



INSPECT & TEST DRIVE

How to Read a Vehicle History Report

What every line on a history report really means, and the problems it was never designed to catch.

A NOTE FROM OUR TEAM

A history report is a record of what somebody reported, not a record of what happened. We've seen spotless reports on cars that needed thousands in work, and scary-looking reports on cars that were perfectly fine. Learn to read between the lines, and always pair the report with a real inspection.

— The Auto Advocate Team

A vehicle history report pulls together records from title agencies, insurers, auctions, repair shops, and others into one timeline. It's one of the best tools a buyer has, as long as you know what it can tell you, what it can't, and which lines should stop the deal cold.

17

CHARACTERS IN A VIN

5

KEY INDICATORS IN AN NMVTIS REPORT

\$0

COST OF NICB VINCHECK

1 Start With the Free and Official Checks

vehiclehistory.gov (NMVTIS)

The federal title database. The FTC says you can start there for title information. A consumer report covers five indicators: **current title**, **brand history** (such as junk, salvage, or flood), **latest odometer reading**, **insurance total-loss or salvage determinations**, and transfers to recyclers or salvage yards.

NICB VINCheck

A free check from the National Insurance Crime Bureau showing whether participating insurers reported the vehicle **stolen and unrecovered** or declared it a **salvage or total loss**.

NHTSA recall lookup

Enter the VIN at [nhtsa.gov/recalls](https://www.nhtsa.gov/recalls) to see open, unrepaired safety recalls. History reports may not show this. See **No. 31, Recall & Safety Check Guide**.

Commercial reports such as Carfax and AutoCheck add more: the FTC notes some providers include **accident and repair history** that NMVTIS reports do not. Most buyers benefit from both: the official title check and a full commercial report.

YOUR REPORT AT A GLANCE

VIN matches dash, door & title	Title brands	
Owners	Last odometer	Use type
Accidents / damage	Service records	
NICB VINCheck result	Open recalls	

2 Title Brands: The Lines That Matter Most

A title "brand" is a permanent notation a state puts on a title. Names and rules vary by state, but these are the ones to know.

BRAND	WHAT IT GENERALLY MEANS	OUR TAKE
Salvage	An insurer declared it a total loss, usually because repair costs exceeded a set share of its value	Typically can't be registered for the road until repaired and inspected
Rebuilt / Reconstructed	A salvage vehicle that was repaired and passed a state inspection	Can be driven, but quality of repair varies widely; resale value and financing options are often limited
Flood / Water damage	Damaged by water, often in a declared disaster	Electrical and corrosion issues can surface months later. We'd walk away
Junk / Non-repairable	Intended for parts or scrap only	Not a vehicle you should be offered for the road
Lemon / Manufacturer buyback	Repurchased by the maker under a state lemon law or buyback program	Ask exactly what defect caused the buyback and whether it was fixed in writing
Not actual mileage / Exceeds mechanical limits	The odometer reading is known to be wrong or has rolled past its limit	True mileage is unknown; value and reliability are a guess

"TOTAL LOSS" ISN'T ALWAYS THE WHOLE STORY

The federal NMVTIS program notes that an insurance total-loss determination **doesn't necessarily mean the vehicle was destroyed or is worthless**. It does mean you need to know why, who repaired it, and whether the price reflects it.

3 Odometer & Mileage

Read the mileage entries in date order. They should only go up, at a believable pace. NHTSA's odometer-fraud tips:

- ☐ Mileage on the title matches the odometer
- ☐ Service and inspection records match the timeline
- ☐ Oil-change stickers (door jamb, windshield, under hood) fit
- ☐ Pedal and seat wear fit the reading
- ☐ Under 20,000 miles? It should still have original tires

RED FLAGS IN THE TIMELINE

- A later entry shows **lower** mileage than an earlier one
- Long gaps with no records, then a sudden jump
- Mileage registered in a state the seller says it never visited
- An instrument cluster replacement in the service history

Federal odometer disclosure on transfer applies to most vehicles. NHTSA notes vehicles **20 years or older** are exempt, as are model year 2010 and older.

