br>(502) 555-0146                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                                                                                      | <b>PHONE</b><br>(270) 555-0188                                                                                   |                                         |                |
| <b>CITY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>COUNTY</b>        | <b>STATE</b>                                                                         | <b>ZIP</b>                                                                                                       | <b>CITY</b>                             | <b>COUNTY</b>  |
| Bardstown                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Nelson               | KY                                                                                   | 40004                                                                                                            | Owensboro                               | Daviess        |
| <b>EMAIL ADDRESS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                      |                                                                                      | <b>EMAIL ADDRESS</b>                                                                                             |                                         |                |
| d.hoskins@example.com                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>DATE OF TRANSFER:</b><br>08/12/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                      |                                                                                      | <b>ALTERNATE MAILING ADDRESS (if applicable)</b><br>_____                                                        |                                         |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      | <b>CITY</b> _____ <b>COUNTY</b> _____ <b>STATE</b> _____ <b>ZIP</b> _____                                        |                                         |                |
| I <input type="checkbox"/> (have) <input type="checkbox"/> (have not) applied for a loan in connection with the vehicle described in Section 1 and, if not, I <input type="checkbox"/> (will) <input type="checkbox"/> (will not) apply for a loan within 30 days of this application.                                                                                                                                                                                                                                                                                            |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>LESSEE NAME</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      | <b>FEIN #</b>                                                                        | <b>DATE OF INCORPORATION</b>                                                                                     | <b>FIRST LIENHOLDER</b>                 |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>LESSEE ADDRESS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                      |                                                                                      |                                                                                                                  | <b>FIRST LIENHOLDER ADDRESS</b>         |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>CITY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>COUNTY</b>        | <b>STATE</b>                                                                         | <b>ZIP</b>                                                                                                       | <b>CITY</b>                             | <b>COUNTY</b>  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>SIGNATURE (Seller 1)</b><br>Delphine R. Hoskins                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |                                                                                      | <b>SIGNATURE (Owner/Buyer 1)</b><br>_____                                                                        |                                         |                |
| <b>SIGNATURE (Seller 2)</b><br>Wanda C. Skaggs, Notary Public                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                                                                                      | <b>SIGNATURE (Owner/Buyer 2)</b><br>_____                                                                        |                                         |                |
| <b>ATTESTING OFFICIAL (Signature &amp; Title)</b><br>Sworn or affirmed before me this 12 day of August 20 26.                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                                                                                      | <b>ATTESTING OFFICIAL (Signature &amp; Title)</b><br>Sworn or affirmed before me this ____ day of ____ 20 ____ . |                                         |                |
| <b>MY COMMISSION #:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                      |                                                                                      | <b>MY COMMISSION #:</b>                                                                                          |                                         |                |
| <b>EXPIRATION:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |                                                                                      | <b>EXPIRATION:</b>                                                                                               |                                         |                |
| <b>COUNTY CLERK USE ONLY: Application Type</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      | <b>Issuance Date</b>                                                                 | <b>Title #</b>                                                                                                   | <b>Plate #</b>                          |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      |                                                                                                                  |                                         |                |
| I certify that the lien indicated to be filed has been noted into the automated system and that a title will be withheld for 30 days, or until financing statement and fees required are received, whichever occurs first.                                                                                                                                                                                                                                                                                                                                                        |                      |                                                                                      |                                                                                                                  |                                         |                |
| <b>SIGNATURE &amp; TITLE OF ISSUER</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                      |                                                                                      | <b>COUNTY</b>                                                                                                    | <b>DATE</b>                             |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                      |                                                                                      |                                                                                                                  |                                         |                |

DO NOT ACCEPT TITLE OR APPLICATION SHOWING ANY ERASURES, ALTERATION, OR MUTILATIONS. MUST BE COMPLETED IN BLUE OR BLACK INK IF NOT COMPLETED ONLINE.  
 FOR ADDITIONAL INFORMATION OR INSTRUCTIONS FOR HOW TO SUBMIT THIS FORM, VISIT DRIVE.KY.GOV.

# How to fill out a Kentucky title

**This sheet is not the title.** It is the checklist to keep beside one. DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATION, OR MUTILATIONS. MUST BE COMPLETED IN BLUE OR BLACK INK. - printed across the foot of the reverse. Every block name and every sentence in quotation marks below was transcribed from a Kentucky county clerk's published blank example of the current certificate and cross-checked against TC 96-182, which the Cabinet does publish and which prints the same odometer certification, the same total-consideration arithmetic and the same pair of notary blocks in type you can read.

