



Iowa Private Car Sale Checklist

Use this checklist to prepare for a private vehicle sale in Iowa. Requirements can vary by vehicle type, lien status, and situation, so always confirm with the Iowa Motor Vehicle Division before completing the transaction.

KEY FACTS

State	Iowa
Agency	Iowa Motor Vehicle Division
Process	See official source
Notary required	Not specified
Bill of sale	Conditional
Odometer disclosure	Yes
Last reviewed	January 1, 2026

QUICK REFERENCE

NOTARY Not specified	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Not specified
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PRINTABLE CHECKLIST

Seller checklist

- ☐ **Signed vehicle title** **REQUIRED**
The seller must sign the title over to the buyer. Sign exactly as your name appears on the title.
- ☐ **Odometer disclosure statement** **REQUIRED**
Required by federal law for vehicles less than 10 years old under 16,000 lbs. Usually completed on the title itself.
- ☐ **Bill of sale** **RECOMMENDED**
A written record of the sale including VIN, price, date, buyer and seller information. Requirements vary by state.
- ☐ **Vehicle history report (recommended)** **RECOMMENDED**
Not required but strongly recommended. Helps buyer verify ownership and history.
- ☐ **Release of liability / notice of sale filed with state** **CONDITIONAL**
Protects the seller from liability after the vehicle is sold. Requirements and process vary by state.
- ☐ **Lien release (if vehicle had a loan)** **CONDITIONAL**
If there is an outstanding loan on the vehicle, the lienholder must release the lien before or at the time of sale.

Required forms

- ☐ **Signed vehicle title** **REQUIRED**
The certificate of title signed over to the buyer.
- ☐ **Odometer Disclosure Statement** **CONDITIONAL**
May be on the title itself or a separate form for older titles.

SPECIAL REQUIREMENTS

Notary: Not specified — Notarization requirements vary. Check with the official state agency.

Bill of sale: Conditional — Requirements vary by state. Always recommended as a record of the transaction.

Odometer disclosure: Yes — Required by federal law for vehicles under 10 years old and under 16,000 lbs.

STEP-BY-STEP PROCESS

- 1 Verify the title is clear of liens before selling.
- 2 Sign the title over to the buyer in the designated section.
- 3 Complete the odometer disclosure on the title.
- 4 Provide the buyer with the signed title and any other required documents.



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- 5 Notify the state motor vehicle agency of the sale if required.
 - 6 Remove your license plates if required by your state.
 - 7 Cancel your insurance or transfer it to your new vehicle.

COMMON MISTAKES

- Not checking for liens before selling — the buyer cannot get a clean title if there's an outstanding lien.
- Skipping the odometer disclosure.
- Not notifying the state agency of the sale, which can leave you liable for future violations.
- Selling 'as-is' without documenting the condition in writing.

OFFICIAL SOURCES

Iowa Motor Vehicle Division

<https://iowadot.gov/mvd>