



Kentucky Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Kentucky. Confirm the latest requirements with the Kentucky Transportation Cabinet — Division of Motor Vehicle Licensing before completing your transaction.

KEY FACTS

State	Kentucky
Agency	Kentucky Transportation Cabinet — Division of Motor Vehicle Licensing
Process	See official source
Notary required	Yes
Bill of sale	No
Odometer disclosure	Yes
Filing deadline	15 days
Last reviewed	May 13, 2026

QUICK REFERENCE

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

Within 15 days
Buyer must transfer the title within 15 days of purchase at the county clerk's office.

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: Yes — Kentucky requires the seller's signature on the back of the title to be notarized. The notary must also sign and stamp the assignment. This applies to all private-party transfers.

Bill of sale: No — A separate bill of sale is not required for a standard Kentucky-to-Kentucky private sale; the notarized assigned title is the transfer document.



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

Inspection: Conditional — No statewide safety or emissions inspection for in-state private sales. A sheriff's inspection is required if the vehicle was previously registered out of state.

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

Kentucky DRIVE — Vehicle Titling

<https://drive.ky.gov/Vehicles/Pages/Vehicle-Titling.aspx>

Kentucky Drive.ky.gov

<https://drive.ky.gov>