



Florida Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Florida. Confirm the latest requirements with the Florida Department of Highway Safety and Motor Vehicles (FLHSMV) before completing your transaction.

QUICK ANSWER

Florida buyers must complete Form HSMV 82040 and submit it with the signed title, proof of Florida insurance, and payment to a Florida tax collector's office within 30 days of purchase. Florida sales tax (6% state rate plus applicable local surtax) is due at time of registration.

KEY FACTS

State	Florida
Agency	Florida Department of Highway Safety and Motor Vehicles (FLHSMV)
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 10, 2026

QUICK REFERENCE

NOTARY No	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Not specified
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IMPORTANT DEADLINES

Within 30 days
Buyer must transfer title within 30 days of purchase

PRINTABLE CHECKLIST

Buyer checklist

- ☐ **Signed title from seller** **REQUIRED**
The seller must have signed the title over to you. Check that the odometer reading is noted.
- ☐ **Bill of sale** **RECOMMENDED**
Proof of purchase with VIN, price, and both parties' information.
- ☐ **Government-issued photo ID** **REQUIRED**
Required when submitting title transfer paperwork.
- ☐ **Payment for title transfer fees** **REQUIRED**
Fees vary by state. Check your state's official DMV fee schedule.
- ☐ **Proof of insurance** **REQUIRED**
Most states require proof of minimum liability insurance before issuing plates.
- ☐ **Sales tax payment** **CONDITIONAL**
Sales or use tax is typically due when registering the vehicle. Rate and basis vary by state.

Required forms

- ☐ **Signed title from seller** **REQUIRED**
The seller must sign the title over to you. Verify the VIN and odometer reading.
- ☐ **Title transfer application** **REQUIRED**
Form required to apply for a new title in your name. Requirements vary by state.

FEES



Title fee + registration fee (Florida sales tax (6% state + local surtax) applies. Check the FLHSMV fee schedule.)

SPECIAL REQUIREMENTS

Notary: No — Notarization is generally not required to buy a used car from a private seller in Florida.

Bill of sale: Conditional — Not required by state law but recommended. HSMV 82050 can serve as a bill of sale.

Odometer disclosure: Yes — Required for vehicles under 10 years old. Seller completes on the title.

Inspection: Not specified — Inspection requirements vary by state and vehicle type. Check your state agency.

STEP-BY-STEP PROCESS

- 1 Verify the title is free of liens and seller's name matches the title.
- 2 Seller signs the back of the title and completes odometer disclosure.
- 3 Obtain a bill of sale with VIN, price, date, and both parties' information.
- 4 Complete Form HSMV 82040 (Application for Certificate of Title With/Without Registration).
- 5 Submit HSMV 82040, signed title, proof of FL insurance, and fees to a Florida tax collector or FLHSMV office within 30 days.
- 6 Pay applicable sales tax, title fee, and registration fee.

COMMON MISTAKES

- Missing the 30-day title transfer deadline.
- Not verifying lien release if vehicle had a loan.
- Accepting a title with alterations or whiteout.
- Forgetting to pay Florida sales tax and local surtax.

OFFICIAL SOURCES

FLHSMV — Motor Vehicle Titles

<https://www.flhsmv.gov/motor-vehicles-tags-titles/titles/>

FLHSMV — Fee Schedule

<https://www.flhsmv.gov/motor-vehicles-tags-titles/fees/>

FLHSMV

<https://www.flhsmv.gov>

FLHSMV Forms

<https://www.flhsmv.gov/dmv/forms.html>