



Insurance Navy: How To Sell A Car In California

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Auto insurer Insurance Navy, based in Santa Ana, CA, has published an article that aims to help people sell a car in California. While this may seem as easy as exchanging a car for cash, there are certain requirements that must be met to ensure the seller remains compliant and legal until the vehicle leaves their possession entirely. Notably, those who sold a car as recently as a few years ago may find they have more to contend with today.

The article begins by pointing out that, "Whether you're on the hunt for a new ride, have outgrown your current one, or simply need some extra "walking around" money, selling your used car in California is a great option. But don't just go posting a for sale ad online or in the paper. Although there are a multitude of options when it comes to selling your car in Cali, the state has made the process increasingly complex over the years."

According to the guide, the California state DMV considers any change in ownership on a car's title to be a "vehicle transfer." This is also true in the case of gifts and inheritances. As a result, said transfers are subject to a process of documentation, fees, and other rules and regulations. It is advisable that car owners maintain their insurance on the vehicle up until the point it is transferred to its new owner as well, and the guide says it is typically possible for owners to coordinate with their California car insurance provider to ensure the end of

their policy matches the date of the sale. Insurance Navy is accustomed to doing this for its customers as well, and the company encourages the community to speak to a representative as early as possible for more complete guidance.

The DMV vehicle transfer process requires certain documentation, including the title of the vehicle in question; the signatures of the seller, buyer, and lienholder; records of fees paid to the state/DMV; and a variety of forms or certifications. Insurance Navy recognizes that many car owners, particularly those who purchased their vehicle many years ago, may not be able to locate its title in time for the sale to go through. Fortunately, they have some recourse here: the guide says, "you'll need to fill out the REG 227 form, known as a Certificate of Title or Application for Duplicate Title or Paperless Title. Both the seller (you) and the buyer (some other third party) will need to fill out the REG 227, and provide a notarized lienholder's release (if applicable)."

The total number of forms required will depend on the situation at hand. For instance, a car that has been sold more than once with the same title will need Form REG 262 (Vehicle or Vessel Transfer and Reassignment). While this may be more inconvenient, the guide says those who require this form can simply call the DMV directly and request that it be mailed to them. Similarly, a title that includes either incorrect or inaccurate information will require another form to be amended. Here, the seller will have to get their hands on Form REG 101 (Statement to Record Ownership / Statement of Error or Erasure), but it must notably be filled out by either the party who made the error or the party whose name appears in error.

The seller is not the only party who will conceivably have to enter their details. In the event a vehicle is transferred between family members, the new owner will need to fill out Form REG 256 (Statement of Facts).

No matter which forms are needed or what it takes to complete the transfer, the seller must take no more than 5 days to report it to the DMV. The guide says they will need the last 5 digits of the VIN, the license plate number, and the new owner's name and address. Insurance Navy concludes, "Selling a car in California might seem like a hassle, and in some ways, it can certainly be discouraging. But with a little planning and preparation of paperwork, you can be well on your way to selling your old car and getting a nice chunk of change."

The full guide, titled "How To Sell A Car In California," is available for free on Insurance Navy's official website. More details regarding the company's affordable car insurance can be found here as well.

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Insurance Navy Brokers - California

Insurance Navy is a provider of non-standard auto insurance, selling products in over 30 storefronts, a call center, and online (www.insurancenavy.com) in Illinois, Indiana, Wisconsin, Texas, and California.

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