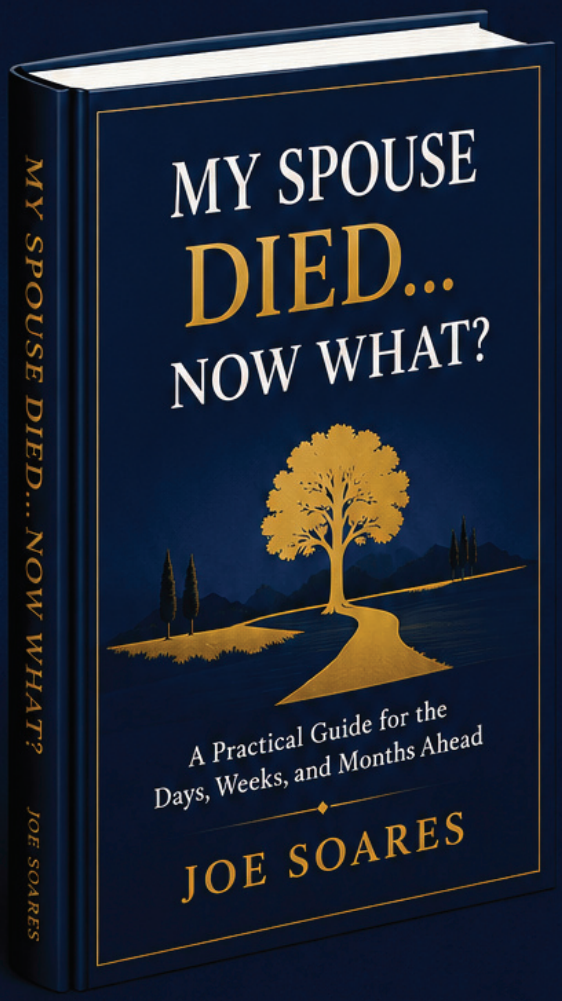
MY SPOUSE DIED... NOW WHAT?



FLORIDA VEHICLE TITLE TRANSFER

COMPANION RESOURCE

Supplemental Materials

for Vehicles, Titles, and Registrations

SUPPLEMENTAL COMPANION RESOURCE

For readers of My Spouse Died... Now What?

JOE SOARES

JoeSoaresMusic.com

This Companion Resource is provided as supplemental material for readers of ***My Spouse Died... Now What?***

These materials are provided for educational and organizational purposes only and are not legal, tax, or financial advice. Laws and government forms change over time. Always verify current requirements with the appropriate government agency or a qualified professional.

JOE SOARES

JoeSoaresMusic.com

VEHICLE INFORMATION WORKSHEET

Record Important Details About Each Vehicle

"Commit thy works unto the Lord," and thy thoughts shall be established."
Proverbs 16:3 (KJV)

PURPOSE

Use this worksheet to record important information about each vehicle owned by your spouse or both of you. This includes cars, trucks, motorcycles, boats, RVs, trailers, and any other titled vehicles.

Having this information in one place will help you with insurance, titles, registrations, loans, and transfers.

Today's Date: _____

Your Full Name: _____

Spouse's Full Name: _____

Date of Death (if applicable): _____

Completed By: _____

Notes: _____

VEHICLE DETAILS

Vehicle Type: ☐ Car ☐ Truck ☐ Motorcycle ☐ RV ☐ Boat ☐ Trailer ☐ Other: _____

Year: _____ Make: _____ Model: _____

VIN (Vehicle Identification Number): _____

License Plate Number: _____ State: _____

Current Mileage / Hours: _____ Color: _____

Title Location (include folder, safe, or office name): _____

Registration Expiration Date: _____ Title Issue Date (if known): _____

Insurance Company: _____ Policy Number: _____

Insurance Agent / Contact Name: _____ Phone: _____ Email: _____

Loan or Lien Holder (if any): _____

Account Number: _____ Phone: _____

Payoff Balance (if known): $_____ Monthly Payment: $_____

Key Location: _____ Spare Key Location: _____

Maintenance Notes / Recent Repairs: _____

Special Notes (accessories, storage location, etc.): _____

IMPORTANT DOCUMENTS

- ☐ Certificate of Title
- ☐ Registration Card
- ☐ Proof of Insurance
- ☐ Loan / Lien Documents
- ☐ Maintenance Records
- ☐ Owner's Manual
- ☐ Other: _____
- ☐ Other: _____

ESTIMATED VALUE

Estimated Value (as of today):
$_____

Where Valuation Found:
_____

Date Valued: _____

TRANSFERS & NEXT STEPS

- ☐ Update Insurance
- ☐ Payoff Loan / Lien
- ☐ Create Bill of Sale (if needed)
- ☐ Transfer Title
- ☐ Update Registration
- ☐ Other: _____

ADDITIONAL NOTES

_____

REMEMBER

Keep all vehicle documents in a safe place with your Important Documents binder.

