



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 No	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Not specified
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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.



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.)

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.

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.

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.

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>