

# Title Loan Repossession Map

Roughly 1 in 9 title loans ends in repossession — but the rate varies 6x across states.

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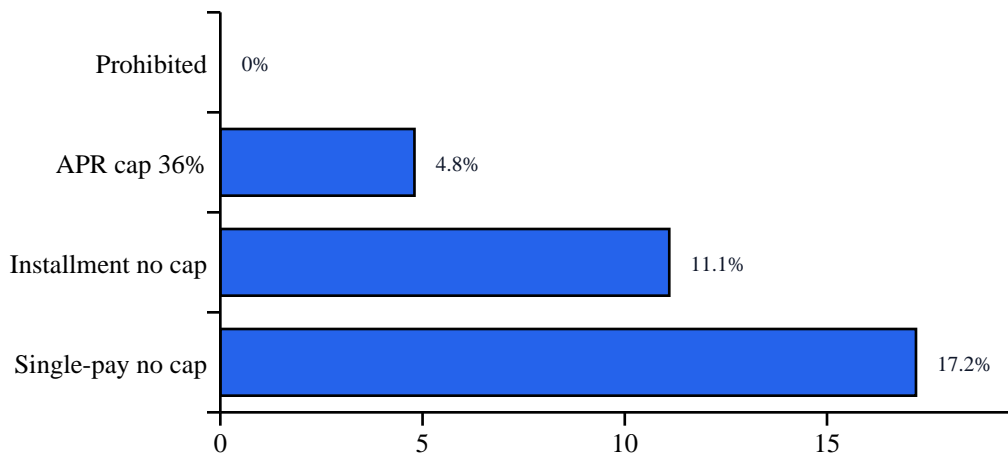
# 11.4%

Of title loans nationally that result in vehicle repossession

## Key findings

- Title APRs in unregulated states average 264% — triple capped states.
- Median repossessed vehicle is worth 4.1x the outstanding loan.
- Only 8 states require surplus auction proceeds returned to borrower.
- Single-payment title loans default 2.7x more than installment versions.

## Repossession rate (%) by state policy regime



## Top 5 states by title-loan repossession rate

State	Repo	APR	Surplus refund?
Georgia	16.8%	300%	No
Tennessee	14.9%	264%	Partial
Mississippi	13.7%	300%	No

State	Repo	APR	Surplus refund?
Missouri	12.6%	243%	Yes
Alabama	12.1%	300%	No

## What it means

- Repossession is a feature of single-payment title loans.
- Surplus-refund laws shift worst-case from catastrophic to painful.
- Installment structure reduces default risk vs single-pay at similar APR.

## Methodology

State regulator filings (14 states), NHTSA vehicle benchmarks, CFPB Title Loan Market Report through Q4 2025.

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