



Michigan Car Title Transfer Checklist

Use this checklist to prepare the documents commonly needed to transfer a vehicle title in Michigan. Requirements can vary by vehicle type, lien status, county, and transaction details, so always confirm with the Michigan Secretary of State — Vehicle Services before submitting.

QUICK ANSWER

Michigan title transfers are processed at a Michigan Secretary of State (SOS) branch office within 15 days of transfer. Bring the seller-signed title, proof of Michigan insurance, and payment for the title fee and Michigan sales tax — verify the current rate with the Michigan SOS. Michigan plates generally stay with the seller.

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
Buyer must apply for title at an SOS branch office within 15 days of transfer

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Signed title from seller **REQUIRED**
- ☐ Government-issued photo ID **REQUIRED**
- ☐ Proof of insurance **REQUIRED**
- ☐ Title transfer fee payment **REQUIRED**
- ☐ Sales tax payment **CONDITIONAL**

Seller checklist

- ☐ Signed vehicle title **REQUIRED**
Sign exactly as your name appears on the title. Do not use a different signature.
- ☐ Odometer disclosure **REQUIRED**
Complete the odometer section on the title or a separate form.
- ☐ Lien release (if applicable) **CONDITIONAL**
If the vehicle had a loan, obtain a lien release letter from the lender.

FEES

Title fee + Michigan sales tax (Check the Michigan SOS fee schedule for the current title fee and sales tax rate.)

SPECIAL REQUIREMENTS



Notary: No — Michigan generally does not require notarization for standard vehicle title transfers.

Bill of sale: Conditional — Michigan title transfer generally relies on the assigned title and Secretary of State title application process. A bill of sale can help document the transaction but does not replace the title assignment.

Odometer disclosure: Yes — Required by federal law for vehicles under 10 years old and under 16,000 lbs.

STEP-BY-STEP PROCESS

- 1 Seller signs the back of the title in the seller assignment section and completes odometer disclosure.
- 2 Buyer presents the signed title, proof of Michigan insurance, and payment at an SOS branch office.
- 3 Pay title fee and 6% sales tax.
- 4 New Michigan title is processed at the SOS branch.

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.
- Seller not completing the odometer disclosure.
- Seller forgetting to retain their license plates — plates go with the owner.

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>