Organization today brings peace tomorrow.

VEHICLE TRANSFER CHECKLIST – BLANK WORKSHEET

A STEP-BY-STEP GUIDE TO TRANSFER OWNERSHIP AFTER THE DEATH OF A SPOUSE

ESTATE INFORMATION

Decedent: _____

Date of Death: _____

Surviving Spouse: _____

Prepared By: _____

Date Prepared: _____

4. IF THE TITLE IS LOST, DAMAGED, OR UNAVAILABLE

You must apply for a replacement title.

Complete the following:

- ☐ Complete HSMV Form 82040 (Application for Duplicate Title)
- ☐ Provide proof of ownership (bill of sale, registration, insurance card, or other acceptable document)
- ☐ Provide a certified copy of the death certificate
- ☐ Pay the duplicate title fee

Notes: _____

_____

5. FEES AND TAXES (Check with your local tax collector for current amounts)

FEE / TAX TYPE	PURPOSE	ESTIMATED AMOUNT	PAID (Y / N)
Title Transfer Fee	State fee for issuing new title	$_____	☐ Yes ☐ No
Sales Tax (6%)	Based on vehicle value	$_____	☐ Yes ☐ No
Local Option Tax	Varies by county	$_____	☐ Yes ☐ No
New Registration Fee	Based on vehicle weight and county	$_____	☐ Yes ☐ No
License Plate Fee	Standard or specialty plate	$_____	☐ Yes ☐ No
	TOTAL ESTIMATED:	$_____	

6. AFTER THE TRANSFER

		COMPLETED
☐	Update vehicle insurance policy to show you as the owner.	☐
☐	Keep the new title in a safe place.	☐
☐	Update your address with the FLHSMV (if needed).	☐
☐	Remove any toll transponders or update account information.	☐

WHERE TO GO

Visit your local tax collector office or a FLHSMV service center.

_____

_____

_____

SUMMARY (Page 2 of 2)

Vehicle(s) Transferred: _____

Titles Received: _____

Total Fees Paid: $_____

Date Completed: _____

ADDITIONAL NOTES

_____

_____

_____

_____

"Well done, good and faithful servant." Matthew 25:23 (KJV)

PHOTOCOPY THIS PAGE AS OFTEN AS NEEDED.

VEHICLE TRANSFER CHECKLIST – BLANK WORKSHEET

A STEP-BY-STEP GUIDE TO TRANSFER OWNERSHIP AFTER THE DEATH OF A SPOUSE

ESTATE INFORMATION

Decedent: _____

Date of Death: _____

Surviving Spouse: _____

Prepared By: _____

Date Prepared: _____

INSTRUCTIONS: Use this checklist to guide you through the steps to transfer vehicle ownership in Florida.
Keep all documents together and take this checklist with you to the Florida Department of Highway Safety and Motor Vehicles (FLHSMV).

1. VEHICLE INFORMATION (Complete for Each Vehicle)

Make: _____ Model: _____ Year: _____

Vehicle Identification Number (VIN): _____

Florida Title Number: _____ Current License Plate: _____

Date of Death (Owner): _____ Was Decedent the Sole Owner? ☐ Yes ☐ No

If "No", List Co-Owner(s): _____

2. DOCUMENTS CHECKLIST – WHAT YOU WILL NEED		IN HAND	NOT APPLICABLE
☐	Florida Certificate of Title (original)	☐	☐
☐	Completed Application for Certificate of Title With/Without Registration (HSMV Form 82040)	☐	☐
☐	Surviving Spouse's Florida Driver License or ID	☐	☐
☐	Proof of Insurance (insurance card or letter)	☐	☐
☐	Death Certificate (certified copy)	☐	☐
☐	Proof of Ownership (if title is lost – see Section 4)	☐	☐
☐	Payment for Title Fees and Taxes (see Section 5)	☐	☐
☐	Power of Attorney (if someone is handling this for you)	☐	☐
☐	Divorce Decree or Court Order (if applicable)	☐	☐
☐	Release of Lien (if vehicle loan has been paid off)	☐	☐

3. STEP-BY-STEP PROCESS		COMPLETED
1.	Locate the original title and review for any liens.	☐
2.	Confirm vehicle insurance is active in the surviving spouse's name.	☐
3.	Complete HSMV Form 82040.	☐
4.	Gather all required documents (see Section 2).	☐
5.	Pay applicable title transfer fees, taxes, and any plate or registration fees.	☐
6.	Visit your local tax collector office or a FLHSMV service center.	☐
7.	Submit all documents and payment.	☐
8.	Receive new title in the surviving spouse's name.	☐

TIPS

- Both spouses may sign the title for simpler transfer.
- If the title is lost, you can apply for a duplicate (see Section 4).
- Keep a copy of all documents for your records.

