

NEBRASKA MOTOR VEHICLE INDUSTRY LICENSING BOARD

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<https://mvilb.nebraska.gov/>

INVESTIGATORS BY REGION

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RESOURCES

ADVERTISING STATUTES COMPLIANCE SEMINAR SLIDESHOW

<https://mvilb.nebraska.gov/dealer-resources/advertising-statutes>

COMPLIANCE SEMINAR SLIDESHOW

<https://mvilb.nebraska.gov/dealer-resources/annual-compliance-seminar>

ADVERTISING

FTC ACT: SECTION 5 – UNFAIR METHODS OF COMPETITION

The Federal Trade Commission (FTC) announced in a press release March 13, 2026, 97 dealership groups were sent warning letters of potential violations of federal advertising laws.

Examples given of illegal pricing practices in the auto industry include:

- advertising a price that does not reflect all required fees,
- advertising a price that reflects rebates or discounts not available to all consumers,
- advertising a price that fails to take into account the amount of an additional required down payment,
- conditioning the advertised price on consumers using dealer financing,
- requiring consumers to buy additional items not reflected in the advertised price, and
- advertising unavailable or non-existent vehicles.

ADVERTISING

FTC ACT: SECTION 5 – UNFAIR METHODS OF COMPETITION

FTC Bureau of Consumer Protection Director Chris Mufarrige and FTC Chairman Andrew Ferguson hosted a webinar April 17 and reiterated their primary concern the advertised price must be the price the customer pays to purchase the vehicle, which includes all mandatory fees.

For example, this means the doc fee must be included in the price and while conditional rebates and/or discounts may be listed, they cannot be included in the price.

ADVERTISING

§60-1411.03(1)

§60-1411.03(1) *To advertise and offer* any year, make, engine size, model, type, equipment, price, trade-in allowance, or terms or make other claims or conditions pertaining to the sale, leasing, or rental of motor vehicles, motorcycles, and trailers *which are not truthful and clearly set forth;*

**WHEN ADVERTISING ABOUT A VEHICLE OR THE DEAL,
IT MUST BE TRUE AND BE CLEAR TO THE CUSTOMER**

ADVERTISING

§60-1411.03(4)

§60-1411.03(4) To advertise (a) that the advertiser's prices are always or generally lower than competitive prices and not met or equalled by others or that the advertiser always or generally undersells competitors, (b) that the advertiser's prices are always or generally the lowest or that no other dealer has lower prices, (c) that the advertiser is never undersold, or (d) that no other advertiser or dealer will have a lower price;

DON'T SAY, "WE HAVE THE BEST PRICES"

DON'T SAY, "WE HAVE THE LOWEST PRICES"

DON'T SAY, "NO ONE CAN BEAT OUR PRICES"

ADVERTISING

§60-1411.03(5)

§60-1411.03(5) To advertise and make statements such as Write Your Own Deal, Name Your Own Price, or Name Your Own Monthly Payments and other statements of a similar nature;

DON'T ADVERTISE, "TELL US HOW LOW YOUR PAYMENT MUST GO"



ADVERTISING

§60-1411.03(6)

§60-1411.03(6) To advertise by making disparaging comparisons with competitors' services, quality, price, products, or business methods;

**THE SAFE HARBOR IS TO NOT MAKE COMPARISONS
WITH YOUR COMPETITORS**

ADVERTISING

§60-1411.03(7)

§60-1411.03(7) To advertise by making the layout, headlines, illustrations, and type size of an advertisement so as to convey or permit an erroneous impression as to which motor vehicle, motorcycle, or trailer or motor vehicles, motorcycles, or trailers are offered at featured prices. No advertised offer, expression, or display of price, terms, downpayment, trade-in allowance, cash difference, or savings shall be misleading by itself, ***and any qualification to such offer, expression, or display shall be clearly and conspicuously set forth in comparative type size and style, location, and layout to prevent deception;***

BE SURE ADVERTISEMENT ISN'T CONFUSING OR MISLEADING

THE PRICE MUST BE THE PRICE ANYONE WOULD PAY FOR THE VEHICLE SO DON'T INCLUDE CONDITIONAL OR QUALIFYING DISCOUNTS IN THE PRICE

ADVERTISING

§60-1411.03(8)

§60-1411.03(8) To advertise the price of a motor vehicle, motorcycle, or trailer without including all charges which the customer must pay for the motor vehicle, motorcycle, or trailer, excepting state and local taxes and license, title, and other fees. It shall be unlawful to advertise prices described as unpaid balance unless they are the full cash selling price and to advertise price which is not the full selling price even though qualified with expressions such as with trade, with acceptable trade, or other similar words;

BE SURE TO INCLUDE THE DOC FEES IN THE PRICE

ADVERTISING

§60-1411.03(9)

§60-1411.03(9) To advertise as at cost, below cost, below invoice, or wholesale, unless the term used is strictly construed that the word cost as used in this subdivision or in a similar meaning is the actual price paid by the advertiser to the manufacturer for the motor vehicle, motorcycle, or trailer so advertised;

