

Risk Mitigation for Dealers Purchasing Vehicles

National Motor Vehicle Title Information System (NMVTIS)

As an Iowa vehicle dealer, you can access the same information the Iowa titling system uses by getting a vehicle history report. These reports have key information supplied by the NMVTIS. Viewing the vehicle history report can prevent surprises when you title and register the vehicle in Iowa. We recommend this business practice so you know what you're buying and what you'll be selling to your customers. It's especially important for vehicles bought from out-of-state or at auctions.

Reports Including NMVTIS

- NMVTIS is the only vehicle history database in the nation in which all states, insurance carriers, and junk and salvage yards are required by federal law to report.
- Dealers and the general public can access NMVTIS data through 17 vehicle data providers.
- Reports from these providers require fees ranging from \$5–\$20 and may be obtained as individual reports or through bulk reporting subscriptions.
- These reports provide dealers and consumers with information on the vehicle's title, most recent odometer reading, brand history, and in some cases historical theft data.
- Only Approved NMVTIS Data Providers (like CarFax, DMVDesk, Experian, Bumper, etc) are authorized to display the NMVTIS logo and sell a vehicle history report to consumers using NMVTIS data.
- Individual consumers cannot purchase a NMVTIS vehicle history report from Carfax, DMVDesk, or Experian. These entities provide information only to dealerships.
- Reports from each data provider will look different and may combine information from NMVTIS with other information that the data provider pulls from other resources.
- There is no standard layout to the NMVTIS data points used in reports. The NMVTIS data might not be grouped together in the report, but you may find the NMVTIS logo and/or language like "NMVTIS partner" somewhere in the report.



NMVTIS Data

The NMVTIS data will be combined with other vehicle data, such as service history, type of use, and inspections. NMVTIS provides five standard data points to all of the approved, partnered data providers. This is the same information used by Iowa county treasurers and DOT staff to determine the status and characteristics of a new Iowa title. The five data points are:

- 1 **Current State of Title & Last Title Date**
Verifies the validity of the current title.
- 2 **Brand History**
Generally, Iowa statutes require brands to be carried forward from previous titles for consumer protection and awareness. This information will provide a dealer with visibility of brands that may be carried forward to an Iowa title, such as "junk," "salvage," "flood," etc.
- 3 **Odometer Reading**
Identifies any discrepancies in vehicle odometer readings or labels like "not actual" mileage.
- 4 **Total Loss History**
Identifies vehicles with severe damage that may be unsafe for consumers or present difficulties titling the vehicle in Iowa.
- 5 **Salvage History**
Identifies vehicles that may appear to be on a "clean" title but would result in a salvage or rebuilt title in Iowa.

Resources for Understanding NMVTIS

Department of Justice

[Understanding an NMVTIS Vehicle History Report](#)

[List of Approved NMVTIS Data Providers](#)

American Association of Motor Vehicle Administrators (AAMVA)

[NMVTIS for General Public & Consumers](#)



How does your NMVTIS report relate to enhanced reviews conducted by the Iowa DOT's Motor Vehicle Division (MVD)?

EXAMPLE 1 | COMING INTO IOWA ON AN OUT-OF-STATE (OOS) TITLE

- The vehicle is on an OOS title and the purchaser obtained the vehicle from an auction.
- During the title and registration transaction, MVD's system flags this transaction for further verification of proper title designation/brand.
- MVD personnel will contact the auction and/or the insurance company who covered the claim to determine the percent of damage.
- In this example, the percent of damage was undetermined, and a regular title was issued.
- Minor damage noted on the Carfax report is still a flag for the purchaser to note prior damage, but it is usually not enough to result in a salvage title or junk certificate, unless also noted elsewhere in the report.

2022 FORD F-250 SUPER DUTY XL
VIN:

Vehicle History Report™
Warranty Check™
Buyback Guarantee™

CARFAX Vehicle History Report™ US \$

2022 FORD F-250 SUPER DUTY XL
VIN: CREW PICKUP
6.2L V8
GASOLINE
REAR WHEEL DRIVE W/ 4X4
[Original Window Sticker](#)

Damage reported: minor damage >
MINOR MODERATE SEVERE

6 Service history records >

1 CARFAX 1-Owner vehicle >

Commercial vehicle >

46,663 Last reported odometer reading >

This CARFAX Report Provided by:
Iowa Department of Transportation

This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 7/30/24 at 11:09:06 AM (CDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

CARFAX Accident / Damage History
Not all accidents / issues are reported to CARFAX

10/17/2023
Damage reported: minor damage ⓘ
[View More Details >](#)

Damage Report

Damage reported: minor damage ⓘ
- Damage to front

Damage Severity Scale
MINOR MODERATE SEVERE

Damage Location
FRONT
LEFT RIGHT REAR

Minor damage is usually cosmetic, including dents or scratches to the vehicle body.

EXAMPLE 2 | TOTAL LOSS

- The dealer purchased this vehicle from an auction.
- While the report notes minor to moderate damage, it clearly flags the customer of the total loss claim.
- During the title and registration transaction, MVD's system flags this transaction for further verification of proper title designation/brand.
- MVD personnel will conduct an enhanced review of the percentage of damage, as noted in example 1.
- In this example, the vehicle was deemed to be over 70% loss (86% total) and issued an Iowa salvage title.
- The dealer conducted a salvage theft exam before obtaining a Rebuilt-IA title.