"Commit thy way unto the Lord; trust also in him; and he shall bring it to pass."
Psalm 37:5 (KJV)

IMPORTANT

You have 30 days from the date of the owner's death to transfer the title to avoid potential penalties or issues.

"Well done, good and faithful servant." Matthew 25:23 (KJV)

PHOTOCOPY THIS PAGE AS OFTEN AS NEEDED.

FLORIDA DMV VISIT CHECKLIST

What to Do When You Go to the Tax Collector or DMV Office

BE PREPARED
Having everything ready will save you time and prevent a second trip.

This is a fictional example for instructional purposes only. Do not use this checklist for any actual transactions.
Always verify requirements with the Florida Department of Highway Safety and Motor Vehicles (FLHSMV) or your local Tax Collector office.

1. BEFORE YOU GO

Plan ahead and gather everything you need before your visit.

- [ ] Confirm office hours online.
- [ ] Check for required appointments at your local office.
- [ ] Gather all required documents (see next column).
- [ ] Bring payment for all fees (check, cash, or card – as accepted).
- [ ] Allow extra time in case of lines or delays.

BRING WITH YOU
A valid photo ID is required for all transactions.

2. DOCUMENTS TO BRING

Make sure you have all required documents with you.

- [ ] Original Florida Certificate of Title (with assignment to you)
- [ ] Completed and signed HSMV 82040 (Application for Certificate of Title)
- [ ] Valid Florida Driver License or ID (yours)
- [ ] Proof of Insurance (current policy)
- [ ] Death Certificate (copy – if requested)
- [ ] Lien Release (if vehicle had a loan)
- [ ] Payment for all applicable fees

TIP
Keep documents in a folder in the order listed above.

3. AT THE OFFICE

Follow these steps during your visit.

- [ ] Take a number and wait to be called.
- [ ] Tell the clerk you are transferring a title as surviving spouse.
- [ ] Hand the clerk all your documents.
- [ ] Review your information for accuracy.
- [ ] Pay all required fees.
- [ ] The clerk will process your transaction.
- [ ] You will be issued your new Florida Certificate of Title in your name.

VERIFY EVERYTHING
Check your name, address, VIN, and other details on the new title before leaving.

4. AFTER YOUR VISIT

Don't forget these important follow-up steps.

- [ ] Keep your new title in a safe place.
- [ ] Update your auto insurance policy with your new ownership information.
- [ ] Notify your lender (if applicable).
- [ ] Update your vehicle registration when due.
- [ ] Store all documents for your records.

KEEP A COPY
Make copies of your new title and all documents for your records before you leave the office.

5. FEES TO EXPECT

Fees are subject to change. Verify current amounts at www.flhsmv.gov.

Standard Title Transfer Fee	$75.00
Electronic Title Fee	$2.00
Mail-In Title Transfer Fee	$2.50
Optional Expedited Service Fee	Varies
TOTAL (EXAMPLE)	**$79.50**

NOTE
Additional fees may apply for specialty plates, duplicate titles, or other services.

OFFICE CONTACT (EXAMPLE)

SCOTT RANDOLPH
ORANGE COUNTY TAX COLLECTOR
WINTER GARDEN SERVICE CENTER
12500 W. COLONIAL DRIVE
WINTER GARDEN, FL 34787
(407) 836-4145
www.occompt.com

CONGRATULATIONS!

You have successfully transferred the vehicle into your name.
Drive safely and keep all important documents organized.

HELPFUL WEBSITES

FLHSMV Official Website: www.flhsmv.gov
Check current fees, requirements, and forms.

Local Tax Collector: www.occompt.com
Check your county website for locations and hours.

IMPORTANT: Requirements, fees, and processes can change. Always verify the most current information with the Florida Department of Highway Safety and Motor Vehicles (www.flhsmv.gov) or your local Tax Collector office before your visit.