***THE SAFE HARBOR WOULD BE TO NOT USE THE TERMS
“COST, BELOW COST, BELOW INVOICE, OR WHOLESALE”.***



ADVERTISING

§60-1411.03(10)

§60-1411.03(10) To advertise claims that Everybody Financed, No Credit Rejected, or We finance Anyone and other similar affirmative statements;

AVOID ABSOLUTE STATEMENTS ABOUT FINANCING EVERYONE

ADVERTISING

§60-1411.03(11)

§60-1411.03(11) To advertise a specific trade-in amount or range of amounts;

DON'T ADVERTISE:

“DRAG IT HERE AND WE’LL GIVE YOU \$2,000”

“WE’LL GIVE YOU BETWEEN \$1,500 AND \$3,000 FOR YOUR TRADE-IN”

OFFERING A TRADE-IN BONUS IS ALLOWED, BUT IT MUST TRULY BE IN ADDITION TO THE AGREED UPON TRADE-IN AMOUNT.

THEREFORE, THE FORM 6 SHOULD NOT SHOW THE TRADE-IN AMOUNT AS THE SAME AS YOUR TRADE-IN BONUS.

ADVERTISING

§60-1411.03(17)

§60-1411.03(17) To advertise motor vehicles, motorcycles, and trailers owned by or in the possession of dealers without the name of the dealership or any other manner so as to convey the impression that they are being offered by private parties;

DEALERS ARE RESPONSIBLE WHEN SALESPEOPLE ADVERTISE ONLINE

BE CAREFUL ADVERTISING ON SOCIAL MEDIA

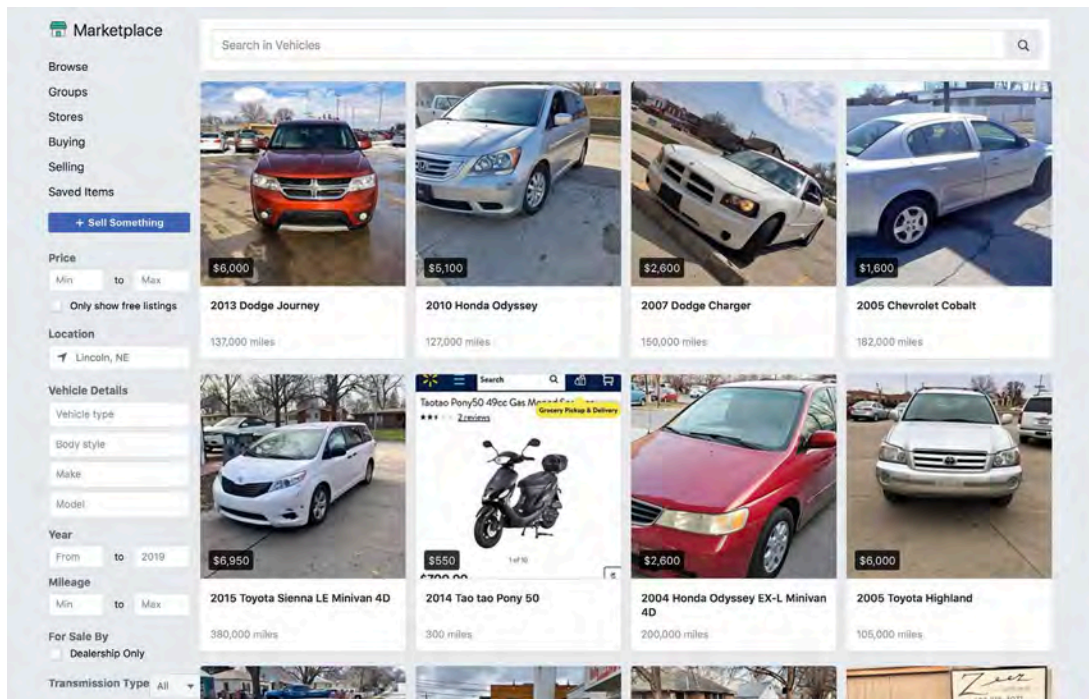
CLEARLY AND PROMINANTLY STATE THE DEALERSHIP'S NAME

ADVERTISING

§60-1411.03(17)