CARFAX Accident / Damage History
Not all accidents / issues are reported to CARFAX

Event 1

01/30/2024
Accident reported: minor to moderate damage ⓘ
- Vehicle towed
- Airbags did not deploy
[View More Details >](#)

Damage Severity Scale
MINOR MODERATE SEVERE

Event 2

05/23/2024
TOTAL LOSS VEHICLE
[View More Details >](#)

Damage Report ⓘ **Accident reported: minor to moderate damage** ⓘ

- Damage to front
- Vehicle towed
- Airbags did not deploy

Damage Severity Scale
MINOR MODERATE SEVERE

Damage Location
FRONT
LEFT RIGHT REAR

Damage Report ⓘ **TOTAL LOSS VEHICLE**

There are many reasons an insurance company will declare a vehicle a total loss. Have this vehicle inspected by a qualified technician before you buy. [Learn More](#)

EXAMPLE 3 | JUNKED IN FLORIDA; WENT THROUGH KENTUCKY TO GET SALVAGE TITLE

CARFAX Vehicle History Report™ US \$

2010 JEEP WRANGLER UNLIMITED SPORT
 VIN: 4 DOOR WAGON/SPORT UTILITY
 3.8L V6 F OHV 12V
 GASOLINE
 REAR WHEEL DRIVE W/ 4X4

- Branded Titles: Flood, Junk, Salvage >
- Potential odometer rollback indicated >
- 10 Service history records >
- 3 Previous owners >
- Personal vehicle >
- Last owned in Kentucky >

This CARFAX Report Provided by:
Iowa Department of Transportation

CARFAX Accident / Damage History
 Not all accidents / issues are reported to CARFAX

- This is a common scenario where a vehicle should have been junked and turned over to a demolisher or a parts recycler. However, there are states that will allow the vehicle to be driven again in their state only.
- While this may appear to be a regular title on a vehicle being sold at auction, the report clearly shows a history of total loss damage, a junk certificate, and the subsequent salvage title.
- When there is a junk certificate noted in the vehicle history, the only option for an Iowa purchaser is to get an Iowa junk certificate.

CARFAX Accident / Damage History
 Not all accidents / issues are reported to CARFAX

Event 1

09/10/2017
TOTAL LOSS VEHICLE
 - Vehicle declared a total loss by an insurance company
[View More Details >](#)

Event 2

11/17/2017
Water damage reported: minor damage

Damage Severity Scale
 MINOR MODERATE SEVERE

CARFAX Title History	Owner 1	Owner 2	Owner 3
Damage Brands Salvage Junk Rebuilt Fire Flood Hail Lemon	No Problem	No Problem	Alert! Problem Found
Odometer Brands Not Actual Mileage Exceeds Mechanical Limits	No Problem	No Problem	No Problem

ALERT! - Severe problems were reported by a state Department of Motor Vehicles (DMV). This vehicle does not qualify for the CARFAX Buyback Guarantee.

12/18/2017	Florida Motor Vehicle Dept.	Title or registration issued to insurance company
12/18/2017	Florida Motor Vehicle Dept. Irving, TX Title #	JUNK TITLE/CERTIFICATE ISSUED - Vehicle color noted as Red
10/29/2018	98,892 Kentucky Motor Vehicle Dept. Newport, KY Title #	Dealer took title of this vehicle while it was in inventory - SALVAGE TITLE/CERTIFICATE ISSUED - FLOOD DAMAGE TITLE ISSUED - Vehicle color noted as Red

EXAMPLE 4 | STOLEN VEHICLE

CARFAX Vehicle History Report™ US \$

2023 KAWASAKI EX400
VIN: RACER
GASOLINE

- Vehicle reported stolen >
- No accidents or damage reported to CARFAX >
- 1 Detailed record available >

This is a new car. To help keep it well maintained, follow the manufacturer's recommended maintenance schedule.

This CARFAX Report Provided by: Iowa Department of Transportation

- The report gives an alert to the customer that the vehicle is, or has been reported, stolen.

- The customer can inquire further on the vehicle's stolen status using the contact information given on the report.

- If this vehicle were to run through MVD's system for title and registration, it would trigger an enhanced review.

CARFAX Detailed History Glossary

Date	Mileage	Source	Comments
06/05/2024		Stolen Report Kansas	Vehicle reported stolen - Please contact NICB to verify this vehicle's stolen status by calling 800-447-6282 x 2 - or by completing the NICB web form

- This transaction would be put on hold until law enforcement could review the details of the stolen report.

CARFAX Glossary Full Glossary

Stolen Vehicle
A vehicle is reported stolen when it is reported to a state DMV or an insurance company as missing. It is important to verify the status of a stolen vehicle with NICB before purchase to protect yourself. You could be charged with buying a stolen vehicle, especially if it appears that you may have had knowledge that the vehicle was stolen. You may also lose the vehicle without compensation for the purchase price. You can contact NICB to verify a vehicle's stolen status by calling 800-447-6282 x 2 or by completing the [NICB web form](#).