FLORIDA VEHICLE TRANSFER PACKET

Sample Documents for Estate Administration

SAMPLE DOCUMENTS – FOR INSTRUCTIONAL PURPOSES ONLY

These are fictional examples provided for instructional purposes only. The names, dates, addresses, and information shown are entirely fictitious and should not be copied or submitted to any government agency. Always use your own information and consult the appropriate agency or professional for current requirements.

1. FLORIDA CERTIFICATE OF TITLE (EXAMPLE)

HSMV 82040S
REV. 07/23

STATE OF FLORIDA
DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES

123456789
TITLE NUMBER

CERTIFICATE OF TITLE

This is to certify that the person named below is the owner of the vehicle described herein, subject to the terms and conditions of this certificate.

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY STYLE
1HGCM82633A123456	2013	HONDA	ACCORD	4DR SEDAN

TITLE ISSUE DATE	ODOMETER READING	ODOMETER STATUS	FUEL
05/20/2024	142,765	ACTUAL	GAS

OWNER(S) (PRINTED)
ROBERT D. JOHNSON (Deceased)
ELIZABETH A. JOHNSON (Surviving Spouse)

MAILING ADDRESS
7421 Magnolia Ridge Lane
Winter Garden, FL 34787

LIENHOLDER(S)
NONE

I certify that the statements on this certificate are true and correct to the best of my knowledge.

SIGNATURE OF ISSUING AUTHORITY _____ DATE 05/20/2024

THIS IS A SECURITY DOCUMENT – ALTERATION OR ERASURE VOIDS THIS TITLE

2. HSMV APPLICATION FOR TRANSFER OF TITLE (HSMV 82040)

THIS APPLICATION MUST BE COMPLETED IN FULL AND SIGNED IN PRESENCE OF A FLORIDA LICENSED DEALER OR AT A TAX COLLECTOR OFFICE.

VEHICLE INFORMATION

Vehicle Identification Number (VIN)	Year	Make	Model	Body Style
1HGCM82633A123456	2013	Honda	Accord	4 Door Sedan

CURRENT OWNER (SELLER)

Name	Florida Driver License Number	Date of Death
Robert D. Johnson (Deceased)	N/A	02/28/2024

NEW OWNER (BUYER)

Name	Florida Driver License Number	Date of Birth
Elizabeth A. Johnson	J543-872-63-221-0	07/18/1962

MAILING ADDRESS
7421 Magnolia Ridge Lane, Winter Garden, FL 34787

APPLICATION TYPE
☑ Transfer of Title (No Lien) ☐ Transfer of Title with Lien ☐ Other

CERTIFICATION
I certify that I am the legal owner of the vehicle described above and that the information provided is true and correct to the best of my knowledge.

Signature of Seller: *N/A – Deceased* Date: _____

Signature of Buyer: *Elizabeth A. Johnson* Date: 05/20/2024

FEE PAID: $75.00 CHECK NUMBER: 4587 RECEIPT NUMBER: 241052987

3. LETTER TO COUNTY CLERK

Elizabeth A. Johnson
7421 Magnolia Ridge Lane
Winter Garden, FL 34787
May 20, 2024

Orange County Clerk of Court
Records Department
425 N. Orange Avenue, Suite 210
Orlando, FL 32801

RE: Recording Packet – Transfer of Vehicle Title

Dear Clerk:

Enclosed please find the documents required to transfer title of a motor vehicle in the estate of Robert D. Johnson to me, Elizabeth A. Johnson.

Enclosed Documents:

- Certificate of Title (signed)
- HSMV Application for Transfer of Title
- Bill of Sale (Notarized)
- Death Certificate (Certified Copy)
- Copy of Driver License (Buyer)

Please record and return the documents to the address above in the enclosed self-addressed stamped envelope. If additional information is required, please contact me at (407) 555-2184.

Thank you for your assistance.

Sincerely,
Elizabeth A. Johnson
Elizabeth A. Johnson

4. RECORDING PACKET COVER SHEET

RETURN TO:
Elizabeth A. Johnson
7421 Magnolia Ridge Lane
Winter Garden, FL 34787

FOR CLERK'S USE ONLY
Date Received: _____
Time Received: _____
Document No(s): _____

DOCUMENTS ENCLOSED

- ☐ Certificate of Title – Signed
- ☐ HSMV Application for Transfer of Title
- ☐ Bill of Sale (Notarized)
- ☐ Death Certificate (Certified Copy)
- ☐ Copy of Driver License (Buyer)
- ☐ Cover Letter
- ☐ Additional Documents (if any): _____

DESCRIPTION OF VEHICLE

Year	Make	Model	VIN
2013	Honda	Accord	1HGCM82633A123456

NOTES

Thank you for your prompt processing.

