



## Michigan Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Michigan. Confirm the latest requirements with the Michigan Secretary of State — Vehicle Services before completing your transaction.

### QUICK ANSWER

Michigan buyers must apply for a new title at a Michigan Secretary of State (SOS) branch office within 15 days of purchase — a relatively short window, so act promptly. Bring the signed title, proof of Michigan insurance, and payment for the title fee and Michigan sales tax — verify the current rate with the Michigan SOS. The seller keeps their Michigan plates, so plan to obtain new plates.

### KEY FACTS

|                     |                                                |
|---------------------|------------------------------------------------|
| State               | Michigan                                       |
| Agency              | Michigan Secretary of State — Vehicle Services |
| Process             | See official source                            |
| Notary required     | No                                             |
| Bill of sale        | Conditional                                    |
| Odometer disclosure | Yes                                            |
| Filing deadline     | 15 days                                        |
| Last reviewed       | May 10, 2026                                   |

### QUICK REFERENCE

|              |                             |                 |                             |
|--------------|-----------------------------|-----------------|-----------------------------|
| NOTARY<br>No | BILL OF SALE<br>Conditional | ODOMETER<br>Yes | INSPECTION<br>Not specified |
|--------------|-----------------------------|-----------------|-----------------------------|

### IMPORTANT DEADLINES

#### Within 15 days

Apply for title at an SOS branch office within 15 days of purchase

### 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.



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## FEES

Title fee + Michigan sales tax on purchase price (Sales tax is paid at the SOS branch at the time of title application — verify the current rate with Michigan SOS.)

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## SPECIAL REQUIREMENTS

**Notary:** No — Notarization is generally not required to buy a used car from a private seller in Michigan.

**Bill of sale:** Conditional — Not required by state law but strongly recommended as proof of purchase.

**Odometer disclosure:** Yes — Seller must complete odometer disclosure on the title for vehicles under 10 years old.

**Inspection:** Not specified — Inspection requirements vary by state and vehicle type. Check your state agency.

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## STEP-BY-STEP PROCESS

- 1 Verify the seller's name matches the title and check for outstanding liens.
- 2 Have the seller sign the back of the title and complete odometer disclosure.
- 3 Obtain a written bill of sale with VIN, price, date, and both parties' information.
- 4 Visit an SOS branch office within 15 days with the signed title, proof of Michigan insurance, and payment.
- 5 Pay the title fee and 6% sales tax.
- 6 Obtain new Michigan license plates — the seller keeps their plates.

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## COMMON MISTAKES

- Missing the 15-day deadline — Michigan has a relatively short 15-day title transfer window; verify the current deadline with the Michigan Secretary of State. Late fees may apply.
- Not obtaining new plates — the seller takes their Michigan plates with them.
- Underpaying sales tax — Michigan generally applies sales tax on the purchase price; verify the current rate with the Michigan SOS before submitting.
- Accepting a title with alterations or whiteout.

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## OFFICIAL SOURCES

### Michigan SOS — Titles and Registration

<https://www.michigan.gov/sos/vehicles/title-registration>

### Michigan SOS — Branch Offices

<https://www.michigan.gov/sos/branch-locations>

### Michigan Secretary of State

<https://www.michigan.gov/sos>