



Illinois Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Illinois. Confirm the latest requirements with the Illinois Secretary of State — Vehicle Services before completing your transaction.

QUICK ANSWER

Illinois buyers must apply for title and registration at an Illinois Secretary of State facility within 20 days of purchase. Private party purchases generally require Form RUT-50 (Private Party Vehicle Tax Transaction) to document and pay the applicable use tax — check the Illinois Department of Revenue website for current rates. The seller retains their Illinois license plates, so plan to obtain new plates at registration.

KEY FACTS

State	Illinois
Agency	Illinois Secretary of State — Vehicle Services
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	20 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 20 days
Apply for title and registration at an IL SOS facility within 20 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 + private party use tax (Form RUT-50) (Private party use tax applies at 6.25% or reduced rate for lower-priced vehicles. File Form RUT-50.)

SPECIAL REQUIREMENTS

Notary: No — Illinois generally does not require notarization for private vehicle purchases.

Bill of sale: Conditional — Not required by law but strongly recommended as proof of purchase.

Odometer disclosure: Yes — Seller must complete odometer disclosure on the title for vehicles under 10 years old.

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

STEP-BY-STEP PROCESS

- 1 Verify seller's name matches title and check for outstanding liens.
- 2 Seller signs back of title and completes odometer disclosure.
- 3 Obtain a written bill of sale with VIN, price, date, and both parties' information.
- 4 Complete Form RUT-50 (Private Party Vehicle Tax Transaction).
- 5 Submit the signed title, RUT-50, proof of insurance, and fees to an Illinois SOS facility within 20 days.
- 6 Obtain new Illinois plates — the seller keeps their plates.

COMMON MISTAKES

- Missing the 20-day title transfer deadline.
- Not filing Form RUT-50 — private party use tax is required in Illinois.
- Forgetting that the seller keeps their Illinois plates — you need new plates.
- Not verifying the title is free of liens before purchase.

OFFICIAL SOURCES

IL SOS — Title and Registration

<https://www.ilsos.gov/departments/vehicles/titles/home.html>

IL Revenue — Form RUT-50

<https://tax.illinois.gov/research/taxinformation/sales/rot.html>

Illinois Secretary of State Vehicle Services

<https://www.ilsos.gov/departments/vehicles/home.html>