5. CLERK RECORDING CHECKLIST

To ensure all documents are complete before submission.

- ☐ Certificate of Title (signed by seller and buyer)
- ☐ HSMV Application for Transfer of Title (completed and signed)
- ☐ Bill of Sale (Notarized)
- ☐ Death Certificate (Certified Copy)
- ☐ Copy of Buyer Driver License
- ☐ Cover Letter
- ☐ Appropriate Fees (Check or Money Order)
- ☐ Self-Addressed Stamped Envelope

FOR CLERK'S USE ONLY

Recorded By: _____ Date: _____

Document Number(s): _____

Comments: _____

6. BILL OF SALE (EXAMPLE – NOTARIZED)

BILL OF SALE

This Bill of Sale is made this 20th day of May, 2024, by Robert D. Johnson, as Seller, to Elizabeth A. Johnson, as Buyer.

The Seller hereby sells, transfers and assigns to the Buyer the following motor vehicle:

Year: 2013 Make: Honda Model: Accord VIN: 1HGCM82633A123456

The Seller certifies that they are the legal owner of the vehicle and that it is free and clear of all liens and encumbrances.

The Buyer accepts the vehicle in "as is" condition.

Robert D. Johnson — Seller

Elizabeth A. Johnson — Buyer

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization this 20th day of May, 2024, by Robert D. Johnson, who is personally known to me or who has produced _____ as identification.

Amanda L. Rivera
Notary Public, State of Florida

My Commission Expires: 06/15/2027
Commission No.: HH 123456

NOTARY PUBLIC STATE OF FLORIDA

AMANDA L. RIVERA
Notary Public – State of Florida
Commission # HH 123456
My Commission Expires
June 15, 2027

IMPORTANT: Keep copies of all documents for your records. Consult with a Florida attorney or DMV representative if you have questions.

FLORIDA VEHICLE TRANSFER PACKET (CONTINUED)

SAMPLE DOCUMENTS FOR TRANSFERRING A VEHICLE AFTER A SPOUSE'S DEATH

These are fictional examples provided for instructional purposes only.
Do not use these forms for any actual transactions. Always verify requirements with the Florida Department of Highway Safety and Motor Vehicles (FLHSMV) or a licensed professional.

5. VEHICLE TRANSFER CHECKLIST

- ☑ Confirm you are the surviving spouse and sole owner
- ☑ Gather original Certificate of Title
- ☑ Complete and sign HSMV 82040 (Application for Title)
- ☑ Provide valid driver license or ID
- ☑ Pay title transfer fee (see current fees at www.flhsmv.gov)
- ☑ Submit documents in person or by mail to local tax collector
- ☑ Receive new title in your name
- ☑ Update auto insurance policy
- ☑ Notify lender (if applicable)
- ☑ Keep copies of all documents for your records

Helpful Notes:

- Visit www.flhsmv.gov for current fees and walk-in wait times.
- You may also update your registration when you title the vehicle.
- Retain copies of the death certificate and new title with your important documents.

6. LETTER TO INSURANCE COMPANY (EXAMPLE)

Serenity Auto Insurance
PO Box 4500
Orlando, FL 32802

May 20, 2024

RE: Change of Ownership – Deceased Spouse

Policy Number: *ABC123456789*
Insured: *Thomas E. Bennett (deceased)*
Vehicle: *2016 Ford F-150*
VIN: *1FTRX18L7XNB45672*

Dear Customer Service,

I am writing to notify you that my husband, Thomas E. Bennett, passed away on *February 28, 2023*. I am the surviving spouse and the sole owner of the above vehicle.

Enclosed please find a copy of the Certificate of Title showing the transfer of ownership to me. Please update your records to reflect the change in ownership.

If you require any additional information, please let me know.

Thank you for your assistance.