4 Ownership & Use

WHAT THE REPORT SAYS	WHAT IT CAN MEAN	WHAT TO ASK
One owner, personal use	Often the best case, especially with steady service	"Do you have the records?"
Lease	Usually maintained on schedule; returned with wear limits	"Was it inspected at lease turn-in?"
Rental or fleet	Many drivers, but often on a strict service schedule	"Can you show the fleet maintenance history?"
Commercial / taxi / rideshare	Heavy use and idle hours the odometer doesn't fully capture	"How was this vehicle used day to day?"
Many owners in a short time	Someone kept finding a reason to get rid of it	"Why do you think it changed hands so often?"
Registered in flood- or salt-belt states	Higher risk of water damage or underbody rust	"Can we put it on a lift?"

5 Accidents & Damage Entries

Not every accident entry is a deal-breaker, and a missing entry isn't proof of a clean car. Read the details:

- **Minor / cosmetic:** often fine if repaired properly; still worth a fair price adjustment
- **Airbag deployment:** a serious impact; confirm all airbags and sensors were replaced with proper parts
- **Structural or frame damage:** we generally advise walking away
- **"Damage reported" with no detail:** have your mechanic look for paint and panel repairs

FROM THE INSIDE

When a dealer takes in a trade or buys at auction, the used-car manager usually has more information than the report shows: an auction condition report, a paint-meter reading, and a **reconditioning work order** listing everything the store fixed before putting it on the lot. Ask to see the recon work order. A store that's proud of its inventory will usually share it. One that won't is telling you something.

6 What History Reports Miss

A CLEAN REPORT IS NOT A CLEAN CAR

- The FTC says a vehicle history report **"is not a substitute for an independent vehicle inspection,"** and that reports typically **won't list mechanical problems.**
- Accidents that were never reported to insurance or police, or were repaired privately for cash, may never appear.
- NMVTIS notes the data reported to it is not everything a state may keep in its title records, and gaps can exist.
- Records can lag, and service history only includes shops that report to that provider. Ask the seller for their own receipts.
- Reports from different providers draw from different sources and can disagree. That's why we compare more than one.

7 Red-Flag Checklist

Check every box that applies. One flag means ask questions. Two or more means slow down and get a professional opinion.

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| ☐ Any salvage, rebuilt, flood, junk, or lemon brand | ☐ Registered in a recent flood area, plus musty smell or silt |
| ☐ Title transferred through several states quickly ("title washing" risk) | ☐ Many owners in a short time |
| ☐ Odometer reading goes backward, or a mileage brand | ☐ Prior commercial, taxi, or rideshare use not disclosed |
| ☐ Structural damage or airbag deployment reported | ☐ Report VIN doesn't match the dash, door, and title VIN |
| ☐ Total-loss record on NMVTIS or NICB VINCheck | ☐ Seller won't provide a report or allow an inspection |

Next, put the car through **No. 14, Used Vehicle Inspection Checklist**, and have an independent mechanic inspect it before you sign.

LET US PULL THE REPORT AND READ IT WITH YOU

We pull the Carfax. You get the translation.

The Buyer Brief includes everything in Trade-In Shield, including a Carfax and dealer-grade bookouts, plus rebate and incentive research and used-car offer support. We'll tell you what the report means for the price, and what to ask before you sign.

Buyer Brief \$99

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THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

Federal Trade Commission (FTC), Buying a Used Car From a Dealer: consumer.ftc.gov/articles/buying-used-car-dealer
 FTC, Used Cars (consumer feature): consumer.ftc.gov/features/feature-0040-used-cars
 FTC, What to know when buying a used car online (2024): consumer.ftc.gov/consumer-alerts
 U.S. Department of Justice, Bureau of Justice Assistance, NMVTIS for Consumers: vehiclehistory.gov (vehiclehistory.bja.ojp.gov/nmvtis_consumers)
 National Highway Traffic Safety Administration (NHTSA), Odometer Fraud: nhtsa.gov/equipment/odometer-fraud
 NHTSA, Hurricane- and Flood-Damaged Vehicles: nhtsa.gov/hurricane-and-flood-damaged-vehicles
 National Insurance Crime Bureau (NICB), VINCheck and flood-vehicle guidance: nicb.org

This guide is educational and is not legal advice. Title brand names and definitions vary by state; confirm any brand with your state's motor vehicle agency (in Oklahoma, Service Oklahoma) before you buy.