



Iowa Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Iowa. Confirm the latest requirements with the Iowa Motor Vehicle Division before completing your transaction.

KEY FACTS

State	Iowa
Agency	Iowa Motor Vehicle Division
Process	See official source
Notary required	No
Bill of sale	Yes
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 13, 2026

QUICK REFERENCE

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

IMPORTANT DEADLINES

Within 30 days

Buyer must apply for a new title at the county treasurer's office within 30 days of purchase. A \$25 penalty begins on day 31.

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 — Iowa does not require notarization for standard private-party title transfers.

Bill of sale: Yes — A bill of sale signed by both buyer and seller is required on all purchases made after January 1, 2020, to establish the purchase price.

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



Inspection: No — Iowa does not require a safety inspection or emissions test for standard used car purchases in a private sale.

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

Iowa DOT — Buying and Selling
<https://iowadot.gov/mvd/buyingselling>

Iowa MVD
<https://iowadot.gov/mvd>