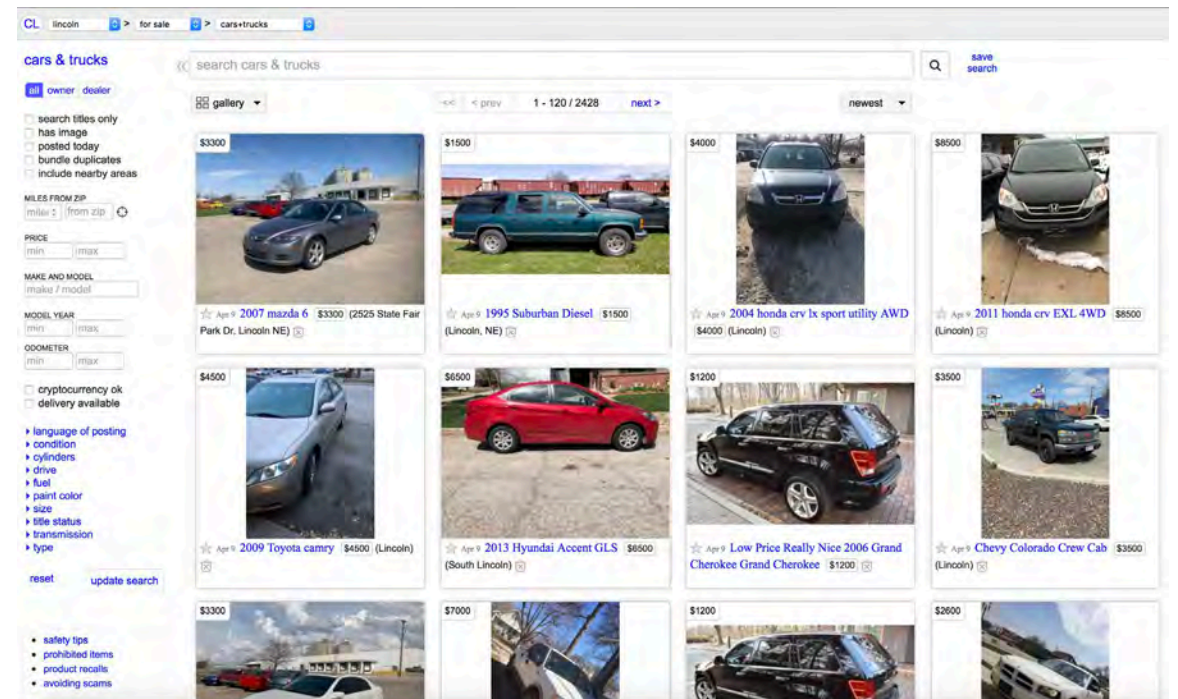
§60-1411.03(17) LIST UNDER THE "DEALER" CATEGORY AND NOT "BY OWNER"

FACEBOOK MARKETPLACE



The screenshot shows the Facebook Marketplace interface for vehicle listings. On the left, there is a sidebar with navigation options: Browse, Groups, Stores, Buying, Selling, and Saved Items. Below this is a '+ Sell Something' button and a 'Price' filter section with 'Min' and 'Max' input fields, and a checkbox for 'Only show free listings'. The 'Location' is set to 'Lincoln, NE'. Under 'Vehicle Details', there are filters for 'Vehicle type', 'Body style', 'Make', 'Model', 'Year' (with 'From' and 'to' fields set to 2019), 'Mileage' (with 'Min' and 'Max' fields), and 'For Sale By' (with a 'Dealership Only' checkbox). The 'Transmission Type' is set to 'All'. The main area displays a grid of car listings. Each listing includes a photo of the vehicle, a price tag, and the vehicle's make, model, and year. The listings shown are: 2013 Dodge Journey (\$6,000, 137,000 miles), 2010 Honda Odyssey (\$5,100, 127,000 miles), 2007 Dodge Charger (\$2,600, 150,000 miles), 2005 Chevrolet Cobalt (\$1,600, 182,000 miles), 2015 Toyota Sienna LE Minivan 4D (\$6,950, 380,000 miles), 2014 Tao tao Pony 50 (\$550, 300 miles), 2004 Honda Odyssey EX-L Minivan 4D (\$2,600, 200,000 miles), and 2005 Toyota Highland (\$6,000, 105,000 miles).

CRAIG'S LIST



The screenshot shows the Craigslist website for car listings. The top navigation bar includes 'CL', 'lincoln', 'for sale', and 'cars+trucks'. The main heading is 'cars & trucks'. On the left, there are filters for 'all', 'owner', and 'dealer'. Below this are checkboxes for 'search titles only', 'has image', 'posted today', 'bundle duplicates', and 'include nearby areas'. There are also filters for 'MILES FROM ZIP' (with 'min' and 'max' fields), 'PRICE' (with 'min' and 'max' fields), and 'MAKE AND MODEL' (with 'make' and 'model' fields). The 'MODEL YEAR' filter has 'min' and 'max' fields. The 'ODOMETER' filter has 'min' and 'max' fields. There are also checkboxes for 'cryptocurrency ok' and 'delivery available'. The 'language of posting' is set to 'condition'. The 'drive' filter is set to 'fuel'. The 'paint color' filter is set to 'size'. The 'title status' filter is set to 'transmission'. The 'type' filter is set to 'type'. The main area displays a grid of car listings. Each listing includes a photo of the vehicle, a price tag, and the vehicle's make, model, and year. The listings shown are: 2007 Mazda 6 (\$3,300, 2525 State Fair, Park Dr, Lincoln NE), 1995 Suburban Diesel (\$1,500, Lincoln, NE), 2004 Honda CRV LX Sport Utility AWD (\$4,000, Lincoln), 2011 Honda CRV EXL 4WD (\$8,500, Lincoln), 2009 Toyota Camry (\$4,500, Lincoln), 2013 Hyundai Accent GLS (\$6,500, South Lincoln), Low Price Really Nice 2006 Grand Cherokee Grand Cherokee (\$1,200), Chevy Colorado Crew Cab (\$3,500, Lincoln), 2009 Toyota Camry (\$3,300), 2013 Hyundai Accent GLS (\$7,000), Low Price Really Nice 2006 Grand Cherokee Grand Cherokee (\$1,200), and Chevy Colorado Crew Cab (\$2,600).

