



Iowa Car Title Transfer Checklist

Use this checklist to prepare the documents commonly needed to transfer a vehicle title in Iowa. Requirements can vary by vehicle type, lien status, county, and transaction details, so always confirm with the Iowa Motor Vehicle Division before submitting.

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

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.

SPECIAL REQUIREMENTS

Notary: Not specified — Some states require notarization; others do not. Check with your state agency.

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 and under 16,000 lbs.

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



- Using correction fluid or whiteout on the title — any alteration may void it.
- Signing in the wrong section of the title.
- Missing the filing deadline.
- Not clearing an existing lien before transfer.

OFFICIAL SOURCES

Iowa Motor Vehicle Division

<https://iowadot.gov/mvd>