## Who has to sign

|                                                        |                                                                                                                                                                                                   |
|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Every owner the front names, if the conjunction is AND | Kentucky prints the test on the back itself: JOINT OWNERSHIP: (AND) REQUIRES ALL SIGNATURES (OR) REQUIRES ONE SIGNATURE. Read the front before you book the notary.                               |
| One owner, if it is OR                                 | Either name transfers the car on their own. A certificate with no conjunction printed at all is treated like AND, and both owners sign.                                                           |
| A notary, twice                                        | Once under the seller's signatures and once under the buyer's, each with a commission number and an expiry date. One notarisation covering both halves is not what the document asks for.         |
| The buyer, in their own block                          | Printed name, address, identification number and date of birth, then a signature of their own under their own notary line. They are applying for the title as well as acknowledging your mileage. |
| An attorney-in-fact, on TC 96-336 and not on the title | Kentucky's limited power of attorney is a separate notarised sheet that travels with the certificate. The absent owner signs the form, not the title.                                             |
| Nobody, on a decedent's line                           | A dead owner's car moves on a death certificate, or on court documents where the surviving owner is not the spouse - never on a signature written in the deceased owner's name.                   |

## Every box, in the order you meet it

| # | WHO | BOX                                                | WHAT GOES IN IT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---|-----|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | YOU | Turn the certificate over before you agree a price | Check the lien table on the front, check whether the owner names are joined by AND or by OR, and check that the back carries an affidavit of total consideration at all. <b>Watch out:</b> A certificate printed before February 2000 has only the assignment on its back, and a transfer on one of those needs a completed TC 96-182 with it. Finding that out at the clerk's counter with a buyer beside you is the expensive way.                                                                 |
| 2 | YOU | BRAND DISCLOSURE                                   | Four printed boxes at the head of the back: rebuilt vehicle, water damaged, hail damaged, unrebuildable. Tick what applies, and if the front of the certificate does not already carry the brand, write in the jurisdiction and title number where it was issued. <b>Watch out:</b> It follows the car onto the buyer's new certificate whatever the two of you agree, so declaring it is not a concession you are making - it is the only version of the sale that survives contact with the clerk. |
| 3 | YOU | Sale Price \$ / Trade in \$ / Net Cost \$ / Tax \$ | The money row of the affidavit of total consideration. On a private sale with no trade-in you fill the sale price and leave the rest to the counter. <b>Watch out:</b> This is the single most consequential thing you write. The clerk taxes the buyer at six per cent of it, and the printed line underneath warns that if sale price is left incomplete, buyer may be billed for additional tax, plus applicable penalty and interest.                                                            |
| 4 | YOU | Date of Sale                                       | The day the keys actually changed hands, in the small box beside the trade-in bracket. <b>Watch out:</b> Make it the same date the notary writes, and the same date on any TC 96-5 that goes with it. Three documents about one handover carrying two different dates is the sort of thing that gets an application set aside.                                                                                                                                                                       |
| 5 | YOU | Odometer Reading (no tenths)                       | The whole miles off the dash, on the day of the handover, under the heading TRANSFER OF TITLE BY OWNER. <b>Watch out:</b> Read it on the day, not off a service invoice. If it will not fit, has been corrected, or the block is already used, the mileage moves onto a TC 96-5 and travels with the title.                                                                                                                                                                                          |
| 6 | YOU | The two caution boxes - normally neither           | Statement 1, the mileage stated is in excess of its mechanical limits. Statement 2, the odometer reading is not the actual mileage. <b>Watch out:</b> The certificate shouts CAUTION READ CAREFULLY BEFORE YOU CHECK A BLOCK at you for a reason. Statement 2 puts an odometer discrepancy on the record permanently, and there is no box for an old vehicle that simply does not need disclosing.                                                                                                   |