ADVERTISING

§60-1411.03(23)

§60-1411.03(23) To advertise or to make any statement, declaration, or representation in any advertisement that cannot be substantiated in fact, and the burden of proof of the factual basis for the statement, declaration, or representation shall be on the licensee or motor vehicle dealer and not on the board;

***EVERY STATEMENT MUST BE TRUE
AND THE DEALER MUST BE ABLE TO PROVE IT.***



ADVERTISING

§60-1411.03

ADVERTISING QUESTIONS?

SALES AT PLACE OF BUSINESS

- Example 1: A Customer calls the Dealership to buy a new truck on MSO. The Dealership transports the truck to the Customer's farm to show the Customer. The Customer agrees to buy the truck and signs the paperwork at the farm. The Dealer also signs the paperwork at the farm and leaves the truck with the Customer.



SALES AT PLACE OF BUSINESS

VIOLATION

- PAPERWORK WAS COMPLETED OFF THE LICENSED PREMISES
- DEPENDING ON WHERE THE CUSTOMER LIVES, ANOTHER FRANCHISEE COULD COMPLAIN TO THE MANUFACTURER YOU ARE SELLING NEW VEHICLES OUTSIDE OF YOUR AREA OF RESPONSIBILITY

SALES AT PLACE OF BUSINESS

- Example 2: The Customer calls the Dealership to buy a used truck. The Dealership mails purchase agreement to the Customer. The Customer signs agreement at their farm and mails it back to the Dealership. The Dealership signs the agreement at the Dealership and then delivers the truck to the Customer with the signed purchase agreement.

SALES AT PLACE OF BUSINESS

NO VIOLATION

- THE CUSTOMER MAY SIGN THE PURCHASE AGREEMENT AT THE FARM AS LONG AS THE DEALERSHIP SIGNS THE PURCHASE AGREEMENT LAST AT THE DEALERSHIP.
- AFTER THE AGREEMENT IS SIGNED AT THE DEALERSHIP, THE DEALERSHIP CAN THEN SEND THE SIGNED PURCHASE AGREEMENT TO THE CUSTOMER AND DELIVER THE TRUCK TO THE CUSTOMER.
- THE DEALERSHIP MAY ALSO USE ELECTRONIC PAPERWORK TO SPEED UP THE PROCESS.

DEALER PLATE USE

- §60-373(1) Each licensed motor vehicle dealer or trailer dealer as defined in sections 60-1401.26 and 60-1401.37, respectively, doing business in this state, in lieu of registering each motor vehicle or trailer which such dealer owns of a type otherwise required to be registered, or any full-time or part-time employee or agent of such dealer may, if the motor vehicle or trailer displays dealer number plates:



DEALER PLATE USE

- §60-373(1)(a) Operate or tow the motor vehicle or trailer upon the highways of this state solely for purposes of transporting, testing, demonstrating, or use in the ordinary course and conduct of business as a motor vehicle or trailer dealer. ***Such use may include personal or private use by the dealer and personal or private use by any bona fide employee***, if the employee can be verified by payroll records maintained at the dealership as ordinarily working more than thirty hours per week or fifteen hundred hours per year at the dealership;



DEALER PLATE USE

PERSONAL USE PLATE

- §60-3,116(1) ...Additional personal-use dealer license plates may be procured upon payment of an annual fee of two hundred fifty dollars each, subject to the same limitations as provided in section 60-3,114 as to the number of additional dealer license plates. A personal-use dealer license plate may be displayed on a motor vehicle having a gross weight including any load of six thousand pounds or less belonging to the dealer, may be used in the same manner as a dealer license plate, and may be used for personal or private use of the dealer, ***the dealer's immediate family***, or any bona fide employee of the dealer.



\$250 PERSONAL USE PLATE

DEALER PLATE USE

- §60-373(3) In no event shall such plates be used on motor vehicles or trailers hauling other than automotive or trailer equipment, complete motor vehicles, or trailers which are inventory of such licensed dealer or manufacturer unless there is issued by the department a special permit specifying the hauling of other products. This section shall not be construed to allow a dealer to operate a motor vehicle or trailer with dealer number plates for the delivery of parts inventory. A dealer may use such motor vehicle or trailer to pick up parts to be used for the motor vehicle or trailer inventory of the dealer.

