



## 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<br><b>Conditional</b> | BILL OF SALE<br><b>Conditional</b> | ODOMETER<br><b>Yes</b> | INSPECTION<br><b>Yes</b> |
|------------------------------|------------------------------------|------------------------|--------------------------|

### 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>