



Indiana Car Title Transfer Checklist

Use this checklist to prepare the documents commonly needed to transfer a vehicle title in Indiana. Requirements can vary by vehicle type, lien status, county, and transaction details, so always confirm with the Indiana Bureau of Motor Vehicles (BMV) before submitting.

QUICK ANSWER

An Indiana title transfer is handled by the Indiana BMV. The seller signs the title over to the buyer — no notarization is required for a standard sale — and the buyer has 45 days to apply for a new title, one of the longer windows in the country, after which a \$30 penalty applies. Indiana charges a \$15 title fee, 7% sales tax on the purchase price, and an annual excise tax. Verify current fees and 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	July 6, 2026

QUICK REFERENCE

NOTARY No	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Conditional
--------------	-----------------------------	-----------------	---------------------------

IMPORTANT DEADLINES

Within 45 days

The buyer must apply for an Indiana title within 45 days of purchase; a \$30 administrative penalty applies after that (Indiana Code § 9-17-3-2).

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Signed title from seller **REQUIRED**
- ☐ Government-issued photo ID **REQUIRED**
- ☐ Proof of insurance **REQUIRED**
- ☐ Title transfer fee payment **REQUIRED**
- ☐ Sales tax payment **CONDITIONAL**

Seller checklist

- ☐ Signed vehicle title **REQUIRED**
Sign exactly as your name appears on the title. Do not use a different signature.
- ☐ Odometer disclosure **REQUIRED**
Complete the odometer section on the title or a separate form.
- ☐ Lien release (if applicable) **CONDITIONAL**
If the vehicle had a loan, obtain a lien release letter from the lender.

FEES

\$15 — Title fee (Standard Indiana title fee as published; verify the current amount with the Indiana BMV.)

7% — Sales tax (Indiana state sales tax on the purchase price; there is no additional local sales tax on vehicles.)



Based on vehicle value/age — Annual excise tax (Assessed at registration based on the vehicle's value and age. Verify the current schedule with the Indiana BMV.)

SPECIAL REQUIREMENTS

Notary: No — Indiana does not require notarization for a standard private-party title transfer.

Bill of sale: Conditional — Recommended for all title transfers. May be required in some states.

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

Inspection: Conditional — Indiana has no statewide safety or emissions inspection for private sales. Residents of Lake and Porter counties must pass an emissions test, and an out-of-state vehicle needs a VIN inspection at a BMV branch.

STEP-BY-STEP PROCESS

- 1 Seller signs the title in the seller's signature section.
- 2 Seller completes odometer disclosure on the title.
- 3 Buyer collects the signed title, bill of sale, and any other required documents.
- 4 Buyer submits all documents and fees to the state motor vehicle agency.
- 5 Buyer pays applicable sales tax and title fee.
- 6 New title is mailed to the buyer (timeline varies by state).

COMMON MISTAKES

- Waiting past 45 days to title — a \$30 penalty applies even though the window is long.
- Forgetting the 7% sales tax due at titling.
- Assuming an emissions test is needed everywhere — only Lake and Porter counties require one.
- Expecting to keep the seller's plates — Indiana plates stay with the owner, not the vehicle.

OFFICIAL SOURCES

Indiana BMV — Fees

<https://www.in.gov/bmv/fees/>

Indiana BMV

<https://www.in.gov/bmv/>