

BOLHOUSE, BAAR & LEFERE, P.C.
ATTORNEYS AT LAW

One Too Many Names

Rick Bolhouse

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I enjoy having a convertible to drive around during our beautiful Michigan summers. I'm not really a die-hard convertible fan, and weather is obviously a key factor in deciding whether I'll put the top down or not. I don't like it too hot or too cold, and I have found that the best time for a ride is early in the morning or later in the evening. I did have a 2-seat roadster convertible, but with the addition to our "family" of a very large dog who loves going for rides, I needed to change my convertible into one with a back seat. So last fall I got rid of the roadster and purchased a larger convertible with a back seat because, of course, we can't go for a ride without the dog.

When I purchased the car, the salesman quite aggressively pushed me to put both my name and my wife's name on the title to the vehicle. I indicated I only wanted my name on the title and not my wife's. Interestingly, when I met with the person who was doing all of the paperwork, he also pushed very hard to have both my name and my wife's name on the title. Again, I stated that I wanted only my name on the title. The transaction took place at a large, well-known auto dealer, so I'm assuming they push everyone to put at least two names on the title.

From a legal perspective, you should never put two names on a title. Do your best analysis as to who will be driving the car most of the time, and put that person's name on the title. In Michigan, if a car is involved in an accident where someone's injuries are quite serious, the injured party can sue the driver *and* titleholder of the vehicle. Therefore, having two names on the title means you are unnecessarily offering up more people to sue.

Some argue it is important to put two names on a title so that if one dies you don't have to go through a lengthy process to transfer ownership. As a practical matter, cars can be transferred to another person just with a death certificate. There is no need to go through probate, so this argument doesn't hold water.

When you purchase your next car, do not be talked into putting two names on the title.