PICK UP PARTS FOR THE DEALERSHIP USE – YES

DELIVER PARTS FROM THE DEALERSHIP – NO

DEALER PLATE USE

BONA FIDE EMPLOYEES

- Since the NMVILB no longer issues salesperson licenses, you may want to provide your employees with documentation that they are, in fact, bona fide employees and therefore authorized to drive dealership inventory on dealer plates.
 - **BUSINESS CARD**
 - **LETTER FROM THE DEALERSHIP (NOTORIZED)**
 - **PAYSTUB FROM THE DEALERSHIP**



DEALER PLATE USE

ABUSES

Example: The Dealer's 18-year-old son ordinarily works 10 hours a week at the dealership. His parents bought him a vehicle and gave him dealer plates to use, which he drives to high school.

DEALER PLATE USE ABUSES

VIOLATION

- NOT A BONA FIDE EMPLOYEE BECAUSE HE DOESN'T ORDINARILY WORK AT LEAST 30 HOURS PER WEEK AT THE DEALERSHIP UNLESS HE CAN PROVE HE WORKES 1,500 HOURS PER YEAR (NEB REV STAT §60-373)
- ALSO, VEHICLE ISN'T IN THE DEALERSHIP'S INVENTORY

COULD PAY \$250 FOR A PERSONAL USE DEALER PLATE, BUT ONLY IF THE VEHICLE IS IN THE DEALERSHIP'S INVENTORY

FAILURE TO DELIVER TITLE

SCENARIO

- Example: The Dealership buys an out-of-state vehicle at auction and then sells it to the Customer. The Customer has 30 days to license and register the vehicle before the In-Transits expire. On day 31, the Dealership is still waiting to receive the title from another state and the Customer's In-Transits have expired.

WHAT CAN DEALER DO?

RECOMMENDATION: HAVE YOUR OUT-OF-STATE VEHICLES INSPECTED TO GET A NEBRASKA TITLE – DO NOT LEAVE IT UP TO THE CUSTOMER



FAILURE TO DELIVER TITLE

OPTION 1

**CAN THE DEALERSHIP GIVE THE CUSTOMER DEALER PLATES TO
PUT ON THE VEHICLE HE/SHE JUST PURCHASED?**



FAILURE TO DELIVER TITLE

VIOLATION

- **DEALERSHIP CAN ONLY PUT DEALER PLATES ON VEHICLES CURRENTLY IN ITS INVENTORY.**



FAILURE TO DELIVER TITLE

OPTION 2

CAN THE DEALERSHIP ISSUE THE CUSTOMER A NEW 30-DAY IN-TRANSIT?



FAILURE TO DELIVER TITLE

VIOLATION

- **THE DEALER IS NOT ALLOWED TO PROVIDE THE CUSTOMER WITH MULTIPLE IN-TRANSITS.**

FAILURE TO DELIVER TITLE

OPTION 3

IF THE DEALER IS UNABLE TO DELIVER TITLE TO THE CUSTOMER WITHIN 30 DAYS, CAN THE DEALER PROVIDE THE CUSTOMER WITH A VEHICLE IN THE DEALERSHIP'S INVENTORY WITH DEALER PLATES AND PROVIDE 48-HOUR CARDS UNTIL THE TITLE ARRIVES?

FAILURE TO DELIVER TITLE

ALLOWED

- IF THE DEALER IS UNABLE TO DELIVER THE TITLE TO THE CUSTOMER WITHIN 30 DAYS, THEN THE DEALER MAY PROVIDE A LOANER VEHICLE WITH A DEALER PLATE UNTIL THE TITLE ARRIVES.
- OTHERWISE, THE DEALER MAY UNWIND THE DEAL AND NOT SELL THE VEHICLE UNTIL THE DEALER HAS POSSESSION OF THE TITLE.
- AS ALREADY MENTIONED, THE DEALER CANNOT GIVE THE CUSTOMER A DEALER PLATE FOR THE CUSTOMER'S VEHICLE NOR CAN THE DEALER PROVIDE ADDITIONAL IN-TRANSITS.

OUT-OF-STATE CUSTOMERS

While you are not expected to be experts in every state's laws, there are a couple issues we are seeing that we want to bring to your attention.

1. Emission deletions can cause a customer to fail their state's emission test and therefore prevent them from registering their vehicle.
2. Some states like Kansas are branding the title of vehicles with insurance claims meaning the Nebraska title may be clean but when the customer applies for a Kansas title, it will likely have a salvage brand, which impacts the vehicle's value.

