



Illinois Car Title Transfer Checklist

Illinois title transfers run through the Illinois Secretary of State (SOS), not a DMV — Illinois does not have a DMV. The buyer must apply for the new title within 20 days of the date of sale using Form VSD 190 (Application for Vehicle Transaction(s)) and Form RUT-50 (Private Party Vehicle Tax Transaction) to declare and pay the private party vehicle use tax. Illinois charges a high title fee (\$165 for a standard passenger vehicle title) and a private-party use tax that depends on the vehicle's age and purchase price (a tax table assigns a fixed dollar amount, not a percentage). Plates stay with the seller in Illinois — the buyer either transfers eligible plates from another vehicle they own or buys new plates at registration.

QUICK ANSWER

Illinois title transfers are processed at an Illinois Secretary of State facility within 20 days of transfer. Buyers generally need to file Form RUT-50 (Private Party Vehicle Tax Transaction) for the applicable use tax in addition to the title transfer and registration fees. Illinois license plates generally stay with the seller, so the buyer will typically need new plates.

KEY FACTS

State	Illinois
Agency	Illinois Secretary of State — Vehicle Services
Process	In person · By mail
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	20 days
Last reviewed	May 21, 2026

QUICK REFERENCE

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

Within 20 days

Buyer must apply for title and pay RUT-50 within 20 days of the date of sale

Within 20 days

Late penalty applies after 20 days Illinois Department of Revenue assesses late penalties on the use tax after 20 days. Verify current penalty schedule on the RUT-50 instructions.

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Signed Illinois title from seller with odometer disclosed **REQUIRED**
- ☐ Completed Form VSD 190 **REQUIRED**
[Form VSD 190](#)
- ☐ Completed Form RUT-50 **REQUIRED**
[Form RUT-50](#)
- ☐ Proof of Illinois auto insurance **REQUIRED**
- ☐ Government-issued photo ID **REQUIRED**
- ☐ Payment for title fee, RUT-50 use tax, and registration fee **REQUIRED**

Seller checklist

- ☐ Signed Illinois title (back, seller's signature section) **REQUIRED**
Sign as your name appears on the front of the title. No notarization required.



- ☐ **Odometer disclosure on the title** REQUIRED
- ☐ **Bill of sale (recommended)** RECOMMENDED
Document price, date, VIN, both parties' info.
- ☐ **Remove Illinois license plates before delivery** REQUIRED
Plates stay with the seller in Illinois.
- ☐ **Lien release letter (if applicable)** CONDITIONAL

Required forms

- ☐ **VSD 190 — Application for Vehicle Transaction(s)** REQUIRED
[Form VSD 190](#)
Primary title and registration application filed with the IL SOS.
- ☐ **RUT-50 — Private Party Vehicle Tax Transaction** REQUIRED
[Form RUT-50](#)
Filed with VSD 190 to declare the purchase price and pay the private party vehicle use tax. The tax is set by a state table based on vehicle age and price.
- ☐ **RUT-25 — Vehicle Use Tax Transaction Return (for dealer/out-of-state purchases)** CONDITIONAL
[Form RUT-25](#)
Used when the vehicle was purchased from a dealer or from another state instead of a private party.
- ☐ **VSD 333 — Affidavit of Death of Joint Tenant** CONDITIONAL
[Form VSD 333](#)
Used to transfer a vehicle from a deceased joint tenant when transfer-on-death is not on the title.

FEES

\$165 — Title certificate fee (standard passenger vehicle) (Illinois has one of the higher state title fees. Confirm with the IL SOS for current amount.)

Per state tax table — typically \$25–\$1,500 depending on vehicle age and purchase price — Private party vehicle use tax (RUT-50) (Illinois uses a fixed-amount tax table rather than a percentage. Older vehicles (\$25–\$100) vs newer/higher-value vehicles (\$390–\$1,500+). Form RUT-50 has the current schedule.)

\$151 for a standard passenger vehicle — Registration fee (annual) (Confirm current amount with IL SOS. Electric vehicles have a higher fee.)

sourceNeeded — typically \$25 — License plate transfer fee (If transferring plates from another vehicle the buyer owns.)

SPECIAL REQUIREMENTS

Notary: No — Illinois does not require notarization for standard vehicle title transfers. The seller's signature on the back of the title is sufficient.

Bill of sale: Conditional — Illinois does not require a bill of sale by statute, but a bill of sale documenting the price, date, VIN, and both parties' info is strongly recommended and useful as a backup record for the RUT-50 declaration.

Odometer disclosure: Yes — Required by federal law and on the back of the Illinois title for vehicles less than 20 model-years old.

Inspection: No — Illinois does not require a statewide safety inspection for passenger vehicles. Emissions testing applies in certain counties around Chicago and Metro East (sourceNeeded — verify current emissions counties).

Plates: Illinois plates stay with the owner, not the vehicle. The seller removes plates before delivery; the buyer either transfers plates from another vehicle they own (with a \$25 plate transfer fee) or purchases new plates with registration.

STEP-BY-STEP PROCESS

- 1 Confirm the seller is the titled owner of record on the front of the Illinois title.
- 2 Seller signs the back of the title in the seller's section and completes odometer disclosure.
- 3 Seller removes Illinois license plates from the vehicle.
- 4 Both parties complete a bill of sale documenting price, date, VIN, and signatures.
- 5 Buyer completes Form VSD 190 (title application) and Form RUT-50 (use tax).
- 6 Buyer obtains Illinois auto insurance in their name.
- 7 Buyer mails or takes VSD 190, the signed title, RUT-50 with tax payment, proof of insurance, and title fee to the IL SOS within 20 days.
- 8 If transferring plates from another vehicle the buyer owns, pay the plate transfer fee.
- 9 IL SOS issues new title and registration; new title arrives by mail in approximately 4–6 weeks.



COMMON MISTAKES

- Missing the 20-day deadline for title application — late penalty on the RUT-50 use tax applies.
- Filing only VSD 190 without RUT-50 — Illinois requires the private party use tax declaration with the title application.
- Using the wrong tax form — RUT-50 is for private-party sales; RUT-25 is for dealer or out-of-state purchases.
- Forgetting that plates stay with the seller in Illinois — driving the vehicle off the seller's plates is illegal.
- Calculating the use tax as a percentage — Illinois uses a fixed-amount tax table based on vehicle age and price, not a percentage.
- Using whiteout or alterations on the title — IL SOS voids altered titles and requires a duplicate first.

OFFICIAL SOURCES

IL SOS — Title and Registration<https://www.ilsos.gov/departments/vehicles/titles/home.html>**IL SOS — VSD 190 Application**https://www.ilsos.gov/publications/pdf_publications/vsd190.pdf**Illinois Department of Revenue — RUT-50 Instructions**<https://tax.illinois.gov/forms/sales/vehicleusetax/rut-50-instructions.html>**Illinois Department of Revenue — RUT-25**<https://tax.illinois.gov/forms/sales/vehicleusetax/rut-25-instr.html>**IL SOS — Registration**<https://www.ilsos.gov/departments/vehicles/registration/home.html>**Illinois Secretary of State Vehicle Services**<https://www.ilsos.gov/departments/vehicles/home.html>