



Organize, Communicate, Prepare

Replacing Very Important Papers (VIPs)

It's always a good idea to keep important papers in a safe place such as a safe-deposit box or in a fireproof, waterproof, and burglar-proof home safe. Sometimes, though, such papers are lost, stolen, or destroyed. This fact sheet tells how to go about replacing some important documents from birth certificates to driver's licenses, passports to savings bonds. It provides addresses and fees for agencies that can provide replacements.

Very important papers (VIPs) are personal documents that you may need at some point during your lifetime for a variety of reasons. For example, a birth certificate is necessary to prove age when obtaining a driver's license, when acquiring a Social Security number, or as proof of U.S. citizenship when applying for a passport. VIPs should be kept for the following reasons: to assist in preparing tax returns; for inheritance and other business matters; in case of a crisis such as death, fire, or theft; and to avoid delays in the processing of insurance, military, and veteran's and other benefits. VIPs include documents such as birth, marriage and death certificates; deeds, leases, contracts, wills, copies of tax returns, insurance policies, military papers, and Social Security records.

Although many household records are replaceable, some quite easily (for example, copies of insurance policies are available from your insurance company, and copies of canceled checks are usually available from the institution that holds your checking account), replacing some VIPs can be costly and

troublesome. The more difficult and expensive a record is to replace, the safer its storage should be. Your valuable papers should be kept in fireproof, waterproof, and burglar-proof container either in a home safe or bank safe-deposit box. Should such records be lost, stolen, or destroyed, this guide tells how to replace them.

Birth and Death Certificate

To replace a birth certificate for those who were born or died in *your* state, go to your county government offices to ask where the state and county Vital Records are kept or access this address, <http://vitalrec.com>, in the Internet and click on your state. Often such records are found in the State Department of Health. In some states these records are available electronically. You will likely have to pay a fee to get a certified copy for your use. Information required usually includes: name on the record, date of birth, place of birth (city or county), father's name, mother's name (including maiden name).

The fees and procedures for securing a death certificate are the same as when requesting a birth certificate. Most require the following information: name on the record, date of death, location of death—city or county.

In another state. For birth and death records outside of your state, an official certificate should be on file in that state.

These certificates are typically prepared by physicians, funeral directors, other professional attendants, or hospital authorities and are permanently filed in the central vital statistics office of the state, city, or outlying area where the event occurred. The federal government does not maintain files of such records. To obtain a certified copy of a birth or death certificate from another state, order online at <http://www.vitalrec.com/usmap.html>. Click on the state where the person was born, married, or died and follow the directions for ordering the document needed.

Outside the U.S. For birth records of U.S. citizens born abroad, write for replacement Form DS-1350 (Certification of Birth), which contains the same information as Form FS-240 (Consular Report of Birth Abroad). Contact:

U.S. Department of State
Passport Services
Vital Records Section
1111 19th Street, NW, Suite 510
Washington, DC 20522-1705

http://travel.state.gov/consular_records.html

If you're applying for a replacement FS-240, enclose a notarized affidavit by a parent or legal representative. This affidavit must state the name, date, and place of birth, and the whereabouts of the original form. There is a cost for both the DS-1350 and FS-240 applications; send a check or money order payable to the U.S. Department of State. The address provided is also used to obtain a "Report of the Death of an American Citizen."

Marriage Licenses, Marriage Dissolutions, Adoption Decrees

In your state. To replace marriage licenses or dissolution or adoption decrees, contact the county government office where the license was bought, where the marriage occurred, or where the dissolution or adoption was filed. There will be a charge for these records usually due at the time of the request. You will likely be asked to provide: name(s) on the record, date of the event, and location of the event (city or county). You may be able to request it electronically. If you are unsure which county the marriage license, dissolution, or adoption decree was issued by, contact or write to the office where Vital Records are kept in your state.

Out of state. If the marriage, dissolution, or adoption occurred outside your state, contact the District Court of the county where the marriage, dissolution, or adoption took place, or write to the Bureau of Vital Statistics in the Department of Health at the capital of the state in which the event occurred. Go to: <http://www.vitalrec.com/usmap.html>

Citizenship and Naturalization Papers

An Application for Replacement of Naturalization/ Citizenship Document (Form N-565) is used to request citizenship and naturalization papers. The sizeable fee charged must be paid only by check or money order. You may download the form from the Web at:

<http://uscis.gov/graphics/formsfee/forms/n-565.htm>

You also can obtain a copy by writing or visiting your nearest field office. Access

<http://uscis.gov/graphics/fieldoffices/ascs/index.htm> and click on the letter of the alphabet of your state to find the Bureau of Citizenship and Immigration Services field office nearest you.

If you prefer, call the National Customer Service Center at (800)375-5283 for information. They are not always open during normal business hours; check for the days and times they are open.

Driver's License

Click on to <http://www.dmv.org/drivers-license.php> to view information about your state's driver's license laws. If you prefer, contact the office responsible for motorized vehicles in your county or state. You may be asked for a birth certificate (or two other forms of identification with your full name and date of birth) and requested to pay the fee for a duplicate or new license.

