



Indiana Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Indiana. Confirm the latest requirements with the Indiana Bureau of Motor Vehicles (BMV) before completing your transaction.

QUICK ANSWER

Buying a used car in Indiana? Get the signed title and an odometer disclosure for vehicles under 10 years old. Indiana gives you a generous 45 days to apply for the title with the Indiana BMV — but a \$30 penalty applies after that. You'll pay a \$15 title fee, 7% sales tax on the purchase price, and an annual excise tax. Indiana has no statewide emissions or safety inspection (only Lake and Porter counties require an emissions test). Verify current requirements with the Indiana BMV.

KEY FACTS

State	Indiana
Agency	Indiana Bureau of Motor Vehicles (BMV)
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	45 days
Last reviewed	May 13, 2026

QUICK REFERENCE

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

Within 45 days

Buyer must apply for an Indiana certificate of title within 45 days of purchase. A \$30 administrative penalty applies for title applications after 45 days (Indiana Code § 9-17-3-2).

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.

SPECIAL REQUIREMENTS

Notary: No — Indiana does not require notarization for a standard private-party sale where both parties are present and sign in person.

Bill of sale: Conditional — A bill of sale (State Form 44237) is required when used as the primary proof of ownership in place of a title, or when titling an out-of-state vehicle in Indiana. A standard private sale with a properly signed title does not always require a separate bill of sale.

Odometer disclosure: Yes — Required by federal law for vehicles under 10 years old.

Inspection: Conditional — No statewide emissions or safety inspection for private sales. Out-of-state vehicles must have a vehicle inspection at a BMV branch. Residents of Lake and Porter counties must pass an emissions test.

STEP-BY-STEP PROCESS

- 1 Run a vehicle history report (e.g., CARFAX or NMVTIS) before purchase.
- 2 Verify the seller's name matches the name on the title.
- 3 Ensure the title is free of liens or confirm the lien will be resolved.
- 4 Have the seller sign the title over to you and complete odometer disclosure.
- 5 Obtain a bill of sale from the seller.
- 6 Submit the signed title, application, fees, and proof of insurance to your state DMV.
- 7 Pay any applicable sales tax.

COMMON MISTAKES

- Not verifying that the seller is the titled owner.
- Failing to check for outstanding liens before purchase.
- Missing the deadline to register the vehicle after purchase.
- Not getting a bill of sale.

OFFICIAL SOURCES

Indiana BMV — Buying and Selling
<https://www.in.gov/bmv/titles/buying-and-selling/>

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