BUY HERE, PAY HERE

NEBRASKA DEPARTMENT OF BANKING AND FINANCE
(402) 471-2171

- §45-1050 Cure Process

- (1) With respect to a loan, after a borrower has been ***in default for ten days for failure to make a required payment***, a licensee may give the borrower the notice described in this section. A licensee gives notice to the borrower under this section when the licensee delivers the notice to the borrower or delivers or mails the notice to the last-known address of the borrower's residence.
- (2) The notice shall be in writing and shall conspicuously state: The name, address, and telephone number of the licensee to which payment is to be made, a brief identification of the loan, the borrower's right to cure the default, the amount of payment and date by which payment must be made to cure the default, and that any credit insurance issued in connection with the loan contract may be canceled unless the borrower cures the default. The department shall prescribe the form of such notice.

RECOMMENDATION: SEND NOTICE BY CERTIFIED MAIL

BUY HERE, PAY HERE

NEBRASKA DEPARTMENT OF BANKING AND FINANCE
(402) 471-2171

- §45-1051 Cure Process

(1) ... The borrower shall have **twenty days** after the notice is given to cure any default consisting of a failure to make the required payment by tendering the amount of all unpaid sums due at the time of the tender, without acceleration, plus any unpaid charges. Cure restores the borrower to his or her rights under the agreement as though the default had not occurred.

DO NOT HOLD THE TITLE

SEND TITLE TO THE CUSTOMER'S COUNTY DMV TO ATTACH THE ELECTRONIC LIEN



ONLINE RENEWALS

License Renewal Emails will be sent out October 1

Be sure to check your Junk/Spam email folders

Before you begin, have your documents ready:

- 1. Bond**
- 2. Certificate of Liability Insurance**
- 3. Workers Compensation Waiver (if applicable)**

ONLINE RENEWAL TIPS

BOND - \$50,000

- Bond
 - Verify it has the correct year, county, and your dealership name.
 - Be sure you print the name of the Surety Company.
 - Be sure your Attorney In Fact signs and prints his/her name.
 - Be sure your Nebraska Registered Agent signs and prints his/her name and prints his/her address.
 - ***If your agent is from out-of-state, then include his/her Producer's License.***
 - Be sure you print your dealership name.
 - Be sure to sign and print your name – If you are a partnership, then all partners must print and sign their names. (does not need to be notarized).

You will likely receive your bond and a Power of Attorney document, but we only need the bond

https://mvilb.nebraska.gov/sites/default/files/pdf_links/dealer-bond.pdf

ONLINE RENEWAL TIPS

CERTIFICATE OF LIABILITY INSURANCE

- Certificate of Liability Insurance
 - **PRODUCER:** Name and address of insurance company
 - **INSURED:** Exact Dealership Name and physical address
 - **AUTOMOBILE/GARAGE LIABILITY:** Must indicate "any auto" and/or "all owned autos"
 - **COVERAGE DETAILS:**
 - Include the policy number, effective date (on or before January 1 of coverage year) and expiration date (Any date after January 1 of coverage year)
 - Include coverage amount minimums:
 - \$25,000 – Bodily Injury per person
 - \$50,000 – Bodily injury per accident
 - \$25,000 – Property damage per accident
 - **WORKERS COMPENSATION COVERAGE** (If Applicable)
 - **CERTIFICATE HOLDER:**
 - Motor Vehicle Industry Licensing Board
PO Box 94697
Lincoln, NE 68509


https://mvilb.nebraska.gov/sites/default/files/pdf_links/dealer-app-instructions.pdf

ONLINE RENEWAL TIPS

WORKERS COMPENSATION WAIVER

- Workers Compensation Waiver
 - You will either have Workers Compensation coverage as part of your Certificate of Liability Insurance OR if you qualify, you can submit the Workers Compensation Waiver
 - Be sure to print your business name
 - Be sure to Sign and Date under your business structure:
 - Sole Proprietor
 - Partnership
 - Limited Liability Company
 - Corporation

https://mvilb.nebraska.gov/sites/default/files/pdf_links/WORK_COMP_WAIVER.pdf



NEBRASKA MOTOR VEHICLE
INDUSTRY LICENSING BOARD

ANY QUESTIONS?


Nebraska Department of Motor Vehicles

Dealer Seminar
May 26, 2026

Betty Johnson, Administrator
Driver and Vehicle Records Division



Certificate of Title

- All owners/sellers must sign
 - Buyer's name(s) and signature(s), if required, must also be complete at same time
 - Absence of buyer's name constitutes an open title.
- 

Certificate of Title

- Any alterations voids the title
- All assignments and reassignments must be completed in ink
- Must NOT use erasable ink

Licensed Dealers

- Certificate of Title - deal falls through
 - Dealer must obtain title in dealer name
 - Next reassignment may not be used
 - One diagonal line
- Reassignments are full on back of title
 - Dealer must obtain title in dealer name
 - No dealer reassignment forms attached to Nebraska Certificate of Title


Licensed Dealers

- MSO - deal falls through
 - May void reassignment, use next reassignment
- Reassignments are full
 - May attach 1 Nebraska Re-assignment of Manufacturer/ Importer's Certificate by Motor Vehicle Dealer form
 - If last assignment on reassignment form is used, purchasing dealership must obtain title

