



Maryland Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Maryland. Confirm the latest requirements with the Maryland Motor Vehicle Administration (MVA) before completing your transaction.

KEY FACTS

State	Maryland
Agency	Maryland Motor Vehicle Administration (MVA)
Process	See official source
Notary required	Conditional
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 13, 2026

QUICK REFERENCE

NOTARY Conditional	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Yes
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IMPORTANT DEADLINES

Within 30 days

Buyer must submit a completed title application to the MVA within 30 days of receiving the vehicle. Failure to file may result in a registration block.

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: Conditional — A notarized MVA Bill of Sale (Form VR-181) is required only when the sale price is below the vehicle's book value AND the vehicle is 7 years old or newer. No notary is needed if the price equals or exceeds book value or the vehicle is older than 7 years.



Bill of sale: Conditional — MVA Form VR-181 is required only when the buyer wants to base excise tax on a sale price that is below book value for vehicles under 7 years old. Otherwise the assigned title suffices.

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

Inspection: Yes — Maryland law requires the seller to obtain a Maryland Safety Inspection Certificate before or at the time of sale for most used vehicle private-party transfers. The inspection certificate is valid for 90 days from the inspection date. Exceptions apply for transfers between immediate family members.

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

Maryland MVA — Private Party Purchase

<https://mva.maryland.gov/title-registration/title-vehicle/private-party-purchase>

Maryland MVA

<https://mva.maryland.gov>