

**Senate File 300 - Introduced**

SENATE FILE 300  
BY ROWLEY

**A BILL FOR**

1 An Act relating to replacement certificates of title  
2 for vehicles, providing fees, and including retroactive  
3 applicability provisions.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

unofficial

1 Section 1. Section 321.42, subsection 2, paragraphs a, b, and  
2 d, Code 2025, are amended to read as follows:

3 a. If a certificate of title is lost or destroyed, the owner  
4 or lienholder shall apply for a replacement ~~copy of the original~~  
5 certificate of title. The owner or lienholder of a ~~motor~~ vehicle  
6 may also apply for a replacement ~~copy of the original~~ certificate  
7 of title upon surrender of the original certificate of title with  
8 the application. The application shall be made to the department  
9 or any county treasurer. The application shall be signed by the  
10 owner or lienholder and accompanied by a fee of thirty dollars.

11 b. After five days, the department or county treasurer  
12 shall issue a replacement copy certificate of title using  
13 the applicant's most recent bona fide address; however, the  
14 five-day waiting period does not apply to an applicant who is a  
15 lienholder or to an applicant who has surrendered the original  
16 certificate of title to the department or county treasurer. The  
17 replacement copy certificate of title shall be clearly marked  
18 "replacement" and shall include security interests and liens.  
19 When a replacement copy certificate of title has been issued, the  
20 previous certificate is void. The department or county treasurer  
21 is not authorized to refund fees collected for a replacement  
22 certificate of title under this section or section 321.52A.

23 d. A new purchaser or transferee is entitled to receive  
24 an original certificate of title upon presenting the assigned  
25 replacement copy certificate of title to any county treasurer.  
26 At the time of purchase, a purchaser may require the seller to  
27 indemnify the purchaser and all future purchasers of the vehicle  
28 against any loss which may be suffered due to claims on the  
29 original certificate of title. A person recovering an original  
30 certificate of title for which a replacement has been issued  
31 shall surrender the original certificate of title to the county  
32 treasurer or the department.

33 Sec. 2. Section 321.152, subsection 1, paragraph c, Code  
34 2025, is amended to read as follows:

35 c. ~~Forty percent of all fees~~ Eighteen dollars of each fee

1 collected for ~~certified copies of~~ replacement certificates of  
2 title.

3 Sec. 3. RETROACTIVE APPLICABILITY. This Act applies  
4 retroactively to replacement copies of an original certificate of  
5 title applied for on or after January 1, 2025.

6 EXPLANATION

7 The inclusion of this explanation does not constitute agreement with  
8 the explanation's substance by the members of the general assembly.

9 Under current law, if a vehicle's certificate of title is lost  
10 or destroyed, the owner or lienholder is required to apply for a  
11 replacement copy of the original certificate of title. The owner  
12 or lienholder of a motor vehicle may also apply for a replacement  
13 copy of the original certificate of title upon surrender of the  
14 original certificate of title with the application. Some Code  
15 references to a "replacement copy of the original certificate of  
16 title" instead use "certified copies" or "replacement certificate  
17 of title". The fee for a replacement copy is \$30 (increased from  
18 \$20 in 2024). A county treasurer who issues a replacement copy  
19 of an original certificate of title is authorized to retain 40  
20 percent of the fee collected for deposit in the county general  
21 fund (increased to \$12 from \$8 in 2024 by operation of law).

22 This bill harmonizes all references in Code to a "replacement  
23 certificate of title", or the plural thereof.

24 The bill increases the fee a county treasurer is authorized  
25 to retain for deposit in the county general fund from \$12 (40  
26 percent of the \$30 fee) to \$18.

27 The bill applies retroactively to replacement copies of an  
28 original certificate of title applied for on or after January 1,  
29 2025.