Licensed Dealers

- MSO or title reassignments to dealers must be in the name of the dealership as it appears on the dealer's license
- When DBA present on license must be in DBA name

Licensed Dealers

- Dealership must be enfranchised by the manufacturer to reassign an MSO, if not must take title before transferring ownership
 - Recorded date of sale must succeed purchase date on face of title
 - Date of sale on Form 6 must equal date of sale recorded on the title or MSO (exception is a lease buyout)
 - Date of sale on MSO may precede date on face of MSO
- 

Application for Title

- All Applications must include:
 - Full legal name of each owner (as it appears on DL)
 - NE driver license/state ID card # of each owner
 - or date of birth
 - or social security number
 - For a business, nonprofit organization, an estate, a trust, or a church-controlled organization - tax identification number (FEIN)
 - Includes dealers making application for title

Application for Title

- If dealership submitting paperwork to treasurer, completed application must be included
- **MUST** include PLID for lienholders to ensure correct lender is used for lien notation


Application for Title

- Applications may be signed by one spouse (in a spouse situation, only one signature is required on title application)
- Handicapped or disabled person - applicant's parent, legal guardian, foster parent or agent may sign the application

Application for Title

- Applications in the name of a trust must be accompanied by a copy of the title page of the trust document

Signatures

- All signatures on application and titles/MSO's must be original
 - Business – *ABC Corporation by John Smith*
 - Dealership must use name on dealer license – *Cornhusker Auto Group, Inc. by John Smith*
(if DBA is on license, the DBA name is acceptable for signature)
 - Secure Power of Attorney – *Jane Smith by Cornhusker Auto Group, John Smith POA*
 - Power of Attorney – *John Public by John Doe, POA*
 - Personal Representative – *John Public by John Doe, PR*
 - TOD – *John Q. Public, TOD*
- 

Digital Signatures

- Digital signatures for title documents is allowed (effective 11/1/2021)
- Guidance Document available at:
 - [https://dmv.nebraska.gov/sites/dmv.nebraska.gov/files/doc/admin/ADMINISTRATIVE GUIDANCE DigitalSignatures.pdf](https://dmv.nebraska.gov/sites/dmv.nebraska.gov/files/doc/admin/ADMINISTRATIVE_GUIDANCE_DigitalSignatures.pdf)

Digital Signatures

- What is a digital signature
 - A digital signature is a digital key used to authenticate the user, provide nonrepudiation, and ensure message integrity.
 - Digital signature services must be provided by an approved certification authority/vendor. List is available on the Nebraska Secretary of State's website at:
<https://sos.nebraska.gov/licensing/digital-signatures-certification-authorities>.

Online Notary

- Nebraska Online Notary Act
 - Authorizes and governs use of electronic notaries, effective July 1, 2020
 - DMV policy is to accept electronic/online notarization of DMV vehicle related forms. For more information about the Online Notary Act, please visit <https://sos.nebraska.gov/business-services/notary-public>.

Intransit/Newly Purchased


- Dealer sale – owner has 30 days to register
 - Either intransits displayed on front and rear/side window OR
 - *Plates may be transferred to newly purchased vehicle if trade-in made*
 - Vehicle must be accompanied by proof of ownership (bill of sale/properly executed title)
 - If title delayed owner may pay sales tax prior to issuance of title to avoid paying penalty and interest

- No paper title is required:
 - Repossession
 - Owner Name Change
 - Add/Remove Owner/TOD Name
 - New Title after Owner-Retained Salvage
 - NE Electronic Lien and Title Change Title Request
- Cannot issue duplicate of an electronic title
- CAN process corrected title when electronic

- Participating lender - once a paper title is printed, lien must be released on face of title and released at the county
- Lenders list available at:
<https://edmv.nebraska.gov/TAP/?link=ActiveLenders>

- Title inquiry – www.dmv.nebraska.gov/services, select Title Inquiry or go direct to site at:
<https://edmv.nebraska.gov/TAP/?link=ActiveLenders>
- Records of all titled/registered vehicles including:
 - Lien information
 - Odometer
 - Brands

Secure Power of Attorney

- Dealers and insurance companies may use
 - When certifying mileage
 - Signing as both transferor and transferee
 - May use general power of attorney
 - Application for duplicate
 - Dealership (not employees) must be authorized on Secure POA
 - POAs must be attached to titles
 - Expire upon death of grantor
- 

Secure Power of Attorney

- Nebraska transactions when secure power of attorney may be used:
 - Lien present
 - Title is lost
 - Lender holding title for floor plan
- After lien release on electronic title, title is printed with statement “lien released title printed on mm/dd/ccyy” –indicating a secure POA may be used

Dealer–Lost/Mutilated Title

- Title lost or mutilated by dealer or purchaser after assigned to dealer
 - Dealer may apply for title in dealership name:
 - Application for Title
 - Photocopy from dealer’s records of front and back of lost or mutilated title
 - Notarized, completed Purchaser’s Affidavit
 - \$10 title fee

