



Florida Car Title Transfer Checklist

Florida title transfers go through the county tax collector's office on behalf of FLHSMV. The buyer must complete Form HSMV 82040 (Application for Certificate of Title With/Without Registration) and submit it with the signed title within 30 days of the sale. Florida charges 6% state sales tax plus a county discretionary sales surtax (up to 1.5%, capped on the first \$5,000 of the price for the county surtax portion). Florida law requires two witnesses or a notary on the title transfer signature for in-state private-party transfers — this is enforced on the title's signature line for vehicles titled in Florida.

QUICK ANSWER

Florida title transfers require Form HSMV 82040 (Application for Certificate of Title With/Without Registration), the signed title, proof of Florida insurance, and payment of the title fee plus 6% state sales tax (plus local surtax). Submit to a Florida tax collector's office or FLHSMV service center within 30 days of purchase.

KEY FACTS

State	Florida
Agency	Florida Department of Highway Safety and Motor Vehicles (FLHSMV)
Process	In person
Notary required	Conditional
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 21, 2026

QUICK REFERENCE

NOTARY Conditional	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION No
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IMPORTANT DEADLINES

Within 30 days

Buyer must apply for title at the county tax collector within 30 days of the date of sale

Within 30 days

\$20 late fee applies after 30 days The \$20 penalty is added to the standard title application fee.

Within 30 days

Seller's Notice of Sale (recommended within 30 days) Florida allows sellers to file a Notice of Sale online or via HSMV 82050 to record the sale and limit post-sale liability.

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Signed and witnessed/notarized title from seller **REQUIRED**
- ☐ Completed HSMV 82040 **REQUIRED**
Form HSMV 82040
- ☐ Proof of Florida insurance (FL-licensed insurer) **REQUIRED**
Insurance meeting Florida minimum PIP and PDL limits, in the buyer's name.
- ☐ Government-issued photo ID **REQUIRED**
- ☐ Title fee + sales tax payment **REQUIRED**
\$75.25–\$77.75 title + 6% state sales tax + county discretionary surtax (capped on first \$5,000).

Seller checklist



- ☐ **Signed Florida title with the seller's signature witnessed by two witnesses or notarized** REQUIRED
Florida titles include a signature line requiring two witnesses or a notary for in-state private-party transfers.
- ☐ **Completed seller portion of HSMV 82040 or Notice of Sale (HSMV 82050)** RECOMMENDED
File the Notice of Sale at flhsmv.gov to record the sale and limit liability.
- ☐ **Lien release letter from lender (if there was a loan)** CONDITIONAL
- ☐ **Odometer disclosure on the title and on HSMV 82040** REQUIRED

Required forms

- ☐ **HSMV 82040 — Application for Certificate of Title With/Without Registration** REQUIRED
[Form HSMV 82040](#)
Primary title application filed at the county tax collector's office.
- ☐ **HSMV 82050 — Bill of Sale (Notice of Sale and/or Bill of Sale for a Motor Vehicle, Mobile Home, Off-Highway Vehicle)** RECOMMENDED
[Form HSMV 82050](#)
Florida's official bill of sale template. Recommended for every private-party sale and required for some transactions.
- ☐ **HSMV 82042 — Notice of Lien** CONDITIONAL
[Form HSMV 82042](#)
Filed by a lender to record a lien on the new title. Buyer-financed transfers require this.
- ☐ **HSMV 82994 — Application by Surviving Spouse for Transfer of a Motor Vehicle Title** CONDITIONAL
[Form HSMV 82994](#)
Used to transfer title from a deceased spouse when probate is not required.

FEES

\$75.25 — Title transfer fee (electronic title) (Add \$2.50 for a paper title (total ~\$77.75). New vehicle titles or out-of-state titles may have different amounts (sourceNeeded — verify with the tax collector).)

6% state + county discretionary surtax (up to 1.5%) — Sales tax (County surtax is capped on the first \$5,000 of the price (so the maximum extra surtax is typically under \$75).)

sourceNeeded — varies by vehicle weight (typically \$14.50–\$32.50 for passenger vehicles) — Annual registration fee (Florida charges registration based on vehicle weight class. Confirm with your county tax collector.)

\$20 — Late title transfer fee (Florida adds a \$20 late fee for title transfers filed more than 30 days after the date of sale. The buyer is responsible.)

SPECIAL REQUIREMENTS

Notary: Conditional — Florida titles include a signature line that requires either two witnesses or a notary public for transfers between private parties on Florida-issued titles. Plan to have the seller's signature witnessed or notarized at the time of sale.

Bill of sale: Conditional — Florida uses HSMV 82040 as the primary application. A separate bill of sale (Form HSMV 82050 is the official template) is recommended but not required for a standard title transfer when the title is properly endorsed.

Odometer disclosure: Yes — Required for vehicles less than 20 model-years old under recent federal/state rule. Completed on the title and on HSMV 82040.

Inspection: No — Florida does not require an annual safety or emissions inspection for passenger vehicles registered in Florida.

Plates: Florida plates stay with the owner, not the vehicle. The seller removes their plates before sale; the buyer transfers an eligible plate from another Florida-titled vehicle or obtains new plates at registration. A 'metal plate fee' applies when issuing a new plate.

STEP-BY-STEP PROCESS

- 1 Confirm the seller is the titled owner of record on the Florida title.
- 2 Check for active liens on the title — outstanding liens must be released before transfer.
- 3 Seller signs the title with two witnesses present (or before a notary public) and completes the odometer disclosure.
- 4 Both parties complete HSMV 82040 and the Notice of Sale section (HSMV 82050 recommended).
- 5 Seller files Notice of Sale online at flhsmv.gov to limit post-sale liability.
- 6 Buyer obtains Florida liability insurance (PIP + PDL) in the buyer's name.
- 7 Buyer takes the signed title, completed HSMV 82040, photo ID, proof of insurance, and payment to the county tax collector within 30 days.
- 8 Buyer pays the title fee, 6% state sales tax, county discretionary surtax (capped on first \$5,000), and registration fee.
- 9 Tax collector submits the application to FLHSMV; the new title is mailed in approximately 2–3 weeks.

COMMON MISTAKES



- Signing the title without the required two witnesses or notary — Florida tax collector offices reject titles signed without proper witnesses.
- Missing the 30-day deadline — \$20 late fee added to the title application fee.
- Trying to file at FLHSMV directly — most title applications go through the county tax collector's office, not FLHSMV regional offices.
- Using whiteout, scratch-outs, or corrections on the title — Florida voids altered titles and requires a duplicate first.
- Forgetting the seller's Notice of Sale filing — leaves the seller exposed to toll bills and citations after the sale.
- Underestimating the county discretionary surtax — adds up to 1.5% on top of the 6% state sales tax (with a county-level cap on the first \$5,000 of the price).
- Buying without Florida insurance — buyer cannot register without Florida-based PIP and PDL insurance.

OFFICIAL SOURCES

FLHSMV — Titles

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

FLHSMV — Fee Schedule

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

Form HSMV 82040 (Application for Certificate of Title)

<https://www.flhsmv.gov/pdf/forms/82040-mv.pdf>

Form HSMV 82050 (Bill of Sale / Notice of Sale)

<https://www.flhsmv.gov/pdf/forms/82050.pdf>

Florida Department of Revenue — Sales Tax on Vehicles

https://floridarevenue.com/Forms_library/current/brochure/gt800030.pdf

FLHSMV

<https://www.flhsmv.gov>

FLHSMV Forms

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