

321.45 Title must be transferred with vehicle.

1. *a.* No manufacturer, importer, dealer, or other person shall sell or otherwise dispose of a new vehicle subject to registration under the provisions of [this chapter](#) to a dealer to be used by such dealer for purposes of display and lease or resale without delivering to such dealer a manufacturer's or importer's certificate duly executed and with such assignments thereon as may be necessary to show title in the purchaser thereof; nor shall such dealer purchase or acquire a new vehicle that is subject to registration without obtaining from the seller thereof such manufacturer's or importer's certificate. In addition to the assignments stated herein, such manufacturer's or importer's certificate shall contain thereon the identification and description of the vehicle delivered and the name and address of the dealer to whom said vehicle was originally sold over the signature of an authorized official of the manufacturer or importer who made the original delivery.

b. For each new mobile home, manufactured home, travel trailer, and camping trailer said manufacturer's or importer's certificate shall also contain thereon the exterior length and exterior width of said vehicle not including any area occupied by any hitching device, and the manufacturer's shipping weight.

c. Completed motor vehicles, other than class "B" motor homes, which are converted, modified, or altered shall retain the identity and model year of the original manufacturer of the vehicle. Motor homes and all other motor vehicles manufactured from chassis or incomplete motor vehicles manufactured by another may have the identity and model year assigned by the final manufacturer.

d. Notwithstanding paragraph "c", a glider kit vehicle shall take the identity of the new cab and the new frame used in the assembly of the glider kit vehicle.

2. *a.* A person shall not acquire any right, title, claim, or interest in or to any vehicle subject to registration under [this chapter](#) from the owner thereof except by virtue of a certificate of title issued or assigned to the person for such vehicle or by virtue of a manufacturer's or importer's certificate delivered to the person for such vehicle and waiver or estoppel shall not operate in favor of any person claiming title to or interest in any vehicle against a person having possession of the certificate of title or manufacturer's or importer's certificate for such vehicle for a valuable consideration except in the following cases:

(1) The perfection of a lien or security interest as provided in [section 321.50](#).

(2) The perfection of a security interest in new or used vehicles held as inventory for sale as provided in uniform commercial code, [chapter 554, article 9](#).

(3) A dispute between a buyer and the selling dealer who has failed to deliver or procure the certificate of title as promised.

(4) Except for the purposes of [section 321.493](#).

(5) The vehicle is disposed of pursuant to [section 321.52, subsection 2](#), paragraph "b".

(6) An insurer obtains a salvage certificate of title for a vehicle pursuant to [section 321.52, subsection 4](#), paragraph "a".

b. Except in the cases enumerated in paragraph "a", no court in any case at law or equity shall recognize the right, title, claim, or interest of any person in or to any vehicle subject to registration sold or disposed of, or mortgaged or encumbered, unless evidenced by a certificate of title or manufacturer's or importer's certificate duly issued or assigned in accordance with the provisions of [this chapter](#).

3. Upon the transfer of any registered vehicle, the owner, except as otherwise provided in [this chapter](#), shall endorse an assignment and warranty of title upon the certificate of title for such vehicle with a statement of all liens and encumbrances thereon, and the owner shall deliver the certificate of title to the purchaser or transferee at the time of delivering the vehicle except as otherwise provided in [this chapter](#). The owner shall indicate to the transferee the name of the county in which the vehicle was last registered and the registration expiration date.

4. After acquiring a used mobile home or manufactured home to be titled in Iowa, a manufactured or mobile home retailer, as defined in [section 103A.51](#), shall within thirty days apply for and obtain from the county treasurer of the county where the mobile home or manufactured home is located a new certificate of title for the mobile home or manufactured home. In the event that there is a prior lien or encumbrance to be released, as required by

section 321.50, subsection 5, the thirty-day time period in [this subsection](#) does not begin to run until the lien or encumbrance is released.

[S13, §1571-m9; C24, 27, 31, 35, §4961; C39, §5002.01; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §321.45; [82 Acts, ch 1251, §10](#)]

[87 Acts, ch 130, §2](#); [88 Acts, ch 1215, §5](#); [95 Acts, ch 57, §2](#); [99 Acts, ch 188, §6, 7](#); [2000 Acts, ch 1085, §1](#); [2001 Acts, ch 153, §17](#); [2002 Acts, ch 1119, §43](#); [2004 Acts, ch 1013, §12, 35](#); [2006 Acts, ch 1090, §17, 26](#); [2010 Acts, ch 1069, §90](#); [2013 Acts, ch 96, §1](#); [2013 Acts, ch 103, §8, 21](#); [2015 Acts, ch 52, §1, 14](#); [2017 Acts, ch 31, §1](#)

Referred to in [§103A.55](#), [§321.20](#), [§321.46](#), [§321.49](#), [§321.67](#), [§321.104](#), [§321.493](#), [§331.557](#), [§805.8A\(2\)\(h\)](#)

For applicable scheduled fines, see [§805.8A](#), subsection 2

Subsection 2, paragraph a, NEW subparagraph (6)