Dealer–Lost/Mutilated Title

- New title issued:
 - Shall reflect date dealer purchased vehicle
 - Date of purchase must precede date vehicle sold to current purchaser
 - When transferring ownership, dealer shall record the original sale date and attach photocopy of front/back of lost or mutilated title

Odometer Certification

- Required for all vehicles < 16 years old*
 - Except vehicles exceeding 16,000 lbs
- Mileage may continue to be recorded after 16* years if odometer statements properly completed
- Once an odometer reading is recorded as exempt you can never go back and record an odometer reading
- **Odometer statement must be completed on title/MSO**

**Odometer reporting requirements now apply to vehicles where the manufacturer's model year designation equals 2011 or newer AND an age of less than 20 years.*

Odometer Correction

- Odometer correction statement may be provided to vehicle owner if there is an error
 - If error was typo at county office, no correction statement needed
 - Only used when all previous paperwork may be reviewed
 - Cannot use for out-of-state title transfers
 - If statement accepted, corrected title must be issued
 - Does not correct CarFax, AutoCheck, etc.

Non-Resident Applicants

- Non-resident purchasers with lien
 - Purchaser to immediately make application for title in home state
 - Title with lien may be printed and provided to dealer for purpose of surrendering to purchaser's home state
 - If vehicle will be registered in NE, not eligible for printed title

Transporter Plates

- Transport vehicles not owned by applicant (\$14)
- Equipping or modifying unregistered motor vehicles not owned by applicant (\$34)
- Displayed on front of vehicle (rear of trailer)
- Must retain log of vehicles transported for 3 years
- Must be registered with Secretary of State (effective July 16, 2026)



Dealer Automated Services

- Now available - Dealer Automated Services
- Dealers **may** electronically submit title application to county treasurer via DMV system
- Available for most transaction types
- Submit DAS Enrollment Application to DMV help desk to request eDMV authorization letter
 - Application available at:
<https://dmv.nebraska.gov/dvr/dealer-automated-services>
- Eliminates wait time and reduces trips to offices

Dealer Automated Services

- 173 dealers currently using system
 - Over 60,000 DAS titles issued in 2025
 - Data enter information for each title or import from DMS
 - Requires scan and upload of front/back of all title paperwork
 - Fees payable by eCheck via State's Portal Provider, \$3 portal fee per title added
 - May request titles to be mailed to owner or held at county treasurer's office for pick up
 - Treasurer's office only responsibility is to print titles where no lien is present

Privacy Act

- Federal requirement
 - MV records may not be used for surveys, marketing, or solicitations
- Sales records collected by dealers may be used, must be clear data did not originate at DMV or county treasurer's office

Now you can renew your license online from anywhere. It's easy and mobile friendly too!



Individuals

Businesses

Motor Carriers/Trucking

Driver Safety & Training

CDL Third Party

Vehicle Title & Registration

Electronic Lien & Title

Driver & Vehicle Records

Ignition Interlock Device Providers

County Treasurers, Dealers and Insurance Providers



Driver License Record



Motor Vehicle Renewal



Title, Lien and Registration Records

Have any questions?

<https://dmv.nebraska.gov/#individuals>



 **Individuals**

 **Businesses**

Motor Carriers/Trucking

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Vehicle Title & Registration



Registering a Vehicle?

[Estimate the vehicle tax online!](#)

Need the Status of a Lien or Title?

[Look it up using the Online Vehicle Title & Lien Inquiry](#)

Manuals

- [Title Manual](#)
- [Registration Manual](#)

Title Cancellation

[Title Cancellation](#)

Plate Type Codes

- [NLETS 2023 Series Specialty Plate Type Codes](#)
- [NLETS 2017 Series Specialty Plate Type Codes](#)


Forms

- [Insurance Company Affidavit for Affirmation of Ownership of a Salvage Vehicle](#)
- [Purchasers Affidavit](#)
- [Specialty Plate Relinquishment](#)
- [Inspection Exemption Certification](#)
- [Statement of VIN Clarification to Original Form 2290 Schedule 1](#)


Additional Resources

- [Driver License OTC](#)
- [Self Insurance List](#)
- [Insurance Company Search](#)
- [NE MV Industry Licensing Board](#)
- [Vehicle Tax Estimator](#)
- [Dealer Automated Services](#)
- [2021 Odometer Changes](#)
- [Digital Signatures for Title Documents](#)
- [NMVTIS - National Title Search](#)
- [Insurance Database](#)

Combating Fraud

- Increased number of stolen vehicles recovered
 - Most are cloned VINs – use of VIN from legally registered car to disguise stolen vehicle
 - Increased identity theft
- 

Combating Fraud

- Use of resources
 - NMVTIS checks
 - Driver license - dmv.nebraska.gov/dl/driver-license
 - Rely on diagnostic tools available commercially
 - Rely on 3rd party identity verification services
- 

Questions?

Contact DMV Help Desk

402-471-3918

dmv.dvrweb@nebraska.gov