Sincerely,

Margaret L. Bennett

Margaret L. Bennett
7421 Magnolia Ridge Lane
Winter Garden, FL 34787
(407) 555-2184
margaret.bennett@email.com

DOCUMENTS ENCLOSED

- Copy of Florida Certificate of Title
- Copy of Death Certificate (if requested)

7. DMV (TAX COLLECTOR OFFICE) VISIT CHECKLIST

Before You Go:

- ☑ Original Florida Certificate of Title
- ☑ Completed and signed HSMV 82040
- ☑ Valid Florida Driver License or ID
- ☑ Proof of Insurance (current policy)
- ☑ Payment for title transfer fee
- ☑ (Optional) Death Certificate – may be requested
- ☑ (Optional) Lien Release – if there was a loan

At the Office:

- ☐ Take a number and wait to be called
- ☐ Submit documents to clerk
- ☐ Pay all required fees
- ☐ Verify your name and address are correct on the new title
- ☐ Receive your new Florida Certificate of Title

Common Fees (As of May 2024 – subject to change)

Fee Type	Amount
Standard Title Transfer Fee	$75.00
Mail-In Title Transfer Fee	$2.50
Electronic Title Fee (if applicable)	$2.00

Check www.flhsmv.gov for the most current fee schedule.

8. SAMPLE RECEIPT – TAX COLLECTOR OFFICE

SCOTT RANDOLPH
ORANGE COUNTY TAX COLLECTOR
WINTER GARDEN SERVICE CENTER
12500 W. COLONIAL DRIVE
WINTER GARDEN, FL 34787
(407) 836-4145

RECEIPT NO.
R-24-056789
DATE
05/20/2024
TIME
10:32 AM

RECEIPT

Thank you for your business!

CUSTOMER INFORMATION

Name: *Margaret L. Bennett*
Address: *7421 Magnolia Ridge Lane, Winter Garden, FL 34787*

TRANSACTION DETAILS

Transaction: *Title Transfer – Surviving Spouse*
Vehicle: *2016 Ford F-150*
VIN: *1FTRX18L7XNB45672*
Previous Owner: *Thomas E. Bennett (Deceased)*
New Owner: *Margaret L. Bennett*

FEES PAID

Standard Title Transfer Fee	$75.00
Electronic Title Fee	$2.00
Mail-In Title Transfer Fee	$2.50
TOTAL PAID	**$79.50**

Keep this receipt with your important documents.
Your new title will be mailed to you within 10-15 business days.

★ **IMPORTANT:** Requirements and fees can change. Always check www.flhsmv.gov or contact your local Tax Collector office for the most current information.

Florida DMV Application Example

This is an example of how the Application for Certificate of Title With/Without Registration (Form 82040) may be completed when transferring ownership to a surviving spouse.

This is an example only. Do not copy exactly. Always follow current Florida DMV requirements.

FLORIDA HSMV
DIVISION OF MOTOR VEHICLES

APPLICATION FOR CERTIFICATE OF TITLE WITH/WITHOUT REGISTRATION

Form 82040 (Rev. 01/23)

FOR OFFICE USE ONLY
Date Received: _____
Batch / Clerk: _____

1. APPLICANT INFORMATION (Surviving Spouse / New Owner)

Full Legal Name: Carol Anne Sample
Address: 1234 Sunshine Drive
Leesburg, FL 34748
Florida Driver License or ID Number: S123-456-78-901-0
Phone Number: (352) 555-1234

2. VEHICLE INFORMATION

Vehicle Identification Number (VIN)	Year	Make	Model
1HGBH41JXMN109186	2018	Toyota	Camry

Body Type	Color	Odometer Reading (No Tenths)	Check One
4D	Silver	48,256	☑ Miles ☐ Kilometers

3. APPLICATION TYPE (Check all that apply)

- ☑ Transfer of title to a surviving spouse
- ☐ Transfer with registration
- ☐ Title only
- ☐ Registration only

Reason for transfer:
- ☑ Death of Owner
- ☐ Gift
- ☐ Other: _____

4. PREVIOUS OWNER INFORMATION (Deceased Spouse)

Full Legal Name: John Michael Sample
Date of Death: 03/14/2024

5. LIENHOLDER INFORMATION (If applicable)

Lienholder Name: None
Lienholder Address: _____
☑ No lien on vehicle

6. ODOMETER DISCLOSURE (Federal and State Law Requires This Section to Be Completed)

I certify that the odometer reading is the actual mileage of the vehicle unless one of the following statements is checked.

Odometer Reading (No Tenths): 48,256

- ☑ I certify that the odometer reading is the actual mileage.
- ☐ I certify that the odometer reading is NOT the actual mileage.

WARNING – ODOMETER DISCREPANCY

7. CERTIFICATION

Under penalties of perjury, I certify that all statements on this application are true and correct.

Applicant Signature: Carol Anne Sample
Date: 05/20/2024

REQUIRED DOCUMENTS (May vary by county)

- ☑ Certified Copy of Death Certificate
- ☑ Proof of Identity (Florida Driver License or ID)
- ☑ Proof of Florida Insurance
- ☑ Transfer from Out-of-State (if applicable)
- ☑ Payment for Applicable Fees

HELPFUL TIP

Fees and requirements may vary slightly by county. Check with your local tax collector office or visit www.flhsmv.gov for the most current information.

