



## Massachusetts Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Massachusetts. Confirm the latest requirements with the Massachusetts Registry of Motor Vehicles (RMV) before completing your transaction.

### KEY FACTS

|                     |                                                |
|---------------------|------------------------------------------------|
| State               | Massachusetts                                  |
| Agency              | Massachusetts Registry of Motor Vehicles (RMV) |
| Process             | See official source                            |
| Notary required     | No                                             |
| Bill of sale        | Conditional                                    |
| Odometer disclosure | Yes                                            |
| Filing deadline     | 10 days                                        |
| Last reviewed       | May 13, 2026                                   |

### QUICK REFERENCE

|                     |                                    |                        |                         |
|---------------------|------------------------------------|------------------------|-------------------------|
| NOTARY<br><b>No</b> | BILL OF SALE<br><b>Conditional</b> | ODOMETER<br><b>Yes</b> | INSPECTION<br><b>No</b> |
|---------------------|------------------------------------|------------------------|-------------------------|

### IMPORTANT DEADLINES

#### Within 10 days

Massachusetts law requires all motor vehicles to be titled within 10 days of purchase. Buyer must visit an RMV service center with the endorsed title, insurance binder, and applicable fees.

### 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:** No — Massachusetts does not require notarization for a standard private-party title transfer. Both buyer and seller must sign and print their names in the title's assignment section.



**Bill of sale:** Conditional — A bill of sale is required only if the title does not have a space for the sale price (older titles). If the title has a sale price field, that field must be completed instead.

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

**Inspection:** No — Massachusetts does not require the seller to provide an inspection certificate. The buyer must obtain a vehicle inspection sticker within 7 days of the registration date.

### STEP-BY-STEP PROCESS

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- 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

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- 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

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**Massachusetts RMV — Private Party Car Sales**

<https://www.mass.gov/guides/private-party-car-sales>

**Massachusetts RMV**

<https://www.mass.gov/orgs/registry-of-motor-vehicles>