§ 2112. Lost, stolen or mutilated certificates. (a) If a certificate of title is lost, stolen, mutilated or destroyed or becomes illegible, the owner or legal representative of the owner named in the certificate, as shown by the records of the commissioner, shall promptly make application for and may obtain a duplicate upon furnishing information satisfactory to the commissioner. Unless the original certificate of title is surrendered to the commissioner, the duplicate certificate of title shall contain the legend "This is a duplicate certificate and may be subject to the rights of a person under the original certificate." It shall be mailed to the owner.

(b) A person recovering an original certificate of title for which a duplicate has been issued shall promptly notify the commissioner of such recovery and shall comply with the directions of the commissioner relating to the disposition of such documents.