SURVIVING SPOUSE BENEFIT

Transfers between spouses are exempt from Florida sales tax and documentary stamp tax (§201.18(6)(a), F.S.) when the surviving spouse already owns the home that is the primary residence.

ODOMETER REQUIREMENT

Federal and state law require the odometer disclosure to be completed when the vehicle is less than 10 model years old.

AFTER YOU APPLY

- You will receive your new title (and registration if applicable) by mail.
- Keep a copy of this application for your records.
- Update your insurance provider with the new ownership.

IMPORTANT: *Take this completed application, along with all required documents, to your local tax collector office.*

FLORIDA
HIGHWAY SAFETY AND MOTOR VEHICLES

Application for Certificate of Title With/Without Registration

www.flhsmv.gov

HSMV 82040
Rev. 07/23

☐ Original Certificate of Title ☐ Transfer ☐ Duplicate ☐ Add/Remove Lien ☐ Registration Only

SECTION 1 – VEHICLE INFORMATION

Vehicle Identification Number (VIN)	Year	Make	Body

Model	Color	Odometer Reading	Odometer Status (Check one)
			☐ Actual Mileage ☐ Exceeds Mechanical Limits ☐ Not Actual Mileage ☐ No Disclosure

Previous Title Number (if any)	State of Issue	License Plate Number	Registration Expires

SECTION 2 – APPLICANT/OWNER INFORMATION

Primary Owner/Applicant Name (Last, First, Middle or Initial)	Driver License or ID Card Number

Street Address	Date of Birth

City	State	Zip Code	Telephone Number
			( ) -

Email Address (Optional)

Co-Owner Name (If applicable)	Driver License or ID Card Number

Street Address	Date of Birth

City	State	Zip Code	Telephone Number
			( ) -

SECTION 3 – LIENHOLDER INFORMATION (If applicable)

First Lienholder Name			Second Lienholder Name		
Lienholder Address			**Lienholder Address**		
City	**State**	**Zip Code**	**City**	**State**	**Zip Code**

SECTION 4 – APPLICATION TYPE (Check all that apply)

☐ Transfer (Vehicle Purchased) ☐ Transfer (Gift)
☐ Transfer (Inheritance) ☐ Transfer (Surviving Spouse)
☐ Duplicate Title (Lost, Stolen, or Mutilated) ☐ Add Lien ☐ Remove Lien
☐ Registration Only ☐ Other: _____

SECTION 5 – APPLICANT CERTIFICATION

Under penalties of perjury, I/we declare that I/we have read the foregoing application and that the statements are true. I/we certify that the vehicle described is free of all liens or that the lien(s) is/ are listed in Section 3.

Applicant/Owner Signature	Date

Co-Owner Signature (If applicable)	Date

SECTION 6 – DEALER/AGENT INFORMATION (If applicable)

Dealer/Agent Name	Dealer/Agent Number

Street Address	City	State	Zip Code

Dealer/Agent Signature	Date

FOR OFFICE USE ONLY

Title Number Issued	Date Issued	Total Fees Collected $ _____
Plate Number Issued	**Date Issued**	**County**

Application Approved By:

_____

NOTICE: Any person who knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his/her duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082, F.S.

HSMV

STATE OF FLORIDA

HSMV

CERTIFICATE OF TITLE

TITLE NUMBER
0123456789

**** SAMPLE TITLE – NOT FOR OFFICIAL USE ****

DATE ISSUED
May 20, 2025

VEHICLE INFORMATION

VEHICLE IDENTIFICATION NUMBER (VIN)	MAKE	YEAR	MODEL	BODY
1HGCM826333A123456	Honda	2003	Accord EX	4D Sedan

TITLE TYPE	VEHICLE USE	ODOMETER READING	ODOMETER STATUS	FUEL
ORIGINAL	PRIVATE	128,750	ACTUAL MILEAGE	GAS

COLOR	PREVIOUS TITLE STATE	LICENSE PLATE NUMBER	PLATE EXPIRES	WEIGHT
SILVER	FLORIDA	ABC123 (FL)	08/2025	3,100

REGISTERED OWNER(S)

NAME(S)
WILLIAM "BILL" CARTER AND HELEN CARTER
TENANTS BY THE ENTIRETY

ADDRESS
458 LAKEVIEW DRIVE
LEESBURG, FL 34748

LIENHOLDER

NAME
FIRST NATIONAL BANK

ADDRESS
PO BOX 12345
ORLANDO, FL 32801

ASSIGNMENT OF TITLE

SECTION 1 – SELLER/TRANSFEROR

I (we) certify that I (we) am (are) the owner(s) of the vehicle described and that I (we) hereby sell, assign, and transfer all rights, title, and interest in and to this vehicle to the buyer/transferee.

