

How to identify vehicle registration issues before the sale

Under Iowa Code, some customers are required to have proof of financial responsibility (SR-22) before they can register a motor vehicle.

The following information is provided to help motor vehicle dealers identify possible registration issues before a motor vehicle sale.



3 Ways To Identify a SR-22 Stop Prior to Sale

1 CHECK FOR AN 'S' RESTRICTION

If the customer has a driver's license, check for an "S" restriction. The S restriction indicates that the customer has an SR-22 on file with the Iowa DOT.

NOTE: There could be other lettered restrictions in addition to the "S."



2 SEND US AN EMAIL

If the customer has a trade and the dealer can see on the "Registration Inquiry Screen" that the customer has a stop, the dealer may contact us by emailing driver.services@iowadot.us or calling at 515-244-8725 for the customer's license status.

The dealer will need to provide the customer's name and driver's license number.

3 HAVE THE CUSTOMER CHECK ONLINE FOR RESTRICTIONS

If the customer doesn't have their physical card, or there is a question if the driver's license is the most up-to-date, the customer may login to www.mymvd.iowadot.gov and view their noncertified driving record to determine if a restriction exists. *The customer must complete the log in and will need to know their driver's license number.*



Other Possible Issues Affecting the Ability to Register the Vehicle

If the customer does not have a driver's license, there is a risk that the license is suspended or revoked under financial responsibility law, which means that the vehicle can be titled and registered, but the registration will be immediately suspended. If the customer has the driver's license number, but not the physical license, www.mymvd.iowadot.gov will have the most up-to-date information.

The DOT website check of the driver's license may show that an SR-22 is required, but is not on file. That will alert the dealer

that unless the customer acquires insurance, the vehicle will be titled and registered, but the registration will be immediately suspended.

The customer may have a copy of their SR-22 form with them. The SR-22 form will show if it is an Owner's Policy or an Operator's Policy. An Owner's Policy will apply to any described vehicles as well as any replacements of similar classification or additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.