Federal Income Tax Return

For copies of federal income tax returns, call the nearest Department of the Treasury office or Internal Revenue Service (IRS) office and request Form 4506 (Request for Copy or Transcript of Tax Form). To find your local office, go online to: <http://www.irs.ustreas.gov/localcontacts/> and click on the state in which the federal income returns were filed. To speak with an IRS representative and get tax help by phone, call (800)829-1040.

The Taxpayer Advocate Service can be reached by calling (877)777- 4778 elsewhere, or see **Publication 1546**, *The Taxpayer Advocate Service of the IRS*.

Insurance Policies

To replace lost or destroyed insurance policies, contact the agent or company providing the coverage. You may be required to complete a form, pay a fee for duplicate copies, or both. The policy number will be needed for this request.

Military Discharge Papers

To obtain copies of military discharge papers, request Standard Form 180 (SF-180) from any office of the Veterans Administration, the American Legion, the Veterans of Foreign Wars, the Red Cross, a Veterans Association or a military recruiter. Standard Form 180 may be downloaded over the Web from:

http://www.archives.gov/facilities/mo/st_louis/military_personnel_records/standard_form_180.html

Send the completed form to:

National Personnel Records Center
Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132-5100

The National Personnel Records Center responds only to mailed or faxed requests and requests made via online communication. The fax number is 314-801-9195. The Center's Web address is:

http://www.archives.gov/research_room/vetrecs

If discharge papers were recorded in the county clerk's office at the time of discharge, contact the county where they were recorded.

Passport

Lost in the U.S. If your passport is lost or stolen in the United States, report the loss or theft immediately to the Department of State or to the nearest Passport Agency. The loss or theft should also be reported to local police.

Lost abroad. If your passport is lost or stolen while you are abroad, it should be reported immediately to the nearest United States embassy or consular office.

A passport is a traveler's principal means of identification abroad, and its loss is very serious. To replace the passport, you

must complete Form DS-11 (Application for Passport) and, if your passport had not expired, Form DS-64 (Statement Regarding Lost or Stolen Passport). Whether lost or stolen in the United States or overseas, report the lost or stolen passport to the following address:

U.S. Department of State
Passport Services
Consular Lost/Stolen Passport Section
1111 19th Street, NW, Suite 500
Washington, DC 20036
Phone (*any time, day or night*): 202-955-0430
Web site: http://travel.state.gov/lost_stolen.html

Property Deeds

In your state. If the property deed was recorded, contact the Registrar of Deeds in the county where the property is located. Copies are certified for a fee. If the property deed was not properly recorded, you may have to obtain a new deed from the previous owner.

Out of state. To replace lost or destroyed deeds, contact the Clerk and/or Recorder at the courthouse for the county where the property is located.

Social Security Card

To replace your Social Security card, fill out Form SS-5 (Application for Social Security Card). Use this form for a replacement card, to change your name because of marriage or otherwise, or a change of address within your Social Security file. To download this form, go to: <http://www.ssa.gov/online/ss-5.html>. Contact the Social Security Administration at (800)772-1213 if you need additional help, or write:

Office of Public Inquiries
Social Security Administration
Windsor Park Building 6401 Security Blvd.
Baltimore, MD 21235
<http://www.ssa.gov/reach.htm>

Savings Bonds/Notes

Savings bonds/notes that are lost, stolen, mutilated, or destroyed may be replaced free of charge as long as the Bureau of Public Debt can establish that the bonds have not been cashed. To assure that the bonds can be traced, owners should keep records of bond serial numbers, issue dates, registration, and Social Security or taxpayers identification numbers in a safe place separate from the bonds.

To get your bond replaced, request Form PDF-1048 (Claim for Lost, Stolen, or Destroyed United States Savings Bonds) from a local bank. If the form is not available at your local bank, it may be downloaded from: <http://www.publicdebt.treas.gov/sav/savlost.htm>. Scroll down to “If your bond is lost or destroyed after you receive it” and then click on Form PDF-1048.

On this form provide approximate issue date along with complete names, addresses, social security number that appeared on the bond, and the bond serial number. If you don't know the serial number, write “unknown” in the space provided.

If the bond owner is a minor, the form should be signed by both parents, and the minor's age and Social Security number should also be included. Replacement bonds will bear the date of original issue. The completed application should be signed by the owner(s) and others named in the missing bonds' registrations, notarized, and sent to:

Bureau of the Public Debt
Office of Investor Services
Parkersburg, WV 26106-1328
Telephone (304) 480-6112
Fax (304) 480-6010
Email savbonds@bpd.treas.gov

Vehicle Title

In your state. Contact your county treasurer's office or the Motor Vehicle Division. Usually there is a charge for this

service and the new form must be signed in front of a notary public.

Out of state. The address to contact in other states is available from your county treasurer or access <http://www.dmv.org/drivers-license.php> for information about vehicle titles in each state.

Will

If your will is misplaced or destroyed, contact the attorney who prepared it. If your circumstances have changed, a new will may be appropriate.

Note and Disclaimer

At the time of publication all the contact information provided—addresses, telephone and fax numbers, email addresses and phone number, was verified. This information is subject to change.

Adapted for use in the *Legally Secure Your Financial Future: Organize, Communicate, Prepare* program from original writings by Marsha A. Goetting, Ph.D., CFP, CFCS, professor and Family Economics Specialist, Montana State University-Bozeman.

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