FULL LEGAL NAME(S) (PLEASE PRINT)
William "Bill" Carter

SIGNATURE(S)
William "Bill" Carter

DATE OF SALE
May 10, 2025

☐ Check if seller is a Florida licensed dealer

SECTION 2 – BUYER/TRANSFEREE

I (we) certify that I (we) purchased this vehicle from the seller named in Section 1.

FULL LEGAL NAME(S) (PLEASE PRINT)
Helen Carter

SIGNATURE(S)
Helen Carter

DATE OF PURCHASE
May 10, 2025

ODOMETER DISCLOSURE

Federal and State law requires that you state the mileage in connection with transfer of ownership.

ODOMETER READING 128,750

I certify that to the best of my knowledge the odometer reading is:

- ☑ The actual mileage
- ☐ In excess of its mechanical limits
- ☐ Not the actual mileage

IMPORTANT INFORMATION

The transferor (seller) must complete Section 1. The transferee (buyer) must complete Section 2.
Any alteration or erasure voids this title.
Title must be presented to your local tax collector office to be transferred.

0123456789

FLORIDA
A SAFER
HIGHWAY SAFETY AND MOTOR VEHICLES

SAMPLE LETTER

TO AUTO INSURANCE COMPANY

IMPORTANT

Keep a copy of this letter and all documents for your records.

Date: _____

Claims Department

_____ Insurance Company

_____

_____

POLICY TYPES *(Check all that apply)*

- ☐ Auto Insurance
- ☐ Uninsured/Underinsured Motorist
- ☐ Medical Payments (PIP)
- ☐ Roadside Assistance
- ☐ Other: _____

Re: Deceased Insured – Policy Information Update
Insured: William "Bill" Carter
Policy Number: _____

To Whom It May Concern:

I am the surviving spouse of William "Bill" Carter, who passed away on May 7, 2025. I am writing to notify you of his death and to request that your records be updated.

Please let me know if you need any additional information or documentation from me. I have enclosed a certified copy of his death certificate for your records.

Thank you for your assistance during this difficult time.

Sincerely,

_____

Helen Carter
Surviving Spouse
458 Lakeview Drive
Leesburg, FL 34748
(352) 555-1846

ENCLOSURES

- ☐ Certified Copy of Death Certificate

Keep a copy of this letter and all correspondence for your records.

Vehicle-Transfer Document Checklist

Use this checklist to make sure you have everything you need to transfer ownership of a vehicle to a surviving spouse in Florida.

TIP: Requirements can vary slightly by county. Call your local tax collector office if you have questions.

DOCUMENT / ITEM	REQUIRED	NOTES
Certified Copy of Death Certificate *(May be required)*	☐	
Application for Certificate of Title *(Form 82040)*	☐	
Proof of Identity *(Florida Driver License or ID)*	☐	
Proof of Florida Insurance *(Must show current coverage)*	☐	
Current Certificate of Title *(Signed over to surviving spouse)*	☐	
Odometer Disclosure *(Completed on Form 82040)*	☐	
Payment for Applicable Fees *(Check, money order, or card if accepted)*	☐	
Self-Addressed Envelope *(For return of title if required)*	☐	
Any Additional Forms *(If required by your county)*	☐	

NOTES / SPECIAL INSTRUCTIONS

IMPORTANT

- Transfers between spouses are exempt from Florida sales tax and documentary stamp tax (§201.18(6)(a), F.S.) when the surviving spouse already owns the home that is the primary residence.
- You must apply for the new title within 30 days of acquiring ownership.

AFTER YOU APPLY

- You will receive the new title (and registration if applicable) by mail.
- Keep a copy of all documents and your application.
- Update your insurance provider with the new ownership information.

FEES (EXAMPLES ONLY)

Fees are set by your local tax collector office and are subject to change.

Title Fee	$77.25
Transfer Fee	$2.25
Fee Additions	Varies
Registration (if applicable)	Varies

Check with your local tax collector office for current fees and accepted methods of payment.

YOUR GOAL: A complete application helps ensure your new title is issued quickly and correctly.
When in doubt, contact your local tax collector office for guidance before you submit your documents.