| #  | WHO   | BOX                                                                                  | WHAT GOES IN IT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----|-------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7  | YOU   | <b>Transferor / Seller Printed Name, address, city, county, zip</b>                  | Your details printed - not signed - in the left-hand column, with a second name line if the front of the certificate names two owners. <b>Watch out:</b> Print it exactly as the front prints it. If the front says one thing and your licence says another, the Cabinet wants an affidavit showing they are the same person, and a marriage licence or a divorce decree is what it names as a good example.                                                                                             |
| 8  | YOU   | <b>Transferee / Owner / Buyer Printed Name, identification number, date of birth</b> | The right-hand column: their name, their Kentucky licence number or Social Security number, their date of birth, and both a mailing and a residential address. <b>Watch out:</b> Read it off the identification they hand you, before they put it back in their wallet. The county in that address is the clerk's office the transfer will be filed at, and the local rate of nothing at all - because Kentucky's usage tax is a flat six per cent - so the address matters for where, not for how much. |
| 9  | YOU   | <b>Transferor(s) / Seller Signature - in front of the notary</b>                     | One signature line per owner. Do not sign it until you are standing in front of a notary with identification in your hand. <b>Watch out:</b> A county clerk's office will notarise it while you wait, which is the whole reason Kentucky handovers tend to end at the clerk's counter. Signing at home and asking a notary to stamp it afterwards is not something a notary can do.                                                                                                                      |
| 10 | YOU   | <b>Subscribed and attested before me this date - the seller's notary block</b>       | The notary's own lines directly under your signature: the date, the commission number, the expiry date and the attesting official's signature and title. <b>Watch out:</b> Check the commission expiry before you leave. An expired commission is not a technicality here - it is the difference between a transfer and a car still in your name.                                                                                                                                                        |
| 11 | BUYER | <b>Transferee(s) / Owner / Buyer Signature, and their notary block</b>               | The buyer's signature, then a second, separate notary block with its own date, commission number and expiry. <b>Watch out:</b> Theirs, separately, and they will normally do it at their own clerk's counter when they file. Yours does not cover theirs, which is why the certificate prints the block twice.                                                                                                                                                                                           |
| 12 | BUYER | <b>First Lienholder, address, county where lien will be filed</b>                    | The buyer's lender, if they are financing it, plus the two loan tick boxes above it - have or have not applied, will or will not apply within 30 days. <b>Watch out:</b> Not your lender and none of your business, but worth knowing: where a lien is noted the new certificate is held rather than posted, and the buyer walks out with a registration receipt instead.                                                                                                                                |
| 13 | BUYER | <b>COUNTY CLERK USE ONLY</b>                                                         | Clerk's ID, clerk's fee, registration expiry, state fee, type of application, date of issuance, title number and plate number - the band across the foot of the reverse. <b>Watch out:</b> None of it is yours, but the clerk's certification above it cites KRS 186A.990, which makes knowingly giving false information on a title application forgery in the second degree. That sentence sits directly under the price you wrote.                                                                    |
| 14 | YOU   | <b>Take the plate off before they drive away</b>                                     | Nothing to do with the certificate and everything to do with the next twelve months. The plate is registered to you and stays with you. <b>Watch out:</b> If the registration had already expired, it goes back to the county clerk instead - and if the buyer drove off with it on the car, the affidavit for that is TC 96-167.                                                                                                                                                                        |
| 15 | YOU   | <b>Count to fifteen days</b>                                                         | The buyer's deadline to file at their county clerk. On day sixteen the lever in KRS 186A.215(4) becomes yours to pull. <b>Watch out:</b> That lever is TC 96-3, sworn in front of a notary and handed to the clerk in your own county. It freezes the record so nothing can be registered on the vehicle until the transfer is completed.                                                                                                                                                                |

## Before the pen goes anywhere near it

- **Blue or black ink, and nothing else** — The foot of the reverse says it in capitals: it must be completed in blue or black ink if not completed online. Pencil, gel colours and a biro that skips are all reasons to start again with a duplicate.
- **Fill it in first, sign it last, and sign it in front of the notary** — Everything except the two signature lines can be written at the kitchen table. The signatures cannot, and a notary cannot stamp a signature that was already there when you arrived.
- **An error is not corrected, it is replaced** — The Cabinet's instruction is to provide an affidavit with new information signed and notarized rather than to scratch anything out. Where the certificate itself is the problem, you are buying a duplicate.
- **Read the conjunction on the front before you book the notary** — AND means every owner signs and every owner is notarised. OR means one will do. Turning up with one of two owners on an AND title wastes the appointment.
- **Whole miles, no tenths** — The box says so. Round down, write digits, and do not write a word like exempt into a block that has no exempt option.
- **Photograph both sides before it leaves your hand** — It is the only record you will have of what was written, what the notary stamped and on what date. Kentucky gives a private seller nothing else to keep.