

Car title checklist: when the owner has died

Car Title Steps. Updated October 23, 2026.

Not legal advice. Not a government website. Your state's rules decide the route, so check your state guide at cartitlesteps.com/deceased-owner/.

Owner's name: _____ Date of death: _____
State where the car is titled: _____ Vehicle year and make: _____
Vehicle identification number (VIN): _____

Step 1. First steps for every route

- ☐ Keep the car and all keys safe. **Do not sign the owner's name on anything.**
- ☐ Find the original title. If it is lost, tick here ☐ and apply for a replacement first.
- ☐ Order certified copies of the death certificate. How many: _____
- ☐ Is there a car loan? ☐ No ☐ Yes Lender: _____ Phone: _____
- ☐ Call the insurer about coverage before anyone drives the car.
- ☐ How are the names written on the title? ☐ Joined by "and" ☐ Joined by "or" ☐ A transfer on death (TOD) beneficiary is named ☐ Owner alone

Step 2. Pick your route (tick the first that fits)

	Route	It usually applies when
☐	A. Transfer on death (TOD) beneficiary or surviving co-owner	The title names a TOD beneficiary, or a co-owner joined by "or"
☐	B. Surviving spouse	Your state has a spouse form, such as Wisconsin form MV2300 or Missouri Form 2305
☐	C. Small estate or heir affidavit	No probate is opened and the estate fits your state's small estate rules
☐	D. Probate	The court has appointed an executor or administrator, or nothing else fits

My route: ☐ A ☐ B ☐ C ☐ D State form name or number: _____

Step 3. Documents to gather

Document	A	B	C	D	Have it
Original title (or a replacement)	●	●	●	●	☐
Certified death certificate	●	●	●	●	☐
Your photo identification	●	●	●	●	☐
State title application	●	●	●	●	☐
State spouse form		●			☐
Small estate or heir affidavit (often notarized)			●		☐
Letters testamentary or letters of administration				●	☐
Lien release (if there was a loan)	●	●	●	●	☐

Step 4. At the title office

- ☐ Office or county: _____ Appointment needed? _____
- ☐ Bring the documents for your route (above), plus the state title application.
- ☐ Title fee: \$_____ (look it up at [cartitlesteps.com/title-fees/](https://www.cartitlesteps.com/title-fees/) or on your state agency's page)
- ☐ Odometer disclosure, if your state requires it.
- ☐ New title received on: _____

Step 5. If you are selling the car

- ☐ Confirm you have authority to sell (as beneficiary, heir or executor).
- ☐ Ask whether your state requires a new title before the sale.
- ☐ Sign the title as beneficiary, heir or executor, **never** as the deceased owner.
- ☐ Give the buyer a bill of sale. Buyer: _____ Date: _____
- ☐ File the seller's notice of sale or transfer if your state has one.

Step 6. Stop and get help if

- Family members disagree about who gets the car.
- Probate is open, or there is a will dispute.
- The title is missing **and** there is a loan.
- The car was titled in another state.

Contact the probate court, your state's title agency or a lawyer before you sign anything.

Notes

This checklist is general information, not legal advice. Car Title Steps is not a government website and is not affiliated with any state Department of Motor Vehicles (DMV). Rules, forms and fees vary by state and change, so check your state's official title agency before you apply. Updated October 23, 2026. www.cartitlesteps.com/deceased-owner/checklist/