

# HOW TO IDENTIFY VEHICLE TITLE & REGISTRATION ISSUES BEFORE THE SALE

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

The following information is provided to help motor vehicle dealers identify possible title and registration issues before a motor vehicle sale and how to perfect liens in these situations.



## 3 WAYS TO IDENTIFY A SR-22 STOP PRIOR TO SALE

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### 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 DOT.

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

**IOWA DRIVER LICENSE**

1 SMITH  
2 JANE, ELIZABETH  
8 124 ADDRESS AVE  
MAXWELL, IA 50161  
4 ID/DL No. 125XX4431  
4a Iss 12/26/2018 4b Exp 10/03/2023  
15 Sex F 16 Hgt 5'-02" 18 Eyes GRN  
9 Class C 9a End NONE  
Rest S  
3 DOB 10/03/1982  
5 DD 121251241BD1245F031247G  
10/03/82

12 Rest 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](mailto: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.*

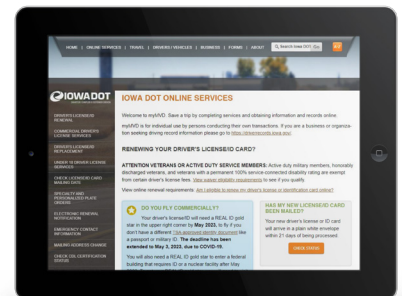


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### HAVE THE CUSTOMER CHECK ONLINE FOR RESTRICTIONS

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](http://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.*



# WAYS TO IDENTIFY POSSIBLE ISSUES AFFECTING THE ABILITY TO TITLE & 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 titling and registering the vehicle is not allowed. If the customer has the driver's license number, but not the physical license, [www.mymvd.iowadot.gov](http://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 not be titled and registered.
- 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.